

MIAMI BUSINESS SOLUTIONS

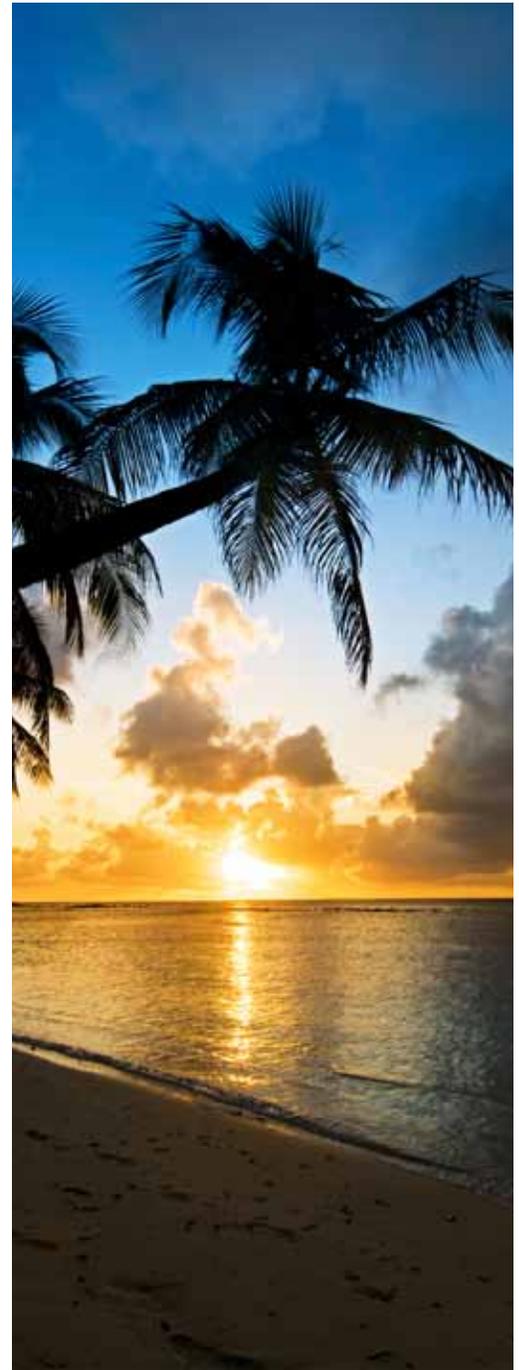
A PRACTICAL RESOURCE GUIDE TO OPEN A NEW BUSINESS IN THE CITY OF MIAMI

Published by the City of Miami's Office of Grants Administration - Economic Initiatives



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INTRODUCTION

PURPOSE

The City of Miami's Office of Grants Administration - Economic Initiatives is at the forefront of providing small business owners with information and support to help their small businesses grow. This new Miami Business Solutions Resource Guide was created as a way to encourage entrepreneurship and small business development. Starting your business can be difficult at times. This guide seeks to help you

along the way by providing resources and basic information to get you started in the right direction. Before we get to the process of starting a new small business, here is a description of the services the Office of Grants Administration Economic Initiatives offers to new and existing businesses in Miami:

- **Access Miami:** Standing for Assets, Capital, Community, Education, Savings and Success. Access Miami unites city resources with similar resources available in the public, private, and non-profit sectors, to offer tools and education that help City residents improve their quality of life. <http://www.accessmiamijobs.com/>
- **Brownfields:** Brownfields are abandoned, inactive, or under-used industrial or commercial properties where actual or perceived environmental issues complicate their sale, expansion, and/or redevelopment.
- **Buy Miami:** Buy Miami is a marketing opportunity to enhance local exposure of the City's small businesses. We found there was a need for businesses to have a voice on the web and for locals to find great discounts at local businesses. <http://www.buymiami.biz>

BRIEF OVERVIEW

The first step you will take before opening your business is to determine whether small business ownership is right for you. To determine if your new business has the potential for success, you should start off by writing a business plan to act as your road map. Your business plan requires you to research and understand the many different parts of your new business that you may not have thought about before. Once you have written your business plan and determined the legal structure your new business will have, you are ready to begin registering with the federal, state, and local governments. The first government entity to consult is the federal government. Depending on your business there may be federal regulations to comply with, and most businesses need to register with the IRS for a Federal Employment Identification Number or EIN. You will next consult with the state government. In addition to your EIN, some businesses will also need to register for the Florida States and Use tax. Most professions need to apply for a license through the State of Florida. After you have received any necessary licensing, if your business is located within the City of Miami, you will need to apply for a Certificate of Use and a Business Tax Receipt with the City. Once the City has issued you a City of Miami Business Tax Receipt and Certificate of Use, you will also need to apply for a Business Tax Receipt with Miami Dade County. Our goal in this resource guide is to help you open your new business by providing some basic information to get you started.



