



*STRIVE***305** SMALL BUSINESS RESOURCE GUIDE

Open and Grow Your Business In Miami-Dade County

+ Published by the Office of
Innovation and Economic Development



+ BUSINESS GUIDE

Table of Contents

1	New Businesses & Start-Ups		3	Office of Innovation and Economic Development <i>STRIVE305</i>	
	Overview	05		Mission of <i>STRIVE305</i>	22
	New Small Business Checklist	06		<i>STRIVE305</i> Resources	23
	Considerations for Starting a Business	08		Strategic Procurement Department	24
	Knowing Your Market, Creating a Business Plan, & Risk Management	08		• Objectives	24
	• Know Your Market	09		• Benefits of Contracting with the County	24
	• Create a Business Plan	09		• Vendor Registration	24
	• Risk Management	10		• Competitive Methods	25
	Financial Preparedness & Location	11		• Non-Competitive Methods	26
	• Financial Preparedness	11		• Vendor Academy	26
	• Location	11		Office of Small Business Development	27
	Common Small Business Structures	12		• Small Business Enterprise Programs	27
	• Sole Proprietorship	12		• Small Business Certification Criteria	28
	• Partnerships	12		• Small Business Technical Assistance	28
	• Limited Liability Company (LLC)	12		• Project Review and Analysis	29
	• Corporations	13		• Policy & Operations Management	29
2	Registering Your Business		4	Small Business Resources	
	Registering Your Business	16		Federal Small Business Resources	32
	• How to Form a Sole Proprietorship, Partnership, Limited Liability Company	16		State of Florida Small Business Resources	33
	Local Business Tax, Professional Licenses & Permits	16		Local Community Organizations	33
	• State of Florida Requirements	17		Community Development Financial Institutions	35
	• Miami-Dade County Requirements	18		Chamber of Commerce	36
				Miami-Dade Institutions	37
				Prepare for Emergencies	38



1 New Businesses & Start-Ups

+ Overview

Miami-Dade County's **FutureReady: STRIVE305** initiative stands at the vanguard of offering vital information and supporting small business owners, fostering their growth and development. Through the **FutureReady** Miami-Dade economic development strategy, **STRIVE305** is leveraging this 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 opportunities. Central to this strategy is an innovation-led approach that prioritizes inclusivity and sustainability, ensuring that the growth achieved is equitable and resilient, benefiting all sectors and members of the community.

We understand the inherent challenges in launching a new business. Therefore, this *Business Resource Guide* has been meticulously crafted to assist and serve as a reference for new and existing small businesses. The initial step in the journey involves evaluating if your idea has a market and whether it needs a structure to sell services or goods. A critical part of this assessment is creating a business plan to serve as a roadmap for your small business. You should research and understand various aspects of your business that you may have yet to consider. Once your business plan is set and you

have identified the legal structure of your new business, the next phase involves registering your new business.

We encourage you to visit the Florida Small Business Development Center Network at <https://floridasbdc.org/> to access no-cost consulting, affordable and high-quality resources, innovative tools, and the knowledge of a diverse network of small business experts. Next, visit **Sunbiz.org** to register your small business in Florida. Most businesses require a Federal Employment Identification Number (EIN) from the IRS, and by visiting [Irs.gov/ein](https://irs.gov/ein), you can request it online. In Florida, depending on the type of business, it may require registering for a Sales and Use Tax in addition to your EIN. Finally, most professions often require a Professional license from the State of Florida. Visit the Florida Department of State, dos.fl.gov/library-archives/research/florida-information/government/state-resources/professional-licensing/, to get a list of professional licenses required in Florida. After securing state licenses, you are ready to apply for a Business Tax Receipt with Miami-Dade County. By following the steps outlined in this 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.

New Small Business Checklist

Determining if business ownership suits you is the foundational step in the entrepreneurial journey. It is essential to recognize that managing a small business can be as demanding as it is rewarding. The checklist below serves as an introduction to the world of small business ownership, designed to assist you in identifying whether starting a small business is right for you.



Start with a Personal Assessment: _____

Start with a thorough self-evaluation. What are your strengths and weaknesses? Understanding your strengths will enable you to maximize your opportunities where your strengths are at play. Knowing your weaknesses will allow you to prepare and find ways to mitigate them, either through additional training or outsourcing a task that you may find challenging. That is crucial for a small business owner who will face diverse challenges.



Know Your Market: _____

Evaluate the market you plan to operate in. Are there trends and/or opportunities within the market? Gathering as much information about your target market as possible will alleviate many of the challenges you will face as a small business owner. What will set your business apart is providing a service or a product that solves a problem. Ensure that your market study includes industry research, market gaps, barriers to entry, and competition from existing or future market players.



