
BUSINESS RESOURCE GUIDE

Open and Grow Your Business In Miami-Dade County

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FUTURE  READY



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Introduction

Purpose +

Miami-Dade County's FutureReady - STRIVE305 initiative stands at the vanguard of offering vital information and support to small business owners, fostering their growth and development. We understand the challenges inherent in launching a new business. Therefore, this Business Resource Guide has been meticulously crafted to promote entrepreneurship and small business growth.

It aims to guide you on your journey by providing essential resources and fundamental information to set you on the right path. Before delving into the specifics of starting a new small business, let's explore an overview of the services that FutureReady extends to both new and existing businesses in Miami.

Through our FutureReady Miami-Dade economic development strategy, we are leveraging this progressive momentum to herald a new epoch for the County. This era is characterized by a synergistic ecosystem where government, community, and private

sector entities collaborate for economic expansion. Central to this strategy is an innovation-led approach that prioritizes inclusivity and sustainability, ensuring that our growth is equitable and resilient, benefitting all sectors and members of our community.

STRIVE305

Brief Overview +

The objective of this resource guide is to assist you in launching your new business by offering essential information to initiate your venture. The initial step in this journey involves evaluating if small business ownership aligns with your goals and capabilities. A critical part of this assessment is the creation of a business plan, which serves as a comprehensive roadmap for your enterprise. This plan necessitates thorough research and understanding of various aspects of your business that may not have been previously considered. Once your business plan is in place and the legal structure of your new business is determined, the next phase involves registering with various government entities. The first point of contact should be the federal government, where you may

need to comply with certain regulations, and most businesses will require a Federal Employment Identification Number (EIN) from the IRS. Following federal registration, your attention should turn to state-level requirements. In Florida, this may include registering for the Sales and Use Tax in addition to the EIN. Additionally, most professions will require a specific license from the State of Florida. After securing any necessary state licenses, your final step will be to apply for a Business Tax Receipt with Miami-Dade County. By following these steps, outlined in our resource guide, you will be well on your way to successfully opening and operating your new business.



*Disclaimer: Miami-Dade County does not represent, guarantee, or affirm that any information included by participating organizations is true or correct. Miami-Dade County is not responsible for the content of the resource guide. The Resource Guide does not constitute the giving of business, tax, legal, regulatory, corporate or other advice by Miami-Dade County. This practical resource guide is a tool for your benefit.

Considerations for Starting a Business

Determining if business ownership suits you is the foundational step in the entrepreneurial journey. It's important to recognize that managing a small business can be as demanding as it is rewarding.

The information provided here serves as an introduction to the world of small business ownership, designed to assist you in comprehending the various facets of your enterprise.



Start with a Personal Assessment:

Embark on your entrepreneurial journey with a thorough self-evaluation. Identify your strengths and weaknesses. Understanding these will not only enable you to maximize your strengths but also find ways to mitigate your weaknesses, which is crucial for a small business owner facing diverse challenges.



Self-Starter Qualities:

As the driving force of your business, you'll be responsible for initiating projects and devising business plans without external deadlines. Organizing your time effectively and paying attention to details is crucial. Remember, as a leader, you set the example for your business, often without the support team you might have in other work environments.



Multitasking Abilities:

Owning a business means overseeing various facets, some of which may be outside your prior experience. Assess your capability to manage multiple tasks effectively.



Comfort with Risk:

Starting a small business often involves quick decision-making in response to unexpected challenges and opportunities. If you view risk as an opportunity, small business ownership might suit you. However, if you prefer more organized and predictable work, it may pose a greater challenge.



Interpersonal Skills:

As a business owner, you'll engage with a diverse range of individuals, including customers, vendors, staff, and professionals like bankers, lawyers, and accountants. The ability to navigate various personalities, including challenging ones, is essential.



Decision-Making:

Running a small business requires constant decision-making, often under pressure and with limited time. Evaluate your comfort level with making significant decisions swiftly.



Financial Stability:

The early stages of starting a business often involve financial unpredictability. It's important to consider whether you have sufficient savings to sustain through the initial financial fluctuations of business ownership.



Stamina and Commitment:

Operating a business can be exhilarating but also demanding, often requiring long hours and extended workweeks. Assess your physical and mental endurance for such a commitment.



This overview aims to help you evaluate whether small business ownership aligns with your personal and professional goals, capabilities, and lifestyle.

Your Business Proposal



Deciding on the type of business you want to open is crucial, and understanding your market and the unique value your product or service will bring is key. Entrepreneurs have a range of options, including home-based businesses, services, introducing a new product, acquiring an existing business, or opening a franchise.

Reflecting on the following questions will guide you in your decision-making process:

- **Identifying Your Customer Base:** A significant risk in new businesses is the lack of a customer base. It's essential to identify who your potential customers are and understand their needs.
- **Understanding Market Gaps:** Assess the unmet needs within your target market and strive to offer a product or service that addresses these gaps. It's important to evaluate if this market is large enough to sustain your business and what percentage of your business it will constitute.
- **Franchising:** Franchising is often considered a less risky path to business ownership. With over 3,000 franchise options available, the challenge lies in choosing the right one. Consider factors like profitability, financial management, brand image, industry success, and available support.
- **Home-Based Businesses:** Operating from home has its advantages, but maintaining a professional environment is critical. Key considerations for a home office include your ability to switch between home and business tasks, discipline in maintaining a schedule, and the impact of isolation on productivity. Remember, home businesses are subject to the same laws and regulations as other businesses.
- **Business Plan:** Choosing your business type should be followed by creating a Business Plan. This can be a detailed process, often requiring consultation with experts. A Business Plan comprises strategies, actions, and projected financial statements. You'll likely need this plan for presenting to lenders. For assistance, visit SBA, Miami Dade SCORE, or MBDA Export for seminars and guidance.
- **Financial Planning:** A critical section of your business plan is the financial plan, which should detail all your financial requirements, including employee compensation, contractor services, insurance, rent or lease payments, advertising, inventory, fixed assets, and miscellaneous expenses.
- **Securing Capital:** With a solid business plan, you can approach financial institutions or other sources like personal savings or family contributions to secure the necessary capital to start your business.
- **Establishing a Business Bank Account:** It's important to have a separate business bank account. Research local and national banks to find one that best suits your business needs.
- **Accounting System:** Maintaining detailed records of sales, inventory, expenses, and cash flow is vital for assessing your business's success and for tax filing purposes. To learn more, visit the [SBA's Starting Business page](#).

- **Real Estate:** Establish the kind of real estate space you will need for your business. Some sample questions to help you determine what your business will need can include, but are not limited to, the following:

Will your customers visit you? How will customers arrive at your location? How easy/difficult is it to access your location via public transit, car, or other means of transportation? How close will you be to your competitors? Do you have transportation to easily access your customers? Will you go to your customers? Will you have employees? Will you manufacture products for distribution?

Before finalizing your business decision, it's advisable to contact the Miami-Dade County's Department of Regulatory & Economic Resources. This step ensures that you can legally operate your business from your chosen location.

REGULATORY AND ECONOMIC RESOURCES

Address:

Stephen P. Clark Center
111 NW 1st Street, 11th Floor
Miami, FL 33128

Contact Information:

Phone: 305-375-2877
Email: RERInfo@miamidade.gov



- **Vendors:** Compile a comprehensive list of companies or individuals with whom you'll be conducting transactions, whether it's purchasing or selling products or services.
- **Assessing Personnel Needs:** Determine if hiring employees is necessary for your business. It's important to define clear job roles and qualifications beforehand. To post job listings or find potential candidates, visit [Employ Miami Dade](#), operated by CareerSource South Florida.

The STRIVE305 Program: This program offers access to various organizations providing classes and events beneficial for networking with professionals in your field. Start exploring these opportunities on the [STRIVE305 website](#).

Structuring a Business

The legal structure of your new business will determine the income tax form you will file. There are four basic taxes levied by the federal government: Income Tax, Self-Employment Tax, Taxes for Employers, and Excise Taxes.

To learn more about small business taxes you can visit <http://www.irs.gov/businesses>. The information that follows in this section only serves as a brief introduction to help you begin the process and is in no way a substitute for professional advice. When you are considering the business entity you will form, you can begin by considering the following:

- The size and nature of your business
- The number of equity owners
- The tax implications for your business
- The formality and level of structure you are willing to work with
- The business's vulnerability to lawsuits
- The ease of transfer you wish your business to have to a family member, employee or outside purchaser.
- The business's expected profit or loss
- The need for re-invested earnings
- The desired amount of personal liability
- The options for generating capital

+ Sole Proprietorship

This is the simplest kind of business structure to establish and most small businesses start out as sole proprietorships. It is run by the individual without outside investors, which is why the business owner is then called the sole proprietor. The business becomes an extension of the business owner.

- Easiest and least expensive type of business ownership
- The sole proprietor is in complete control, within the legal parameters, to make decisions
- Profits and losses flow through the owner's personal tax return
- Easy to dissolve
- Terminated at death of the proprietor
- The proprietor has unlimited liability that extend to the actions of employees or agents acting on behalf of the proprietor.
- They are liable for business related debt and it may place personal assets at risk.
- Can be difficult for raising funds and many times are limited to using funds from personal savings or consumer loans
- May be difficult to attract talent with experience in larger companies or organizations
- All the demands of running the business fall on the shoulders of the sole proprietor

+ Partnerships

General Partnerships

A general partnership is when two or more persons enter into an agreement to share ownership and operate a business together. Like a Sole Proprietorship the owners are liable for the business, and there is little distinction between business and owner. While a formal written agreement is not necessary when forming a partnership, it is strongly advised; otherwise any dispute will be settled according to the law of the state where the partnership is primarily located.

