



Business Startup Information Package for New Clients

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Welcome to SCORE Naples

We are counselors to America's small business with a strong commitment to assist both start-up and existing businesses.

- SCORE volunteers are committed to helping their clients get results and will continue to work with you as long as you believe the process is productive and helpful.

SCORE will provide the following:

- Counselors will help you with most of your business needs. However, if we are unable to, we will make every effort to recommend other options.
- SCORE counseling services are free.
- SCORE counseling services are confidential.
- SCORE counselors cannot accept any compensation or personal favor for their services.

SCORE clients agree to the following:

- Our clients agree to keep all scheduled sessions and be on time for meetings. If clients are unable to make scheduled meetings, the SCORE counselor should be notified 24 hours in advance.
- We recommend that clients take notes at each meeting for reference or use at a later date.
- All clients are requested to do the necessary work discussed at each meeting in order to further the process and assure that counseling is productive.
- Counselors agree to send all comments regarding meeting to clients.

Since SCORE counselors are donating their time and are not compensated in any way, we ask that the above courtesies be adhered to.



What Does SCORE Stand For?

Q: I know that SCORE is an organization that provides counseling to small businesses, but why the name SCORE?

A: We get this question a lot from our many clients, so allow me to clarify. Originally SCORE was an acronym for the “Service Corps of Retired Executives.”

Founded in 1964, **SCORE** is a 501(c)(3) nonprofit organization that provides free and confidential business mentoring services to prospective and established small business owners in the United States. Now more than 13,000 active and retired business professionals volunteer their time and expertise.

SCORE’s core service offering is its small business mentoring program. Mentors work with their clients to address issues and learn best practices related to starting and growing a business, including writing business plans, developing products, conceiving marketing strategies and hiring staff. Clients access their mentors via free, ongoing face-to-face mentoring sessions or through email or video mentoring services.

In addition to mentoring, SCORE also offers free and low-cost educational workshops each year, both online and in-person. SCORE is a resource partner with the U.S. Small Business Association. It operates out of 300 chapters across the U.S., with national headquarters in Herndon, Virginia.

The Naples SCORE chapter is one of the most active in the US. We provide a full range of counseling services as well as putting on workshops covering a wide range of topics. SCORE Naples actively recruits volunteers with a wide range of business experience. We especially welcome applications from women, African-Americans, Hispanic-Americans, and members of other minority groups.

With over sixty five members, both retired and working, SCORE Naples volunteers are real-world professionals with time-tested knowledge who donate thousands of hours to help small businesses succeed. Our mentors have significant experience in the ownership, operation and/or management of both small and large businesses as well as non-profits, with expertise in accounting, finance, marketing, management, international, manufacturing, and business plan preparation, just to name a few.

There is no need for anyone to go it alone when organizations like SCORE exist to guide you through the complexities of organizing, operating and growing a small business. Contact us to learn more about our services. We look forward to serving you.

Gray Poehler
Naples Daily News
August 1, 2018

Self-Scored Entrepreneur Test

Cross-posted from Harvard Business Review

12/9/16

Some of your friends are doing it. People who do it are in the front pages and web almost every day. So, should you do it? Should you join the millions of people every year who take the plunge and start their first ventures? I've learned in my own years as an entrepreneur- and now an entrepreneurship professor – that there is a gut level “fit” for people who are potential entrepreneurs. There are strong internal drives that compel people to create their own business. I've developed a 2-minute Isenberg Entrepreneur Test, below, to help you find out. Just answer yes or no. Be honest with yourself – remember from my last post: the worst lies are the ones we tell ourselves.

1. I don't like being told what to do by people who are less capable than I am.
2. I like challenging myself
3. I like to win.
4. I like being my own boss.
5. I always look for new and better ways to do things.
6. I like to question conventional wisdom.
7. I like to get people together in order to get things done.
8. People get excited by my ideas.
9. I am rarely satisfied or complacent.
10. I can't sit still.
11. I can usually work my way out of a difficult situation.
12. I would rather fail at my own thing than succeed at someone else's.
13. Whenever there is a problem, I am ready to jump right in.
14. I think old dogs can learn – even invent – new tricks.
15. Members of my family run their own businesses.
16. I have friends who run their own businesses.
17. I worked after school and during vacations when I was growing up,
18. I get an adrenaline rush from selling things.
19. I am exhilarated by achieving results.
20. I could have written a better test than Isenberg (and here is what I would change...)

If you answered “yes” on 17 more of these questions, look at your paycheck (if you are lucky enough to still get one). If the company that issued the check isn't owned by you, it is time for some soul searching. Do you have debts to pay? Kids in college? Alimony? Want to take it easy? Maybe better to wait. Do you have a little extra cash in the bank and several credit cards? Do

you have a spouse, partner, friends, or kids who will cheer you on? If so, start thinking about what kind of business you want to set up. It doesn't matter what age you are: research by the Kauffman Foundation shows that more and more over-50's are setting up their own businesses.

Talk to people who have made the plunge, learn how to plan and deliver a product or service, think about that small business you might buy, talk to people with who you would like to work, and talk to customers.

"I like to take risks" is not on the list. People don't choose to be entrepreneurs by opting for a riskier lifestyle. What they do, instead, is reframe the salary vs. entrepreneur choice as between two different sets of risk; the things they don't like about having a steady job – such as the risk of boredom, working for a bad boss, lack of autonomy, lack of control over your fate, and getting laid off – and the things they fear about being an entrepreneur – possible failure, financial uncertainty, shame or embarrassment, and lost investment. In the end, people who are meant to be entrepreneurs believe that their own abilities (e.g. leadership, resourcefulness, pluck and work) or assets (e.g. money, intellectual property, information, access to customers) significantly mitigate the risks of entrepreneurship. Risk is ultimately a personal assessment: what is risky for me is not risky for you.

"I want to get rich" is not on the list either. All else being equal (and all else is rarely equal in the real world). On the average, people who set up their own businesses don't make more money, although a few do succeed in grabbing the brass ring. But the "psychic benefits" – the challenge, autonomy, recognition, excitement and creative – make it all worthwhile.

Daniel Isenberg is the Professor of Management Practice at Babson College, Founder and Executive Director of the Babson Entrepreneurship Ecosystem Project, and the author of the Harvard Business Review article "How to Start an Entrepreneurial Revolution" (June 2010).

Five Mistakes Small Businesses Should Avoid

Question: I am in the process of setting up a new business. Can you alert me to the key things I should do to avoid costly mistakes?

Answer: To begin, you should check out the “Guide to Starting a Business in Florida”, an online portal that will guide you through the start-up process. You can access it online at <http://openmyfloridabusiness.gov/wp-content/uploads/2017/11/OMFB-eGuide.pdf>.

In addition to the wealth of information provided by “the Guide”, you should try to avoid these five costly small business mistakes:

- **Not Incorporating** – Failure to incorporate or form a Limited Liability Company (LLC) can expose your personal assets in a case where you are sued for alleged negligence in your business dealings. By creating a corporate entity, you create a buffer that can protect your personal assets. Be sure to set up a business checking account and never co-mingle business with personal expenses.
- **Not Developing a Business Plan** – Your written business plan is the well thought out document that describes your mission, your marketing strategy, competitive advantages, and the capital required to fund your startup and ongoing expenses until you reach breakeven. SCORE provides a template for these that can be accessed online at <https://tinyurl.com/jmniqs8>.
- **Not Diversifying** – Avoid having all your eggs in one basket, as in one large account. Have multiple profit centers or products and services that make money. Track the profitability of each to determine where you should focus your energy and advertising dollars.
- **Not Controlling Receivables and Overhead** – Age your receivables and, wherever possible, collect money owed to you at the point of sale. Also resist the urge to overstock inventory and negotiate both price and terms on any big ticket expense items.
- **Not Asking For Help** – Most small business owners try to wear too many hats. Determine your strengths and weaknesses. Focus your energy on tasks that make money and outsource or delegate the rest to capable employees. SCORE counselors can work closely with you and help you avoid these and other costly mistakes.

Remember, there is no such thing as a dumb question if you do not know the answer. SCORE’s help is available for the asking.

*Gray Poehler
Naples Daily News
July 2019*

Organize For Your Best Results

Although a Business Plan should be at the top of your “to do” list, you can’t realistically complete one until you have made four crucial organizational decisions: (1) how to structure your business; (2) what to call your business; (3) where to locate your business; and (4) which licenses/permits you will need to get your business up and running. Each decision relies on elements established by the previous one, so start with structure, and then move along step by step, basing individual choices on what you believe to be in the best interest of your business.

Choose a structure for your business

This isn’t nearly as complicated as it sounds. Businesses are typically structured as one of four types: sole proprietorship, partnership, corporation or limited liability company. Which one is best for your business depends on your personal tax situation, the type of business you want to start, number of owners and whether or not you plan to have employees.

Official descriptions of these legal structures can be found in the [dba Florida™ section](#) from the Florida Department of State, Division of Corporations. The taxes related to each are described here.