Create A Business Plan: _____

Prepare a Business Plan. Your business plan is the foundation of your small business and requires a thoughtful approach to how you will operate it. According to the Small Business Administration (SBA), your business plan should include an executive summary, company description, market analysis, organization and management, service or product line, marketing and sales, funding request, and financial projections. All business plans are different; however, the more information you provide, the easier it will be for investors, lending institutions, and business advisors to understand your business and the type of assistance it may need.



Financial Preparedness: _____

How will you finance the start of your business? Will you invest in your business from your savings or retirement account, refinance your home, or visit a business lending intuition? These are a few things to consider when opening your new business. The start-up cost can be as little as \$300 or any amount, depending on the nature of your business. Having a financial plan will prepare you for unexpected expenses associated with running a business.



Risk Management: _____

What type of liabilities are associated with your small business? Risk management for most small businesses is prioritized when an occurrence happens. All small businesses should have a risk management plan to prioritize risks and threats based on the likelihood of an occurrence. Where liabilities may exist, insurance should be considered. Implementing a quality assurance program by testing and analyzing the service or product you are offering should decrease the likelihood of an occurrence. Speak with an insurance professional about your business and the risks associated. The agent or broker will recommend an insurance policy that reflects your small business needs.



Location, Location, Location: _____

Did you choose the right location? Is the area visible to your customers? Depending on the type of business, location can make a difference in the success or failure of your small business. Choosing the right location and knowing that municipal and county zoning laws allow for your business type can make all the difference in opening your business in three months or two years. Consult with real estate professionals who know the area, and be prepared to ask if the location is zoned for your type of business. The professional should be able to provide you with the answer or recommend someone with experience dealing with your type of business.



Register your Business: _____

Register your Small Business. According to the Small Business Administration (SBA), there are several types of small Business Structures: sole Proprietorship, Partnership, Limited Liability Company (LLC), Corporation, and Cooperative. The structure of your business is solely dependent on your goals and strategy. Once you have identified your small business structure and have a name for it, visit **SunBiz.org** to register your business with the state of Florida. (As a rule of thumb, ensure that your business does not share the same name, likeness, or spelling of another existing business.) Next, visit **Irs.gov** to receive your Employer Identification Number.



Apply for Local Business Tax Receipts: _____

Depending on the type of business, a local business tax receipt is required for each place of business and any separate local business tax classification at the same location. If your business is operating within Miami-Dade County, which includes home-based businesses, you are required to get a Local Business Tax Receipt from the County and the municipality where your business is physically located. During this process, you can visit **www.miamidade.gov/STRIVE305** to request assistance and guidance from the Miami-Dade County Office of Innovation and Economic Development or a partnered organization.

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.

Knowing Your Market, Creating a Business Plan, & Risk Management



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.

Below are a few things to consider regarding your small business

+ Know Your Market

- **Identifying Your Customer Base:** A significant risk for new businesses is the need for a customer base. It is 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 is essential 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, choosing the right one is the challenge. Consider factors like profitability, financial management, brand image, industry success, and available support.

+ Create a Business Plan

- **Business Plan:** Choosing your business type should be followed by creating a Business Plan. Your plan can be a detailed process, often requiring consultation with experts. A Business Plan comprises your strategies, actions, and projected financial statements. You will likely need this plan for presenting to lenders. For assistance, visit www.SBA.gov or www.score.org/miamidade for seminars and training.
- **Securing Capital:** With a solid business plan, you can confidently approach financial institutions or family members with your strategy to fill the void you have identified in your market. This strategy should include a clear and concise explanation of how your business will generate money to pay back debt or payout dividends to investors.

+ Risk Management

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

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.

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/>.

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.

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/>.

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/>.

Financial Preparedness & Location

+ Financial Preparedness

- **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.
- **Establishing a Business Bank Account:** It is important to have a separate business bank account. Research local and national banks to find one that best suits your business needs.
- **Accounting System:** Be prepared to acquire an accounting system that can maintain detailed records of sales, inventory, expenses, and cash flow. It will be vital for assessing your business’s success and for tax filing purposes. To learn more, visit the www.sba.gov.
- **Vendors:** Compile a comprehensive list of companies or individuals you will conduct business with. These vendors will produce transactions that purchase and sell products or services to your small business.
- **Assessing Personnel Needs:** Compile a comprehensive list of companies or individuals you will conduct business with. These vendors will produce transactions that purchase and sell products or services to your small business.

+ Location

- **Real Estate:** Identify the kind of real estate space you need for your business. Some sample questions to help you determine what your business will need can include:
 - + Will my customers visit?
 - + How will they arrive?
 - + How easy/difficult is it to access my location via public transit or other modes of transportation?
 - + How close are my competitors?
 - + Will I require transportation to my my customers?
 - + Will there be adequate parking for staff and customers?

Before finalizing your decision, it is advisable to contact *Miami-Dade County’s Department of Regulatory & Economic Resources*. This step will ensure that you can legally operate your business at your chosen location.

