HOME-BASED BUSINESS

U.S. Army Garrison Wiesbaden
Army Community Service
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- This is a checklist of supporting documents you would need to get your business up and running. Should a document be missing, it can result in "Denied Approval."

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- These are the frequently asked questions. We encourage to read this page thoroughly.

HOME-BASED BUSINESS

Overview

Home-Based Business Summary

A Home-Based Business (HBB) at USAG Wiesbaden allows family members of U.S. Army soldiers and civilians to offer services or products to the military community while complying with military regulations and host- nation laws. These businesses enhance the community by providing valuable goods and services that support the well-being of service members, families, and affiliates.

Our Mission

The Employment Readiness Program at the Army Community Service Center is here to support and guide USAG Wiesbaden family members every step of the way as they start their Home-Based Business (HBB). We provide personalized assistance and resources to help applicants meet all military and host-nation requirements, ensuring a smooth registration and successful business launch.

GETTING STARTED

Steps to become an approved HBB

Operating a business without meeting host nation requirements and garrison approval can have both host-nation and garrison consequences. If you are uncertain about any aspect of the requirements, please contact ACS for clarification. In addition, if you have host nation tax concerns, you must consult with a German tax consultant who understands German tax liabilities.

FOLLOW THESE STEPS: *Please read through each step carefully.*

STEPS	Title	Task
1	Schedule Your HBB Consultation with ACS	Call and schedule an appointment with the Home-Based Business Liaison at the Army Community Service Center for personalized guidance on opening your specific Home-Based Business.
2	Start the Host Nation Tax Registration	**Option 1:** Hire a local German tax professional for full support. **Option 2:** Call the Frankfurt tax office to self-register your business. ***Note: Army Community Service (ACS) cannot provide any assistance, guidance, or support with German tax or business registration procedures. All host nation requirements must be handled independently or through a qualified German tax professional.***
3	Continue your HBB Process: Apply and Move to the Next Step	Start the USAG Wiesbaden Garrison procedure by completing the first key document listed on the HBB checklist "Home-Based Business Application Form". **Note: The application must be filled out electronically and emailed to the HBB Liaison at the Army Community Service Center.
4	Finish HBB Documents as Directed by ACS	During the host-nation approval process, complete only the remaining documents from the HBB Checklist as directed by the Home-Based Business Liaison at the Army Community Service Center.
5	Finalize HBB Packet: Review & Compile Documents	Assemble all required and completed documents in a single electronic folder on your computer for submission. ****Verify each document and HBB checklist to ensure full completion.**
6	Book Appointment to Finalize HBB Submission	After obtaining all required German approval documents, securing the proof of liability insurance, and completing all necessary Garrison documents, submit the full application electronically via email to the Home-Based Business Liaison at the Army Community Service Center.

HBB Checklist

SUPPORTING DOCUMENTATION

FIRST KEY DOCUMENT:

- ☐ **HOME-BASED BUSINESS APPLICATION AER 210-70H:**
  USAG Wiesbaden Home-Based Business Application form.

SUPPORTING DOCUMENTS: (Must be completed and turned in WITH application)