- They are relatively easy to establish
- There are no taxes paid at the business level, instead the individual partners are taxed on the income they receive from the business. The partnership may have a limited life, depending on the agreement made by the partners.
- Each partner is jointly or severally liable for any business debt or claim like a sole proprietorship

Limited Partnership (LP) and Partnership with Limited Liability (LLP)

A Limited Partnership is more complex and formal than general partnerships. What determines the liability is contingent on the involvement of the partner. General partners are those who will assume control of the business including the day to day operations while limited partners are those whom have contributed or invested in the partnership but retain no control of the function of the partnership outside of the decision involving the dissolution of the partnership.

A Partnership with Limited Liability (LLP) is very similar to a general partnership, but with more liability protection for the partners. They are formed by filing a Certificate of Partnership with the appropriate state office, but not all states recognize these partnerships and others limit them to professional groups.

+ Corporations

C-Corporation

A corporation is a business entity that is wholly separate from the shareholders who own it and considered by law its own entity. It will not dissolve when ownership changes. As its own entity it can be taxed, sued, or enter contractual agreements. The owners of the corporation are the shareholders who in turn elect a board of directors to oversee major changes or decisions.

- A corporation has a separate legal and tax life
- A corporation will pay its own tax rates and file taxes annually
- Management and control are run by a board of directors
- Authority for day to day operation is usually delegated to officers and employees
- Shareholders are the owners of a corporation
- A corporation may be formed and operated by one or more persons
- The process of becoming a corporation takes more time and money than other forms of business entities
- A corporation is monitored on the federal, state, and local level often requiring a lot of paperwork
- A corporation may also be formed by one or more business entities
- A corporation is also responsible for federal and state income taxes

Sub-Chapter S-Corporation (Entities Taxed as S-Corporations)

An S-Corporation is different from a C-Corporation in that profits and losses are filed through the shareholder's personal tax return. The designation of an S-Corporation is created through an IRS tax election. The business remains its own separate entity limiting the owner's personal liability.

- The business must first file a corporation application at the state level
- Shareholders must be either US Citizens or Permanent Resident Aliens
- A strict operational process is required that includes scheduled director and shareholder meetings, minutes, records maintenance and so forth
- The maximum number of shareholders is 100
- Must have one class of stock
- LLC's may also elect to be taxed as S-Corporations in the same manner as corporations

Limited Liability Company (LLC)

A Limited Liability Company is a hybrid of the operational flexibility and tax efficiencies of a partnership with the limited liability of a corporation. The life of an LLC is determined by the date the paperwork is filed. The owners of an LLC are called members and can be one or more persons, corporations, another LLC or even other entities.

- A member's liability is limited to personal investment in the business
- There is a complex tax filing system associated with an LLC
- Tax and liability administration is not the same across state lines
- They are easier to form than other types of corporations but more complex than partnerships
- An operating agreement may not be required by your state but, it is highly recommended for multi-member LLCs

Registering your Business

How to Register for Florida's Sales and Use Tax

Who needs to register?

Generally, all businesses making sales in the state of Florida are subject to sales tax. Below is a partial list of taxable business activities:

- Sales of taxable items at retail
- Repairs or alterations of tangible personal property
- Rentals, leases, or licenses to use real property (for example, commercial office space, mini-warehouses, etc.)
- Rentals of short-term living accommodations (for example: motel/hotel rooms, beach houses, condominiums, etc.)
- Rental or lease of personal property (for example, vehicles, machinery, equipment, or other goods).
- Charges for admission to any place of amusement, sport, or recreation
- Operating private membership clubs that provide recreational or physical fitness facilities
- Manufacturing or producing goods for sale at retail
- Importing goods from any state or foreign country, for sale at retail or for use in the business or for pleasure
- Selling service warranty contracts
- Ordering and using, on a regular basis, mail-order products on which no sales tax was charged
- Operating vending or amusement machines
- Providing taxable services (for example, investigative and crime protection services, interior nonresidential cleaning services, etc.)

Which forms do I need?

1 <http://dor.myflorida.com/dor/taxes/registration.html>

2 http://floridarevenue.com/pages/forms_index.aspx

3 If you would like to read more information about the requirements for a DR-1 visit:

http://dor.myflorida.com/dor/businesses/newbusiness_startup.html

You must file a "Florida Business Tax Application" or DR-1 either [online](https://floridarevenue.com/forms_library/current/dr1.pdf), by mail, or in person. To download the Florida Business Tax Application, click: https://floridarevenue.com/forms_library/current/dr1.pdf.

To speak with a Department representative, call Taxpayer Services at 850-488-6800, Monday through Friday, excluding holidays. For written replies to tax questions, write to:

- Taxpayer Services MS 3-2000 Florida Department of Revenue
- 5050 W Tennessee St
- Tallahassee FL 32399-0112

+ Requirements

Table 1

Legal Entry Type	Legal Name of Entity	Federal Employer Identification Number (EIN)	Date of organization fiscal year end, charter number	Owner/ Officer Names(s)	Owner's Social Security Number	Physical Address of Business Location	Owner's Address	Owner's Telephone Number	Signature of Owner/ Officer
Soul Proprietor	●	●		●	●	●	●	●	●
Married Couple	●	●		●	●	●	●	●	●
General Partnership	●	●	●	●	●	●	●	●	●
Limited Partnership	●	●	●	●	●	●	●	●	●
Corporation	●	●	●	●	●	●	●	●	●
Single Member LLC	●	●	●	●	●	●	●	●	●
Multi-Member LLC	●	●	●	●	●	●	●	●	●
Business Trust	●	●	●	●		●	●	●	●
Non-Business Trust	●	●	●	●		●	●	●	●
Estate	●	●		●		●	●	●	●

Registering your Business

This section will provide tips on how to open your business in the State of Florida.

+ How to register a business as a **Sole Proprietorship**

1. Choose a name for your new business and check if it is available. You can check the availability of the name through the federal trademark database at: www.uspto.gov/trademark and at the state level with www.sunbiz.org.
2. Register your business with federal, state, and local governments. While not necessary, you can register your business name as a federal and/or state trademark. If you will be conducting business with a name other than your own name you will need to apply for a “fictitious business name” with the state of Florida.
3. Additionally, if you will open a business within Miami-Dade County you will need to apply for a Business Tax Receipt at the county and municipal level.

+ How to form a **General Partnership**

1. Choose a name for your new business and check if it is available. You can check the availability of the name through the federal trademark database at: www.uspto.gov/trademark and at the state level with www.sunbiz.org.
2. Register your business with federal, state, and local governments. While not necessary you can register your business name as a federal and/or state trademark. If you will be conducting business with a name other than your own name you will need to apply for a “fictitious business name” with the state of Florida.
3. The forms required to form a General Partnership are found [here](#). You may file it online or via mail.
4. Additionally, if you will open a business within Miami-Dade County you will need to apply for a Business Tax Receipt at the county and municipal level.

+ How to form a **Limited Partnership**

1. Choose a name for your new business and check if it is available. Florida law requires that an LLC name contain either “limited liability company,” “L.L.C.” or “LLC” as the last words in the name. Other rules may apply and so it is recommended to check with a professional. You can check the availability of the name through the federal trademark database at: www.uspto.gov/trademark and at the state level with www.sunbiz.org.
2. Register your business with federal, state, and local governments. While not necessary you can register your business name as a federal and/or state trademark. If you will be conducting business with a name other than your own name you will need to apply for a “fictitious business name” with the state of Florida.
3. Prepare the articles of organization to be filed with the Florida Department of State, Division of Corporation. These documents and additional documents associated with the formation of an LLC can be found [here](#).
4. Additionally, if you will open a business within Miami-Dade County you will need to apply for a Business Tax Receipt at the county and municipal level.

+ How to form a Corporation

1. Choose a name for your new business and check if it is available. Florida law requires that a corporation name contain either "corporation," "company," "incorporated," "Corp.," "Inc.," or "Co." as the last words in the name. Other rules may apply, and so it is recommended to check with a professional. You can check the availability of the name through the federal trademark database at: www.uspto.gov/trademark and at the state level with www.sunbiz.org.
2. The corporation must also abide by the following basic regulations:
 - a. At least one director
 - b. The directors must be at least eighteen years old
 - c. The directors do not need to be residents of the State of Florida or shareholders unless otherwise indicated in the articles of incorporation
3. The articles of incorporation need to be filed with the Florida Department of State, Corporation Division. These documents and additional documents associated with the formation of a corporation can be found online at: http://form.sunbiz.org/cor_form.html. Additional procedures may be necessary. Please consult with a professional for further details.
4. Additionally, if you will open a business within Miami-Dade County you will need to apply for a Business Tax Receipt at the county and municipal level.



TAX FAQ

This section is intended to direct you to the right resources to help you with business tax preparation.

- You will probably need assistance to answer questions like-
- **How much can I deduct? How do I depreciate my equipment?**
- This serves only as an introduction and in no way is it a substitute for professional advice.