Sunbiz.org

For information on corporate filing fees and to register your business name online, go to sunbiz.org. Registration must be renewed every five years and re-registered if ownership of the name changes. For information regarding online registration of fictitious names, call 850-245-6059.

Naming Your Business

Selecting a name is one of the most important business decisions you’ll ever make, and it is not a task to be taken lightly. Here are four tips to get you started:

1. **Brainstorm** – Gather friends and family for a brainstorming session. Come up with key words that relate to you, your business and the products or services you provide. Look to pop culture and literary devices for ideas.
2. **Be concise** – Many of the business names we know best – Apple, Exxon, Google, Mattel, Citibank and Starbucks – have fewer than ten letters, making them easy to remember, search and slip into a 140 character Tweet.

3. **Keep your options Open** – You might want to one day enlarge your product line or expand into new locations, so give your company a name that allows you the flexibility to do that.
4. **Consider trademark** – The name you ultimately choose is no good if it is already taken. Before your order signage or letterhead, do an online search (www.uspto.gov or www.trademarkia.com) to see if another company is already using the name. If you intend to conduct business under a name other than your own, even if the name seems very similar, you must file a Fictitious Name registration application with the Florida Department of State, Division of Corporations. For details, see [dab FloridaTM](#).

Find the right location

If your business will depend heavily on customer traffic for success, choosing the right location may be equally, if not more important than choosing a name. In addition to customer exposure, be sure to consider these factors when choosing a site:

Zoning – Is the area zoned for your type of business?

Affordability – Are rents in this location consistent with your budget?

Condition – Is the site ready to be occupied or will renovations be needed?

Competition – Are surrounding businesses complementary or competing?

Suppliers – Can suppliers find you easily?

Potential Employees – Does the area offer a labor pool you could draw from?

Safety – What is the crime rate? Will your employees feel safe alone in the building?

Image – Is the location consistent with the image you want to project?

Know the permits and licenses you need.

Unless you are a sole proprietor with no employees, working from home, you will likely need one or more of the following licenses and permits in order to legally open and operate:

Beverage Licenses – Businesses in Florida that sell alcoholic beverages must apply for a beverage license through the Department of Business and Professional Regulation. Retailers and wholesalers of beer, wine or liquor are subject to federal occupational tax and must register with and obtain a control number from the U.S. Department of the Treasury.

Business Tax Receipt (aka Occupational License) – Required by most Florida counties and cities. If you are located within your city limits and the city and county issue separate business tax receipts, contact your municipal and county government offices to determine if you need one or both.

Environmental Permits - Required for any business that is an actual or potential polluting source; one-time construction permits and renewable operating permits are also required. Apply through the Florida Department of Environmental Protection.

Health Permits and Licenses – Required for public lodging and public food service businesses and available from the division of Hotels and Restaurants. Licenses for retail food stores, food processing, plants and food storage/distribution businesses may be obtained from the Florida Department of Agriculture and Consumer Services.

Retail Establishment Licenses – Required by the Florida Office of Financial Regulation for any business financing the sale of goods or services sold by installment contract or revolving charge account to a retail buyer. Also subject to licensing and regulation: collection agencies, consumer finance companies, mortgage brokers, securities dealers and investment advisors, and mortgage business schools.

State and Professional Business Licenses – More than 2000 job categories/businesses require a license from the Florida Department of Business and Professional Regulation or the Florida Department of Agriculture and Consumer Services. Health-related professions/businesses are licensed and regulated by the Florida Department of Health.

Zoning Permit – Required by most Florida counties and cities and must be obtained prior to receiving a business tax receipt. For addresses within city limits, contact the city zoning department; outside city limits, contact the county zoning department. Some jurisdictions require both.

Business Model Canvas

Designed for:

Designed by:

Date:

Version:

Key Partners

Who are our Key Partners?
Who are our key suppliers?
Which Key Resources are we acquiring from partners?
Which Key Activities do partners perform?

MOTIVATIONS FOR PARTNERSHIPS:

Optimization and economy, Reduction of risk and uncertainty, Access to particular resources and activities

Value Propositions

What value do we deliver to the customer? Which one of our customer's problems are we helping to solve? What bundles of products and services are we offering to each Customer Segment? Which customer needs are we satisfying?

CHARACTERISTICS: Newness, Performance, Customization, "Getting the Job Done", Design, Brand/Status, Price, Cost Reduction, Risk Reduction, Accessibility, Convenience/Usability

Customer Relationships

What type of relationship does each of our Customer Segments have with us? Which channels do we use to interact with them? Which tools have we established? How are they integrated with the rest of our business model? How costly are they?

Customer Segments

For whom are we creating value? Who are our most important customers? Is our customer base a Mass Market, Niche Market, Segmented, Diversified, Multi-sided Platform

Key Resources

What Key Resources do our Value Propositions require?
Our Distribution Channel? Customer Relationships
Revenue Streams?

TYPES OF RESOURCES: Physical, Intellectual (brand patents, copyrights, data), Human, Financial

Channels

Through which Channels do our Customer Segments want to be reached? How are we reaching them now? How are our Channels integrated? Which ones work best? Which ones are most cost-efficient? How are we integrating them with customer routines?

Cost Structure

What are the most important costs inherent in our business model? Which Key Resources are most expensive?

IS YOUR BUSINESS MORE: Cost Driven (lowest cost structure, low price value proposition, maximum automation, extensive outsourcing), Value Driven (focused on value creation, premium value proposition),

SAMPLE CHARACTERISTICS: Fixed Costs (salaries, rents, utilities), Variable costs, Economies of scale, Economies of scope

Revenue Streams

For what value are our customers really willing to pay? For what do they currently pay? How are they currently paying? How would they prefer to pay? How much does each Revenue Stream contribute to overall revenues?

TYPES: Asset sale, Usage fee, Subscription Fees, Licensing, Brokerage fees, Advertising

FIXED PRICING: List Price, Product feature dependent, Customer segment dependent, Volume dependent

DYNAMIC PRICING: Negotiation (bargaining), Yield Management, Real-time-Market

Designed by The Business Model Foundry (www.businessmodelgeneration.com/canvas) | Work implementation by: Neer Chopra (mailto:neer@foundry.com) | License: CC BY-SA 3.0

Business Model Canvas

Designed for:

Designed by:

Date:

Version:

Key Partners

Key Activities

Value Propositions

Customer Relationships

Customer Segments

Key Resources

Channels

Cost Structure

Revenue Streams

Business Plan

Note: SCORE Naples recommends the following Business Plan template. The material contained within was edited for our clients and is based on the business Plan developed and used by PapaJohn Entrepreneurial Center.

The Business Plan is the foundation of your business' success.

Startup businesses with a solid, well-crafted business plan have the highest probability of success and survival.

Going through the discipline of the business planning process minimizes the chance of missing something that is expensive or fatal to your business.

A business plan has three primary objectives:

- In the beginning, it is a reality check to see if your business concept works before you spend a lot of time and money.
- After you begin operating, it is a roadmap to help you determine if the company is meeting the objectives and following the path you set out at the beginning. Business plans are never cast in concrete, but are a useful guide to check progress.
- It is the easiest path to access capital anytime. Your business plan answers the critical questions that financial people have. How much? When? What for? How am I getting it back?

There is no right or wrong template for writing your plan, but avoid the temptation to let it dictate how your business is presented. This plan must be a faithful representation of your vision for the business.

A Business Plan consists of 10 sections. Some are more critical than others.

1. Navigation

Complete the entire plan without exaggerated claims or focusing only on the positive. If only the positive is presented, the reader will question whether enough research was done.

The *Executive Summary*, the *Financial Plan* and the *Sales and Marketing Plan* are the three sections every investor is guaranteed to read. Plan on spending at least 80% of your time in these three areas.

2. Business Concept

This is an overview of the industry, the company and the company's product/service. It should be very clear where sales are coming from and where industry trends show sales are going to be going. This section highlights the market research that created the company. Supporting documentation, like industry and government reports, belongs in the appendix. The Business Concept section should address:

- What product or service will be offered?
- Who is going to buy it? Go into great detail about the customer.
- When are they going to buy it? Is this seasonal, impulse?
- Why are they going to buy from this company instead of someone else? What is the company's sustainable competitive advantage?
- How the industry is currently structured and whether this business is going to support or disrupt that structure.
- Briefly discuss current market size and trends.

- Briefly discuss key competitors. Be sure to include key competitors as in the biggest market share and the biggest (real or potential) disrupter. Status quo/doing nothing may be the company's biggest competition.
- What are the barriers to entry and exit?

3. Financial Plan

This is the focus for any investor and consists of four mandatory elements and one optional element.

- Statement of Start-Up Expenses
- Income Statement (also known as a Profit & Loss Statement)
- Balance Sheet
- Statement of Cash flow
- Product Pricing Structure (optional)

Plan on projecting three (3) years out. Typically, the most difficult projection is sales; it is also the most important. It is comparatively easy to identify the costs associated with developing a company and producing a product or service, The great unknown for many entrepreneurs is how to get a customer to put their money down for that product or service.

