

Legal Compliance Reference

Federal · California State · Fresno Local · Platform Policy

NOTICE: This document is a compliance reference compiled from publicly available government and regulatory sources. It is not legal advice and does not create an attorney-client relationship. Laws and regulations change. Before taking action on any item in this document, consult a licensed California attorney or the relevant agency directly. Citation links were verified as of June 2026.

PART	SECTION	SCOPE
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PART II	California State Compliance	AB 5, DBA, entity, CCPA, CDTFA seller permit
PART III	Local Compliance — Fresno	City business tax certificate, county license
PART IV	Platform Policy — Google	GBP third-party policies and ToS
PART V	Industry Licenses Referenced	CSLB, BAR, CPUC, IICRC — for client sectors
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SCOPE

The GBP management service involves soliciting and responding to consumer reviews on behalf of business clients. Two federal regulatory frameworks apply directly: the FTC Consumer Reviews and Testimonials Rule (2024) and the FTC Endorsement Guides (16 CFR Part 255). IRS reporting requirements apply to all self-employment income.

APPLICABLE FEDERAL LAWS AND REGULATIONS

FTC Consumer Reviews and Testimonials Rule		Effective October 21, 2024
AUTHORITY	Federal Trade Commission (FTC) · 15 U.S.C. § 45 (FTC Act Section 5)	
SOURCE	ftc.gov/business-guidance/resources/consumer-reviews-testimonials-rule-questions-answers	
APPLIES TO	Any business or individual that solicits, publishes, suppresses, or manages consumer reviews on behalf of a commercial enterprise. Applies directly to GBP management services.	
REQUIRED ACTION	Do not create, buy, or solicit fake reviews. Do not pay or incentivize reviewers without clear disclosure. Do not suppress negative reviews selectively. Do not threaten reviewers. Responding to reviews on behalf of clients is permitted. Civil penalties apply for knowing violations.	

FTC Endorsement Guides		16 CFR Part 255 (Revised 2023)
AUTHORITY	Federal Trade Commission (FTC) · Last revised June 2023	
SOURCE	ftc.gov/legal-library/browse/federal-register-notices/16-cfr-part-255-guides-concerning-use-endorsements	
APPLIES TO	Any advertising message that could be understood as an endorsement or testimonial, including social media posts, review responses, and content created for client GBP profiles.	
REQUIRED ACTION	Disclose any material connection when creating or posting content that could be construed as an endorsement. Do not create fake personas or fabricated customer voices. Review responses written on behalf of clients should reflect the client's genuine position and not make false claims.	

IRS Self-Employment and Business Income Reporting

26 U.S.C. §§ 1401–1403; Schedule
C

AUTHORITY	Internal Revenue Service (IRS) · Fresno IRS Taxpayer Assistance Center: (559) 443-7741
SOURCE	irs.gov/businesses/small-businesses-self-employed/self-employed-individuals-tax-center
APPLIES TO	All income from GBP management services, regardless of business structure. Self-employment tax (15.3% on net earnings) applies to sole proprietors and single-member LLCs.
REQUIRED ACTION	File Schedule C (Form 1040) for net profit/loss from the business. Pay quarterly estimated taxes (Form 1040-ES) if expected to owe \$1,000 or more annually. Retain records of all income and expenses for a minimum of three years. If the business pays any contractor more than \$600 in a calendar year, file Form 1099-NEC for that contractor.

SCOPE

California imposes independent contractor classification requirements (AB 5), business name registration requirements (fictitious business name), consumer privacy obligations (CCPA), and sales/use tax requirements (CDTFA) that may apply depending on the services provided and the business structure adopted.

CALIFORNIA STATE LAWS AND REGULATIONS

AB 5 — Independent Contractor Classification		<i>Labor Code §§ 2750.3, 2775–2787 (eff. Jan 1, 2020)</i>
AUTHORITY	California Labor and Workforce Development Agency (LWDA) · (916) 653-9900	
SOURCE	dir.ca.gov/dlse/faq_independentcontractor.htm	
APPLIES TO	The working relationship between Navigator's Log R&D; (Christopher Blake Head) and Steve Richardson. AB 5 presumes workers are employees under the ABC test unless a statutory exemption applies.	
REQUIRED ACTION	The B2B exemption (Labor Code §2776) likely applies if: (1) both parties operate as separate business entities, (2) a written contract exists, (3) Steve is free from NLR's control, (4) Steve provides similar services to other clients or holds himself out as available to do so, and (5) Steve maintains his own business location and licenses. The professional services exemption (Labor Code §2750.3) may also apply to marketing services involving original content. Consult a California employment attorney before finalizing the partnership agreement to confirm which exemption applies.	