My business is a service provided by Miami-Dade County where users can find information about Miami-Dade County Commercial properties. The information includes demographic statistics, land use, local contamination sources, and distances from critical geographic features. Custom maps can also be displayed through user-defined areas of interest, including areas offering small business incentives. For more information, visit: <https://gisweb.miamidade.gov/businesstracker/>.

Common Small Business Structures

Information provided by Small Business Administration (SBA)

+ Sole Proprietorship

A sole proprietorship is easy to form and gives you complete control of your business. You're automatically considered to be a sole proprietorship if you do business activities but don't register as any other kind of business. Sole proprietorships do not produce a separate business entity. This means your business assets and liabilities are not separate from your personal assets and liabilities. You can be held personally liable for the debts and obligations of the business. Sole proprietors are still able to get a trade name. It can also be hard to raise money because you can't sell stock, and banks are hesitant to lend to sole proprietorships.

Sole proprietorships can be a good choice for low-risk businesses and owners who want to test their business idea before forming a more formal business.

+ Partnerships

Partnerships are the simplest structure for two or more people to own a business together. There are two common kinds of partnerships: limited partnerships (LP) and limited liability partnerships (LLP).

Limited partnerships have only one general partner with unlimited liability, and all other partners have limited liability. The partners with limited liability also tend to have limited control over the company, which is documented in a partnership agreement. Profits are passed through to personal tax returns, and the general partner — the partner without limited liability — must also pay self-employment taxes.

Limited liability partnerships are similar to limited partnerships but give limited liability to every owner. An LLP protects each partner from debts against the partnership, they won't be responsible for the actions of other partners.

Partnerships can be a good choice for businesses with multiple owners, professional groups (like attorneys), and groups who want to test their business idea before forming a more formal business.

+ Limited Liability Company (LLC)

An LLC lets you take advantage of the benefits of both the corporation and partnership business structures. LLCs protect you from personal liability in most instances, your personal assets — like your vehicle, house, and savings accounts — won't be at risk in case your LLC faces bankruptcy or lawsuits.

Profits and losses can get passed through to your personal income without facing corporate taxes. However, members of an LLC are considered self-employed and must pay self-employment tax contributions towards

Medicare and Social Security. LLCs can have a limited life in many states. When a member joins or leaves an LLC, some states may require the LLC to be dissolved and re-formed with new membership — unless there's already an agreement in place within the LLC for buying, selling, and transferring ownership.

LLCs can be a good choice for medium- or higher-risk businesses, owners with significant personal assets they want protected, and owners who want to pay a lower tax rate than they would with a corporation.

+ Corporations

C-Corporation

A corporation, sometimes called a C Corp, is a legal entity that's separate from its owners. Corporations can make a profit, be taxed, and can be held legally liable. Corporations offer the strongest protection to its owners from personal liability, but the cost to form a corporation is higher than other structures. Corporations also require more extensive record-keeping, operational processes, and reporting.

Unlike sole proprietors, partnerships, and LLCs, corporations pay income tax on their profits. In some cases, corporate profits are taxed twice — first, when the company makes a profit, and again when dividends are paid to shareholders on their personal tax returns. Corporations have a completely independent life separate from its shareholders. If a shareholder leaves the company or sells his or her shares, the C Corp can continue doing business relatively undisturbed.

Corporations have an advantage when it comes to raising capital because they can raise funds through the sale of stock, which can also be a benefit in attracting employees. Corporations can be a good choice for medium- or higher-risk businesses, those that need to raise money, and businesses that plan to "go public" or eventually be sold.



S-Corporation

A cooperative is a business or organization owned by and operated for the benefit of those using its services. Profits and earnings generated by the cooperative are distributed among the members, also known as user-owners. Typically, an elected board of directors and officers run the cooperative while regular members have voting power to control the direction of the cooperative. Members can become part of the cooperative by purchasing shares, though the amount of shares they hold does not affect the weight of their vote.

Business Structure	Ownership	Liability	Taxes
Sole Proprietorship	One person	Unlimited personal liability	Self-employment Personal tax
Partnerships	Two or more people	Unlimited personal liability unless structured as a limited partnership	Self-employment (except for limited partners) Personal tax
Limited Liability company (LLC)	One or more people	Owners are not personally liable	Self-employment Personal tax or corporate tax
Corporation - C Corp	One or more people	Owners are not personally liable	Corporate tax
Corporation - S Corp	One or more people, but no more than 100, and all must be U.S. citizens	Owners are not personally liable	Personal tax



2

Register your Business

General Guide to Registering your Small Business in Florida.