- ☐ **GERMAN BUSINESS REGISTRATION CERTIFICATE**
- ☐ **GERMAN BUSINESS TAX IDENTIFICATION**:
  Steuernummer provided by the Federal Republic of Germany Tax office
- ☐ **ARMY REGULATION ACKNOWLEDGEMENT RECEIPT:**
  Acknowledgment Receipt of the Army Regulation for a Home-Based Business.
- ☐ **CERTIFICATE OF UNDERSTANDING AEA 210-70A FORM:**
- ☐ **COMMERCIAL ACTIVITY AUTHORIZATION AEA 210-70F FORM:**
  For OFF-POST residents.
- ☐ **OFF-POST ACKNOWLEDGEMENT:**
  For OFF-POST residents.
- ☐ **AUTHORIZATION RELEASE FORM:**
  This form formally requests that your business be placed on the Home-Based Business Directory for advertisement purposes.
- ☐ **CERTIFICATE OF CUSTOMS BRIEFING:**
  The Certificate of Customs Briefing is a document that officiates your acknowledgment of the rules and regulations set by AER 210-70. Please email usarmy.wiesbaden.usareur.mesg.opm-wiesbaden-customs@army.mil to schedule your briefing appointment with the Customs Office.
- ☐ **TYPED RISK MITIGATION PLAN:**
  Mitigation plan should contain strategies that identify, assess, and develop actions to reduce or eliminate potential risks to the business. This ensures business continuity and minimizes negative impacts. Please complete according to your specific type of business.
- ☐ **HOME-BASED BUSINESS CATALOG:**
  The catalog must include the following: a list and description of all goods and services offered, accurate photos (blurry photos will not be accepted), and their prices.
- ☐ **CLIENT CONTRACT:**
  Any contract provided to a client for signing must include the following verbiage stipulated in AER 210-70 section 19 (f): "The buyer may cancel the contract within 14 days after the date of the contract without penalty or obligation. The contract must be canceled by giving written notice to [insert name and address of the commercial enterprise or self-employed vendor] by mail, telegram, or personal delivery. Mailing the cancellation notice within 14 days meets the conditions of this term."
- ☐ **GERMAN BUSINESS LIABILITY INSURANCE:**
  Contact your preferred German insurance provider to register for business liability coverage specific to your home-based business. Once enrolled, print your proof of insurance and include it with your business plan.
- ☐ **ENVIRONMENTAL HEALTH APPROVAL:**
  ***Food and Beverage businesses only.** For ON-POST residents: You are required to contact and schedule an appointment with Environmental Health at Landstuhl Regional Medical Center to schedule a home inspection. Provide the department with the DD-2973 Food Safety Inspection form to be completed and signed, as per approval. Important: Please refer to the "Fact Sheet" for further information.*
- ☐ **FOOD HANDLERS COURSE:**
  Only for food related businesses
- ☐ **U.S. PASSPORT AND SOFA COPIES:**
  For family members of the U.S. Forces only, a photocopy of a valid passport and a photocopy of the NATO SOFA identification card or stamp.
- ☐ **EMPLOYER'S APPROVAL:**
  Soldiers and DOD, DA, and NAFI employees requesting permission to operate an HBB must include a memorandum from their commander or supervisor authorizing outside employment.
- ☐ **OTHER PERMITS/LICENSES:**
  Copies of any permits or licenses required by host nation law (e.g., a Reisegewerbekarte for businesses without a permanent local office). If local authorities, such as Stadtverwaltung or Gewerbeamt, issue statements of exemption, a copy must be included. All permits, licenses, or exemptions must clearly identify the individual, the goods or services offered and specify if they apply only to sales involving U.S. Forces personnel or their family members.
- ☐ **CERTIFICATE OF GOOD CONDUCT: Local nationals only.**
- ☐ **ID CARD COPIES:**
  From HN residents only, a photocopy of the HN ID card (for example, a Reisepass or Personalausweis in Germany), and from non-citizens whose national ID and of the residence permit (for example, an Aufenthaltstitel in Germany) if required.

Required Documents by Residency Type

DOCUMENTATION	ALL	ON-POST	OFF-POST	LN
HOME-BASED BUSINESS APPLICATION AEA 210-70H	x			
ARMY REGULATION ACKNOWLEDGEMENT RECEIPT	x			
CERTIFICATE OF UNDERSTANDING AEA 210-70A	x			
COMMERCIAL ACTIVITY AUTHORIZATION AER 210-70F			X	
OFF-POST ACKNOWLEDGEMENT			X	
AUTHORIZATION RELEASE FORM	X			
CERTIFICATE OF CUSTOMS BRIEFING	X			
RISK MITIGATION PLAN	X			
HOME-BASED BUSINESS CATALOG	X			
CLIENT CONTRACT	X			
BUSINESS LIABILITY INSURANCE	X			
CERTIFICATE OF GOOD CONDUCT				X
ENVIRONMENTAL HEALTH APPROVAL	X			
FOOD HANDLERS COURSE	X			
U.S. PASSPORT AND SOFA COPIES	X			
EMPLOYERS APPROVAL	X			
OTHER PERMITS/LICENSES	X			
HOST NATION ID CARD HARD COPIES				X
GERMAN BUSINESS TAX IDENTIFICATION (ID)	X			
GERMAN BUSINESS REGISTRATION CERTIFICATE	X			

FREQUENTLY ASKED QUESTIONS (F.A.Q.'s)

1) What does it mean to register your Home-Based Business?

In order to conduct any type of business with the community of USAG Wiesbaden, you must follow the proper registration procedure with the host nation as well as the USAG Wiesbaden Garrison per the rules and regulations. Provided in this packet are steps to get started.

2) Do I have to register as an HBB with the garrison?

*Absolutely! If you are running **your own business** in government or government-leased property, yes. If you live off-post but will be offering your products and services to the USAG Wiesbaden community, yes. If the business is yours, you must register.*

3) How long does the process take?

Each home-based business has its own specific requirements. We always recommend applicants to begin the registration procedure with German business registration and German tax professionals. During the waiting period, we recommend applicants to then begin the other half of the application process with USAG Wiesbaden, Army Community Services Center.

Process	***Length Of Time***
First: *German business registration, tax professionals*	*3-4 Months*
Second: *Legal Review & Garrison Approval*	*30-60 Days*

4) What are the consequences of not properly registering your home-based business?

