

Your Checklist For Starting A Small Business

If you are starting a business and need direction, this checklist is a valuable resource.

If you would like additional information, to register for workshops, or to schedule a counseling appointment, visit our Web site at <https://sbic.hillsboroughcounty.org> or call (813) 914-4028, select Option #4.

- Attend one of the introductory workshops for starting your business: *BUSINESS START-UP SERIES, BUSINESS KIT, SMART START YOUR BUSINESS OR GOING INTO BUSINESS.***

These workshops are offered throughout the year at various locations in the community, as well as at the SBIC office. The workshops will include important information and resource materials to help start your business.

- Prepare A Pre-Business Plan Summary**

This is a general overview of your business idea(s). Include business location, number of employees and to whom your business will market. On a separate sheet of paper, summarize your idea in 50 words or less. Be sure to estimate your start-up costs, monthly expenses and cash flow.

BUSINESS ORGANIZATION/NAME

- Determine Business Organization Type:**

Sole Proprietor
Partnership*
Limited Liability Company*
Corporation*

*If your business will be a Partnership, Limited Liability Company or a Corporation, you must register under the Florida Business Corporation Act. Contact the Florida Division of Corporations, Bureau of Corporate Records, Tallahassee, (850) 488-9000, www.sunbiz.org

Franchise, for information visit www.sba.gov

- Business Name**

Fictitious Name – If a Sole Proprietorship uses any name other than the owner's legal name, or if a corporation uses a name other than its legal corporate name, a fictitious name (also referred to as a D/B/A) must be registered with the State. Register this name before pursuing any license or permit. Contact the Florida Division of Corporations, Tallahassee, (850) 245-6058, select option #2, www.sunbiz.org

BUSINESS TAX RECEIPT

A Business Tax Receipt is required for anyone conducting business in Hillsborough County. Call the number listed below or visit the Web site for more information. Also, if your business will be located within the city limits of Tampa, Plant City, or Temple Terrace, in addition to obtaining a Hillsborough County Business Tax Receipt, you may need to obtain a City Business Tax Receipt as well. Contact the city where your business will be located to determine the city requirements.

- Business Tax - Hillsborough County**
(813) 635-5200, www.hillstax.org

- Business Tax - City**
City of Tampa, (813) 274-8751, www.tampagov.net
City of Temple Terrace, (813) 506-6420, www.templeterrace.com
City of Plant City, (813) 659-4200, ext. 4155, www.plantcitygov.com

LICENSES

Certain business types may require specific licenses in order to conduct business. Review the list below and contact the agencies to see if any additional licenses are needed for your business.

- Contractor License**

In order to be licensed in Hillsborough County, contractors are required to file a complete application, obtain approval of that application from the Licensing Board, pay appropriate fees and pass the state Experior Assessments examination for their licensing category. If you plan to work outside Hillsborough County, you may need to take a state examination.

Hillsborough County - (813) 272-5920,
www.hillsboroughcounty.org/pgm

State of Florida – (850) 487-1395,
www.myfloridalicense.com

- Professional Licenses**

Many businesses need to be licensed through the State. Call the number listed below or visit the Web site to verify if your type of business would require a license through the State. Examples of businesses that need professional licenses are: hair and nail salons, accountants, all types of construction, and more. Contact the Department of Business and Professional Regulation, (850) 487-1395, www.myflorida.com/dbpr

- Department of Hotel & Restaurant**

Your business may require a license or permit through this State Department. The local office is at 3725 W. Grace Street, Suite 520, Tampa. Call or visit the Web site for

information. (850) 487-1395,
www.hospitalityeducation.org

- Department of Agriculture & Consumer Services**
Your business may require a license or permit through this State Department. Call or visit the Web site for information.
(800) 435-7352, www.800helpfla.com

ZONING AND PERMITTING

All businesses, including home-based and store-front businesses, should research the necessary zoning and permitting laws of the county and city where their business will be located.