+ How to Form a Sole Proprietorship, Partnership, Limited Liability Company

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 the State of Florida at www.Sunbiz.org and choosing your business structure.

a. For Limited Partnerships you will have to prepare articles of organization to be filed with the Florida Department of State Division of Corporation.

b. For Corporations you will need

i. There must be at least one Officer/Director

ii. The Officer(s)/Director(s) must be at least eighteen years old.

iii. Officer(s)/Director(s) do not need to be residents of the State of Florida or shareholders unless otherwise indicated in the articles of incorporation.

c. The articles of incorporation need to be filed with the Florida Department of State, Corporation Division.
3. If you are conducting business with a name other than your business name, you must apply for a “fictitious business name” with the state of Florida.
4. These are only general requirements, and you may be subject to additional requirements or verification. Please consult with a professional if you need assistance.
5. Next, visit www.irs.gov or call (800) 829-4933 to obtain an Employer Identification Number (EIN) for your business. Registering for an EIN is highly encouraged.
6. You may need to register with the Department of Revenue if you are selling goods or providing specific types of services. For more information visit www.floridarevenue.com.



Local Business Tax, Professional Licenses, & Permits

Businesses must have proper registrations, licenses, or permits before legally opening. All businesses are subject to municipal, County, state, and federal guidelines. Regulations vary by industry, so it is vital to understand the licensing and permitting rules where your business is located. Failing to comply with licensing and permitting regulations can result in more time correcting issues, leading to expensive fines.

+ State of Florida Requirements

State Taxes

Depending on your business, you may be required to register to collect and remit certain Sate taxes or fees. If your business is required to collect and remit these fees, you must register with the Florida Department of Revenue, visit www.floridarevenue.com to ensure compliance. To find out if your business is required to register with the Florida Department of Revenue, check 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. Visit: www.myfloridacfo.com/division/wc/ for more information.

Professional Licenses

Certain business types and Professions require additional licenses. Below is a list of Business or Professions requiring professional licenses prior to operating. (*This is not a comprehensive list and is subject to change.*)

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

Florida Military personnel, veterans and military spouse are able to qualify for licensing fee waiver. For more information visit: www.myfloridalicense.com. For Businesses in the Agriculture Industry visit Florida Department of Agriculture and Consumer Services (FDACS) at <https://www.fdacs.gov/Divisions-Offices> to stay up to date on additional regulation or requirements.

+ Miami-Dade County Requirements

Local Business Tax Receipt

Local business tax receipts for each place of business, and each separate local business tax classification at the same location, are required by Miami-Dade County and each municipality (if applicable). The County issues local business tax receipts for one year, beginning Oct. 1 and expiring on Sept. 30. **A business within a municipality must obtain both a city and a County receipt.** Once you receive your local business tax receipt, it must be prominently displayed at your place of business, in open view to the public, and subject to inspection by Miami-Dade County. Receipts are transferable when there is a change of ownership, business location, or trade name. Before starting the application process, review your business tax category to see if you have additional requirements or are eligible for an exemption. Visit: <https://www.miamidade.gov/global/taxcollector/home.page> for more information. It is strongly recommended to use the online options to access the payment system and BTEExpress for new applicants.

Tangible Personal Property Taxes

Tangible personal property is physical property located in a business and rental property that can be moved. These include items such as furniture, fixtures, and equipment in a business and rental property, as well as structural additions to mobile homes. Tangible personal property taxes are collected on an annual basis. Taxes are determined by the value of the assets used in a business to get income. They are ad valorem taxes, based on property values reported by each business, from which a final assessed value, as of Jan. 1, is determined by the property appraiser. Anyone in possession of assets on Jan. 1 must file a tangible personal property tax form by April 1 of each year. For more information visit: <https://www.miamidade.gov/global/taxcollector/home.page>.

Tourist Tax Account

Hotels, restaurants and rental living accommodations are subject to three types of taxes: bed tax, food and beverage taxes, and homeless and domestic violence taxes. Together, these are known as Tourist and Convention Development taxes. All business owners and operators that collect Tourist and Convention Development taxes must submit a tax return monthly, even if no taxes are collected. Tax payments are due on the 1st of each month following the month of collections from tenants, guests and customers. For more information visit: <https://www.miamidade.gov/global/taxcollector/home.page>.

Permits

Any owner, authorized agent or contractor who desires to construct, enlarge, alter, repair, move, demolish, or change the occupancy or occupant content of a building or structure or any outside area being used as part of the building's designated occupancy (single or mixed) or to erect, install, enlarge, alter, repair, remove, convert or replace any electrical, gas, mechanical or plumbing system, the installation of which is regulated by the technical codes, or to cause any such work to be done, must first submit an application and obtain the required permit for the work. In summary most construction repair projects require permits for the safety of occupants. Visit Miami-Dade County Regulatory and Economic Resources (RER) for more information on starting your permitting process: <https://www.miamidade.gov/global/economy/building/plans-processing-guidelines.page>.

Zoning Notices

The Development Services Division is the current planning branch of the Department of Regulatory and Economic Resources. The three sections of the Development Services Division are Zoning, Community Planning, and Platting. In addition to planning, the Development Services Division also:

- Reviews and evaluates zoning and land platting applications.
- Prepares community-based development plans and implements ordinances as part of the Area Planning process.
- Provides technical assistance to developers and the public.
- Provides support to various boards and committees, including the Developmental Impact Committee, Community Zoning Appeals Boards, Shoreline Development Review Committee, Planning Advisory Board, and the Board of County Commissioners.