Fictitious Business Name (DBA) Registration		<i>California Business & Professions Code §§ 17900–17930</i>
AUTHORITY	Fresno County Clerk/Registrar · (559) 600-3451 · fresnocountyca.gov/departments/county-clerk-registrar	
SOURCE	fresnocountyca.gov/departments/county-clerk-registrar/fictitious-business-name	
APPLIES TO	"Navigator's Log R&D;" is a fictitious business name (trade name) if it does not include the legal surname of every owner. A DBA filing is required before conducting business under this name in California.	
REQUIRED ACTION	File a Fictitious Business Name Statement with the Fresno County Clerk. Filing fee is approximately \$15–25 for the first name plus a small fee per additional name. After filing, publish the statement in a general-circulation Fresno County newspaper once per week for four consecutive weeks. Filing is valid for five years and must be renewed. Failure to file can prevent enforcing contracts in California courts.	

California Business Entity Formation		California Corporations Code; Rev. & Tax. Code § 23153
AUTHORITY	California Secretary of State · (916) 653-6814 · sos.ca.gov	
SOURCE	sos.ca.gov/business-programs/business-entities	
APPLIES TO	The choice of business entity (sole proprietor, LLC, corporation) affects liability protection, taxation, and AB 5 compliance. Currently operating as a sole proprietor exposes personal assets to business liability.	
REQUIRED ACTION	Consider forming a single-member LLC (California filing fee: \$70; annual minimum franchise tax: \$800 via Form 3522). An LLC provides liability separation and strengthens the B2B exemption under AB 5. Register with the California Secretary of State at sos.ca.gov/bizfile . Both parties in the partnership should evaluate their individual entity structure with a CPA or attorney.	

California Consumer Privacy Act (CCPA)		Civil Code §§ 1798.100–1798.199 (eff. Jan 1, 2020; amended by CPRA 2023)
AUTHORITY	California Privacy Protection Agency (CPPA) · (916) 590-3482 · cppa.ca.gov	
SOURCE	oag.ca.gov/privacy/ccpa	
APPLIES TO	CCPA applies to for-profit businesses that: (a) have gross annual revenue over \$25 million, OR (b) buy/sell/share personal information of 100,000+ consumers or households, OR (c) derive 50%+ of annual revenue from selling personal information.	
REQUIRED ACTION	At the current scale of operations, Navigator's Log R&D; and Steve Richardson's businesses are almost certainly below all three CCPA thresholds and are exempt from CCPA obligations. However, maintain a basic privacy practice: do not sell or share client customer data, limit data collection to what is necessary for the service, and maintain reasonable data security. Reassess CCPA applicability if revenue or data volume grows significantly.	

California Seller's Permit (Sales Tax)		Revenue and Taxation Code § 6067; BOE Form BOE-400-SPA
AUTHORITY	California Department of Tax and Fee Administration (CDTFA) · (800) 400-7115 · cdtfa.ca.gov	
SOURCE	cdtfa.ca.gov/formspubs/pub31.pdf	
APPLIES TO	A Seller's Permit is required if the business sells tangible personal property in California. GBP management is a service, not a sale of tangible property.	
REQUIRED ACTION	GBP management services (writing, posting, responding to reviews) are generally not subject to California sales tax and do not require a Seller's Permit. If the business later sells any physical products or certain digital goods, reassess this requirement with the CDTFA. Registration is free at cdtfa.ca.gov if a permit is needed in the future.	

SCOPE

Both the City of Fresno and Fresno County require business registration for commercial activity conducted within their respective jurisdictions. The requirements differ depending on the location of the business's primary operations.

City of Fresno Business Tax Certificate		<i>Fresno Municipal Code Chapter 9</i>
AUTHORITY	City of Fresno Finance Department · (559) 621-6880 · 2600 Fresno St, Room 1096, Fresno CA 93721	
SOURCE	fresno.gov/finance/business-license-and-tax-certificate	
APPLIES TO	Any business operating within the City of Fresno limits, including home-based businesses and sole proprietors providing professional services. 1920 E Pontiac Way falls within City of Fresno limits.	
REQUIRED ACTION	Obtain a Business Tax Certificate before commencing commercial operations. Application available at fresno.gov/finance or in person at City Hall. Typical initial fee range: \$70–\$560 depending on business type; annual renewal: \$42–\$392. Processing time approximately 1–2 weeks. Home-based business rules may apply — confirm with the Finance Department at (559) 621-6880. Hours: Monday–Thursday 10AM–5PM.	