- Hillsborough County**
Zoning, (813) 307-4739; Permitting, (813) 272-5600,
www.hillsboroughcounty.org/pgm

If necessary, contact the appropriate city:

- City of Tampa**
Zoning, (813) 274-8405; Permitting, (813) 274-3100,
www.tampagov.net

- City of Temple Terrace**
(813) 506-6473, www.templeterrace.com

- City of Plant City**
Zoning, (813) 659-4200, ext. 4125; Permitting, (813) 659-4200, ext. 4185, www.plantcitygov.com

TAXES

The type of taxes and the rate at which you pay taxes depends on the nature of the business, the legal organization and number of employees, if any.

- Federal Taxes**
Internal Revenue Service – The local office is at 3848 W. Columbus Drive, Tampa, (813) 348-1831. If you have questions or need to order tax forms, call (800) 829-1040, www.irs.gov

Employer Identification Number (EIN)
To apply for a free EIN, call (800) 829-4933,
www.irs.gov. Business hours are 7 a.m. - 10 p.m.

- State Taxes**
Sales Tax – If your business is required to collect tax, contact the Department of Revenue, (813) 744-6344, or (800) 352-3671, www.myflorida.com/dor

Unemployment Insurance Tax - (800) 482-8293,
www.myflorida.com/dor

- County Taxes**
Real Estate Tax, (813) 635-5200, www.hillstax.org

Tangible Tax – A tax is levied on tangible (physical) business assets, (813) 272-6100, www.hopafl.org

INSURANCE AND BONDING

In order to obtain the best insurance protection for you and your business, consider the following:

Your homeowner's or automobile insurance company may offer business insurance; if not, ask for a referral to another company before cold calling.

- Florida Department of Financial Services,**
(800) 342-2762, www.fldfs.com
Liability, Property and Automobile Insurance

Business Interruption Insurance

Home Office – If your business is being operated from your home, contact your homeowner's insurance company to update your policy to include coverage for office equipment and/or inventory, etc. A standard homeowner's policy will not cover business operations or assets.

Employee Insurance – If you hire employees, you may be required to provide unemployment insurance.

Worker's Compensation, (850) 413-1601, or
(900) 742-2214, www.fldfs.com/we

Professional Liability Insurance

- Surety Bonds, www.sba.gov**

FINANCING

Most banks will not make loans to a start-up business. The following are possible financing sources or areas to research for different options:

Personal Savings, 2nd Mortgage on Home, Friends, Relatives and Credit Cards

Grant Research – The Foundation Center Cooperating Collection; Business & Government Department; John F. Germany Public Library, (813) 273-3652, www.hcplc.org, Catalog of Federal Domestic Assistance, www.cfda.gov

U.S. Small Business Administration (SBA) Loans – Check with your bank for a U.S. SBA loan officer, www.sba.gov

Call the SBIC for an appointment to meet with a financial counselor or to find out more about the ACCION USA Micro Loan Program, (813) 914-4028, option #3.

To establish the credit history for your business or to conduct business with the federal government, you will

CREATE YOUR OWN BUSINESS CHECKLIST

Go to <https://sbic.hillsboroughcounty.org> and input your business information to create a checklist for your specific business or business idea. You can create a maximum of two business checklists.

DEVELOP YOUR IDEA

Test your idea with potential customers and others who will offer constructive feedback, e.g., friends, relatives, bankers, and suppliers. Be prepared to make changes based on their responses.

PROTECT YOUR IDEA

If your product or idea needs a patent, copyright or trademark, contact the following numbers and/or Web sites to obtain more specific information:

- Patent Office – Washington D.C., (800) 786-9199, www.uspto.gov
- Copyright - U.S. Library of Congress, (202) 707-5959, www.copyright.gov
- Trademark – Federal, (800) 786-9199, www.uspto.gov
- Trademark – State, (850) 245-6051, www.sunbiz.org

PREPARE YOUR BUSINESS PLAN

Everyone needs a written business plan. The details of your business plan depend on the type of business you will have. Even a home-based, start-up business with you as the only employee needs a business plan. This business plan will be your road map to success. To obtain a loan or grant, a business plan is required. Be sure to attend our **BUSINESS PLAN SERIES WORKSHOP**.