To ensure you can open your new business at a location, visit the Regulatory Economic Resources (RER) Development Website at: <https://www.miamidade.gov/zoning/home.asp>.

Certificate of Use

Before opening a business in unincorporated Miami-Dade County (UMSA), a Certificate of Use (Zoning Permit) is required, to ensure that your business is allowed to operate within the zoning district. If your business is located within a municipality, you may also be required to apply for a Certificate of Use from the municipality. For more information visit the Regulatory and Economic Development Permitting and Inspection Center at <https://www.miamidade.gov/global/economy/building/cert-of-occupancy.page>.



Environmental

Depending on the business type, it may require that you contact Miami-Dade County Environmental Resources Management (DERM). DERM implements monitoring, education, restoration, regulatory, and land management programs to protect water quality, drinking water supply, air quality, and natural resources vital to the health and well-being of all Miami-Dade County residents, visitors, and the ecosystem. If your business requires an environmental review visit: <https://www.miamidade.gov/environment/> for more information on how to get started.

Water and Sewer

Water and Sewer service providers varies from the county and local municipalities. To identify if Miami-Dade County is your water and sewer provider you can call 305-665-7477 or email WASD_CUSTRELATIONS@miamidade.gov To receive water service, the property must be in good standing and free of any violations or past due balances. Businesses must provide their name and either a Federal Tax Number or Employer Identification Number. Customers must pay a deposit of \$50 each to start water and sewer service, plus a non-refundable \$45 service charge. The charges are included in the initial billing statement. Visit: https://www.miamidade.gov/global/service.page?Mduid_service=ser1528898020504522 for more information.

REGULATORY AND ECONOMIC RESOURCES

RER is responsible for:

- Enforcement of building codes and zoning regulations. Issuing contractor licenses and approvals of construction materials and products. Protection of environmental and historic resources.
- Review of land development and construction permit applications for compliance with applicable building, zoning, environmental and public works codes, and with the County's Comprehensive Development Master Plan.
- Promotion of fair competition through consumer protection efforts (licensing, enforcement and mediation), and consumer education efforts focused on youth and families.
- Development and implementation of economic development strategies for the County overall as well as sector-specific initiatives in the agricultural, entertainment and trade industries.
- Economic research, land use planning and resilience initiatives to enable sound economic development and policies.

Address:

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

Contact Information:

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



Tax Collector's Office:

The Tax Collector's Office administers state laws, local ordinances, and policies to properly collect current and delinquent real and personal property taxes and delinquent accounts for various County departments. In addition, the office collects special assessments for all local taxing authorities, local business tax receipts, and convention and tourist taxes. It acts on behalf of the state of Florida to issue automobile, boat, hunting, and fishing licenses. The Tax Collector's Office also processes motor vehicle registration and renewals.



Office of Innovation and Economic Development

STRIVE305

+ Mission of STRIVE305

Mayor Daniella Levine Cava launched the **FutureReady** economic development plan, which is focused on building a more inclusive, thriving economy by harnessing the County's resources, innovative spirit, and talent. Miami-Dade County's economy is ranked the fastest recovered in the nation and continues to grow with inbound investments, business relocations, and workers searching for new job opportunities.

The Office of Innovation and Economic Development (OIED) was established to lead the **FutureReady** plan, with an economic development strategy that capitalizes on the momentum in which county government, community, and the private sector can build a collaborative ecosystem for economic growth.

STRIVE305, a Small Business support initiative within the **FutureReady** plan, mission is to connect Miami Dade County small business community to resources and educational tools for growth and provide access to capital.

To achieve these goals, **STRIVE305** partners with the small business community to create new levels of collaboration among public, private, nonprofit, and academic stakeholders to direct shared resources toward building a strong and resilient small business ecosystem. The four cornerstones of the STRIVE305 initiative are to support entrepreneurs and small businesses through access to capital, pathway to accumulate wealth and assets, providing financial and educational resources, and creating workforce opportunities.



Small Business Support

Mayor Daniela Levine Cava Office of Innovation and Economic Development

111 NW 1st Street, 21st Floor

Miami, FL 33128

Phone: 305-375-1939

www.miamidade.gov/Strive305

STRIVE305 Resources

Free Consultations

Receive a free 30-minute consultation for your small business. Visit <https://www.score.org/miamidade> to find a mentor.

