

**City of St. Petersburg  
Business Assistance Center**

# It's Your Business St. Petersburg

**Your  
Step-By-Step  
Guide to  
Planning Your  
Small Business**

440 2nd Avenue North  
St. Petersburg, FL 33701  
(Behind City Hall)

Phone: 727-893-7146  
Fax: 727-551-3360  
E-mail: [www.stpete.org/bac](http://www.stpete.org/bac)



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## **Business Assistance Center Services**

**Training ▶ Counseling ▶  
Startups ▶ Growth**

- ▶ **Business Counseling, Access to Financing, Contracting, Procurement, Technical Assistance, Assessment, Mentoring and Workshops**
- ▶ **Midtown Corridor Case Management Program for business retention and expansion**
- ▶ **Small Business Enterprise Program - Certifying small businesses to enhance contracting and procurement opportunities with the City of St. Petersburg**
- ▶ **Weed and Seed Program, offering community development services**

## **Our Partners**

- ▶ **SCORE, Counselors to America's Small Business, offering business counseling, training, assessment and mentoring**
- ▶ **Florida Small Business Development Center at the University of South Florida, providing counseling and training to start and grow your business**
- ▶ **Tampa Bay Black Businesses Investment Corp., GulfCoast Business Finance, Inc., and the Small Business Administration, offering technical assistance to small businesses and assistance in obtaining capital**

**Call to schedule  
an appointment  
727-893-7146**

# Your Step-By-Step Guide

## Step 1: Getting Started

- ▶ Register for and attend a business startup workshop at the City of St. Petersburg Business Assistance Center (BAC).
- ▶ Visit our website at [www.stpete.org/bac](http://www.stpete.org/bac) for class dates, or call 727-893-7146
- ▶ Prepare a Pre-Business Plan Summary
  - ▶ General overview of business idea
  - ▶ Include business location, number of employees and target market.
  - ▶ Summarize idea in 50 words or less; include startup costs, monthly expenses and cash flow.
  - ▶ Begin preparing yourself.
- ▶ Discuss Pre-Business Plan with a Business Counselor
  - ▶ The Business Assistance Center collaborates with SCORE, USFBDC, GulfCoast Business Finance, Inc., Tampa Bay Black Business Investment Corp. and SBA to provide free business counseling. Call 727-893-7146 to schedule an appointment.
  - ▶ Maintain contact with a counselor throughout the startup process.



## Step 2: Determine Business Organization (Legal Structure)

- ▶ Sole Proprietor
- ▶ Partnership\*
- ▶ Corporation\*
- ▶ \*If your business will be a Partnership, Corporation, Limited Partnership or a Limited Liability Company, you must register under the Florida Businesses Corporation Act. Contact the Florida Division of Corporations, Bureau of Corporate Records, Ph. 850-488-9000. Web. [www.sunbiz.org](http://www.sunbiz.org)
- ▶ Franchise information - [www.sba.gov](http://www.sba.gov)

## Step 3: Register Your Business Name (Fictitious Name Registration)

- ▶ If your business name does not contain your first and last name, you must register the name with the State of Florida, Division of Corporations. This does not apply to corporations or to those certified with Department of Business and Professional Regulation (DB&PR). Ph. 850-488-9000. Web - [www.sunbiz.org](http://www.sunbiz.org)



## Step 4: Obtain Licenses

- ▶ The following are licenses that may be required for your business. Review the list and contact the offices or websites for additional information.
- ▶ **Business Tax Certificate**
  - ▶ The City of St. Petersburg requires all businesses, professionals, independent contractors and individuals who accept compensation for goods or services obtain a St. Petersburg occupational tax certificate.
- ▶ **Contractors**
  - ▶ If you are a contractor and wish to pull permits in St. Petersburg, you will need to register your business with the City's Construction Services & Permitting Dept. Ph. 727-893-7231.
  - ▶ Certification/registration is required if you do any repairs, additions or alterations to a structure. This is required **before** the issuance of a business tax certificate. Ph. 866-693-6778. Web - [www.myflorida.com](http://www.myflorida.com)
- ▶ **Certificate of Occupancy**
  - ▶ For commercial locations, a certificate of occupancy from the City's Construction and Permitting Dept. may be required. 727-893-4220.
- ▶ **Professional Licenses**
  - ▶ Some businesses must be registered with the state. Examples of professional licenses are hair/nail salons, accountants, construction, etc.