Important Note: No investor is going to put money into a company so the founders can pay off their investment or retire other debt. You must have "skin" in the game.

4. Sales & Marketing Plan

There is an old motto "Nothing happens until somebody sells something." The single biggest problem that start-up businesses encounter is living up to the sales numbers. Experienced investors automatically discount the sales numbers because they are almost always overstated. Most entrepreneurs do not have sales backgrounds, so they underestimate the time and difficulty of moving from lead to prospect to customer.

Be as clear as possible about how sales are going to be made, including:

- How is the customer going to buy it? Website? Catalog? Sales Representative?
- Where is the customer going to buy it? In the Home? Office? Retail Store?
- If selling a regulated product or service (federal, state, local), be sure to address any advantages to or limitations placed on the selling process.

The Marketing Plan is part of and is designed to support the sales plan.

- Product or Service – Cite advantages/disadvantages versus competitors and alternatives. Mention planned line extensions, add-ons and other new products or services. Do not go into detail. If this plan doesn't work or can't be funded, future plans become moot.
- Position – On the continuum from basic necessity to luxury, where does the product or service fall? What impact on price and customer profile?
- Placement - How does the product have to be presented and sold? Is the sales channel compatible with the product/brand image? Neiman Marcus doesn't sell *baking soda* and Wal-Mart doesn't sell *mink coats*.
- Pricing – What is the value proposition? Value is what the customer thinks it is. How does it compare to competition? Are there any value-added services or other enhancements that improve customer value?

- Promotion – How will the target customer be reached? Advertising? PR?
- Location – How does the location help/hinder the marketing of the product? Why was it chosen? Very important for retail, and may be less so or not at all for commercial and industrial companies. Touch on customer accessibility, parking, safety, etc. if it is important to the operation and marketing of the product or service.

5. Design and Development Plan

If, as part of the business plan, the company is developing a new product, this section discusses:

- Technology or technologies employed
- Prior art or existing examples
- Patents, Copyrights, Trademarks or other Intellectual Property
- Prototype Schedule
- Certifications required (i.e. UL, ETL, CSA,...)
- Percentage/types of operations outsourced
- Critical processes that will be controlled in-house
- Key suppliers and alternatives

6. Operation Plan

This section outlines the nuts and bolts of how you are going to deliver the product or service. For a manufactured product, the Operations Plan should agree with the Design and Development Plan. Other questions/issues to address are:

- All legal documents relating to incorporation (copies go into Appendix)
- Unique transportation and utility needs
- Key regulations (OSHA, EPA....) and any hazardous waste created
- Key barriers and how they will be addressed
- Critical timelines
- Security including:

Inventory Control

Data security (Trade and Operational secrets, Identify Theft, HIPAA)

Physical security

Internet and E-Mail

- Employment

Characteristics of the workforce needed

Pay ranges and benefits

Employee screening/prescreening

Codes of conduct

Termination

7. Management Team

In this section, all owners should be identified along with their percentage of ownership. Any conflicts of interest, contracts (personal or professional) or any other agreements (verbal or written) must be disclosed.

There should be a very brief (1-2 paragraph) biography for every manager, advisor and key employee that includes their education, qualifications and experience. Resumes go into the Appendix. Also include an explanation about what each person brings to the business to help it achieve its goals.

There is an old saying that says “you don’t bet on the horse, you bet on the jockey.” What types of people are in the management team and acting as advisors? Look for a blend of different skills and try to recruit people to fill in the gaps. Some of the areas to consider:

- Sales – the overwhelming preference is for the owner to be intimately involved in the sales process, not functioning as an administrator or operations person.
- Finance – it helps to have a banker on board. They have a tendency to be conservative, but are invaluable at assessing financial health.
- Accounting – if there is only a bookkeeper on staff look at having a CPA advisor.
- Marketing
- Design and Development
- Human Resources
- Legal Needs, General Business & Intellectual Property (Patents). If the business is in a contract-intensive market, consider having the company’s outside counsel as an advisor.
- Operations

8. Schedule

The probability of being “on schedule” at any time is almost zero. Give it your best shot, projecting out 36 months. Your priorities are rarely other people’s priorities. Expect things to take longer than planned, especially where financial negotiations and product development are involved. Identify those few critical milestones along the way that must be met and focus on making those specific goals. Recognize that it may be necessary to review the schedule at those key milestones and be prepared for it to impact the financial projections. It is imperative to keep all investors (equity and debt) informed of schedule slips. They won’t be surprised. They won’t be happy. They will appreciate it.

9. S.W.O.T. Analysis

Strengths, Weaknesses, Opportunities and Threats Analysis can be one of the best ways to clarify the business’ long-term chances for survival.

Strengths and Weaknesses are internally focused. Look at all the functional areas of the company – Financial, Product Development, Operations, Sales, Marketing, Human Resources – clarify why something represents a strength or weakness and what, if necessary, is going to be done about it. For example: “Four person sales force experienced in selling VoIP systems can close sales faster, providing revenues” would be a strength if the new business sells VoIP systems.

“Four person sales force experienced in selling VoIP systems requires retraining in selling switching technology in first 30 days” could represent a weakness.

Opportunities and Threats are externally focused. Look at the market and the competitive and regulatory environments, clarifying why it is perceived to be an opportunity or a threat. “Governor plans to sign a bill creating economic incentives for school districts to switch to renewable fuels, affecting 15,000 schools in 300 districts,” could be a great opportunity if the company makes renewable energy systems suitable for schools.

“Governor plans to sign a bill increasing cigarette tax by \$1.00 per pack, reducing annual cross-border purchases by \$1,000,000 and inducing approximately 10,000 people to quit” could be a threat to a company that distributes cigarettes.

“Individuals over the age of 60 to be fastest growing demographic group for next 20 years” can be a threat if the company makes skateboards or an opportunity if the company makes adult diapers.

10. Appendix

The appendix is the “catch all” where the supporting documentation goes. Research and statistics supporting a claim or an assumption goes here. This would include purchase orders, resumes, bids, contracts, etc. Use tabs to make things easy to find.

Things to Do/Avoid in your Business Plan

DO be brief, simple, specific and focused. If you communicate with razor sharp clarity, so your investor(s) “get it” immediately, there is a better chance of a “yes”. If the reader(s) has to go looking for the information they need, the plan will go quickly into the “no” pile. You will get a fair hearing if you don’t waste the reader(s) time.

AVOID Jargon. Everyone reading the business plan expects you to know more about the subject than them. Show your superior communication skills by putting it in laymen’s terms that everyone can understand. Under no circumstances should the plan “talk down” to the reader. You may have a superior intellect and/or advanced degrees, but the reader has a superior financial position. Knowledge good; arrogance bad.

AVOID Clichés (like the plague). This is a for-profit business plan that is looking for funding. Be serious and only use a metaphor if it clarifies a complex concept.

AVOID Exaggeration and Bragging. The people reading business plans are experienced and knowledgeable and ignore them.

- The market is huge and it’s variant (Big Research Firm) says market will be \$XX billion in the near future.
- No one else is doing what we are going to do
- We can keep the competition out / No one else can do what we do
- We have a proven management team
- (Big Company) is prepared to purchase

PRO-FORMA PROFIT/LOSS PROJECTION

ITEM SALES	YEAR 1	YEAR 2	YEAR 3
Sales of Products	\$ _____	\$ _____	\$ _____
Sales of Services	\$ _____	\$ _____	\$ _____
TOTAL SALES	\$ _____	\$ _____	\$ _____
GROSS MARGIN			
Cost of Production Sold	\$ _____	\$ _____	\$ _____
Cost of Services	\$ _____	\$ _____	\$ _____
TOTAL COST	\$ _____	\$ _____	\$ _____
TOTAL GROSS MARGIN	_____ %	_____ %	_____ %
EXPENSES			
Salaries/Commissions	\$ _____	\$ _____	\$ _____
Employee Benefits	\$ _____	\$ _____	\$ _____
Cost of Vehicles	\$ _____	\$ _____	\$ _____
Travel/Entertainment	\$ _____	\$ _____	\$ _____
Office Supplies	\$ _____	\$ _____	\$ _____
Utilities	\$ _____	\$ _____	\$ _____
Sales Promotion	\$ _____	\$ _____	\$ _____
Telephone	\$ _____	\$ _____	\$ _____
Computer	\$ _____	\$ _____	\$ _____
Postage	\$ _____	\$ _____	\$ _____
Office Equipment	\$ _____	\$ _____	\$ _____
Drinking Water/Coffee	\$ _____	\$ _____	\$ _____
Cleaning/Waste Disposal	\$ _____	\$ _____	\$ _____
Security	\$ _____	\$ _____	\$ _____
Maintenance/Repairs	\$ _____	\$ _____	\$ _____
Rent or Lease	\$ _____	\$ _____	\$ _____
Insurance	\$ _____	\$ _____	\$ _____
Mgt./Franchise Fees	\$ _____	\$ _____	\$ _____
Professional Fees	\$ _____	\$ _____	\$ _____
License Fees	\$ _____	\$ _____	\$ _____
Other Expenses	\$ _____	\$ _____	\$ _____
TOTAL			
DEBT SERVICE			
Loan Amortization	\$ _____	\$ _____	\$ _____
Loan Interest	\$ _____	\$ _____	\$ _____
TOTAL	\$ _____	\$ _____	\$ _____

Florida's Business Start Checklist

1. Determine "Should I start"

For quick, free online information about your opportunity, make sure to visit ShouldIStart.com. For free, local, confidential face-to-face assistance and training in determining the economic Viability of your concept (and for almost anything else concerning your business), visit the experts at the [Florida Small Business Development Center Network](#).

