

### Business Assistance & Legal Structure

#### Florida Department of Economic Opportunity

(850) 245-7105

[www.floridajobs.org/business-growth-and-partnerships](http://www.floridajobs.org/business-growth-and-partnerships)

#### Florida Small Business Development Center Network

(866) 737-7232 or (850) 473-7800

[www.floridasbdc.org](http://www.floridasbdc.org)

#### U.S. Small Business Administration

(800) 827-5722

[www.sba.gov](http://www.sba.gov)

#### SCORE

Chapters Statewide

[www.score.org](http://www.score.org)

#### National Entrepreneur Center

(407) 420-4848

[www.nationalec.org](http://www.nationalec.org)

#### Black Business Investment Corporations

- Access Florida Finance Corp. Black Business Loan Program

(850) 765-0375

[www.accessfloridafinance.com](http://www.accessfloridafinance.com)

- BAC Funding Corporation

(305) 693-3550

[www.bacfundingcorp.com](http://www.bacfundingcorp.com)

- BBIF Florida

(407) 649-4780

[www.bbif.com](http://www.bbif.com)

- Central Florida Community Development Corp.

(386) 258-7520

[www.cfcdc.com](http://www.cfcdc.com)

- First Coast BBIC

(904) 634-0543

[www.firstcoastbbic.org](http://www.firstcoastbbic.org)

- Metro Broward Economic Development Corp.

(954) 587-3755

[www.metrobroward.org](http://www.metrobroward.org)

- Northwest Florida BBIC

(850) 552-3544

- Palm Beach County BBIC

(561) 845-8055

[www.pcbbic.com](http://www.pcbbic.com)

- Tampa Bay BBIC Hillsborough County:

(813) 425-2043

Pinellas County:

(727) 826-5785

[www.tampabaybbic.com](http://www.tampabaybbic.com)

## **Hispanic Business Initiative Fund (HBIF)**

[www.hbifflorida.org](http://www.hbifflorida.org)

- Tampa Bay Office, Tampa (813) 980-2765

## **Small Business Resource Network**

[www.sbrn.org](http://www.sbrn.org)

## **Financing**

### **SBA Lenders**

The U.S. Small Business Administration does not make loans directly to small business owners; however, many local lenders can assist with the application process for an SBA-backed loan. For information, contact one of the SBA district offices in Florida.

- Miami District Office (South Florida)  
(305) 536-5521  
[www.sba.gov/about-offices-content/2/3109](http://www.sba.gov/about-offices-content/2/3109)
- Jacksonville District Office (North Florida)  
(904) 443-1900  
[www.sba.gov/about-offices-content/2/3108](http://www.sba.gov/about-offices-content/2/3108)

### **Certified Development Companies**

These nonprofit corporations work with the SBA and private-sector lenders to provide financing to small businesses.

- Business Development Corporation of Northeast Florida  
(904) 724-7455
- Coastal Area District Development Authority  
(912) 261-2500  
[www.cadda.com](http://www.cadda.com)
- Essential Capital Inc.  
(904) 398-9411  
[www.essentialcapital.net](http://www.essentialcapital.net)
- Florida Business Development Corp.  
(561) 433-0233  
[www.fbdcorp.net](http://www.fbdcorp.net)
- Florida First Capital Finance Corp.  
(850) 681-3601 or (888) 320-5504  
[www.ffcfc.com](http://www.ffcfc.com)
- Independent Development Services Corp. (IDS)  
(239) 652-5588  
[www.idscorp.org](http://www.idscorp.org)
- St. Petersburg Certified Development Corp. (dba Gulfcoast Business Finance Inc.)  
(727) 895-2504 or (800) 850-2504  
[www.gulfcoastbiz.com](http://www.gulfcoastbiz.com)
- Tampa Bay Economic Development Corp. (TEDCO)  
(813) 831-8600  
[www.tedcolloans.com](http://www.tedcolloans.com)

### **Industrial Revenue Bonds**

Industrial Revenue Bonds, issued by the Florida Development Finance Corporation (FDPC), offer tax-exempt, low-interest bond financing to qualified, financially sound manufacturing and 501(c)(3) nonprofit organizations.

### **Enterprise Florida Inc.**

(407) 956-5695  
[www.eflorida.com](http://www.eflorida.com)

## Labor & Employment Laws

### Florida New Hire Reporting Center

(888) 854-4791 or (850) 656-3343

[www.fl-newhire.com](http://www.fl-newhire.com)

### Florida Department of Financial Services, Workers' Compensation

(850) 413-1609

[www.myfloridacfo.com/wc](http://www.myfloridacfo.com/wc)

### Florida Department of Economic Opportunity

(850) 245-7105

[www.floridajobs.org/business-growth-and-partnerships](http://www.floridajobs.org/business-growth-and-partnerships)

### Florida Department of Business and Professional Regulation, Child Labor Program

(850) 487-1395

[www.myfloridalicense.com/dbpr/reg/childlabor](http://www.myfloridalicense.com/dbpr/reg/childlabor)

### U.S. Department of Labor, Wage and Hour Division

(866) 487-9243

[www.dol.gov/whd](http://www.dol.gov/whd)

Local Office: Tampa (813) 288-1242

### U.S. Equal Employment Opportunity Commission

[www.eeoc.gov](http://www.eeoc.gov)

• EEOC Headquarters - Tampa Field Office (800) 669-4000

• Small Business Liaison - Tampa (813) 202-7924

### U.S. Department of Labor, Occupational Safety and Health Administration

(800) 321-6742

[www.osha.gov/dcsp/smallbusiness](http://www.osha.gov/dcsp/smallbusiness)

Area Office: Tampa (813) 626-1177

### USF SafetyFlorida

Florida's official OSHA safety and health consultation program dedicated to serving small businesses; consultants statewide.