Morning Huddle

Join the conversation with other small business owners, every Friday at 10 a.m. via Zoom. For more information visit: www.miamidade.gov/Strive305

Axis Help

Miami-Dade has partnered with Axis Helps Miami to provide free, easy to access information, resources and advice for small business owners. For more information visit: <https://www.axishelps.org/business-resources>

Entrepreneurship Centers

Find a free or low-cost space to run your business. Visit: www.miamidade.gov/Strive305

Vendor Academy

Learn more about upcoming vendor workshops by visiting: www.miamidade.gov/global/strategic-procurement/

Virtual Incubator

To Learn on-demand, at home or from your mobile device, visit STRIVE305 Virtual Incubator at: <https://miami-dade-county.teachable.com/>

Strategic Procurement Department

The Strategic Procurement Department is the Central Agency for the acquisition of goods and services, architectural and engineering services, design building services, and the management of unsolicited proposals and public-private partnerships for Miami-Dade County.

+ 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.

To complete your vendor registration visit: www.miamidade.gov/global/strategic-procurement/

1. *Click User Registration*
2. *Click Register Now*

+ Vendor Registration continued

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

If you have any questions or concerns, please contact the Vendor Outreach & Support Section at (305) 375-5773, or email ISD-VSS@miamidade.gov.

+ Competitive Methods

Invitation to Bid (ITB)

Invitation to Bid 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)

Request for Proposals 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)

Request to Qualify is a method 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)

Public-Private-Partnerships 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)

Professional Design Consultant 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

Design-Build Management is 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

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) the responsibility to grow the economy by carving out opportunities of County contracts for local small businesses. SBD also provides small businesses with technical assistance and training to ensure their success. SBD also advocates, recruits, and encourages local businesses to become more sustainable through economic growth.

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 with certification questions.

Small Business Certification Criteria

Construction	Goods & Services	Architecture & Engineering
<ul style="list-style-type: none">• 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	<ul style="list-style-type: none">• 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	<ul style="list-style-type: none">• 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



+ *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



4 Small Business Resources

+ Federal Small Business Resources

Small Business Administration

Small Business Administration (SBA) provides help with SBA services including funding programs, counseling, federal contracting certifications, and disaster recovery. SBA can also connect you to partner organizations, lenders, and other community groups that help small businesses succeed. Visit: www.sba.gov/district/south-florida for more information.

Business Growth and Acceleration Program (BizGAP)

The Florida Small Business Development Center (FSBDC) at Florida International University has secured funding from the U.S. Business Administration (SBA) to expand its Business Growth and Acceleration Program (BizGap) for District 27. BizGap dedicates business consultants to assist small businesses located within District 27 with in-community and in-language consulting and training in key areas, such as government contracting, access to capital, financial literacy, and startup assistance. For more information visit: <https://business.fiu.edu/biz/bizgap/>.

Grants.gov

Grants.gov is designed to enable federal grant-making agencies to create funding opportunities and applicants to find and apply for these federal grants. The office is chartered to deliver a system that provides a centralized location for grant seekers to find and apply for federal funding opportunities. Today, the Grants.gov system houses information on over 1,000 grant programs and vets grant applications for federal grant-making agencies. For more information visit: www.grants.gov.

International Trade Administration (ITA)

The International Trade Administration (ITA) is the US Government Resource for competing in the global marketplace. You can explore U.S. services trade stats and trends, product and partner breakouts, and annual trade data visualizations. For more information visit: <https://www.trade.gov/>.

Minority Business Development Agency (MBDA) – U.S. Department of Commerce

MBDA serves U.S. minority business enterprises (MBEs) as defined in the MBDA Act. This includes businesses owned and operated by socially or economically disadvantaged individuals, including African Americans, Asian Americans, Hasidic Jews, Hispanic Americans, Native Americans, and Pacific Islanders. For more information visit: www.mbda.gov/.

Marie Gill 970 SW 1st Street, Suite 406 Miami, FL 33130. Email: marie@mgillonline.com. Phone: 786-515-0670

+ State of Florida Small Business Resources

Employ Florida

Employ Florida links all of Florida's state and local workforce services and resources through the partnership of the Department of Commerce and CareerSource Florida, Inc. There are 24 local workforce development areas and about 100 career centers located statewide offering personalized assistance to job seekers and businesses. For more information visit: <https://www.employflorida.com/vosnet/Default.aspx>.

Florida Commerce formerly known as Florida DEO

Florida Commerce is committed to increasing its global competitiveness as a destination for business, capital, talent, innovation and entrepreneurship. Florida Commerce utilizes public and private sector expertise to attract, retain and grow businesses and create jobs in Florida. Visit www.floridajobs.org to connect with partners and opportunities that will assist you in locating, retaining and growing your business in Florida.

Florida State Minority Supplier Development Council (FSMSDC)

FSMSDC works to increase purchasing from minority businesses by government entities and corporations, while increasing the operating capacity of minority businesses through hands-on business assistance, training and access to technology and capital resources. Visit: www.fsmsdc.org.

Florida Export Finance Corporation

A not-for profit corporation created and funded by the State of Florida with the sole purpose of providing assistance to small businesses. Florida exporters who have been turned down by traditional lenders may have an alternative option. Visit: fehc.dos.myflorida.com/.