2. Evaluate State Business and Professional License Requirements

The State of Florida regulates some industries and professionals. To see if your profession is regulated, visit MyFlorida.COM.

3. Choose a Business Name

When choosing a Business Name, you will want to check to see if the name is currently in use via search engines, the [US Patent and Trademark Office filings database](#) and the [State of Florida entity name registration database](#).

4. Draft a Business Plan

A business plan aids you in determining the economic viability of your concept, and can be used for securing financing, planning growth or general communicating your business opportunity.

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5. Select A Legal Structure

To best determine the most advantageous legal structure for your firm, you may wish to visit the [US Small business Administration or download the BizFilings Business Entity Comparison Table](#).

6. Develop Internal Agreements

If more than one person will be involved in the ownership and management of the firm, or if you are developing a corporation, it is recommended that you seek legal advice in the development of internal agreements. For samples, visit <http://www.ilrg.com/forms>.

7. File with the State of Florida

All legal entities, except sole proprietors operating under the owner's full legal names, must file with the State of Florida at SunBiz.org. You may also wish to visit BisFilm.com or your trusted legal advisor for professional filing assistance. A Fictitious Name Registration is also required of individuals who do business under any name other than either their full, legal personal name or a properly registered corporate name, partnership, trademark, service mark or limited liability company. If your firm will be collecting taxes for, or remitting taxes to, the State of Florida, you will additionally need to file Form DR-1 at MyFlorida.com/dor.

8. **File with the IRS**

It is recommended that all Florida business file for a **free** EM number with the IRS. If your corporation or LLC will be electing to be taxed as an **S-Corporation**, you will make this election with the IRS as well, using **Form 8832** (pdf document – to elect to be taxed as a corporation) and **Form 2553** (pdf document – to elect to be taxed as an S Corporation).

9. **File with local Tax Collectors**

Most Florida Counties and Cities mandate an Occupation Tax for the privilege of locating your business within their limits. To see if your county requires such a tax, visit FloridaTaxCollectors.com. To learn if your city requires the tax, visit Myflorida.com/cities.

10. **Establish Financial Relationships**

As soon as possible, open your firm's bank account, apply for initial funding, and set up your accounting system. Even if no additional funds are required to start your business, it is recommended that you apply for a line of credit or credit card as a precautionary measure. If you are seeking grants, have a concept that provides a social good above and beyond your personal ethnicity, race or sex, please visit [The Catalog of Federal Domestic Assistance.Grants.gov](http://TheCatalogofFederalDomesticAssistance.Grants.gov). [The SBA Grant Page](http://TheSBAGrantPage) or the [SBA Office of Technology SBIR/STRR Homepage](http://TheSBAOfficeofTechnologySBIR/STRRHomepage).

11. **Protect your Business**

There are several protective measures that you can take for your business. First, make sure to copyright any original works of authorship (books, drawings, designs, etc.) trademark any branded names used, and patent any inventions. Also, to protect ourselves from any potential litigation, you may wish to seek our business insurance.

12. Hire Employees

Hiring employees is often a major step for a new firm, and can lead to uncertainty to the owner in a number of areas. To investigate average pay per position, visit WhatPeopleAreAsking.com. To learn about current Worker's Compensation requirements, visit FLDFS.com/WC/. To report a new employee to the State of Florida, visit FL-NewHire.com

13. Licenses

If you will be doing business in Collier County, obtain a Business/Occupational License at 2800 North Horseshoe Drive, Naples, Florida – telephone 239-403-2477.

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FloridaStartup.com provides entrepreneurs and new business owners in the State of Florida an interactive checklist to aid in starting an LLC, corporation partnership, or sole proprietorship.

Checklist for Starting a Business in Collier County

Note: Some of the steps below may refer you to topics in our online **Business Resource Library** which is located at www.scorenaples.org/library.

1). CREATE A BUSINESS PLAN. This is essential for obtaining any financing and is an excellent resource for creating a checklist and for making sure you have thought through the business idea. We recommend using the software BUSINESS PLAN PRO from Palo Alto Software. Also available is MARKETING PLAN PRO, CASH PLAN PRO, and WET STRATEGY PRO. Our local SCORE office has this software on our computer so that you can try it for free. See our [Business Plan](#) Library topic page for complete details.

2). OBTAIN AN ACCOUNTANT/BOOKEEPER, A BUSINESS LAWYER, AND AN INSURANCE AGENT. For a discussion on finding an accountant, see our [Bookkeeping](#) topic in our library. If you need a referral on a lawyer, The Florida Bar Lawyer Referral Service (LRS) provides referrals to attorneys who will conduct an initial one-half hour office consultation for \$25.00. Their number is 1-800-342-8011. For further information on finding an attorney, see the legal page of www.business.gov. If possible, utilize an insurance agent that comes recommended from friends, family and colleagues. See our library topic on [Insurance](#) for more information on the types of insurance you may need.

3). DETERMINE A BUSINESS ORGANIZATION (E.G. C-CORPORATION, PARTNERSHIP, S-CORPORATION, LIMITED LIABILITY COMPANY, SOLE PROPRIETORSHIP). Through an appointment SCORE can help with that. Alternatively, use a lawyer to help you. You might also review www.corporate.com/entity-comparison.jsp.

4). REGISTER THE COMPANY WITH THE FLORIDA SECRETARY OF STATE. You can go to the Occupational Permit Counter to determine any special permits you need. Their website is www.dos.state.fl.us.

Sample Forms are located at: www.dos.state.fl.us/doc/form_download.html

For example, Sole-proprietors will file a Fictitious Name Registration; Corporations will file Articles of Incorporation.

5). REGISTER FOR A FEDERAL TAX ID NUMBER (EIN) See www.irs.gov/businesses/small/article/0..id+98350.00.html

6). REGISTER FOR STATE TAX ID NUMBER, UNEMPLOYMENT COMPENSATION ID NUMBER, SALES TAX ID NUMBER (IF REQUIRED), AND ANY OTHER NECESSARY PERMIT REQUIRED FOR YOUR TYPE OF BUSINESS. See: www.myflorida.com/dor/businesses.

This website also has a NEW BUSINESS GUIDE which can be downloaded (PDF Format).

7). IF YOU WILL BE DOING BUSINESS IN COLLIER COUNTY, OBTAIN A BUSINESS/OCCUPATIONAL LICENSE (which is basically as all tax allowing you to do business in the County.

Their office is located at 2800 North Horseshow Drive, Naples, FL 34104. Their telephone number is 239-403-2477 and their website is www.collicrtax.com. Click on OCCUPATIONAL for a downloadable application). Other counties have a similar tax.

The process requires two or three steps, depending on the location of your business. If your business is located within the city limits of Naples, Everglades City, or Marco Island, you will first need to obtain a city-issued Occupational License **before** applying for the County license:

For Naples, see: www.naplesgov.com/finance/occupationallicense.asp

For Marco Island see: www.scorenaples.org/library/occupational%20marco.pdf

For Everglades City, call 239-695-3781.

Next, apply for a Zoning Certificate at the: Collier County Comprehensive Planning Department located at 2800 North Horseshoe Drive, Naples, FL 34104. Telephone: (239) 403-3400.

Finally, submit the approved Zoning Certificate with the Occupational License Application to the Collier County Tax Collector, also at 2800 North Horseshoe Drive.

8). OPEN A BANK ACCOUNT.

The above websites have lots of other information too regarding “How To”, required forms and dates for filings. Other IRS information may be found at: www.irs.gov/smallbiz

COLLIER COUNTY BUSINESS TAX RECEIPT INSTRUCTIONS

PLEASE MAKE CHECK PAYABLE -- COLLIER COUNTY TAX COLLECTOR

SUBMIT APPLICATION TO:
COLLIER COUNTY TAX COLLECTOR
BUSINESS TAX DEPARTMENT
2800 N. HORSESHOE DRIVE
NAPLES FL 34104
(239) 252-2477
FAX (239) 643-4788

HOW TO PREPARE A BUSINESS TAX APPLICATION

GENERAL INSTRUCTIONS: The Business Tax Application should be prepared whenever a new business is established to a new owner or location.