+ Resources

Internal Revenue Service

- You can access free tax information at www.irs.gov
- You can also visit <https://www.irs.gov/businesses> for detailed business tax information or you can call (800) 829-4933 for business taxpayer assistance

The IRS provides an interactive online workshop to help small business owners learn about their federal tax rights and responsibilities. You can access it online at www.tax.gov/SmallBusinessTaxpayer.

There is also a local IRS office open Monday-Friday from 8:30am-4:30pm. You can reach them over the phone at (305) 982-5077 or in person at 51 SW First Ave Miami, FL 33130.1

Florida Department of Revenue

- You can access general Florida Tax Information online at <https://floridarevenue.com/taxes/taxesfees/Pages/default.aspx>
- You can call (850)-488-6800 for tax information and assistance over the phone
- You can also visit in person at:

Miami Service Center

8175 NW 12th St, Suite 119
Miami, FL 33126-1828
(305) 470-5001



How to obtain a Federal Employer Identification Number (EIN)

The **Federal Employer Identification Number (EIN)** is a nine-digit number used by the IRS to identify the tax accounts of employers and certain others who have no employees.

Do I need an EIN?

If your answer to any of these questions is “Yes,” you will need an **EIN**.

- Do you have employees?
- Do you operate your business as a corporation or partnership?
- Do you file any of these tax returns: Employment, Excise, or Alcohol, Tobacco, and Firearms?
- Do you withhold taxes on income? Other than wages, paid to a non-resident alien?
- Do you have a Keogh plan?
- Are you involved with any of the following types of organizations?
 - Trusts, except certain grantor-owned revocable trusts,
 - IRAs, Exempt Organization Business Income Tax Returns
 - Estates
 - Real estate mortgage investment conduits
 - Non-profit organizations
 - Farmer’s cooperatives
 - Plan administrators

How do I obtain an EIN?

You must fill out an IRS Form SS-4 and file it with the IRS. You can obtain the Form SS4 [online](#), over the phone, or in person at the local IRS office.

- Must be located within the US and US possessions and be a taxpayer or authorized third party designee can receive EIN online and use immediately to file a return or make a payment.
- Over the phone by calling toll free at **(800) 829-4933**
- In person at the local IRS office open Monday-Friday from 8:30am-4:30pm. You can reach them over the phone at **(305) 982-5077** or in person at 51 SW First Ave Miami, FL 33130.



Permits and Professional Licenses

Businesses must have the proper registrations, licenses or permits before they can legally open for business. Businesses are subject to municipal, County, state, and federal requirements. Regulations vary by industry, so it's very important to understand the licensing rules where your business is located.

Failing to comply with licensing and permitting regulations can result in you having to spend time and money to correct the problem and can also lead to expensive fines, putting your business at serious risk.

+ Miami-Dade County Requirements

Property

- Visit the [Permits website](#) to find out what you need to get your building off the ground.
- Know the [zoning requirements](#) of the locations you want to open to ensure that you can operate your business there. You should also make sure that the space you are looking at can handle the type of business you plan to operate there before you sign a lease. For instance, does it have the appropriate water supply capacity? Are there restrictions on occupancy?
- Certificate of Use: Prior to opening a business in unincorporated Miami-Dade County, a Certificate of Use ([Zoning Permit](#)) is required, to ensure that the business is allowed to operate within its zoning district. If your business will be located within a [municipality](#) you will need to check the local zoning requirements.
- Review the [environmental considerations](#) of the property.
- [Start water service](#) on the property, or set up a [new, first-time physical water and sewer connection](#).

Business

- **Local Business Tax Receipt:** All businesses operating within Miami-Dade County are required to obtain a Miami-Dade County [Local Business Tax Receipt](#) (formerly known as Occupational License). If your business is located within a municipality, you will need a Business Tax Receipt from the County and the municipality.
- **Tangible Personal Property Taxes:** [Tangible personal property taxes](#) are assessed according to the value of the assets used in a business to derive income, such as: equipment, furniture, fixtures and equipment located in businesses and rental property.
- **Tourist Tax Account:** Any person or business who rents or leases any transient accommodations or short-term rentals for a period of 6 months or less is required to [register for a Tourist Tax Account](#) to collect and remit monthly Convention and Tourist Development taxes. Additionally, all businesses operating within Miami-Dade County that are licensed by the state to sell alcoholic beverages for consumption on the premises, except for veterans' organizations and businesses located in the cities of Miami Beach, Surfside or Bal Harbour are required to obtain a [Miami-Dade County Tourist Tax Account](#) and remit Local Option Food and Beverage taxes monthly.

Local Regulated Industries

- [Contractor Licensing](#)
- [For-Hire Transportation Services](#)
- [Regulated Business Licenses](#)

+ State of Florida Requirements

Regulations

- **Organizational Structure:** Sole proprietorships using a name other than the owner's personal name must register the Fictitious Name with the [Florida Department of State](#). Partnerships/Corporations/Limited Liability Partnerships and Companies must file with the Florida Department of State.
- **State Taxes:** Depending on your business, you may be required to register to collect, accrue and remit certain taxes or fees if you are engaged in any of the activities associated with each tax or fee. You must register with the [Florida Department of Revenue](#) before you begin your business activities.
- **Workers' Compensation Insurance:** Depending on the industry in which your business operates and the number of employees your business has, you may be required to obtain [workers' compensation coverage](#). Corporate officers are considered employees, unless they elect to exempt themselves from the coverage requirements of Chapter 440 of Florida Statutes.

Licenses

- **Organizational Structure:** [See a list](#) of the businesses and professions that require a registration/license issued by the State of Florida Department of Business and Professional Regulations.
- **Florida Department of Agriculture and Consumer Services:** For a list of the businesses that require a registration/license issued by the State of Florida, Department of Agriculture and Consumer Services, please click [here](#).

More Resources

- [Florida Department of Financial Services](#)
- [MyFlorida.com](#)



Professional Licenses

In addition to registering for taxes at the Federal and State level you may need to apply for a license with the State of Florida. The Florida Department of Business and Professional Regulation is responsible for the licensing and regulation of businesses throughout the State of Florida. Several professions and industries are required to hold a license. Below is a list of licenses required by the State of Florida. You can visit <https://www.myfloridalicense.com/intentions2.asp> to learn more about necessary exams and to apply.

Table 2



List of Licenses

Alcoholic Beverages & Tobacco	Employee Leasing Companies
Architecture & Interior Design	Engineers
Asbestos Contractors & Consultant	Farm Labor
Athlete Agents	Geologists
Auctioneers	Harbor Pilots
Barbers	Home Inspectors
Boxing, Kickboxing, & Mixed Martial	Hotels & Restaurants
Arts Building Code	Labor Organizations
Administrators and Inspectors	Landscape Architecture
Certified Public Accounting	Mobile Homes
Child Labor	Mold Related Services
Community Association Managers & Firms	Pari-Mutuel Wagering Real Estate
Condominiums & Cooperatives	Real Estate Appraisers
Construction Industry	Talent Agencies
Cosmetology	Timeshare
Electrical Contractors	Veterinary Medicine
Elevator Safety	Yacht & Ships

State Regulations for Businesses

In addition to professional permits and licenses different industries may need to file additional permits or licenses with the state. These are done through the Florida Department of Agriculture and Consumer Services. To review more information regarding these regulations, see Appendix A.

Permits and Licenses for Miami–Dade County

Miami-Dade County requires businesses to apply for a Business Tax Receipt. Local Business Tax Receipts are valid for one year, starting October 1st and expiring September 30th of each year. Receipts not renewed by September 30th are delinquent and subject to applicable penalties. Additionally, any person who does not pay the required Local Business Tax within 150 days after the initial notice of tax due, and who does not obtain the required Local Business Tax Receipt is subject to civil actions and penalties.

You can find a list of all the certificates and /or licenses that must be obtained prior to operating your businesses at <http://www.miamidade.gov/business/>.

+ Department of Small Business Development

If you are interested in doing work with Miami-Dade County, you can visit the [Small Business Development site](#) to learn more about the various opportunities available to South Florida businesses.



Insurance

Insurance for your new business will help protect it from unforeseen dangers in the future. Below are some tips to help you get started.

1

Assess the Risks

When you apply for insurance, the company evaluating your business's information will conduct a process called "underwriting," that means that their evaluation determines whether they will provide all or only part of the coverage you are requesting. Once the amount of coverage has been established you will be given the options for the amount you wish to pay for premium and deductible. Your insurance premium is the amount you will pay for your insurance. The deductible will be the amount you pay when you file a claim. Usually, the higher the deductible the lower the premium and vice versa. By assessing your own risk before you go shopping you will be in a better position to know which premium and deductible is best for your business's finances.

2

Shop Around

The kind of business you own will help you determine which insurance company to choose. The National Federation of Independent Businesses provides information to help you choose which insurance is best for you. You can access this information at <http://www.nfib.com/business-resources/insurance-healthcare/>.

3

Consider a Business Owner's Policy

Instead of purchasing various policies from different insurers, which can add up, consider a "Business Owner's Policy" (BOP). A BOP will package all your policies and usually leads to a lower total cost on premiums. A typical BOP will include coverage for property, general liability, vehicles, and business interruption. Remember a BOP may not give you the full coverage you need and so it is important to understand your particular business's needs.

4

Finding the Right Professional

There are several professionals out there to help you with this process.