Failure to properly register your HBB violates U.S. Army in Europe regulations and leaves you susceptible to military administrative or civilian misconduct action, as well as fines and prosecution from German authorities. Additionally, see AEA 210-70.

5) Can I conduct business while awaiting approval?

No; If goods and/or services are provided to the USAG Wiesbaden community in exchange for money, the applicant will immediately be denied approval.

Teleworking? Please read.

If you are teleworking for another company or 100% online AND you do not see clients in-person, or have products in hand, no. For this you would have to follow Host Nation guidelines by obtaining a German Tax ID and paying taxes on any revenue you are generating that is not covered by the SOFA agreement. If you are uncertain about whether or not you should be paying German taxes, contact a local German Tax Professional to discuss the requirements.

FACT SHEET

Please carefully review the following information

REVIEW OF AEA 210-70 REGULATIONS:

Restricted Practices: Solicitation, Advertising & Access:

1. Door-to-door solicitation of residents of Government-owned or -leased quarters if the residents have not extended a personal invitation. Vendors are permitted in Government-owned or -leased quarters only at the personal invitation of individual residents. Door-to-door solicitation includes any solicitation without an appointment in—Areas used for processing or housing transient personnel including barracks, dormitories, unit areas, family quarters areas, and areas provided by the garrison commander for interviews and appointments.

2. Unsolicited contacts made in person or by telephone. This does not prohibit contacting current (not past) customers or responding to requests for customer service.

3. Initiating contact to make appointments with or solicit military and civilian personnel who are on duty.

4. Contacting DOD personnel by calling a Government telephone, faxing to a Government fax machine, or by sending an email to a Government computer, unless a relationship already exists between the parties (for example, the DOD member is a current client or requested to be contacted) and the DOD member has not asked for contact to be terminated.

5. Soliciting personnel in a “mass,” “group,” or “captive” audience.

6. Unauthorized advertising of addresses or telephone numbers used in personal commercial solicitation activities conducted on the installation or using official positions, titles, or organization names for the purpose of personal commercial solicitation, except as authorized in DOD 5500.7-R.

7. Use of official military ID cards or DOD vehicle decals by active-duty, retired, or Reserve

8. Members of the military services to gain access to DOD installations for the purpose of soliciting. When entering an installation for the purpose of solicitation, solicitors with military ID cards or DOD vehicle decals must present documentation issued by the installation authorizing solicitation. In addition, an individual who has separate commercial solicitation permits (one for insurance or securities and the other as a vendor of other goods or services), must receive the explicit approval of the local garrison commander to solicit in each capacity. An individual cannot use approval to solicit pottery wares, for example, to access an installation and then solicit other products, goods, or services.

9. Soliciting personnel, distributing product literature, or displaying advertising materials at bazaars sponsored by AAFES, FMWR, or a PO unless the company or individual has a signed contract with the bazaar organizer and the company’s or individual’s participation and planned activities have been specifically approved in writing by the garrison commander.

10. Serving as an agent, employee, or representative for a company that has approved commercial solicitation privileges while also serving as an agent, employee, or representative of a company that has not received approval for commercial solicitation.

11. Using an installation daily bulletin, marquee, newsletter, webpage, or other official means to announce the presence of an agent and his or her availability.

12. Marketing insurance products as investments.

13. The use of U.S. Forces-registered privately owned vehicles (POVs) for HBB activities is prohibited. U.S. Forces-registered POVs will not bear signs advertising HBB goods or services.

Unauthorized Titles and Endorsement Claims:

1. Using any oral or written representation to suggest or give the appearance that a DOD agency sponsors or endorses the company or its agents, commodities, goods, or services.

2. Reproducing, altering, or lending AEA Form 210-70F, AEA Form 210-70G, or a local letter of authorization.

3. Using a title such as “battalion insurance advisor,” “unit insurance counselor,” “SGLI conversion consultant,” or a similar quasi-official title.

Prohibited Sales Incentives and Inducements:

Offering unfair, improper, or deceptive inducements to purchase or trade. Offering pay or gifts of any kind to individuals who promote a particular sale. This does not include advertising material for prospective purchasers (for example, notebooks, pencils, pens, wallets) with a value of $20 or less.

Restrictions on Business Use of Government Housing:

1. Government-owned or -leased quarters will not be used as a business showroom, warehouse, or storage facility if such business operations interfere with or restrain any form of daily living activities.

2. No exterior parts of Government-owned or -leased quarters (for example, doors, windows, hallways, exterior walls) will be used to advertise products or services.

Restricted Use of Incentives and Personnel Information:

1. Offering rebates to promote transactions or eliminate competition. (Credit union interest refunds to borrowers are not considered prohibited rebates.)