ITEM EXPLANATION:

- 1) **BUSINESS NAME** - The name under which you will do business. Proof of business name registration is required.
- 2) **ADDRESS OF BUSINESS LOCATION** - Enter the address of the business physical location.
- 2a) **RESIDENCE USED AS AN OFFICE** - Check yes or no for in-home occupation.
- 3) **BUSINESS MAILING ADDRESS** - Enter the address you want you mail sent to.
- 4) **BUSINESS OWNER OR QUALIFIER'S NAME** - Enter the name of the individual who owns the business or the qualifying agent for the company.
- 5) **OWNER OR QUALIFIER'S RESIDENTIAL ADDRESS** - Enter the address of the person identified in item 4.
- 6) **TELEPHONE** - Self explanatory.
- 7) **LEGAL FORM OF BUSINESS** - Check appropriate box.
- 8) **OPENING DATE OF BUSINESS OR DATE ASSUMED** - Enter approximate date or year the business was or will be opened.
- 9) **BUSINESS WITHIN CITY LIMITS OF NAPLES** - Is business physical location inside the city limits. Check yes or no.
- 9a) **FEDERAL IDENTIFICATION OR SOCIAL SECURITY NUMBER** - APPLICATION WILL NOT BE PROCESSED UNLESS THIS INFORMATION IS OBTAINED.
- 10) **TYPE OF BUSINESS CONDUCTED** - Enter a description of the service(s) or product(s) that will be for sale at the place of business.
- 11) **FILL IN APPROPRIATE AREAS** - Answer only the questions which pertain to your business.
- 12) **STATE LICENSE OR CERTIFICATE NUMBER** - Application will not be processed for contractors, attorneys and regulated professionals, unless a copy of the state license or certification is received.



COLLIER COUNTY BUSINESS TAX RECEIPT APPLICATION



2800 N. Horseshoe Drive, Naples, FL 34104
Make Check Payable to: Collier County Tax Collector
Phone: 239-252-2477 Website: www.colliertax.com

CHECKLIST

- Copy of Articles of Incorporation or Fictitious letter from the State stating that your business name is on file. (850-245-6052 or 6058) www.sunbiz.org
- Copy of State license from Department of Business and Professional (850-487-1395) or Department of Health. (850-488-0595)
- Copy of City Business Tax Receipt. (239-213-1800)
- Copy of Motor Vehicle Repair Registration Certificate from Department of Agriculture. (800-435-7352)
- Copy of Health inspection from Department of Hotels and Restaurants (850-487-1395) or Department of Agriculture (800-435-7352)
- Yellow Fire Compliance (list of fire district phone number enclosed)
- Copy of Marco Zoning Certificate. (239-389-5000)
- Completed Zoning application with appropriate fee made payable to: **Board of County Commissioners** for commercial **OR** to: **Collier County Tax Collector** for residential.
- Completed Business Tax Receipt application with appropriate fee made payable to: Collier County Tax Collector. (239-252-2477)
- Other: _____
- Must contact Property Appraiser's Office at (239)252-8145 for tangible Personal Property forms.

CHECK ONE:

- Original Application _____
- Transfer of License # _____
- Renewal of License # _____
- Date: _____
- Classification _____
- Code Number _____
- License Amount _____

- 1) CORPORATE NAME - _____
- 1a) DBA NAME - _____
- 1b) BUSINESS OWNER OR QUALIFIER'S NAME - _____
- 2) PHYSICAL ADDRESS - _____
(No P.O. Box allowed)
- 2a) IS RESIDENCE USED AS AN OFFICE - Yes No
- 3) BUSINESS MAILING ADDRESS - _____
Street City Zip
- 4) OWNER OR QUALIFIER'S RESIDENTIAL ADDRESS - _____
- 5) TELEPHONE - Business: _____ Home: _____
- 6) LEGAL FORM OF BUSINESS: Sole Proprietorship Partnership Corporation LLC LLP
- 7) OPENING DATE OF BUSINESS OR DATE ASSUMED - _____
- 8) OFFICE WITHIN CITY LIMITS OF NAPLES - Yes No If Yes, City License No. _____
- 9) SOCIAL SECURITY NO. **OR** FEDERAL EMPLOYER IDENTIFICATION NO.
_____ - _____ - _____

In accordance with Florida Statute 205.9535(5) we require you to provide us with either a Florida Employer Identification Number (FEIN) or a Social Security Number.

- 9a) TYPE OF BUSINESS CONDUCTED: _____
- 10) NUMBER OF EMPLOYEES -Including of number of owners: _____
- 11) FILL IN THE APPROPRIATE AREAS -
 - a) Rental units (motel/hotel/apts.) Number of units: _____
 - b) Seating Capacity (rest./cafes, etc.) Number of seats: _____
 - c) Number of coin-operated machines owned by business or individual: _____
- 12) STATE LICENSE OR CERTIFICATION NUMBER - _____
Must have photo copy of state license if state licensed and certified

UNDER PENALTIES OF PERJURY, I DECLARE THAT I HAVE READ THE FOREGOING DOCUMENT AND THAT THE FACTS STATED IN IT ARE TRUE TO THE BEST OF MY KNOWLEDGE.

xxxAPPLICANT'S SIGNATURE: _____ DATE: _____

(Owner and/or representative of business) TITLE: _____

THIS TAX IS NON-REFUNDABLE FOR BUSINESS STATED ABOVE

SECTION A, B, AND C FOR OFFICE USE ONLY

THIS SECTION TO BE FILLED OUT BY CONTRACTORS/BCC LICENSING BOARD

SECTION A

Classification of Contractor: _____ County Certification Number: _____

Department Supervisor: _____ Date: _____

THIS SECTION TO BE COMPLETED BY PLANNING SERVICES

SECTION B

_____ Business is an in-home occupation and the applicant has agreed to adhere to the requirements as set forth in the Collier County Zoning Ordinance.

_____ Business DOES COMPLY with the Collier County Zoning Ordinance. PROPERTY ZONED _____

Signed: _____ Title: _____ Date: _____

Comments: _____

THIS SECTION TO BE COMPLETED BY THE HEALTH DEPARTMENT,

SECTION C

_____ Business DOES COMPLY with the local and/or State requirements.

Signed: _____ Title: _____ Date: _____

BUSINESS

CHECKLIST

HAVE YOU

- _____ Decided on your business organization?
- _____ Checked with Collier County Impact Fee Administration for any impact fees that may have to be paid prior to Zoning approval (doesn't apply to Home Occupations)?
213-2991
- _____ Registered your fictitious name? (You must register the name under which you do business with the Department of State, Division of Corporations. For further information call 1-850-245-6052.)
- _____ Filed for Federal I.D. Number?
1-800-829-1040
- _____ Obtained the proper state of professional license(s)?
1-850-487-1395
- _____ Obtained your City Business Tax Receipt first if located within city limits?
213-1800
- _____ If selling cigarettes or alcohol, applied for a Florida State Beverage license?
239-278-7195
- _____ Have you received your Notice of Fire Compliance @ certificate from your local fire district serving your commercial location? Contact your local fire district for appointment.
(IN-HOME OCCUPATIONS ARE EXEMPT)
- _____ If providing public food service or temporary lodging, apply for Division of Hotels Restaurants Inspection and license?
1-850-487-1395
- _____ Obtain unemployment compensation coverage?
1-850-488-2130
- _____ Obtained sales tax number, forms and payment schedule?
239-434-4858
- _____ Checked Worker's Compensation Status?
1-800-342-1741
- _____ Checked Zoning regulations? (Applications can be faxed to you)
239-252-5603
- _____ Obtained registration from the Dept. of Agriculture & Consumer Services?
1-800-435-7352
- _____ If you are no longer in business, you must cancel your license in writing.
- _____ Obtain Tangible Personal Property I.D, call 1-239-252-8145.

BUSINESS TAX RECEIPT FEE STRUCTURE

CONTRACTORS*

1-10	EMPLOYEES	\$ 18.00
11-20	EMPLOYEES	36.00
21-30	EMPLOYEES	54.00
31-40	EMPLOYEES	72.00
41-50	EMPLOYEES	90.00
51-100	EMPLOYEES	225.00
101-150	EMPLOYEES	337.50
151-200	EMPLOYEES	450.00
201&UP	EMPLOYEES	468.75

MANUFACTURING*

1-10	EMPLOYEES	\$ 30.00
11-20	EMPLOYEES	60.00
21-30	EMPLOYEES	90.00
31-40	EMPLOYEES	120.00
41-50	EMPLOYEES	180.00
51 & UP	EMPLOYEES	225.00

PUBLIC SERVICE*

1-5	EMPLOYEES	\$ 22.00
6-10	EMPLOYEES	54.00
11-15	EMPLOYEES	80.00
16-20	EMPLOYEES	112.00
21&UP	EMPLOYEES	150.00
OWNER ONLY-NO EMP.		10.00

RESTAURANTS

1-30	SEATS	\$ 30.00
31-74	SEATS	60.00
75-149	SEATS	90.00
150&UP	SEATS	120.00
	CARRY OUT	30.00
	DRIVE-IN	60.00
	EACH MOBILE UNIT	50.00
	CATERING	50.00

*If the number of employees have changed, you must indicate this on your renewal slip and increase your fee accordingly.