- a. **Consultants:** These professionals help you evaluate your business's needs, design a plan, and help you find the most economical insurer. These professionals are paid by you, the buyer, based on a contract or agreement. For small businesses an agent or broker can do the same work.
- b. **Agents & Brokers:** These are licensed representatives of insurance companies. They may represent only one company (captive), or several companies (independent). They usually earn commissions based on their sales and thus market a company's products. It is important to find someone who is reputable that will understand the needs and risks of your business and lead you to the best solution. Agents and Brokers must be licensed by the State of Florida. To learn more or find an agent near you visit: <https://www.myfloridacfo.com/Division/Agents/>.

5

Assess Your Coverage Annually

As your business grows so too will your insurance needs. It is important to evaluate your risks annually to avoid being caught unprepared in a disaster.

Businesses with employees are required by law to have worker's compensation insurance and to pay the unemployment insurance tax. To learn more about the worker's compensation insurance in the state of Florida visit:

<https://myfloridacfo.com/division/wc/>.





Information At Your Fingertips

Miami-Dade County
Office of Innovation
and Economic Development

111 NW 1st Street, 21st Floor
Miami, FL 33128
Phone: 305-375-5071

[STRIVE305 WEBSITE](#)



STRIVE305

Business Opportunities

Introduction

+ Purpose

To provide Miami-Dade County's small businesses and vendors a comprehensive guide of the necessary tools and information to compete for business with the county.

As vendors, why do business with the County?

- Miami-Dade County is the largest county in Florida.
- The County provides a marketplace for all goods and services, architecture and engineering design services, and construction.
- The County is constantly looking for new sources of supply and welcomes the public's participation in an effort to stimulate mutually beneficial business relationships.
- The County utilizes a comprehensive system of specifications and competitive bidding to achieve Procurement's mission.

+ Mission Statement

The Office of Innovation and Economic Development (OIED) catalyzes a FutureReady Miami-Dade County by supporting the sustained growth of our economy, greater equity and opportunities across all communities, and local innovation for resilience.

+ Strategic Procurement Department

To deliver value and integrate purpose in all sourcing decisions by assuring our processes are Equitable to suppliers, sustainable for our Environment, and beneficial to our Economy. We pride ourselves in collaborating with our customers and Engaging our community with integrity, fairness, innovation, competition, efficiency and transparency

STRIVE305

Free Consultations

Receive a free 30-minute consultation for your small business needs. Select a service and date to see available times.

Entrepreneurship Centers

Find a free or low-cost space you need to run your business.

Vendor Academy

Vendors represent key stakeholders in the success of the County's procurement processes. Learn more at upcoming workshops.

Morning Huddle

Join the conversation with other small business owners, every Friday at 10 a.m. via Zoom.

Axis Help

Miami-Dade has partnered with Axis Helps Miami to provide free, easy to access information, resources and advice for small business owners.

Virtual Incubator

Learn on-demand, at home or from any mobile device, and get ready to take your business to the next level.

Miami-Dade County has emerged as a leader in economic recovery, exhibiting robust growth in investments, business relocations, and job opportunities, particularly in technology.

Our "FutureReady Miami-Dade" strategy is propelling this growth, fostering a collaborative ecosystem among government, community, and private sectors. This synergy aims for innovation-driven, inclusive, and sustainable economic development.

At this critical juncture, Miami-Dade is poised to redefine government-private sector interactions. As the tech industry burgeons, the County is eager to partner with businesses to tackle climate change and housing affordability. We're reshaping our talent development programs to equip our workforce for this evolving economy.

Miami-Dade County is committed to empowering small businesses, rejuvenating neighborhoods, and enhancing access to the innovation economy.

Miami-Dade aspires to be a collaborative hub, uniting public, private, nonprofit, and academic entities towards a diverse, sustainable economy. Our local investments and resource utilization aim to extend our capabilities and foster collective prosperity.

Despite recent challenges, Miami-Dade's resilience and unity have been evident. By leveraging our growing tech sector and forming strategic partnerships, we aim to create widespread opportunities across our community, demonstrating our strength in facing challenges and unlocking new possibilities.

Miami-Dade County Small Business Resources



Local Lenders

- [Miami Bayside Foundation](#)
- [Partners for Self Employment](#)
- [Dade County Federal Credit Union \(RISE Fund\)](#)
- [The Miami Foundation \(Open for Business\)](#)
- [Community Fund of N. Miami Dade](#)
- [Tools for Change](#)



Chambers and Councils

- [Beacon Council](#)
- [Haitian American Chamber of Commerce of FL](#)
- [FL State Minority Supplier Development Council](#)
- [Greater Miami Chamber of Commerce](#)
- [Miami-Dade Chamber of Commerce](#)
- [CAMACOL](#)
- [Minority Business Development Agency](#)



S. FL, State, & National Lenders with a Presence In Miami

- [Ascendus](#)
- [Urban League of Broward](#)
- [BBIF](#)
- [Florida DEO](#)
- [Florida SBA - Various](#)
- [Banks \(i.e. Chase Little Havana Community Center\)](#)



Technical Assistance Programs

- [SBDC at FIU](#)
- [Business Navigator program \(SBA & SBDC\)](#)
- [Prospera](#)
- [STRIVE305](#)
- [Miami-Dade College \(Idea Center & 10K with Goldman Sachs\)](#)
- [Branches](#)
- [YWCA South Florida](#)
- [SCORE Miami](#)
- [Opportunity Connect](#)
- [Catalyst Miami](#)
- [Endeavor](#)
- [StartUp Local \(FIU\)](#)
- [Legal Services of Greater Miami](#)
- [Scale Up 305 \(HACCOF\)](#)



Local Grant Programs

- [The Miami Foundation \(Open for Business\)](#)
- [MDEAT](#)
- [Miami-Dade County Mom & Pop Annual Grant](#)
- [Miami-Dade County BizUp Grant Competition](#)
- [Udonis Haslem Foundation \(2022\)](#)

Strategic Procurement

The Strategic Procurement Department is the central agency for the acquisition of goods and services, architectural and engineering services, and design-build services, and the management of unsolicited proposals and public-private partnerships for Miami-Dade County (County).

Vision:

To be the global leader of purpose-driven procurement.

Mission:

To deliver value and integrate **PURPOSE** in all sourcing decisions by assuring our processes are Equitable to suppliers, sustainable for our Environment, and beneficial to our Economy. We pride ourselves in collaborating with our customers and Engaging our community with integrity, fairness, innovation, competition, efficiency, and transparency.



The department's Guiding Principles are aligned with the word **PURPOSE**:

- **P**rofessional service to departments, businesses, and constituents
- **U**nparalleled model for accountable and transparent governance
- **R**esilient and adaptive to the evolving needs of our environment
- **P**romote ethical standards and diverse ideas in our business practices
- **O**perational efficiencies through use of innovative technology and processes
- **S**trategic development of talent through training and recognition
- **E**ngagement and inclusion of all stakeholders to promote fair and equitable competition

+ Objectives

The Strategic Procurement Department's procurement processes incorporate the following four objectives:

- **Economy:** To encourage small and local businesses to participate in the County's contracting opportunities, increase and improve product and service offerings, and raise business standards.
- **Environment:** To ensure a well-managed built and natural environment that is resilient to climate stressors through the purchase of environmentally preferred products and services.
- **Engagement:** To encourage inclusion of all stakeholders in the County's procurement processes thereby promoting diverse ideas, and accountable and transparent governance.
- **Equity:** To promote equitable and fair treatment of all suppliers and conduct the procurement processes in an impartial, consistent, reliable, and ethical manner.

+ Benefits of Contracting with the County

1. Contracting opportunities with 30+ departments, offices, and entities within the County
2. Long-term contracts
3. Open and transparent procurement processes
4. Experienced and knowledgeable staff
5. Access to business opportunities with municipalities, colleges and non-profit organizations who access [County contracts](#).

+ Vendor Registration

To enter into a contract with the County, a firm must be fully registered.

Please complete our easy to access online vendor registration [here!](#)

1. Click User Registration
2. Click Register Now

Part 1

Complete the following General Business Information:

1. Welcome
2. Identifying Information
3. Addresses (include a Bill to Address)
4. Contacts
5. Categorization
6. Submit

Once completed, an email will be sent to you with login information. Log in and complete Part 2 of the registration.

Part 2

Requirements for PART 2 of the registration, complete Affidavits Tab and Additional Information Tab.

1. Click My Bidder Profile
2. Click Affidavits Tab
 - In the Affidavit 1 section, click the "owners" tab and enter all owners above 5% (if no owners above 5%, type "N/A").
 - If another company owns this company, enter that information in the "Other Corps" field in the Affidavit 1 section.
 - Read and complete Affidavit 2-13
3. Click Additional Information tab (upload the below documents)
 - Local business tax receipt if company physical address is in Miami-Dade County
 - Certificate of Corporation c. W-9 Form
 - 147c IRS Form with your current business name and EIN OR any other preprinted IRS form issued by the IRS identifying your business name and EIN
 - Generate the Summary package, get it notarized, then re-upload to the system
4. Click Submit

Procurement Methods

The County uses a variety of competitive and non-competitive procurement methods. All competitive solicitations are issued through the Integrated Financial Resources Management System (**INFORMS**), the County's online bidding system.

+ Competitive Methods

Invitation to Bid (ITB)

is the standard method the County uses to acquire goods and services. It is a formal method of procurement used to solicit bids, with price as the basis for the award. The expectation is that an award will be made to the responsive and responsible bidder whose bid is lowest in price.