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1.1 CONSIDERATIONS FOR STARTING A BUSINESS

Is owning a business right for you? The first step, and the most important, in the process is to determine if starting a business is right for you. Running a small business is as stressful as it is rewarding. The following information is intended as an introduction to small business ownership and to help you determine all the parts of your business.

Personal Assessment: Begin the process with a self-evaluation determining your strengths and weaknesses. Being a small business owner can be extremely challenging and knowing your own strengths and weaknesses will help you focus on what you do best while also finding ways to improve or compensate for your weaknesses.

Are you a self-starter? You will be the one developing projects and creating business plans without someone else setting the deadlines. It will be up to you to organize your time and follow through on small details. Remember you will be the leader and it is up to you to set the example for your business. Many times you will be unable to rely on a team as you would working for someone else.

Are you a good multitasker? When you own your own business you will be in charge of multiple areas of business you may not have previous experience with.

Are you comfortable with risk? Many times opening a small business means quick decisions on unforeseen projects, unplanned setbacks, and spontaneous opportunities. If for you risk is an opportunity then you might be the right person to start a small business. Small business ownership may be more of a challenge if you prefer organized and straightforward projects and plans.

How well do you do with different personalities? As a business owner you will develop relationships with customers, vendors, staff, bankers, lawyers, accountants, consultants, and more. These relationships can be stressful because of the variety of personalities you will encounter including the demanding customer or impatient teller.

Are you a decision maker? As a small business owner you will constantly need to make important decisions, sometimes with very little time and under pressure.

Do you need a regular paycheck? When you are starting your business you will face months of financial uncertainty as unexpected costs appear. It will be important to consider whether you have enough savings to help you weather the financial ups and downs of small business ownership.

Do you have the stamina to run a business? While running a business is exciting and challenging many times you will face 12-hour work days for up to six or seven days a week.

YOUR BUSINESS PROPOSAL

What kind of business do you want to open? It is important to understand your market and the unique contribution your product or service will make. There are many types of businesses an entrepreneur can open, it can be a home based business, a service, selling a brand new product, buying an existing business, or opening a franchise. Here are some important underlying questions to answer along the way.

Who will be my customer base? Perhaps one of the greatest risks associated with opening a new business is not having a customer base. Therefore it is important to know who your potential market will be.

What are the unmet needs in the market? Identify the unmet need of a target market and work hard to deliver a product that will meet that need. Sometimes that market may be too small to sustain your business and that is why it is important to determine how large and what percentage of business that market will provide you.

Franchising: Often times franchising is a less risky way of owning your own business. There are more than 3,000 business franchises available to choose from. The challenge is choosing which one is right for you. Some things you should consider when evaluating different options is profitability, effective financial management, image, success in the industry and support.

Home-Based Businesses Working from home has a number of benefits, but it is also important to maintain a professional environment in your home office. Some important questions to ask yourself, if you wish to open up a home office, include:

- Can I easily switch from home work and responsibilities to business work?
- Am I disciplined enough to maintain a strict schedule?
- Will the isolation of a home office affect my productivity?

Remember that many home businesses have to abide by the same laws and regulations affecting other businesses.

Business Plan: Once you have chosen the kind of business you wish to open, it is important to prepare a Business Plan. It can be a very long process, and you may have to consult various people and resources for good advice. A Business Plan has three basic components: strategies, actions, and projected financial statements. You will need to prepare a business plan in many cases to present to institutional lenders. Learn more about writing a business plan at www.sba.gov or visit www.miamidade.score.org for help with creating your small business plan and you can also visit www.accessmiamijobs.com to find a seminar near you.

Business Expenses: One of the most important sections of your business plan will be the financial plan. You should know and work out a list of all the financial requirements that your new business will entail. Many of your financial requirements may include but are not limited to: salaries, wages, and benefits for employees; outside services, whether they are contractors or service providers; insurance; the rent or lease payment for your work space; advertising; inventory; fixed assets; and the most difficult to forecast, miscellaneous expenses.