WHOLESALE BUSINESS

FLAT RATE \$30.00

RETAIL SALES

FLAT RATE \$30.00

PROFESSIONAL

FLAT RATE \$30.00

MISCELLANEOUS BUSINESS

FLAT RATE \$100.00

Oct. 1-Oct. 30 - an additional 10% of license fee; Nov. 1-Nov. 30-an additional 15% of license fee; Dec. 1-Dec.31-an additional 20% of license fee; Jan. 1 and after-an additional 25% of license fee, plus a collection fee not to exceed \$10.00

*** HALF YEAR RATES EFFECTIVE FOR NEW BUSINESSES FROM FEB 1ST TO MID-JUNE***

GENERAL INFORMATION

CHILD CARE

The Department of Health & Rehabilitative Services, Dept. of Children Youth and Family Services is responsible for the licensing and inspection of child care facilities and family day care homes. Child care means the care and supervision of a child on a regular basis for less than 24 hours a day for which a payment is made. A family day care home is an occupied residence that provides day care for no more than five unrelated preschool children. School-age siblings of those children may also be cared for provided the total number of children does not exceed ten.

To register your child care or day care facility, please call the State of Florida Department of Health and Rehabilitative Services, Children Youth and Family Services, (239) 643-3908.

CONTRACTORS

If you are a contractor or a sub-contractor and you are offering to perform any services regulated by the Contractor's License Department, you will be required to have a valid certificate of competency. For an application, please call the Contractor's Licensing Department at (239)252-2431.

FOOD SERVICES

The Department of Business Regulations Division of Hotels/Restaurants and the Department of Agriculture & Consumer Services are responsible for licensing and inspecting any food service/food related business. This inspection would include vehicles building, etc. where food is prepared, served or sold for consumption. (This includes vending machines.) For more information please call 1-800-435-7352 or 1-800-226-7359.

HAZARDOUS WASTE

Businesses that generate Hazardous Waste are subject to federal and state restrictions. Please contact Collier County Pollution Control Dept., Environmental Services Division at (239)252-2502 for assistance.

TANGIBLE PERSONAL PROPERTY

This refers to property (furniture, equipment, machinery, inventory) owned by a commercial or residential business. Please call the County Appraiser's Office at (239)252-8145 for the proper forms.

HOME OCCUPATIONS

In all cases, the home occupation must be the secondary use of the building. (It must be used mainly as a dwelling place.) Other restrictions are listed in the Home Occupation Zoning Guidelines, which you may obtain at the Development Services Center, 2800 Horseshoe Drive.

COMMERCIAL

Commercial business locations are required to obtain a Zoning Certificate from the Zoning & Planning Department. Prior to signing a lease or contract for purchase at a specified location, you should:

- 1.) Verify Growth Management Plan consistency.
- 2.) Verify that the Zoning District in which the business is located allows the type of business you are interested in beginning/operating.
 - a.) Allow Planning Services staff to check the specific site to ensure:
 - 1.) Adequate parking exists for your type of business.
 - 2.) Proper separation requirements are met for establishments where alcoholic beverages will be consumed.
 - 3.) Building is in conformance with all other provisions of the Collier County Zoning Ordinance.

If your location has changed, and you are in the unincorporated part of Collier County, you must obtain a Zoning Certificate from the Planning Department before your location can be changed on your Business Tax Receipt. Planning Department's phone number is (239)252-2400.

FIRE/GOING OUT OF BUSINESS PERMIT

A permit is required for any sale held in a way as to cause the public to believe that the goods for sale will be damaged from a fire or business is liquidating inventory as they are going out of business. You must obtain this permit from the Business Tax Department before you can run any articles in the newspaper. For more information call (239)252-2477.



Local Business Tax Checklist

Check one: Original Transfer

To obtain a Lee County Local Business Tax Receipt, complete and submit a Local Business Tax Application and provide the following:

Business Name:

If your business is operating and/or advertising under a name other than your full legal name, a corporate name, LLC, LLP, Partnership or Trademark, attorney, regulated by Department of Business & Professional Regulation, or the Department of Health, a [Fictitious Name Registration](#) is required.

Zoning Approval:

Prior to the issuance of the Lee County Local Business Tax Receipt, the business location must be properly zoned.

City Locations:

- If the business is located within city limits, a city local business tax receipt or city zoning approval must be obtained before applying for a county business tax receipt.

Contact the appropriate agency:

Bonita Springs	239.444.6150
Cape Coral	239.574.0430
Fort Myers	239.321.7990
Fort Myers Beach	239.765.0202
Sanibel	239.472.9615
Village of Estero	239.221.5035

Unincorporated Lee County:

- If the business is operating from a residential location and the type of business is on the [Zoning Exemption List](#), complete the [Home/Truck affidavit](#) and submit the signature page with your application.
- If the business is operating in a commercial location, contact [Lee County Community Development](#) for zoning requirements and approval at 1500 Monroe St., Ft. Myers, 239.533.8329.
- If the business is located outside Lee County, provide a copy, if issued, of the current city or county local business tax receipt.

EIN or Social Security #:

- An Employer ID Number (EIN) or Social Security Number is required.

Tangible Taxes:

- After issuance of your Local Business Tax Receipt contact the [Property Appraiser's office](#) at 239.533.6100.

Regulated Certificates or Licenses:

A copy of the current Lee County or State of Florida certification is required. Contact the appropriate agency to obtain the required certificate or license.

- Auto repair, paint & body shop, health or physical fitness
[Department of Agriculture and Consumer Services](#) (DOACS) 800.435.7352
- Contractor - Lee County Competency Card (LCCC)
[Lee County Contractor Licensing](#) 239.533.8895
- Contractor - State certified
[Department of Business and Professional Regulation](#) (DBPR) 850.487.1395
- Pest Control Company
[Bureau of Entomology and Pest Control](#) (BEPC) 850.617.7997
- Professional Landscaping Company
[Best Management Practices](#) (BMP) / University of Florida (IFAS) 239.530.5953
- Professional such as a doctor, nurse, therapist, etc.
[Department of Health](#) (DOH) 850.488.0595
- State Certified Business or Professional such as a certified public accountant, hotel, restaurant, cosmetology, pawnbroker, etc.
[Department of Business and Professional Regulation](#) (DBPR) 850.487.1395

License Transfers:

- Complete a new Local Business Tax Application.
- Submit the current Lee County Local Business Tax Receipt.
- Provide a copy of the bill of sale or other documentation of ownership changes.

Miscellaneous Maintenance:

- A business operating under category property maintenance or miscellaneous maintenance or repair service, etc. is very restrictive in nature. The owner must submit a signed [Miscellaneous Maintenance Affidavit](#). This form may be obtained from any Lee County Tax Collector's office or by visiting our official website www.leetc.com.



Local Business Tax Application

Check one: Original Transfer

1. Type of business: _____ EIN/SSN(Required): _____

2. Business name (Doing Business As): _____

If the business is exempt from filing a Fictitious Name Registration, check the appropriate box below:

- Business name indicates my full legal name
- Business name is a corporation, LLC, LLP, Partnership or registered trademark
- Attorney, regulated by Department of Business & Professional Regulation, or regulated by the Department of Health

3. Corporate/Owner Name: _____

Licensed Professional/Qualifier Name: _____

Last Name	First Name	Middle Initial
-----------	------------	----------------

4. Professional/Qualifier County/State License or Certification Number: _____

Note: Enter license number and attach a copy of your current license or certification.

5. Physical Address: _____

City: _____ State: _____ ZIP: _____

Business Location: Residential Commercial Parcel (STRAP): _____

6. Mailing Address: _____

City: _____ State: _____ ZIP: _____

7. Business Phone: (_____) _____ Cell Phone: (_____) _____

8. Email: _____

9. Opening date at this location in Lee County: _____

10. Changes to an existing Local Business Tax Account:

Current Local Business Tax Receipt Number: _____

Check All Boxes That Apply:

No Fee:

Fee: \$3.00

- | | |
|----------------------------------------------|-------------------------------------------------------------------------------|
| <input type="checkbox"/> Business/Owner Name | <input type="checkbox"/> Transfer of Ownership – Include copy of Bill of Sale |
| <input type="checkbox"/> Mailing Address | <input type="checkbox"/> Physical Address |
| | <input type="checkbox"/> Type of Business |

Under penalties of perjury, I hereby declare the information above is true and correct to the best of my knowledge.

Owner/Qualifier Signature: _____ Date: _____

Zoning Approval: This section must be completed by the applicable city/county zoning agency.

Refer to zoning approval requirements on reverse side.

HOL-USE or COM#: _____

Approved By: _____ Title: _____ Date: _____

Local Business Tax Information

Local Business Tax Fee:

Full Year Fee (Oct – Sept): \$50.00

Half Year Fee (Apr – Jun): \$25.00

Quarter Year Fee (Jul – Sept): \$12.50

Other Services and Fees:

To obtain information and fees for an Escort Service, Flea Market, Going Out of Business/Fire Sale, Professional Landscape, Special Event, or a Transient Merchant, contact the Lee County Tax Collector's office at 239.533.6000.