Fresno County Business License		<i>Fresno County Code of Ordinances</i>
AUTHORITY	Fresno County Auditor-Controller-Treasurer-Tax Collector · (559) 600-3496	
SOURCE	fresnocountyca.gov/files/assets/county/v/2/auditor-controller-treasurer-tax-collector/forms/business-license-application-2025.pdf	
APPLIES TO	Businesses operating in unincorporated areas of Fresno County. If primary operations are within City of Fresno limits, a City Tax Certificate generally satisfies local licensing — confirm with the county office.	
REQUIRED ACTION	If conducting any business activity in unincorporated Fresno County (e.g., visiting client sites outside city limits), obtain a Fresno County Business License. Licenses expire June 30 each year and require annual renewal. Contact (559) 600-3496 to confirm whether a county license is required in addition to the city certificate.	

Fresno County Fictitious Business Name Publication

California Business & Professions

Code § 17917

AUTHORITY	Fresno County Clerk/Registrar · fresnocountyca.gov
SOURCE	fresnocountyca.gov/departments/county-clerk-registrar/fictitious-business-name
APPLIES TO	After filing a Fictitious Business Name Statement, California law requires publication in a general-circulation newspaper in Fresno County for four consecutive weeks.
REQUIRED ACTION	After filing the DBA with the County Clerk, publish in a Fresno-area newspaper of general circulation (e.g., Fresno Bee, Business Journal). The newspaper will provide an affidavit of publication; file this affidavit with the County Clerk within 30 days of completing publication. Publication cost is typically \$50–\$150 depending on the newspaper.

SCOPE

Google Business Profile is the platform on which the GBP management service operates. Google enforces its own third-party policies independently of government regulation. Violations can result in profile suspension, agency access revocation, or client notification without advance warning.

Google Business Profile Third-Party Policies		Last reviewed July 2025
AUTHORITY	Google LLC · Enforced by Google Business Profile Policy team	
SOURCE	support.google.com/business/answer/7353941	
APPLIES TO	Any individual or agency managing a Google Business Profile on behalf of a business they do not own. Applies to all profiles managed under the Navigator's Log R&D; service.	
REQUIRED ACTION	CLIENT MUST RETAIN PRIMARY OWNER ACCESS at all times — the business owner must hold Primary Owner status on their own profile. NLR should be granted Manager or Owner (not Primary Owner) access only. Prohibited: threatening clients with profile loss, holding profiles hostage, phishing for credentials, discarding suggested edits without merchant consultation. Required: disclose as a third-party manager; give clients a clear way to discontinue service. Register as a GBP agency organization for proper multi-client management at business.google.com .	

Google Business Profile Terms of Service		Last modified July 17, 2025
AUTHORITY	Google LLC	
SOURCE	support.google.com/business/answer/9292476	
APPLIES TO	All users of Google Business Profile services, including third-party agencies.	
REQUIRED ACTION	Conduct that causes harm or liability to a third party or Google is prohibited and may result in access restriction or termination. Two-Step Verification (2SV) is required on all accounts with Owner or Manager access to client profiles. Google will never call, email, or text requesting a One-Time Password — such contacts are impersonation scams (see Scams & Pitches document in this package).	

FTC Consumer Reviews — Google Platform Application

*Cross-reference: FTC Rule,
effective Oct 21, 2024*

AUTHORITY	FTC enforcement applies to all platforms including Google
SOURCE	ftc.gov/business-guidance/resources/consumer-reviews-testimonials-rule-questions-answers
APPLIES TO	Review responses and content created on behalf of clients on any platform, including Google Business Profile.
REQUIRED ACTION	Review responses written on behalf of a client are not themselves endorsements if they reflect the business's genuine position and make no false claims. Do not offer discounts, rewards, or other incentives in exchange for positive reviews — this violates both FTC rules and Google's policies. Do not contact reviewers outside the platform to pressure them to change or remove reviews.

PART V Industry Licenses — Client Sectors

*For reference when
onboarding clients in
regulated trades*

SCOPE

The following licenses and certifications apply to the clients Navigator's Log R&D; and Steve Richardson serve, not to the GBP management service itself. This section supports due diligence when onboarding clients — a business operating without required licensure presents reputational and legal risk to any agency managing its public-facing profile.

Source for all CSLB classifications: cslb.ca.gov/About_Us/Library/Licensing_Classifications/

CSLB B — General Building Contractor		<i>Bus. & Prof. Code §§ 7000–7191</i>
AUTHORITY	California Contractors State License Board (CSLB)	
SOURCE	cslb.ca.gov	
APPLIES TO	General contractors performing work on structures. Required for projects involving two or more unrelated building trades or crafts where no specialty license covers all work.	
REQUIRED ACTION	Verify CSLB license number at cslb.ca.gov/OnlineServices/CheckLicenseII/CheckLicense.aspx before onboarding any contractor client. License must be active and in good standing.	