Contact the Department of Business and Professional Regulations. Ph. 850-487-1395. Web - [www.myflorida.com](http://www.myflorida.com)

## ▶ Food/Lodging Services (Hotel /Restaurant)

- ▶ Your business may require a license or permit from the State. Ph. 850-487-1395 Web - [www.myfloridalicense.com](http://www.myfloridalicense.com)

## ▶ Dept. of Agriculture & Consumer Svcs.

- ▶ The State of Florida requires various businesses to register with this department. Ph. 800-435-7352 Web - [www.800helpfla.com](http://www.800helpfla.com).

## Step 5: Zoning and Permitting

- ▶ Both home-based and store-front businesses should research the necessary zoning and permitting laws. Contact the City's Zoning Dept. Ph. 727-893-7471 Web - [www.stpete.org](http://www.stpete.org)

## Step 6: Taxes

- ▶ The amount and type of taxes you will pay depends on the nature of your business, its legal organization and number of employees.
- ▶ **Federal Taxes** - Internal Revenue Services, Ph. 800-829-1040 Web - [www.irs.gov](http://www.irs.gov)
- ▶ **FEIN** - Federal Employer ID Number. To determine if your business will need an FEIN or to apply, call 800-829-4933. Web - [www.irs.gov](http://www.irs.gov).
- ▶ **State Taxes** - For information about sales tax, contact the Department of Revenue at 800-352-3671. Web - [www.myflorida.com](http://www.myflorida.com).
- ▶ **County Taxes** - For information about county taxes, including real estate taxes, call 727-464-7777. Web - [www.taxcollect.com](http://www.taxcollect.com).

## Step 7: Insurance and Bonding

- ▶ Consider the following to obtain the best insurance options:
- ▶ Check with your homeowner's or automobile insurance company for rates or ask them for a recommendation.

- ▶ **Florida Dept. of Financial Services** - Ph. 800-342-2762, Web - [www.fldfs.com](http://www.fldfs.com)
  - ▶ Liability, Property, Automobile, Business interruption, Home Office, Employee Insurance, Workers' Compensation and Professional Liability Insurance.
- ▶ **Surety Bonds** - [www.sba.gov](http://www.sba.gov).

## Step 8: Develop and Protect Your Idea

- ▶ Test your idea with potential customers and others who will offer constructive criticism. Adjust plan, as needed, based on feedback.

## Step 9: Attend "How to Write a Business Plan"

- ▶ Every business needs a business plan. Your plan will be your roadmap to a successful business.
- ▶ Contact the Business Assistance Center at 727-893-7146 to register for "How to Write a Business Plan" and to make an appointment to meet with a counselor to review your plan.
- ▶ A business plan is needed to obtain a loan or grant.
- ▶ *Business Plan Pro* software is available at the BAC.

## Step 10: Funding Sources

- ▶ Personal savings, 2nd mortgage on home, and credit cards
- ▶ Borrowing from friends and family
- ▶ Partners' contribution (Partnerships)
- ▶ Check with your bank for an SBA loan, visit [www.sba.gov](http://www.sba.gov).
- ▶ Grant research for non-profits
- ▶ Contact the Business Assistance Center to inquire about meeting with a financial counselor ) to learn more about financing options. 727-893-7146

## Maintain Contact with the BAC

- ▶ Continue to meet with counselors and attend workshops to learn more about marketing, accounting, business use of computers and **growing your business.**



**BAC - 727-893-7146**