- Attend the **BUSINESS PLAN SERIES WORKSHOP** or a **PREPARING YOUR BUSINESS PLAN WORKSHOP**
To register for a workshop, visit our Web site at: <https://sbic.hillsboroughcounty.org> or call (813) 914-4028, select option #4.
- Make an appointment with a Business Counselor to review your business plan
Starting a small business will prompt many questions and decisions. If you have any questions, or would like to have your business plan reviewed, visit our Web site at: <https://sbic.hillsboroughcounty.org> to register for free, individual, confidential counseling or call (813) 914-4028, select option #3 to schedule an appointment.

ABOUT THE SMALL BUSINESS INFORMATION CENTER (SBIC)

The Small Business Information Center of Hillsborough County (SBIC) is the first stop for start-up and existing businesses in Hillsborough County. The SBIC serves as a clearinghouse of information, promoting the growth and development of small, minority and women-owned businesses. The SBIC also refers small businesses to appropriate technical and financial assistance providers; and coordinates workshops with its partners at the SBIC office and at various locations in Hillsborough County. <https://sbic.hillsboroughcounty.org>

RESOURCES AVAILABLE

Hillsborough County Minority and Small Business

Enterprise (DM/DWBE & SBE)*

This program provides opportunities for small, minority and women-owned businesses to participate in Hillsborough County's procurement programs. This program offers a plans room located at the SBIC to review construction plans and specifications.

(813) 914-4028, select option #4, www.hillsboroughcounty.org/econdev/enterprise

Hillsborough County University Area Enterprise Zone (UAEZ)*

The Hillsborough County UAEZ is a geographic area approved by the state for economic revitalization. Hillsborough County oversees the Enterprise Zone located in the University Area. The UAEZ program provides tax incentives and/or credits for eligible businesses.

(813) 914-4028, select option #7, www.floridaenterprisezone.com

Hillsborough County Public Library Cooperative (HCPLC)

HCPLC has a broad selection of business resource books as well as training rooms throughout Hillsborough County where the SBIC holds business related workshops. (813) 273-3652, www.hcplc.org

Hispanic Business Initiative Fund (HBIF)*

HBIF promotes the start-up and growth of small businesses through workshops and individual counseling in both Spanish and English.

(813) 980-2765, www.hbiftampa.org

Internal Revenue Service (IRS)

The Small Business and Self-Employed Department offers publications and trained professionals to lead business related workshops.

(800) 829-1040, www.irs.gov/business/small

Service Corps of Retired Executives (SCORE)*

This SBA-sponsored organization offers workshops and individual counseling.

(813) 988-1435, www.tampascorpe.org

Small Business Development Center at USF (SBDC at USF)

Various workshops and individual counseling sessions are available at the satellite office located at the SBIC or at the SBDC main office located at 1101 Channelside Dr., Suite 210, Tampa. (813) 905-5800, <http://sbdc.usf.edu>

Tampa-Bay Economic Development Corporation (TEDCO)*

This SBA-certified development corporation offers economic development loan programs. (813) 984-8105, www.tedcoloans.com

U.S. Small Business Administration (SBA)*

The SBA assists America's entrepreneurs form successful small enterprises. SBA programs offer loan guarantees, training, and advocacy for small firms.

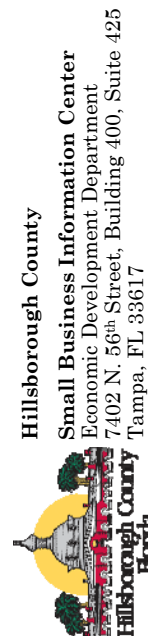
(800) 827-5722, www.sba.gov

*Indicates partners located at the SBIC office.



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Economic Development Department
Small Business Information Center
7402 North 56th Street
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Building 400, Suite 425
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(813) 914-4028

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A Road Map to Success



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