CSLB C-27 — Landscaping Contractor		<i>Bus. & Prof. Code § 7048; CCR Title 16 §832.27</i>
AUTHORITY	California Contractors State License Board (CSLB)	
SOURCE	cslb.ca.gov	
APPLIES TO	Contractors performing landscaping, grading, clearing, irrigation, planting, and maintenance. Required if total labor and materials exceed \$1,000 (see AB 2622).	
REQUIRED ACTION	Verify C-27 or B license before onboarding landscaping clients. Check for active workers' compensation and bond. Many legitimate Fresno landscapers operate under C-27.	

CSLB C-33 — Painting and Decorating Contractor		<i>CCR Title 16 §832.33</i>
AUTHORITY	California Contractors State License Board (CSLB)	
SOURCE	cslb.ca.gov	
APPLIES TO	Contractors performing interior and exterior painting, surface preparation, wallcovering, and related finishes. Required for projects over \$1,000.	
REQUIRED ACTION	Verify C-33 or B license. Painting is one of the highest-volume categories in Fresno and a strong GBP management opportunity. Many operate without proper licensure — verify before onboarding.	

CSLB C-61/D-28 — Doors, Gates and Activating Devices		CCR Title 16 §832.61/D28
AUTHORITY	California Contractors State License Board (CSLB)	
SOURCE	cslb.ca.gov	
APPLIES TO	Contractors installing, modifying, or repairing overhead doors, sliding doors, gates, and automated activating devices including residential garage doors. Required for projects over \$1,000.	
REQUIRED ACTION	Note: C-28 is "Lock and Security Equipment" — a separate classification. Garage door contractors require C-61/D-28. Verify the correct license class when onboarding any door or gate repair client.	

CSLB C-9 — Drywall Contractor		CCR Title 16 §832.09
AUTHORITY	California Contractors State License Board (CSLB)	
SOURCE	cslb.ca.gov	
APPLIES TO	Contractors performing installation, finishing, patching, and repair of drywall, gypsum board, and related products. Required for work over \$1,000.	
REQUIRED ACTION	Verify C-9 or B license. Drywall is a common Craigslist trade — high volume of unlicensed operators in Fresno. Onboard only licensed operators.	

CSLB C-53 — Swimming Pool Contractor		CCR Title 16 §832.53
AUTHORITY	California Contractors State License Board (CSLB)	
SOURCE	cslb.ca.gov	
APPLIES TO	Contractors constructing, altering, or repairing swimming pools, hot tubs, spas, and decorative fountains. C-53 is a high-compliance specialty with substantial insurance requirements.	
REQUIRED ACTION	Verify C-53 license, active bond, and liability insurance before onboarding any pool contractor. Pool contractors without active C-53 face significant consumer complaint risk — verify carefully.	

California BAR License — Automotive Repair		Bus. & Prof. Code §§ 9880–9884.30
AUTHORITY	California Bureau of Automotive Repair (BAR) · (800) 952-5210 · bar.ca.gov	
SOURCE	bar.ca.gov	
APPLIES TO	All automotive repair dealers (shops) performing diagnosis, adjustment, or repair of motor vehicles for compensation in California. BAR registration is distinct from CSLB and is specific to the automotive repair industry.	
REQUIRED ACTION	Verify BAR registration number at bar.ca.gov/consumer/check-a-shop before onboarding any auto repair shop. BAR number should appear in the shop's GBP description and on all invoices. An unregistered shop cannot legally operate in California.	

CPUC Motor Truck Registration (MTR) — Moving Companies		Public Utilities Code §§ 5101–5139
AUTHORITY	California Public Utilities Commission (CPUC) · (800) 894-9444 · cpuc.ca.gov	
SOURCE	cpuc.ca.gov/industries-and-topics/transportation/household-goods-carriers	
APPLIES TO	Household goods carriers (moving companies) operating in California. Required in addition to CSLB licensing. The MTR number must appear in all advertising.	
REQUIRED ACTION	Verify CPUC MTR number before onboarding any moving company client. Moving companies without MTR registration are operating illegally and represent a scam risk for consumers. Check: cpuc.ca.gov.	