Request for Proposals (RFPs)

is a qualitative procurement method where the award is made to the highest ranked responsive, responsible proposer offering the best value to the County. This method may be used when the scope of work cannot be completely defined by the County.

Request to Qualify (RTQ)

this method is used to establish a pool of vendors capable of providing goods and services through future spot market competitions. Entry into the prequalification pool is not a contract between the County and any vendor, but an acknowledgement that the prequalified vendors meet the qualifications as outlined in the RTQ.

Public-Private Partnerships (P3s)

provide an opportunity to consider an alternative delivery method for public infrastructure. In the P3 model, all phases of a project are solicited together, resulting in the selection of one developer generally to design, build, finance, operate and maintain the project. A P3 contract is a long-term agreement between the public agency and private sector where each brings something to the arrangement and shares in the outcome.

Professional Design Consultant Services (Architecture & Engineering Services)

is a qualification-based method of procurement used to engage firms that provide engineering, architecture, surveying, mapping, and landscape architecture services. This method is governed by the County's Administrative Order (AO) 3-39* and the Consultants' Competitive Negotiation Act (CCNA). Under this method, the County's Competitive Selection Committee scores and ranks consulting firms based on factors such as competency, qualifications, and experience. (*AO 3-39 is in the process of being repealed and replaced with Implementing Order 3-39.)

Design-Build Management

a qualitative procurement method where the award is made to the highest ranked responsive, responsible design-build firm offering the best value to the County for the design and construction of a project.

+ Non-Competitive Methods

The County may also choose to use non-competitive methods such as sole source, bid waiver and legacy purchase when in its best interest. Whenever the County intends to use a non-competitive method, the vendor community is notified by way of an Advance Notice to Waive Competition

- **Sole Source:** This method is used when there is only one source of supply for a product or service.
- **Bid Waiver:** This method is used when competition is waived in the best interest of the County.
- **Legacy Purchase:** This method is used when it is determined that competition is impractical or constrained due to an existing system not being replaceable without substantial expenditure.

+ Vendor Academy

The Vendor Academy is a targeted educational platform that provides vendors with essential information on the County's procurement opportunities, processes, and programs to promote equity in contracting, foster economic development and encourage participation in doing business in the County.

Vendor Academy offerings include:

- Virtual instructor-led procurement workshops
- Training videos in English, Spanish, and Creole on the County's procurement processes, programs, and eSupplier portal.
- In-person and virtual Commission district vendor workshops and outreach events.
- Monthly onboarding events to assist registered vendors understand the County's government structure and navigate certain County processes.
- Monthly vendor online forums to provide prompt responses to concerns or issues.
- Vendor registration bootcamps.

We encourage you to attend our workshops and outreach events. To obtain additional information on the Vendor Academy, please visit our website at: <http://www.miamidade.gov/VendorAcademy>.



Office of Small Business Development

+ Objectives

Small Business Development (SBD) is an Office of the Mayor. SBD is responsible for the administration of Miami-Dade County's Small Business Enterprise, Wage and Workforce Programs. Additionally, SBD is responsible for the County's Debarment, Cone of Silence, Selection Committee Formations, Change Order Coordination Process, Anti-Discrimination Ordinance, Prompt Payment Ordinance, Equitable Distribution Program, and Miscellaneous Construction Contracts Program as mandated by County Code, implementing orders, and federal regulations.

The Office of Small Business Development (SBD) has the privilege and responsibility for Miami-Dade County local government to grow our economy by carving out opportunities on County contracts for local small businesses while also providing them with technical assistance and training to ensure their success in working with the public sector. We are the arm of the local government that advocate, recruits, and encourages local businesses to become more sustainable through economic growth. Serving the County's small business community and ensuring workforce requirements are met are our main priorities.

For more information, please contact the office at **305-375-3111** or via email at SBDmail@miamidade.gov.

+ Small Business Enterprise Programs

Miami-Dade County's Small Business Enterprise (SBE) and Local Developing Business (LDB) Certification programs were created for any business entity providing construction, architectural, engineering, goods, services, and aeronautical support services. The applicant firm must have an actual place of business in Miami-Dade County and whose three-year average gross receipts or number of employees meet thresholds of the programs.

The SBE programs is free and is race and gender neutral.

Not-for-profit or non-profit corporations are not eligible for certification. Applicants must be properly licensed to conduct business in Miami-Dade County, must have received a Local Business Tax receipt from Miami-Dade County one year prior to certification, must perform a commercially useful function with an actual place of business in Miami-Dade County. A business owner alone or as a member of a group, shall own or control only one SBE at a time and shall not own and control another separate business certified under the Small Business Enterprise Program.

Certification for a SBE firm is valid for a three-year period. To validate continuing eligibility, SBD may conduct a random audit within the three year certification period. Additional information may be obtained at the Small Business Enterprise Programs or call the Small Business Development office at **305-375-3111**.

SBD certifies businesses in construction, goods, services and architectural & engineering

- Certification is **FREE and is valid for three years**
- Licensed and perform a commercially useful function
- Miami-Dade County Local Business Tax (LBT) receipt for one year prior to certification*
- Firm must have an actual place of business in MDC
- Meet three-year gross revenue requirements
- Each owner's Personal Net Worth less than \$1.5M
- Meet qualifier requirements

Apply for SBE Certification Programs online through the Business Management Workforce System. Go to www.mdcsbd.gob2g.com to apply or [email SBDcert@miamidade.gov](mailto:SBDcert@miamidade.gov) with certification questions.

Small Business Certification Criteria

Construction

Firm qualifier owns at least 10% of interest or issued stock in business

- \$15M for Building Construction General Contractors and Operative Builders
- \$12M for Heavy Construction other than Building Construction
- \$8M for Specialty Trade Contractors

Goods & Services

Firm qualifier owns at least 10% of interest or issued stock in business

- \$8M for Goods and Services
- Manufacturers with less than 100 employees or Wholesaler with less than 50 employees

Architecture & Engineering

Firm qualifier owns at least 25% of interest or issued stock in business

- \$6.5M for architects
- \$8M for engineering, landscape architecture, and surveying and mapping services

Must not exceed the three-year average gross revenue for each program

+ Small Business Technical Assistance

- SBD provides technical assistance to each of the over 1,700 certified Small Business Enterprise (SBE) firms in the programs.
- Technical assistance includes: meeting with SBE firms one-on-one to assess their business status, purpose, services/good selling to the County, financial and business development needs.
- Do outreach to recruit local small businesses to the small business certification programs
- Assist in identifying contract opportunities and access to bonding and capital.
- Assist SBE firms with Contract, payment and performance issues when contracting on county contracts.
- Oversee the Mentor Protégé program
- Coordinate & facilitate outreach and educational workshops and forums to engage, inform and empower SBE firms.

+ Project Review and Analysis

- Reviews proposed county purchases and projects for the application of small business participation measures for the Goods, Services, Construction, and Architecture & Engineering programs
- Small Business Enterprise Programs are reviewed for measures to ensure SBE participation on contracts when two or more certified small business are available to bid and can meet the contract requirements.
- Presents small business requirements at Pre-Bid, Pre-Submittal, and Pre-Construction Meetings

+ Policy & Operations Management

- Maintains and supports the County's Business Management Workforce System (BMWS)
- Assist with the collection of contract award information and subcontractor reporting required by County Code
- Oversee the budget development process and financial oversight; manage HR related matters, and procuring of goods and services
- Staffs the SBE Advisory Boards and the Living Wage Commission meetings
- Develop legislation and processes to improve our SBE Programs
- Facilitates the Administrative Hearing, Performance Hearing, and Debarment Hearing processes



+ Small Business Legislations

- Miami-Dade County's Small Business Enterprise (SBE) programs are governed by a number of ordinances, resolutions and implementing or administrative orders.
- Below are the sections of the code and implementing and administrative orders related to the SBE programs, as well as other legislative policies and requirements implemented, monitored and enforced by Small Business Development (SBD).

Four (4) Small Business Programs

- §10-33.02, Small Business Enterprise - Construction Services Program
- §2-8.1.1.1.1, Small Business Enterprise - Services Program
- §2-8.1.1.1.2, Small Business Enterprise - Goods Program
- §2-10.4.01, Small Business Enterprise – Architectural & Engineering Program

Two (2) Minimum Wage Requirements

- §2-11.16, Responsible Wages and Benefits
- §2-8.9, Living Wages
- §2-8.11, Paid Sick Leave for Security Guard Contracts

Three (3) Local Workforce and Training Programs

- §2-1701, Community Workforce Program
- §2-11.17, Residents First Training and Employment Program
- Employ Miami-Dade, Administrative Order No. 3-63



Contract Monitoring and Compliance

The Office of Small Business Development (SBD) is responsible for the enforcement of the Small Business Enterprise programs as they apply to our architectural, engineering, goods, services, and construction contracts. The objective of the SBE Programs is that not less than 10% of the County's total annual expenditures be expended with certified small businesses. This is accomplished by reserving portions of County contracts or entire contracts solely for participation by certified small businesses. To protect the integrity of the small business program and ensure SBEs receive the opportunities reserved for them, SBD visits job sites to ensure SBEs are on site performing work and collects and reviews contract and payment information to confirm committed SBE participation is achieved. The Office of Small Business Development encourages all our contractors to contact our office for training on how to ensure compliance and avoid violations. For more information about the Small Business Program and other laws enforced by SDB visit the SBD website at <https://www.miamidade.gov/global/business/smallbusiness/home.page>.