(866) 273-1105

[www.usfsafetyflorida.com](http://www.usfsafetyflorida.com)

### U.S. Department of Justice, Americans with Disabilities Act

(800) 514-0301

[www.ada.gov](http://www.ada.gov)

## Affordable Care Act

### HealthCare.gov

[HealthCare.gov](http://HealthCare.gov)

### IRS.gov - Small Business Health Care Tax Credit

[www.irs.gov/uac/Small-Business-Health-Care-Tax-Credit-for-Small-Employers](http://www.irs.gov/uac/Small-Business-Health-Care-Tax-Credit-for-Small-Employers)

## **SHOP Marketplace**

(800) 706-7893

[www.healthcare.gov/what-is-the-shop-marketplace](http://www.healthcare.gov/what-is-the-shop-marketplace)

## **Taxes**

### **FEDERAL**

#### **U.S. Internal Revenue Service**

(800) 829-4933

[www.irs.gov/businesses/small](http://www.irs.gov/businesses/small)

#### **Tax Forms and Publications**

(800) 829-3676

[www.irs.gov/publications](http://www.irs.gov/publications)

Tax Calendar for Small Business and Self-Employed (Publication 1518)

Tax Guide for Small Business (Publication 334)

Circular E, Employer's Tax Guide (Publication 15)

Starting a Business and Keeping Records (Publication 583)

Small Business Federal Tax Responsibilities (Publication 4591)

#### **STATE - Florida Department of Revenue**

(800) 352-3671

[www.myflorida.com/dor](http://www.myflorida.com/dor)

## **Forms, Permits & Licenses**

#### **Florida Department of State, Division of Corporations**

(850) 245-6058

[www.sunbiz.org](http://www.sunbiz.org)

#### **Florida Department of Business and Professional Regulation, Licensing**

(850) 487-1395

[www.myfloridalicense.com](http://www.myfloridalicense.com)

#### **Florida Department of Agriculture and Consumer Services, Licensing**

(800) 435-7352 (Florida only)

(850) 410-3800

[www.freshfromflorida.com](http://www.freshfromflorida.com)

#### **Florida New Hire Reporting Center**

(888) 854-4791 or (850) 656-3343

[www.fl-newhire.com](http://www.fl-newhire.com)

#### **Florida Department of Revenue**

(800) 352-3671

[www.myflorida.com/dor](http://www.myflorida.com/dor)

#### **U.S. Internal Revenue Service**

(800) 829-4933

[www.irs.gov/businesses/small](http://www.irs.gov/businesses/small)

#### **U.S. Small Business Administration**

(800) 827-5722

[www.sba.gov](http://www.sba.gov)

## Patents, Trademarks & Copyright

### U.S. Copyright Office

(202) 707-5959 or (877) 476-0778

[www.copyright.gov](http://www.copyright.gov)

### U.S. Patent & Trademark Office

(800) 786-9199 or (571) 271-1000

[www.uspto.gov](http://www.uspto.gov)

## Insurance

### Florida Department of Financial Services

Insurance Publications [www.myfloridacfo.com/division/consumers/understandingcoverage](http://www.myfloridacfo.com/division/consumers/understandingcoverage).

Click links to “insurance library” and “consumer guides” for answers to specific questions and access to:

- Small-Business Owner’s Insurance: A Guide for Consumers
- Health Insurance: A Guide for Consumers
- Natural Disasters: Your Guide to Insurance and Financial Preparation in the Event of a Natural Disaster

### SBDC Business Continuity and Risk Management (BCRM)Program

(850) 473-7820

[www.floridasbdc.org/specialprograms/bcrm](http://www.floridasbdc.org/specialprograms/bcrm)

### National Flood Insurance Program Region IV Contact:

(770) 220-5200

[www.fema.gov/business/nfip](http://www.fema.gov/business/nfip)

### Citizens Property Insurance Corp.

(888) 685-1555

[www.citizensfla.com](http://www.citizensfla.com)

### Florida Market Assistance Plan (FMAP)

(800) 524-9023

[www.fmap.org](http://www.fmap.org)

### Florida Department of Financial Services, Workers’ Compensation

(850) 413-1609

[www.myfloridacfo.com/wc](http://www.myfloridacfo.com/wc)

### Florida Workers’ Compensation Joint Underwriting Association Inc.

(941) 378-7400

[www.fwcjua.com](http://www.fwcjua.com)

### Florida Agency for Health Care Administration

(888) 419-3456

[www.floridahealthfinder.gov](http://www.floridahealthfinder.gov)

## Government Contracts & Exporting

### MyFloridaMarketPlace.com

(866) 352-3776

[www.dms.myflorida.com/myfloridamarketplace](http://www.dms.myflorida.com/myfloridamarketplace)

### SBDC Procurement Technical Assistance Center Program

(850) 473-7806

[www.fptac.org](http://www.fptac.org)

### Office of Supplier Diversity

(850) 487-0915

[www.osd.dms.state.fl.us](http://www.osd.dms.state.fl.us)

**Central & North Florida Minority Supplier Development Council**

(407) 404-6700

[www.fmsdc.org](http://www.fmsdc.org)

**Enterprise Florida International Trade & Business Development**

[www.eflorida.com](http://www.eflorida.com)

• Tampa Bay (813) 276-9430

**SBDC Office of International Programs**

(850) 473-7800 or (866) 737-7232

[www.floridasbdc.org/specialprograms/international](http://www.floridasbdc.org/specialprograms/international)