2. Procuring, trying to procure, or supplying rosters of U.S. Forces personnel.

3. Procuring, attempting to procure, supplying, or attempting to supply nonpublic lists of DOD personnel for purposes of commercial solicitation.

Respectful Conduct and Honest Advertising Required:

Coercive or threatening personal conduct (for example, disorderly conduct, abusive language). Using misleading, manipulative, deceptive, or fraudulent devices, schemes, artifices, advertising, business cards, or sales literature.

Sales Authorization and Customer Notification Requirements:

1. Selling goods or services not listed on AEA Form 210-70F, AEA Form 210-70G, or a local letter of authorization on the installation.

2. Completing a sales transaction without providing the customer DD Form 2885 or a written reminder that the customer is entitled to free legal advice.

Unauthorized Access to Military Pay Systems:

The possession of and any attempt to obtain supplies of direct-deposit forms or any other form or device used by military departments to direct a Soldier's pay to a third party, or possession or use of facsimiles of these items. This includes using or assisting in using a Soldier's MyPay account or other Internet medium for the purpose of establishing a direct deposit for the purchase of insurance or another investment product.

Restricted Employment Practices on Army Installations:

1. Using military personnel or DOD civilian employees to directly or indirectly represent, be employed by, or act as agents for a commercial enterprise on Army installations. This restriction applies even if the military personnel or DOD civilian employees do not receive compensation.

2. Employing individuals under the age of 18 as employees, representatives, or agents.

3. Individuals operating an HBB may not employ Soldiers or Federal employees as agents, brokers, or salespersons.

Prohibited Use of Tax- and Duty-Free Privileges for HBB's:

1. The use of tax- and duty-free gasoline, whether purchased with AAFES gas coupons or at AAFES service stations, for HBB activities is prohibited.

2. Individuals may not purchase goods for demonstration, resale, or operation of the HBB (for example, ledger books, computers) from AAFES, the AAFES catalog, a commissary, or any other taxor duty-free sales facility (for example, an installation bowling alley). Individuals may not use AE Form 550-175A to import tax- or duty-free goods for demonstration, resale, or for operation of the HBB. Individuals may not use value-added tax (VAT) deduction forms (for example, the Abwicklungsschein (glossary) in Germany) to purchase goods for demonstration, resale, or operation of the HBB.

Mailing Limitations for Business-Related Correspondence:

The MPS may not be used to send or receive any parcels or correspondence related to the HBB. (This does not preclude customers from receiving goods ordered through an HBB and properly mailed directly to individual customers by a company through either the U.S. or HN postal service.)

Restrictions on Use of Government and Support Facilities:

1. Individuals operating an HBB may not use any Government property (for example, computers, fax machines, telephones, supplies, cell phones) for any HBB activities.

2. Individuals operating an HBB may not use FMWR facilities (for example, craft shops, and recreation centers) in support of the HBB.

Host Nation and U.S. Tax Obligations for Home-Based Businesses:

Individuals operating an HBB are liable for all applicable HN individual and business taxes and they may also be liable for U.S. income, social security, and corporate taxes. Individuals operating an HBB must obtain an HN tax number and may be required to obtain a U.S. taxpayer identification number. Individuals operating an HBB are not authorized to receive legal or tax assistance regarding their HBB from military legal offices.

NOTE: Conducting business activities without proper registrations and declaration of revenue and taxes is considered tax evasion. HN tax authorities may levy back taxes on revenues generated up to 7 years into the past plus administrative fines. In addition, if case records are inadequate or nonexistent, HN tax officials will rigorously estimate sales and revenues. Based on such an estimate, individuals may then be taxed and be liable for interest and fines. HN tax officials can consider worldwide income to include nontaxable money such as living allowances, other allowances, and the savings advantages provided by the SOFA (tax-free fuel, tax-free shopping at commissaries and the PX). Estimates are always disadvantageous to the taxpayer. Large-scale tax evasion may result in criminal charges.

Truth in Lending and Standards of Fairness Compliance:

Violating the Truth in Lending Act or failing to incorporate and abide by the Standards of Fairness in AR 210-7, appendix B.

If Your Business Involves Food:

1) All owners are required to obtain a Food Handler's Certificate by ServeSafe or your local health department.

2) The following items are approved cottage food products:
    a) Loafs breads, rolls, biscuits

b) Cakes, pastries and cookies
c) Candies and confections
d) Honey
e) Jams, jellies and preserves
f) Fruit pies and dried fruit
g) Dry herbs, seasonings and mixtures
h) Homemade pasta
i) Cereals, trail mixes and granola
j) Coated or uncoated nuts
k) Vinegar and flavored vinegars
l) Popcorn and popcorn balls

3) Foods requiring temperature control are prohibited (i.e. meat and dairy products).

CONTACT US

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