Florida Small Business News

Resources for growing a small business in Florida. Visit: <https://floridatrend.com/small-business#Roadmap>.

Select Florida: Export from Florida

Provides Small Businesses with expert counseling, international trade events, grants, and more. Select Florida also assist businesses with developing new international markets and exporting products and services around the globe. <https://selectflorida.org/export-from-florida/>.

Florida Small Business Development Center (SBDC)

Florida SBDC provides access to no-cost consulting, affordable and high-quality resources, innovative tools, and the knowledge of a diverse network of small business experts. Visit: <https://floridasbdc.org/> for more information.

+ Local Community Organizations

Miami Dade Economic Advocacy Trust

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. Small Business owners can get help with tools to foster economic growth in Targeted Urban Areas. For more information visit: <https://www.miamidade.gov/global/government/trusts/economicadvocacy/home.page>.

Miami Bayside Foundation

The Miami Bayside Foundation is a nonprofit organization designed to advance economic development in the City of Miami by supporting minority businesses and education. The Miami Bayside Foundation seeks to do this by creating and administrating a loan program for minority businesses, programs and educational scholarships for minorities, and technical assistance to local organizations engaged in economic development. For more information visit: <https://miamibaysidefoundation.org/>.

The Beacon Council

Miami-Dade Beacon Council supports the economic growth of Miami-Dade County's businesses and residents. The Council acts as a champion for growth by assisting companies to establish roots in Miami-Dade County – and other local businesses – thrive, create jobs, and ultimately prosper. For more information visit: <https://www.beaconcouncil.com/invest/>.

Catalyst Miami

Through tailored programs and collective initiatives, Catalyst Miami offers paths to prosperity. Their advocacy and leadership training programs, as well as our community economic development initiatives, contribute to an ever-growing network of grassroots leaders transforming the region from the ground up. In addition to supporting individual families and businesses, Catalyst Miami focuses on opportunities that strengthen communities and neighborhoods through public policy. For more information visit: www.catalystmiami.org.

Endeavor Miami

Endeavor Miami was established in 2013 as the first U.S. affiliate office of the global organization, Endeavor, with the support of the John S. and James L. Knight Foundation. Miami's Endeavor Entrepreneurs generated over \$900M+ in revenues and employed over 6,000 individuals in 2022. The affiliate currently supports 35 companies led by 60 High-Impact Endeavor Entrepreneurs. For more information visit: www.endeavormiami.org.

Legal Services of Greater Miami

Legal Services of Greater Miami provides corporate formation, contract writing, representation in negotiations, and resolving disputes for small businesses and nonprofits. For more information visit: www.legalservicesmiami.org/small-businesses-and-nonprofit-organizations.

Miami Downtown Development Authority (MDDA)

MDDA's Business + Regulatory Affairs Manager is the front-line resource for business-related activities in Downtown Miami. Whether you need assistance with permitting, zoning, code enforcement, or any City or County process, MDDA can assist. For more information visit: <https://www.miamidda.com/>.

Neighbors and Neighbors Association (N.A.N.A)

NANA's assists existing and startup businesses through various programs to stimulate the economy. For more information visit: <https://www.nanahubs.com/>.

Partners for Self-Employment

Partners for Self-Employment promote financial well-being of low to moderate income individuals and families in South Florida via financial literacy training. For more information **visit:** <https://www.pseinc.org/>.

Prospera

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. For more information visit: <https://prosperausa.org/>.

SCORE

SCORE provide mentors that 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 their businesses. SCORE offers free and confidential mentoring along with low-cost or no-cost business training, and numerous templates and tools. For more information visit: <https://www.score.org/miamidade>.

The Miami Foundation (Open for Business)

Fueled by a \$20 million grant from Wells Fargo, the Miami Open for Business program aims to empower historically underserved nonprofits and small businesses to build generational wealth and resilience through the purchase and ownership of critical business assets, such as property, equipment, and technology. For more information visit: <https://miamifoundation.org/>.

YWCA of South Florida

YWCA offers Economic Prosperity programs, such as job training, financial literacy, salary negotiation, and leadership development which serves hundreds of women in South Florida. For more information visit: <https://www.ywcasouthflorida.org/>.

+ Community Development Financial Institutions

Ascendus

Ascendus works together to advance small businesses. They are dedicated to helping passionate entrepreneurs build successful businesses that provide for their families and improve their communities. For more information visit: <https://www.ascendus.org/about/>.

Black Business Investment Fund (BBIF)

BBIF mission is to develop & promote Black business enterprises through education, training, loans, investments, and other activities to aggressively promote an atmosphere conducive to their development. BBIF is a Community

Development Financial Institution (CDFI), private non-profit loan fund that specializes in providing loans and financial technical assistance services to Black, minority & underserved small businesses throughout Florida. For more information visit: <https://bbif.com/>.