Payment Options:

- Check or money order made payable to Lee County Tax Collector
- Cash, check, money order, debit card (PIN required), and all major credit cards. A convenience fee is charged when using a credit or debit card and is subject to service provider rates which may vary. No portion of this fee is retained by the Tax Collector's office.

Zoning Approval:

Prior to the issuance of the Lee County Local Business Tax Receipt, the business location must be properly zoned.

City Locations:

If the business is located within one of the cities listed below, a city local business tax receipt or city zoning approval must be obtained before applying for a county business tax receipt.

Contact the appropriate agency:

Bonita Springs	239.444.6150	www.cityofbonitaspringscd.org
Cape Coral	239.574.0430	www.capecoral.net
Fort Myers	239.321.7990	www.cityftmyers.com
Fort Myers Beach	239.765.0202	www.fortmyersbeachfl.gov
Sanibel	239.472.9615	www.mysanibel.com
Village of Estero	239.221.5035	www.estero-fl.gov

Unincorporated Lee County:

If the business is operating from a residential location and the type of business is on the [zoning exemption list](#), complete the [Home/Truck affidavit](#) and submit the signature page with your application. This information is available on our official website at www.leetc.com. All other residential businesses must contact Lee County Community Development at 239.533.8329 or www.leegov.com/dcd for zoning approval.

If the business is operating from a commercial location, Lee County Community Development must complete the "Zoning Approval" section on the application or attach a copy of the Certificate of Use or Certificate of Occupancy.

Tax Collector Office Hours

Monday – Friday 8:30 a.m. to 5:00 p.m. (except holiday closings)

Information/Questions: Call 239.533.6000 or visit our official website at www.leetc.com
PO Box 1549 • Fort Myers, FL • 33902

DELINQUENT TANGIBLE PERSONAL PROPERTY (DELQTPP)

Tangible personal property taxes become delinquent April 1 of each year, at which time interest and additional fees are due and added to the bill for collection. A reminder notice is mailed to the property owner showing the additional fees. Tangible personal property accounts that remain unpaid on May 1 of each year will be referred to Revenue Recovery Solutions, Inc. for collection. Accounts referred for collection will be subject to an additional fee assessed by the vendor.

A list of delinquent tangible personal property taxpayers are advertised in a local newspaper, the cost of which is added to the tax bill.

Pursuant to Florida Statute 197.413, tax warrants are issued by the Tax Collector prior to April 30 of the next year on all unpaid tangible personal property taxes. The Tax Collector will also apply to the circuit court for an order granting levy and seizure of the tangible personal property for the amount of the unpaid taxes and costs.

If the delinquent taxes cannot be made in one payment and the amount due is at least \$40.00, a payment plan may be available. To inquire about a payment plan contact delqtp@leetc.com. An application can be found at: www.leetc.com/taxes/delinquent-taxes.

IMPORTANT CONTACTS

Lee County Tax Collector
Delinquent Tangible Taxes
239.533.6000
www.leetc.com
delqtp@leetc.com

Lee County Property Appraiser
Tangible Tax Department
239.533.6140
www.leepa.org
TPP@leepa.org

TAX COLLECTOR	
September 30	Local Business Tax renewals due
November 1 – March 31	Current year taxes due
April 1	Taxes delinquent

PROPERTY APPRAISER	
January 1	Assessment date & DR-405 available online
April 1	Filing deadline for TPP and extension requests
May 15	Filing deadline for TPP with extensions, penalties applied
Mid-August	TRIM notices mailed out

Larry D. Hart
LEE COUNTY
Tax Collector



BUSINESS OWNER'S GUIDE TO TANGIBLE TAXES

This information is provided to assist you in understanding the requirements associated with Tangible Personal Property Taxes.

Visit our official website at
www.leetc.com

OFFICE HOURS AND LOCATIONS

Monday - Friday 8:30 a.m. to 5:00 p.m.
Except holiday closings

Bonita Springs.....25987 S Tamiami Trl
Cape Coral.....1039 SE 9th Ave
Fort Myers.....2480 Thompson St
Lehigh Acres.....3114 Lee Blvd
North Fort Myers.....15201 N Cleveland Ave
South Fort Myers.....15680 Pine Ridge Rd

Mailing Address: PO Box 630
Fort Myers, FL 33902-0630



DO YOU OWN A BUSINESS OR RENT PROPERTY?

If you operate a business, or rent real property, you are subject to an ad valorem assessment. Tangible personal property tax is an ad valorem tax based on the following categories of property:

- Businesses - furnishings, fixtures, signs, supplies, tools, and equipment used in the operation of business. Items owned, used, or leased by a business are considered tangible personal property.
- Rental Furnishings - furnishings and appliances provided in a rental unit.

BUSINESS OWNER REQUIREMENTS

Business owners will receive a Lee County tangible personal property tax notice. Based on Florida Statute 193.052, anyone in possession of assets on January 1 must file a Tangible Personal Property Tax Return (DR-405) with the Property Appraiser by April 1 each year. The Property Appraiser uses the return to determine the value of the assets. If the furnishings or equipment are used in the course of business, it needs to be reported. This includes any fully depreciated or expensed assets and personally owned assets.

All tangible property must be reported.

HOW TO FILE A TANGIBLE PERSONAL PROPERTY TAX RETURN

The DR-405 and filing options are available on the Property Appraiser's website at www.leepa.org.

DIDN'T FILE A TANGIBLE PERSONAL PROPERTY TAX RETURN?

Failure to file, or filing after April 1, will result in a penalty and/or additional costs. Florida Statute 193.073(2) authorizes the Property Appraiser to assess any business or rental property that does not file with an average cost of similar businesses. To ensure the proper reporting and valuation of your assets and an accurate tax bill, you must file a DR-405 by April 1 annually.

\$25,000 TANGIBLE PERSONAL PROPERTY EXEMPTION

If you file a Tangible Personal Property Return (DR-405) by April 1, you may be eligible for an exemption.

PAYMENT OPTIONS

CURRENT YEAR TANGIBLE PERSONAL PROPERTY

Pay in Full

Pay in full between November 1 to March 31 at any one of our six locations or online at www.leetc.com.

Partial Payments

To make partial payments:

- Complete an Agreement form and submit with the first partial payment.
- Remit all partial payments during the current tax year, November 1 to March 31.
- Taxpayer will pay an additional fee for each partial payment made.

Installment Payment Plan

Property taxes can be paid by the installment method if the prior year's tangible tax bill is more than \$100. To participate in the installment plan, taxpayers must submit an application for each account to the Tax Collector by April 30 of the tax year.

For more information visit

www.leetc.com/taxes/installments-and-partial-payments.

TAX COLLECTION PROCESS

Your Tax Collector

- Prepares and mails tax notices (tax bills)
- Collects property tax payments based on certified rolls received from Property Appraiser and Levying Authority
- Distributes revenue to Levying Authority

An example of the documents can be found on our website

ASSESSING YOUR PROPERTY

Your Property Appraiser

- Determines property values, exemptions, and late filing penalties
- Maintains assessed owner(s) name, mailing address, site address, and legal description
- Mails Notice of Proposed Property Taxes (TRIM), in August, which includes values and public hearing dates.
- Certifies tax roll and corrections to Tax Collector

NO LONGER IN BUSINESS OR RENTING PROPERTY?

A final return or disposition of assets should be completed for all businesses and rental properties that have sold or closed. The return or form should include the closing date or sale date and if sold, to whom and the business owner signature. Both forms are available on the Property Appraiser's website www.leepa.org or call 239.533.6140.

Fund Your Dream

Money has a role to play in small business success, but it's probably not the one you think. Having a lot of money at the outset doesn't guarantee continued good fortune for your enterprise any more than running out of it will cause your firm to fail. As a small business owner, you should know that what matters about money is not the total amount you have, but how you choose to acquire and handle it. Here are some suggestions:

Self-Finance

Before you ask anyone – friends, family or financial institutions – for money, tap into your own private stash; withdraw funds from savings, cash out your stocks, sell your boat, downsize your standard of living and/or take out a second mortgage.

If none of these is a viable option, pull out your credit card(s). Many small businesses have succeeded by charging their way through the first year or two of operations, but it can be risky. Use only cards with favorable interest rates, read all terms and conditions up front, monitor due dates and make every payment on time.

Another option: store credit. Furnish your office by taking advantage of store gimmicks that allow you to make purchases with no money down and no interest or payments for a year or more. Just be sure to prepare for the day when the bill comes due; failure to meet the repayment terms generally results in heavy penalties and interest accrued from date of purchase. Ouch!

Borrow the Money you Need

Commercial loans, whether from a private or public source, are approved based on the business owner's capacity to repay as indicated by his/her past business experience, personal credit rating, collateral, industry conditions and the profitability of the business itself. You will improve your chances of securing a loan if you can present a fully developed business plan that shows you are serious about business ownership and you have done your homework.