Secure Capital: Once you have worked through your business plan, you will be ready to approach a financial institution to obtain the necessary capital to open your business. This could take a variety of forms, including bank loans, personal savings, family contributions and others.

A Business Bank Account: You will need to establish a business bank account that is separate from the personal bank accounts you may have. Research the local and national branches in your area to determine which one has the benefits most suited to your business.

Accounting System: In order to determine the strength and success of your new business you will need to maintain detailed accounting records about your sales, inventory, expenses, and cash flow. These records are also necessary to file taxes at the end of each year. To learn more you can visit http://www.sba.gov/starting_business/index.html

Real Estate: Establish the kind of real estate space you will need for your business. Some sample questions to help you determine what your business will need can include, but are not limited to, the following:

Will your customers visit you? *How will customers arrive at your location? How easy/difficult is it to access your location via public transit, car, or other means of transportation? How close will you be to your competitors?*

Will you go to your customers? *Do you have transportation to easily access your customers?*

Will you have employees?

Will you manufacture products for distribution?

The City of Miami provides various Geographic Information Systems (GIS), interactive maps with statistical information, to help you research the information, including zoning requirements, and make the best choice. It is important to understand the zoning requirements when you decide on a real estate space.

GIS for real estate evaluation: www.miami-sites.com

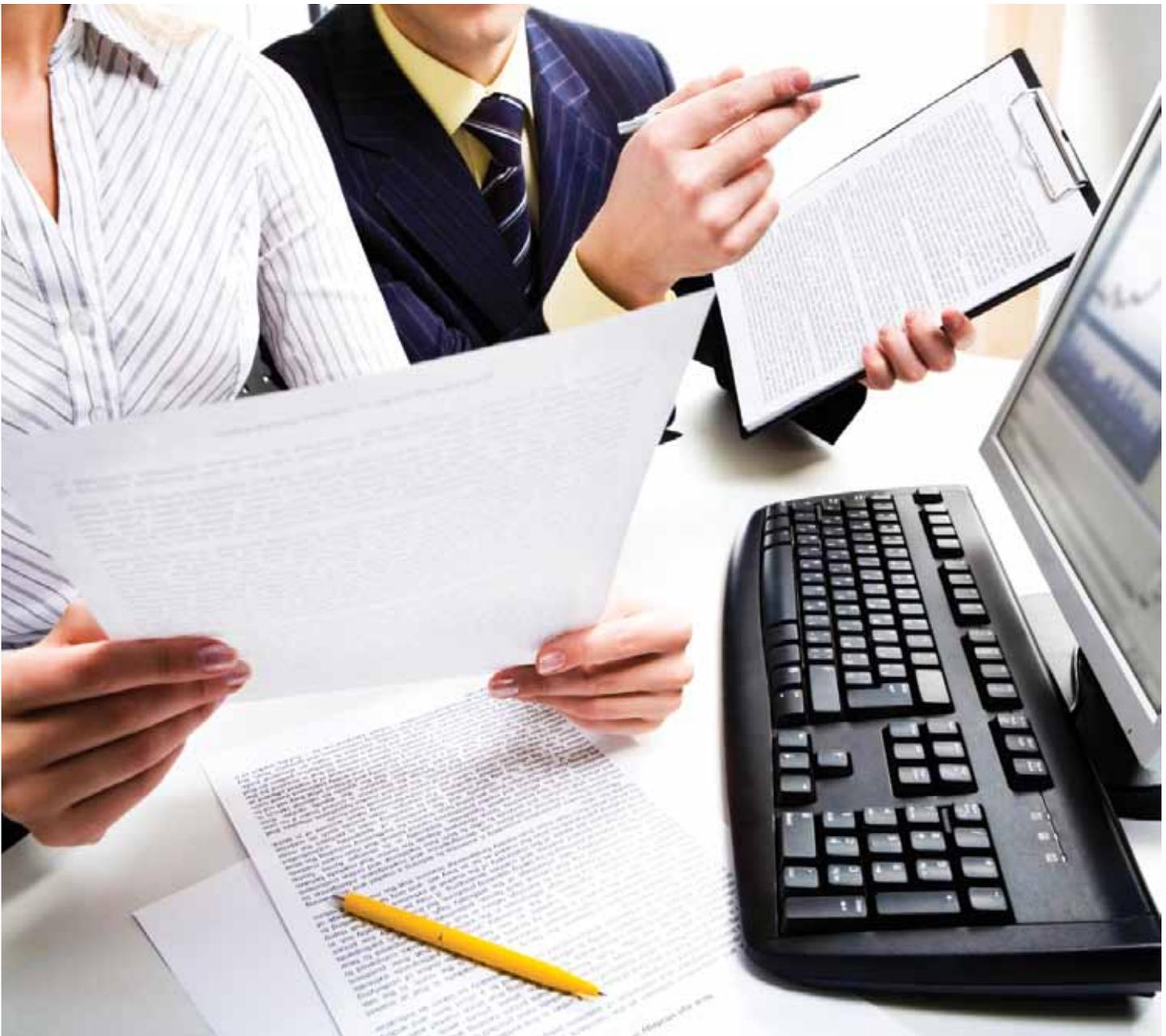
GIS for Zoning Information: www.miamigov.com/GISWebPortal/pages/default.asp