Community Fund of North Dade (CFNMD)

CFNMD provides businesses with affordable business loans, along with transformative to support small businesses with capital and knowledge to grow their business. For more information visit: <https://www.cfnmd.org/>.

Dade County Federal Credit Union

Dade County Federal Credit Union has launched RISE Miami Dade Small Business Loan. For more information on loan qualifications, visit: <https://risemiamidade.com/>.

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.

Our MicroLending

Our MicroLending has been in operation since 2007 to empower prosperity for small businesses. Since 2015, they have been approved as a loan administrator for the State of Florida’s Microfinance Loan Program. This lender’s focus is supporting the MICROENTREPRENEUR. For more information, visit: <https://ourmicrolending.com/>.

+ Chamber of Commerce

Latin Chamber of Commerce of the United States (CAMACOL)

Founded in 1965, CAMACOL is the largest Hispanic business organization in the State of Florida and one of the most influential minority business groups in the United States. CAMACOL’s mission is to foster the entrepreneurial spirit of Florida’s Hispanic and minority communities. It conducts programs to strengthen local business activity, promote economic development, facilitate international commerce, and serve the civic needs of the community. For more information visit: <https://camacol.org/camacol.php>.

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 a resource for consumers and businesses. HACCOF is dedicated to serving both the needs of their members and the economic development needs of the broader Haitian Community. For more information visit: <https://haccof.com/>.

Greater Miami Chamber of Commerce

Founded in 1907 as the Miami Board of Trade, today the Chamber boasts representing more than 400,000 member company employees and is heralded for its legacy of leadership in economic development. Members are invited and encouraged to participate in special committees, educational seminars and conferences, member-to-member programs, new business development trips, advertising and sponsorship opportunities, networking receptions, young professional mentorship and special events – totaling more than 150 events each year. For more information visit: www.miamichamber.com/.

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. For more information visit: <https://m-dcc.org/>.

+ Miami-Dade Institutions

Goldman Sachs 10,000 Small Business Program - Miami-Dade College

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. Goldman Sachs 10,000 Small Businesses provides business education, support services and pathways to capital for growth-oriented entrepreneurs. Participants gain practical skills to take their business to the next level, with topics like financial statements, negotiations, and marketing. For more information visit: <https://www.mdc.edu/10ksb/>.

Start Up FIU Local – Florida International University

StartUP FIU Local is a program that helps local small businesses grow their companies. FIU has forged strong community partnerships and delivers a comprehensive, inclusive education tailored to small business entrepreneurs. FIU brings together tangible resources, industry-specific specialists, and thoughtfully-designed educational programming, to provide a wide range of services for entrepreneurs. For more information visit: <https://startup.fiu.edu/local/>.

Eugenio Pino and Family Global Entrepreneurship Center - Florida International University

The Eugenio Pino and Family Global Entrepreneurship Center fosters new technology firms, strengthens existing family-owned and managed firms, research important issues, encourages new community enterprises to improve the economic vitality globally, and develops entrepreneurial leaders in all areas. The Center provides entrepreneurs with the knowledge and contacts that enable them to reach their objectives through educational programs and networking events. For more information visit: <https://business.fiu.edu/faculty-and-research/centers-institutes/pino/>.

The Launch Pad – University of Miami

The Launch Pad provides a diverse range of resources and opportunities tailored to startups at every stage. One main effort focuses on hosting an array of events that serve as a dynamic platform for showcasing startups from various industries. These events include pitch competitions, networking mixers, and industry-specific workshops, creating an invaluable space for startups to gain exposure, build connections, and collaborate with like-minded individuals. By fostering this supportive ecosystem, The Launch Pad empowers startups to not only access essential resources but also to thrive and make their mark in the competitive world of innovation and business. For more information visit: <https://www.thelaunchpad.org/services/>.

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, visit <https://www.irs.gov/businesses/small-businesses-self-employed/preparing-for-a-disaster-taxpayers-and-businesses>.
- The Federal Emergency Management Agency (FEMA) emergency preparedness checklist and toolkit, visit <https://www.ready.gov/business>.
- Hurricane Checklist, visit https://www.sba.gov/sites/default/files/2022-09/SBA%20hazard%20checklist_Hurricane_V20_508as.pdf.
- Flood Checklist, visit https://www.sba.gov/sites/default/files/2022-09/SBA_hazard_checklist_Flood_v10_508as.pdf.

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, visit <https://www.sba.gov/funding-programs/disaster-assistance/physical-damage-loans>.
- Economic Injury loans, visit <https://www.sba.gov/funding-programs/disaster-assistance/economic-injury-disaster-loans>.
- Military Reservist Economic Injury Disaster loans, visit <https://www.sba.gov/funding-programs/disaster-assistance/military-reservist-loan>.

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](https://www.ready.gov/business) or contact SBA's Disaster Assistance Customer Service Center at 1-800-659-2955 or disastercustomerservice@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. Visit https://community.fema.gov/PreparednessCommunity/s/open-training?language=en_US.