Commercial Banks are often cautious about making loans to business startups due to the high rate of new business failure; you may have better luck securing funds from a bank once your business is established. Types of funding available include: accounts receivable financing, inventory financing, unsecured lines of credit and commercial loans to satisfy special business needs. Some banks also may provide medium and long-term loans for businesses to increase working capital, purchase or lease equipment or finance real estate. In choosing a bank for your business, don't be swayed by national name recognition. Look for a bank where you will feel comfortable and can establish a personal relationship. Small businesses often find locally-owned and operated banks most receptive to their needs.

Credit Unions offer many of the same services as Banks, including small business loans, but as nonprofit institutions they tend to have fewer fees, higher interest rates on deposits, lower rates on loans and greater emphasis on personal and localized customer service.

Commercial Finance Companies are often willing to take higher risks than banks and, consequently, they typically charge higher interest rates. These firms customarily evaluate loan applications more on the strength of collateral than on a company's track record of potential for profit.

The U.S. Small Business Administration (SBA) offers no direct loans, other than for disaster assistance. Financial assistance to small firms from the SBA comes in the form of loans that are made by Commercial Banks or Credit Unions; in return, these institutions receive a federal government guarantee for part of the loan. Applications for SBA loans are treated like any other commercial loan application. While good character, proven management ability, collateral and significant owner equity are all important considerations, they carry less weight than demonstrated ability to pay the money back.

- **7(a) Loan** For long or short-term working capital needs, inventory and equipment purchases, expansion/renovation, starting a business or to refinance existing debt under certain specific conditions.
- **CDC/504 Loan** Long-term, fixed-rate financing to acquire fixed assets for expansion/modernization by for-profit businesses with a tangible net worth of less than \$15 million and an average net income of \$5 million or less after federal income taxes for the preceding two years; may be used for land, buildings, machinery and equipment.
- **Microloan Funds** are made available by the SBA to specifically designated intermediary lenders that, in turn, make loans to eligible borrowers. The maximum loan amount is \$50,000; however, the average microloan is about \$13,000. May be used for working capital or purchase of inventory, supplies, furniture, fixtures, machinery and/or equipment; may not be used to repay existing debts or purchase real estate.

Florida-Based Loan Programs are available to entrepreneurs and small businesses in Florida with no more than 25 employees and gross annual revenues of up to \$1.5 million through two microfinance programs that are administered at the State level.

- **Microfinance Loan Program** Short-term loans of up to \$50,000 are available through administrators selected by the Florida Department of Economic Opportunity; if selected to receive a loan, the borrower must participate in business training and technical assistance provided by the Florida SBDC Network.
- **Microfinance Guarantee Program** Enterprise Florida, Inc. uses state funds to guarantee loans between \$50,000 and \$250,000 made by eligible lenders to small and micro

businesses in Florida' guarantees cannot exceed 50% of the total loan amount and are limited to 36 months.

For additional information and to apply for either of these programs, www.floridajobs.org/microfinanceprograms

Download a checklist to assess your ability to secure a loan at FloridaSmallBusiness.com/TryIt.

HOW BANKERS SEE BORROWERS

Bank loans are a common source of funding for small business, but obtaining one can be tough. To improve your odds, measure your current situation against the benchmarks bankers use and make necessary adjustments before sitting down with a loan officer.

1. Capacity to repay Bankers want to know you can repay the money. As proof, bring a written analysis of anticipated cash flow and a description of any collateral that could be used as secondary repayment.

2. Good Credit History You may know your credit score, but have you actually read your credit report? Obtain a free copy at www.annualcreditreport.com and review it for mistakes and potential "red flags". A missed payment of period of bad credit won't necessarily disqualify you from obtaining a loan; attaching a written explanation could help your case.

3. Equity in your Business Equity can be built two ways: through retained earnings and by the injection of cash by owners/investors. Do not expect to obtain a loan covering 100% of your financing needs; you will need to add equity in your business by investing some money of your own.

4. Collateral Personal and business assets that can be sold to pay back the loan if necessary are defined as collateral. If you are just starting out and have none, you will likely need a co-signer who does.

5. Experience Bankers do not look favorable on loan applicants seeking to open businesses for which they have no experience. If that describes you, then (1) you must demonstrate your intention to hire people who know the business, or (2) take on a partner with appropriate experience. In either case, it would be wise to also get your own experience by working in the business and taking entrepreneurial training classes.

Tap into Targeted Funding Opportunities

If you are black, Hispanic, a female or a U.S. veteran, your business may be eligible for one of the following specialized funding programs:

Minorities The Black Business Loan Program provides loans, loan guarantees and/or investments through loan administrators to black business enterprises that cannot otherwise obtain capital through conventional lending institutions. For additional information, visit www.floridajobs.org/BBLP. In addition, Black Business Investment Corporations throughout Florida stand ready to facilitate access to capital for black business owners. Hispanic business owners may fund funding information pertinent to their needs through Prospera (formerly Hispanic Business Initiative Fund Florida) at www.prosperausa.org.

Women No government loan programs exist exclusively for women business owners; however, experience has shown that SBA loans are three to five times more likely to go to women than non-SBA loans. SBA financing options include 7(a) and CDC/504 loans as well as microloans for small-scale financing. On the local level, Women's Business Centers can provide assistance in applying for loans and also may provide access to alternative capital financing programs.

Veterans The U.S. Department of Veterans Affairs Office of Small & Disadvantaged Business utilization offers a wealth of information on small business financing specifically geared to veterans. Its Veteran Entrepreneur Portal provides easy access to federal services and best practices information about starting, growing and funding a business. For more information, visit www.va.gov/osdbu/entrepreneur/. In addition, the SBA website features an entire section devoted to business resources for veteran entrepreneurs at www.sba.gov/content/veteran-servic-disabled-veteran-owned.

Seek Venture Capital

Venture capital firms and private individual investors called "angels" may be willing to make money available for your venture if they see potential. In return, they will likely expect some level of control in your business and/or a percentage of future profits.

Venture capital firms are often controlled by banks, insurance companies and large corporations; angels, on the other hand, are generally wealthy individuals looking to support "hot" ideas and untapped investment opportunities. In either case, be prepared to present a business plan that is heavy on "wow". These types of investors will take risks, but only if they truly believe in you and/or your product or service.

Venture capitalists traditionally deal in large sums of money and seek better-than-average returns on their investments; less than 1% of proposals for venture capital are ever actually funded. Individual angels will make smaller investments in business startups, and although looking for good returns, they may be less demanding.

See a list of Florida venture capital firms or visit the Florida Venture Forum website (www.flventure.org) for more information.

Think Outside the Box.

Grants Almost no federal grant money is available to launch for-profit small businesses. However, some businesses engaged in scientific research and development (R&D) may qualify for federal grants under the Small Business Innovation Research and the Small Business Technology Transfer programs if the projects meet federal R&D objectives and have high potential for commercialization. To learn more, visit www.SBIR.gov. SBA has authority to make grants to non-profit and educational organizations in many of its counseling and training programs, but does not make grants to small businesses. Announcements of the counseling and training grants appear on www.grants.gov.

Some business grants may be available through state and local programs, nonprofit organizations or other groups. These grants do not necessarily represent “free” money’ many require the recipient to match funds or combine the grant with other forms of financing such as a commercial loan. For information about grants available in Florida, visit www.floridagrantwatch.com.

Crowdfunding Crowdfunding is a way for private companies to solicit investors on the web and opens the door for anyone to become shareholders. As a result, the privilege of investing in startups, which was once available only to accredited investors, is now open to all.

SEC rules lay out the specifics of crowdfunding, including the paperwork required and limits on how much money an issuer can raise. By all means, investigate this potential funding source, but look to specialists at your local Florida SBDC office and elsewhere for guidance before committing to it.

Beware of Grant Scams

ALL government grants involve an application process, but never an application fee. And no legitimate federal agency will ever call to request a processing fee for a grant you’ve already been awarded or to pay for a list of grant-making institutions. The only official access point for all federal grant-making agencies is www.grants.gov. Anything else is a scam

Enterprise Florida: Financial Support

Enterprise Florida Inc. (EFI) partners with lenders and other outside organizations to help small businesses access capital through the following programs:

State Small Business Credit Initiative Through the SSBCI Program, small businesses may obtain loan approvals and leverage private capital to cover startup costs; franchise fees; expenses related to working capital needs, business procurement, equipment and inventory; and the purchase or refinance of owner-occupied real estate. SSBCI provides lenders with necessary security in the form of a partial guarantee up to 50% on a term loan or line of credit.

Venture Capital The Florida Opportunity Fund provides venture capital for startup and early-stage businesses in two forms; a state-run venture capital fund, which may include other, private investors, that invest directly in businesses; and a fund of funds that invests in other venture capital funds that, in turn, invest in individual businesses. The state's decision on which form to use depends on many factors, including resources and available talent.

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