+ *CMC monitors contract by doing the following:*

- Site Visits and Observations
- Interviews/Pictures
- Desk and Office Audits
- Review of Certified Payroll
- Review of Employment Activity Reports
- Review of Payments to Small Businesses submitted through Audit Reports
- Review of Workforce Plans and performance Reports
- Confirmation of OSHA Training



Prepare for Emergencies

Disasters can take many forms and the financial cost of rebuilding after a disaster can be overwhelming. If you're prepared for emergencies, you'll be in a better position to recover and continue operations should disaster strike.

+ Be Prepared

Assess your risk: Every business has unique vulnerabilities and weaknesses. Knowing which disasters are most likely to affect your business can help you to return to operations faster. A back-to-business self-assessment can help you to assess your risks for common hazards such as hurricanes, wildfires, flooding, or even cyberattacks.

+ Create A Plan

Your response plan is your roadmap to recovery, so it should be tailored to your business's specific needs and operations. It should address immediate priorities and be easy to access. Checklists and online toolkits are effective resources to help you develop your plan. Consider the following:

- The [IRS guide on preparing your business](#) for a disaster
- The Federal Emergency Management Agency (FEMA) [emergency preparedness checklist and toolkit](#)
- [Hurricane Checklist](#)
- [Flood Checklist](#)

Focus on disasters that pose a realistic risk to your small business. Consult the following resources to lessen the financial impact of disasters and reopen your business quickly.

Get Financial Assistance After A Disaster

You may be eligible for a low-interest disaster recovery loan through the SBA for damaged and destroyed assets in a declared disaster. These include repair and replacement costs for real estate, personal property, machinery, equipment, inventory, and business assets. Check to see if one of these loans apply.

- [Home and Property Disaster loans](#)
- [Economic Injury loans](#)
- [Military Reservist Economic Injury Disaster loans](#)

Submit your SBA disaster loan as soon as possible, then ask your SBA representative about increasing your physical damage loan for mitigation purposes. There is no cost to apply, and you are under no obligation to accept a loan if approved.

Advice And Training

Visit ready.gov/business or contact SBA's Disaster Assistance Customer Service Center at 1-800-659-2955 or disastercustomer-service@sba.gov for access to emergency toolkits and guidance. If you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

FEMA's [Organizations Preparing for Emergency Needs \(OPEN\)](#) is a self-guided training designed to teach small business owners and operators how to identify risks, locate resources, and take preparedness actions.

Recover from Disasters

+ Recovery Planning

Planning is one of the most important elements of recovery. Writing and implementing a business continuity plan will help you minimize financial loss when your business faces a disaster. Your business continuity plan should:

- Identify and document critical business functions and processes
- Organize a business continuity team
- Evaluate recovery strategies

Get more help with [creating a business continuity plan](#) at Ready.gov.

+ Pivot Your Business

As businesses deal with a new reality, and “business as usual” takes on an entirely new meaning, most will need to rethink and retool how they do business in order to survive. Updating your business plan is critical.

If you haven't already updated your business plan, start by taking these three steps:

- 1 **Look for opportunities.** Changes in consumer behavior provide opportunities for innovation and new market strategies. Determine how customers' needs and wants may have changed due to the pandemic, and respond accordingly.
- 2 **Streamline operations.** Evaluate business operations to find opportunities to work smarter and more cost-efficiently. Review financials, short-term goals, and long-term goals and make appropriate adjustments.
- 3 **Negotiate.** This might involve modifying lease agreements, establishing contracts, or future business. Look for ways to streamline costs and reduce overhead.

The Small Business Development Center (SBDC) network has a Business Resiliency Plan Template that you may find useful.

+ Additional Resources

- The SBDC network is the largest SBA-funded Resource Partner and provides one-on-one business advising at no cost to entrepreneurs. SBDC-certified advisers will walk you through your options so you can confidently make tough decisions about the future of your business. [Find your nearest SBDC](#).
- [SCORE Small Business Resilience Training](#) can give you the tools to adapt, reopen, and grow successfully through any disaster.

+ Remote Learning

Taking advantage of business training and counseling can empower you with the knowledge you need to recover from any disaster and develop strategies for growth. Here are a few resources to help you get started:

- America's SBDC offers [e-learning](#) opportunities tailored to your state.
- Request a business mentor and [schedule a remote session through SCORE](#) to access an experienced sounding board who can help you adapt to market changes and develop new business models.
- Increase your knowledge about e-commerce and other topics through courses provided by the [Association of Women's Business Centers](#).
- Create a plan to build crisis resilience and map out ways to improve your short- and long-term cash flow with these [crisis-management tools and webinars](#).

+ Build your digital brand and increase your online sales

- Check out [12 Online Selling Tips for Beginners](#) from SCORE.
- The Department of Commerce provides [e-commerce resources](#) and strategies to help you navigate growing your business through online sales.
- The [Minority Business and Technology Initiative](#) provides resources to accelerate the inclusion of minority-owned businesses in e-commerce and to improve the use of digital technology for domestic and global sales.

+ Supply Chain

Minimize supply chain interruptions during a disaster and find alternative sources to meet the demands of your customers:

- The [Supply Chain Risk Management Toolkit](#), developed by the DHS Cybersecurity and Infrastructure Agency (CISA), can help you shield your business information and communications technology from supply chain attacks.
- Explore the New Hampshire SBDC's guide to [Supply Chain Management During a Downturn](#).
- The Federal Emergency Management Agency's guide to [Supply Chain Resilience](#) may help you understand how local supply chains work together and how to minimize disruptions during an emergency.
- The Virginia SBDC has developed a [list of questions to consider when evaluating your supply chain](#).
- A webinar of tips from the Lynchburg area SBDC may help you with [Understanding and Mitigating Supply Chain Risks Remotely](#).

Appendix A

Florida Department of Agriculture and Consumer Services

Below is a list of information for the businesses that the Florida Department of Agriculture and Consumer Services monitors, licenses and permits.

Pesticide Applicator Licenses

Health Studios

Agriculture Dealers Licenses

Fair Rides Inspections

Petroleum Inspection

Aquaculture Leasing Program

Aquaculture Certification Program

Plant Inspection

Motor Vehicle Repair

Food and Meat Inspection

Apiary Inspection

Liquefied Petroleum Gas Inspection

Sale of Business Opportunities

Solicitation of Contribution

Shellfish Processing Plant Certification license

State Farmers' Markets

Dairy Inspection

Marketing and Development

Game Promotion/Sweepstakes

Surveyors and Mappers

Moving Companies

Pawnbroking

Telemarketing

Private Investigative Industry

Recovery and Repossession

Tomatoes Sellers of Travel (Tours)

Weights and Measures

Appendix B

[Ambulances](#)

[Building Permits for Contractors](#)

[Business Licenses](#)

[Certificate of Use](#)

[Drivers and Chauffeur](#)

[Communication Service Providers](#)

[Film Permit](#)

[Fire permit and Inspections](#)

[For-Hire Vehicle Inspections](#)

[Pet Grooming License](#)

[Hobby Breeder License](#)

[Jitneys](#)

[Kennel Licenses](#)

[Landscape Business](#)

[Limousine Service](#)

[Movers](#)

[Pet Dealer License](#)

[Private School Bus](#)

[Special Transportation Service Vehicles](#)

[Taxis](#)

[Tour Buses](#)

[Towing](#)

[Vehicle Immobilization \(Booting\)](#)

[Vehicle Repair Shop](#)

[Motor Vehicle Title Loan](#)

[Waste Collection-General Hauler](#)

Appendix C

List of Resources

Employ Florida: At the Employ Florida marketplace you can find resources about demographics, labor market services, training grants, education services, employer incentives and more. Visit their website at <https://www.employflorida.com/vosnet/Default.aspx>.

SBA Advocacy: Learn about what is going on in Capitol Hill and how it affects your small business with SBA advocacy. Visit their blog at <https://www.sba.gov/blogs>.

The Beacon Council: A public and private non-profit agency working to support the business climate of Miami and Dade County. You can also visit them to find the latest county business development information. www.beaconcouncil.com

SBDC (Small Business Development Center) at Miami-Dade County: Provide FREE and confidential counseling help to start-ups (business planning and execution) and established companies (access to capital, marketing, accounting, business plan, International Trade) through our SBDC's Certified Business Analysts. <http://floridasbdc.org/>

Provide FREE and confidential counseling in Selling to the Government (Federal, State and Local) through our **PTAC Program**.

SBDC just launched a new program called **Growth Acceleration**. The objective of this program is to learn to revitalize the growth of your business with the Florida SBDC's Growth Acceleration services designed to deliver substantive, professional consulting to qualified small and medium-sized businesses.

O*Net Online: The O*NET program is the nation's primary source of occupational information. Central to the project is the O*NET database, containing information on hundreds of standardized and occupation-specific descriptors. The database, which is available to the public at no cost, is continually updated by surveying a broad range of workers from each occupation. Information from this database forms the heart of O*NET OnLine, an interactive application for exploring and searching occupations. The database also provides the basis for our Career Exploration Tools, a set of valuable assessment instruments for workers and students looking to find or change careers.

The Occupational Information Network (O*NET) is being developed under the sponsorship of the US Department of Labor/ Employment and Training Administration (USDOL/ETA) through a grant to the North Carolina Employment Security Commission. <http://www.onetonline.org/>

+ Local Organizations

Branches Florida

Branches Main Office & Community Center / 11500 NW 12th Avenue, Miami, FL 33168 / Phone: (305) 442-8306.