AB 2622 — Handyman Exemption (\$1,000 Threshold)		Bus. & Prof. Code § 7048 (eff. Jan 1, 2025)
AUTHORITY	California Contractors State License Board (CSLB)	
SOURCE	cslb.ca.gov/Resources/PressReleases/2024/AB2622.FINAL.pdf	
APPLIES TO	Unlicensed individuals performing repair, maintenance, or improvement work in California. AB 2622 raised the exemption from \$500 to \$1,000 (total cost of labor and materials per project, effective January 1, 2025).	
REQUIRED ACTION	Unlicensed handymen may legally operate for single projects under \$1,000 in total cost — provided no workers are hired and no building permit is required. Projects over \$1,000 require a CSLB license. The exemption applies per project, not per day; splitting a larger job into smaller invoices to avoid the threshold is illegal.	

IICRC — Water Damage and Restoration Certification		Industry standard; required by many insurers
AUTHORITY	Institute of Inspection, Cleaning and Restoration Certification (IICRC)	
SOURCE	iicrc.org	
APPLIES TO	Restoration contractors performing water damage remediation, mold remediation, and fire/smoke cleanup. IICRC is an industry certification, not a government license, but is required by most insurance carriers and is a consumer trust signal.	
REQUIRED ACTION	Verify active IICRC certification at iicrc.org/find-a-certified-firm before onboarding restoration contractors. Uncertified operators cannot work with most insurance claims — a significant limitation that affects their business viability as GBP clients.	

PART VI Compliance Checklist

Prioritized action items for both parties

STATUS KEY

REQUIRED	Action required before commencing operations.	RECOMMENDED	Strongly advised; legal risk if omitted.	MONITOR	No action now; reassess as business grows.
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NAVIGATOR'S LOG R&D; (Christopher Blake Head)

REQUIRED	City of Fresno Business Tax Certificate	Required before commercial operations. Apply at fresno.gov/finance or call (559) 621-6880.
REQUIRED	DBA — "Navigator's Log R&D;" Filing	File Fictitious Business Name with Fresno County Clerk. Publish in local newspaper for 4 consecutive weeks.
REQUIRED	Written Partnership Agreement with Steve Richardson	Establish the B2B relationship. Include scope, revenue split, termination, and IP ownership. Engage a California attorney.
REQUIRED	FTC Review Rule Compliance Policy	Document internal policy prohibiting incentivized reviews, fake reviews, and suppression. Keep on file.
REQUIRED	IRS Quarterly Estimated Tax Payments	Pay Form 1040-ES quarterly if annual tax liability will exceed \$1,000. Due: Apr 15, Jun 15, Sep 15, Jan 15.
REQUIRED	GBP Agency Organization Account	Register at business.google.com as a third-party agency. Use organization account to manage all client profiles.
RECOMMENDED	Form a Single-Member LLC	Provides liability protection and strengthens B2B exemption under AB 5. California filing fee: \$70; annual minimum franchise tax: \$800.
RECOMMENDED	Separate Business Bank Account	Required for clear financial records and recommended for any LLC. Strengthens business entity status under AB 5.
RECOMMENDED	Professional Liability (E&O;) Insurance	Errors and omissions insurance covers mistakes in GBP management. Typical cost: \$500–1,500/year for small agencies.
MONITOR	California CCPA Compliance	Currently exempt. Reassess if annual revenue exceeds \$25M or if consumer data handling grows significantly.
MONITOR	California Seller's Permit (CDTFA)	Not required for services. Reassess if any tangible goods are sold.

STEVE RICHARDSON'S OPERATIONS

REQUIRED	City of Fresno Business Tax Certificate	Required if conducting business within Fresno city limits. Same process as NLR — fresno.gov/finance .
RECOMMENDED	DBA Filing for Business Name	If operating under any trade name other than "Steve Richardson," file a Fresno County DBA.

RECOMMENDED	Written Agreement with NLR	Ensures B2B exemption under AB 5 and clearly defines referral role, compensation, and independence.
RECOMMENDED	Separate Business Bank Account	Supports B2B exemption and clean bookkeeping. Particularly important if forming an LLC.
MONITOR	Fresno County Business License	If visiting client sites in unincorporated county areas. Contact (559) 600-3496 to confirm requirement.
MONITOR	Website Migration — Domain Legal Ownership	Confirm all domain registrations are in Steve Richardson's name. See Migration Plan document.

ATTORNEY REFERRAL: The Fresno County Bar Association Lawyer Referral Service provides referrals to attorneys by practice area, including business law and employment law. Contact: (559) 264-0137 · fresnolawyers.com. The SBA Fresno District Office provides free business counseling through SCORE and the Small Business Development Center (SBDC): (559) 487-5791 · sba.gov/district/fresno.