ASSETS Small Business Solutions is a small business development program for individuals in Miami-Dade County who want to start their own business or strengthen an existing business. Everyone is eligible to apply for the program which has three cycles per year beginning in January, May and September.

Prospera: Advancing Hispanic Business

Prospera is the leading Hispanic economic development, nonprofit organization in Florida that specializes in providing bilingual assistance to Hispanic entrepreneurs trying to establish or expand their business in Florida.

CAMACOL

The Latin Chamber of Commerce of the United States, (CAMACOL) was founded in 1956 by a group of Hispanic entrepreneurs, who had the foresight to create an organization which would protect their business interests, foster commercial growth, and contribute to the economic and social development of South Florida's community.

Greater Miami Chamber of Commerce

The Greater Miami Chamber of Commerce concentrates on four priority areas-membership services, economic development, advocacy, and finance -in addition to the Chamber's commitment to quality of life issues.

Miami Bayside Foundation

The Miami Bayside Foundation is a nonprofit organization designed to advance economic development in the City of Miami through the support of minority businesses and education. The Miami Bayside Foundation seeks to do this through the creation and administration of a loan program for minority businesses, through the creation of programs and educational scholarships for minorities, and by providing technical assistance to local organizations engaged in economic development.

Miami Downtown Development Authority

Known as the "Gateway to the Americas," Downtown Miami is the epicenter of Miami's Bustling economy. A host of business incentives are available to entrepreneurs interested in local business opportunities.

Neighbors and Neighbors Association

NANA receives Miami-Dade County and City of Miami government funding to assist the underserved communities throughout Miami-Dade County. NANA's main program is to assist existing businesses and startup businesses through various programs setup to stimulate the economy.

Partners for Self-Employment

Partners for Self-Employment, Inc. has been helping our community since 1993. Our Mission – To promote financial well-being of low to moderate income individuals and families in South Florida via financial literacy training and providing opportunities to borrow and save. We strive to be a cost-effective provider of financial and training services to our constituents and as a prudent and responsible steward of the funds entrusted to us.

Dade County Federal Credit Union (RISE)

<https://www.dcfcu.org/>

To qualify for a RISE loan, the following criteria must be satisfied:

Business must:

- Operate in Miami-Dade County.
- Be in operation for at least two years.
- Have gross sales of less than \$5,000,000.
- Have 50 or fewer employees/independent contractors.

Owners must:

- Have a Credit Score greater than 620.
- Have 20% or more ownership/stake in the business.
- Have not had any bankruptcies or foreclosures in the past three years.

The Miami Foundation (Open for Business)

To qualify for a RISE loan, the following criteria must be satisfied.

Business must: Operate in Miami-Dade County. Be in operation for at least two years. Have gross sales of less than \$5,000,000. Have 50 or fewer employees/independent contractors.

Owners must: Have a Credit Score greater than 620. Have 20% or more ownership/stake in the business. Have not had any bankruptcies or foreclosures in the past three years.

Community Fund of North Miami Dade

Minority entrepreneurs and women-owned businesses have difficulty accessing capital. CFNMD provides affordable loans and business know-how to minority and women-owned businesses throughout Palm Beach, Broward and Miami Dade Counties so they can confidently take on the opportunities to grow.

The Community Fund of North Miami-Dade (CFNMD) is certified by the U.S. Treasury as a Community Development Financial Institution (CDFI). CDFIs are financial institutions that are 100% dedicated to delivering responsible and affordable lending to communities in need. As a subsidiary of the Opa-locka Community Development Corporation (OLCDC), the CFNMD leverages OLCDC's over 40 years of active community work to now provide small businesses and entrepreneurs with the support they need. As a non-traditional lender, financial coach and technical assistance provider the CFNMD specializes in bridging the gap between small businesses, and the capital and education they need to capture their economic potential.

Established in 2002 to support the OLCDC's affordable housing initiatives through real estate loans. Since 2018 CFNMD has also served entrepreneurs in Miami-Dade County by providing business loans, mentoring and business support to established businesses and startups alike.

Tools for Change

Tools for Change has been providing consulting, facilitation, mediation and training services for over 25 years. We help individuals and organizations address issues of power, embrace cultural diversity and tap into intuitive and creative resources. Our approach weaves together deep reflection, sharing stories and heartfelt dialog that inspires generosity of spirit and collective genius. We help people develop and implement innovative policies and practices that advance cooperation, creativity, trust, democracy and accountability. People we work with have powerful experiences and, at the same time, they learn valuable skills that help them meet the challenges in their work and community lives.

We have extensive experience in personal and community empowerment, communication skills, diversity issues, leadership development, mediation and facilitation. We frequently work in multi-racial/ multi-cultural teams. Our associates are diverse in skills, race, class, ethnic backgrounds, sexual orientation and physical ability. Each of us has a long history in social change work, anti-racism work, women's issues, GLBT organizing, environmental, anti-nuclear movements, and fighting the radical right.

Ascendus

With economic opportunity, entrepreneurs – often individuals of color and women – can build assets, better provide for their families, create employment opportunities for their neighbors, and strengthen their communities.

We're here to help you succeed. At Ascendus, we work together with you to advance your business as well as your life. We're dedicated to helping passionate entrepreneurs build successful businesses that provide for their families and improve their communities.

Urban League of Broward

The Urban League of Broward County is advancing the lives of nearly 14,000 individuals annually through six verticals of service; education, entrepreneurship, jobs, community justice, housing, and health. Our transformation solutions have life-changing effects that create equity and parity, facilitating economic opportunity and stability and uplifting individuals.

BBIF

We are Florida's leading non-traditional lender and financial coaching provider. We specialize in bridging the gap between small businesses, and the money and education they need to reach their economic potential.

Florida DEO

Florida is committed to increasing its global competitiveness as a destination for business, capital, talent, innovation and entrepreneurship. FloridaCommerce utilizes public and private sector expertise to attract, retain and grow businesses and create jobs in Florida. The links on this page will connect you with those partners and opportunities that will assist you in locating, retaining and growing your business in Florida.

Florida SBA

Our office provides help with SBA services including funding programs, counseling, federal contracting certifications, and disaster recovery. We can also connect you to our partner organizations, lenders, and other community groups that help small businesses succeed.

Greater Haitian American Chamber of Commerce of Florida

Incorporated in Florida on February 7, 2005, the Haitian-American Chamber of Commerce (HACCOF), serves as the advocate for the community as well as resource for consumers and business dedicated to serving both the needs of our members and the economic development needs of the broader Haitian Community.

FL State Minority Supplier Development Council

The FSMSSDC was founded in 1975 by the Greater Miami Chamber of Commerce and the Greater Miami Progress Foundation for the purpose of fostering the development of minority-owned businesses throughout South Florida. Central to our mission is the principle that networks and relationships among and between minority businesses and corporate and government buyers build businesses.

Miami-Dade Chamber of Commerce

Since 1974, the Miami-Dade Chamber of Commerce has led the way towards long-term business growth & prosperity, by providing advocacy, networking, resources, and training to men and women doing business in South Florida. Your membership in the Miami-Dade Chamber of Commerce has many privileges. Not only are you invited to all Chamber special events and membership meetings, but the Chamber is a great way for you to get involved in your community and establish your business as a viable fabric of Miami.

Minority Business Development Agency

Our Vision: Economic prosperity for all American business enterprises.

Our Mission: The U.S. Department of Commerce, Minority Business Development Agency (MBDA) is the only federal agency solely dedicated to the growth and global competitiveness of minority business enterprises.

Our Passion: Winning The Future, Now!

MBDA programs, services, and initiatives focus on helping MBEs grow today, while preparing them to meet the industry needs of tomorrow.

Our Programs: MBDA invests in a national network of MBDA Business Centers, Specialty Centers, and Grantees. Our programs offer customized business development and industry-focused services to provide greater access to capital, contracts and markets.

- [MBDA Business Centers](#)
- [MBDA Advanced Manufacturing Centers](#)
- [MBDA Export Centers](#)
- [MBDA Federal Procurement Center](#)

Business Navigator Program (SBA & SBDC)

Meeting small businesses where they are to help them survive and thrive.

Miami-Dade County is one of the most diverse and dynamic counties in the country. It is a great place to start or grow a business with quality resources and programs here for small businesses. But we know that navigating government programs and small business resources can be complicated. That's what we're here for. The Miami-Dade Business Navigator program utilizes deeply trusted community-based organizations to guide small businesses to all the community resources, services and programs that are available for your business. MDBN provides additional capacity to these trusted local groups to reach more businesses in the community and create a stronger local network of Miami-Dade small business providers. The goal is to improve access to the assistance you need to start a new business, grow an existing business, or recover from the impacts of the pandemic.

Miami-Dade College (Idea Center & 10K with Goldman)

Goldman Sachs 10,000 Small Businesses is an investment to help entrepreneurs create jobs and economic opportunity by providing greater access to education, capital and business support services. To date, more than 13,000 business owners have graduated from the program across all 50 states in the US, Puerto Rico and Washington, D.C.

YWCA South Florida

Systemic racism touches every aspect of the lives of black South Floridians and immigrant communities, from health access to educational equity, to economic justice. The women and communities of color we serve were already faced with challenges:

- Unequal access to health care, education, and career development
- Discrimination or harassment at work and in the public
- Increased risk of sexual and gun violence at home or school
- Racial profiling, heightened surveillance tactics, targeted enforcement strategies, and other practices that increase policing of certain racial and ethnic communities and criminalize people of color

SCORE Miami

Our mentors are experienced entrepreneurs, corporate managers, and executives with a diverse set of industries and specialties who volunteer their experience and knowledge to help small business professionals start, develop, and grow businesses. We offer free and confidential mentoring along with low-cost or no-cost business training, and numerous templates and tools.

Opportunity Miami

Shaping our economic future, together. We represent a new model for how our community envisions and builds its economic future - by elevating the best ideas, engaging widely and deeply, and energizing clear solutions.

Catalyst Miami

Founded in 1996 by Daniella Levine Cava, Catalyst Miami is a nonprofit that works with communities to address immediate needs and build a better future together. Our mission is to build power with frontline communities throughout Miami-Dade County to collectively advance justice and achieve shared prosperity. Our vision is a just society where everyone can lead healthy, prosperous, self-determined lives.

At Catalyst Miami, our work centers on shifting the economic, social, and political systems that exclude and oppress many people, especially Black and Brown communities. We believe that real, lasting change requires systemic transformation that goes beyond surface-level reforms.

Our communities know what we need, and meaningful change happens when communities affected by injustice can transform the systems that shape our daily lives.

Endeavor

From the vanguard beginnings of the William Morris Agency to the advent of modern-day sports marketing by IMG to the bold formation of Endeavor, our company and clients have been a force of innovation for over a century.

StartUp Local FIU

StartUP FIU Local is a program that helps local small businesses grow their companies. We do this by forging strong community partnerships and delivering comprehensive, inclusive education tailored to small business entrepreneurs. By bringing together tangible resources, industry-specific specialists, and thoughtfully-designed educational programming, we provide a wide range of services for entrepreneurs to support and grow their micro businesses for no cost.

Legal Services of Greater Miami

Legal Services of Greater Miami provides free civil legal services for the low-income communities of Miami-Dade and Monroe Counties and is recognized as one of the most outstanding legal services programs. We provide innovative, effective legal services which help thousands of individual members of our community annually, creating a positive impact on the community as a whole.

Scale Up 305

Scaleup 305 supports small businesses by offering them resources such as specialized training, one-on-one coaching with experts, and access to valuable information that can get their business to the next level.

Scaleup 305 also provides small business owners with an affordable and convivial workspace that fosters their productivity and creativity.

MDEAT

Miami-Dade Economic Advocacy Trust's mission is to ensure the equitable participation of Blacks in Miami-Dade County's economic growth through advocacy and monitoring of economic conditions and economic development initiatives in Miami-Dade County.



+ Local Universities

Local Universities provide the latest information in research and information. Below is a brief list of local academic resources available. Many times, seminars and webinars are not free to the public; please check each institution's requirements.

Miami-Dade College

Minority and Small Business Enterprise Office: Miami Dade College's commitment to the enrichment of this community extends beyond the classroom into the local economy. As one of the county's largest and most diverse organizations, Miami Dade College is uniquely positioned to initiate and develop partnerships with businesses as a catalyst for revitalization of our community. A critical component of community revitalization includes economic growth and development of minority, small, and female-owned businesses (MSBEs). MSBEs provide goods, services, employment and careers for MDC graduates and the community at large.

Florida International University

Eugenio Pino and Family Global Entrepreneurship Center: This center is based in the FIU business school. Their mission is "to create entrepreneurial leaders and organizations in all segments of society, throughout South Florida and internationally." They hold numerous workshops and webinars.

Center for International Business and Research: Deliver unique curricular, research, and outreach programs in a cost-effective way. The purpose is to make the various stakeholders-students, faculty, university community, South Florida business community and residents - more competitive in the global economy. CIBER at FIU strives to promote U.S. competitiveness and to be a local and regional resource for ensuring that the U.S. is globally competitive.

FIU has other centers and institutes associated with their business school. To learn more about them visit:

<http://business.fiu.edu/centers/>

University of Miami

The University of Miami's business school is a great place to find local and national research tools to help you start or expand your business. Below are a few of the resources available.

The Launch Pad: The University of Miami's initiative "The Launch Pad" provides the small business community with resources to learn more and meet with experienced entrepreneurs who will assist with "opportunity recognition, feasibility assessment, and strategy for starting and growing companies or non-profits."

The Center for International Business Education and Research: The UM CIBER serves as an important gateway for business and government leaders, citizens, students and faculty to develop and strengthen their international competencies - particularly in the service sector - to create new initiatives that will enhance the international competitiveness of the U.S. During its first funding cycle, the center has prioritized four international service sub-sectors including health care, financial reporting, infrastructure development, and environmental sustainability.

+ State Resources

Florida Small Business:

Resources for growing a small business in Florida.

State of Florida Division of Corporations:

Florida Division of Corporations online information, research and electronic processing service center.

Florida Export Finance Corporation:

A not-for profit corporation created and funded by the State of Florida with the sole purpose of providing assistance (financial and informational) to small business Florida exporters who have been turned down by traditional lenders.

Business Library:

You can find several free internet resources at the University of Miami's Business Library's page.

+ Federal Resources

Internal Revenue Service:

Get helpful tips from the IRS as well as access to programs for individuals and businesses. The IRS also provides an interactive web resource to help business owners learn more about their federal tax rights.

SCORE:

Counselors of America's Small Business is a non-profit association dedicated to entrepreneur education and the formation, growth and success of small business nationwide.

U.S. Small Business Administration:

The Small Business Administration is a federal organization that provides financial, technical, and management assistance to help American start, run, and grow their business.

+ Loan and Grant Information

Ascendus Small Business Loans: Is a private, nonprofit organization that provides microloans and other financial services to low and moderate-income entrepreneurs who are unable to access bank credit for their small business.

Mom & Pop Small Business Grant: This grant program is designed to provide financial and technical assistance to qualified, for profit small businesses that are approved for funding. This program seeks to bridge the gap between local government and small owned and operated businesses. One of the minimum qualifications for the program is to be in businesses at least one year, demonstrated by the appropriate documents. Applications usually open in January, but you can call the Neighbors and Neighbors Association at 305-756-0605 or your local Miami-Dade Commissioner's Office to learn more or apply.

Miami-Dade County's Community Development Revolving Loan Fund (CDRLF): Established to assist businesses seeking financial assistance for start-ups and expansions. Loans can be awarded up to \$200,000 for working capital and fixed assets. Eligible candidates must fulfill one or more of the following Community Development Block Grant (CDBG) national objectives.

- Benefit low- and moderate-income persons via jobs and/or services
- Aid in the prevention or elimination of slum and blighted areas
- Meet community development needs having particular urgency because existing conditions pose serious and immediate threat to health and welfare of the community.

Micro-Enterprise Assistance & Peer Lending: This program helps entrepreneurs build a strong credit history by borrowing incremental amounts, develop stronger business skills, share business ideas, and provide peer support. Direct loans are available for up to \$5,000 and in some cases up to \$25,000 depending on a business's profitability and credit soundness.

Microlending: Is a private microfinance institution that offers micro-entrepreneurs an effective and efficient microfinance service that Supports and promotes their economic and social development through microloans from \$1,500 to \$20,000. For more information, please call: **305-854-8113**.

Grant.gov: The federal government has consolidated where you may apply for any federal grant. It was first established as a government resource named the E-grants initiative spurring from the Federal Financial Assistance Management Improvement Act of 1999.

+ GIS MAPPING TOOLS

Miami-Dade County GIS Tools

Address Search: The Address Search website allows users to enter an address or intersection within Miami-Dade County and get back information about that location including X and Y coordinates, municipality and Zip Code. A map of the area using county GIS data is available as well as Google map and a Google Earth map.

Capital Improvements: The mission of the Office of Capital Improvements (OCI) is to facilitate, monitor, standardize and expedite County capital construction projects. County capital projects must meet countrywide standards and are monitored through the County's Capital Improvement Information System (CIIS) that tracks work through all the phases from planning and design through construction and project close-out. Through our GIS system you can see the current projects in a map display by either a specific location, a street or an area in the county.

e-Maps Online: An interactive map service where users can explore geographic data of Miami-Dade County. Custom map displays can be created through user-defined areas of interests, selection of various themes, and scale factors.

My Business: My Business is a service where users can find information about Miami-Dade County commercial properties. Some of the information available is demographic statistics, land use, local contamination sources, and distances from important geographic features. Custom map displays can be created through user-defined areas of interests, including economic development and incentive areas.

Appendix D

+ Small Business Blogs

Blogs are a great resource to have in your arsenal. Here is a list of just a few of the small business blogs out there for you to gather information and become inspired.

Entrepreneur: Find a diverse range of information from stats about twitter how to guides.

O'Reilly: Find the latest business news.

Bplans: Find information about current trends and general information from Tim Berry the President and founder of Palo Alto Software.

The Hill: Catch up on the latest news from Capitol Hill and how it affects your business. It is the independent voice for small businesses in the Federal Government and a source of small business statistics.

Smallbiztrends: Find information about the latest trends that successful businesses are using.

Borderbuster: A different perspective for small business owners looking to do business internationally.

Global Entrepreneurship Network: Global Entrepreneurship Week is the world's largest celebration of the innovators and job creators who launch startups that bring ideas to life, drive economic growth and expand human welfare.