Before you make your final decision it is a good idea to contact the City of Miami's Office of Zoning to ensure you will be able to conduct your business from your location.

Vendors: Create a complete list of companies or individuals from whom or to whom you will buy and/or sell necessary products or services.

Assessing Personal Needs: Will you need to hire employees to begin your business? Establish clear job descriptions and corresponding qualifications before you begin the hiring process. You can visit www.accessmiamijobs.com to post open job listings or find a potential applicant.

Networking: The City of Miami has a number of different organizations that offer classes or events that will help you network with other professionals in your field. You can begin researching these events in your local newspaper or at www.accessmiamijobs.com.



2.1 STRUCTURING A BUSINESS

The legal structure of your new business will determine the income tax form you will file. There are four basic taxes levied by the federal government: Income Tax, Self-Employment Tax, Taxes for Employers, and Excise Taxes.

To learn more about small business taxes you can visit <http://www.irs.gov/businesses/index.html> The information that follows in this section only serves as a brief introduction to help you begin the process and is in no way a substitute for professional advice. When you are considering the business entity you will form, you can begin by considering the following:

- The size and nature of your business*
- The number of equity owners*
- The formality and level of structure you are willing to work with*
- The business's vulnerability to lawsuits*
- The tax implications for your business*
- The ease of transfer you wish your business to have to a family member, employee or outside purchaser.*
- The business's expected profit or loss*
- The need for re-invested earnings*
- The desired amount of personal liability*
- The options for generating capital*

Sole Proprietorship

This is the simplest kind of business structure to establish and the vast majority of small businesses start out as sole proprietorships. It is run by the individual without outside investors, which is why the business owner is then called the sole proprietor. The business becomes an extension of the business owner.

- Easiest and least expensive type of business ownership*
- The sole proprietor is in complete control, within the legal parameters, to make decisions*
- Profits flow through the owner's personal tax return*
- Easy to dissolve*
- Terminated at death of the proprietor*
- The proprietor has unlimited liability that extend to the actions of employees or agents acting on behalf of the proprietor.*
- They are liable for business related debt and it may place personal assets at risk.*
- Can be difficult for raising funds and many times are limited to using funds from personal savings or consumer loans*
- May be difficult to attract talent with experience in larger companies or organizations*
- All the demands of running the business fall on the shoulders of the sole proprietor*

PARTNERSHIPS

General Partnership

A general partnership is when two or more persons enter an agreement to share ownership and operate a business together. Similar to a Sole Proprietorship the owners are liable for the business, and there is little distinction between business and owner. While a formal written agreement is not necessary when forming a partnership, it is strongly advised; otherwise any dispute will be settled according to the law of the state where the partnership is primarily located.

- They are relatively easy to establish*
- There are no taxes paid at the business level, instead the individual partners are taxed on the income they receive from the business*
- The partnership may have a limited life, depending on the agreement made by the partners*
- Each partner is jointly or severally liable for any business debt or claim similar to a sole proprietorship*

Limited Partnership (LP) and Partnership with Limited Liability (LLP)

A Limited Partnership is more complex and formal than general partnerships. What determines the liability is contingent on the involvement of the partner. General partners are those who will assume control of the business including the day to day operations while limited partners are those whom have contributed or invested in the partnership but retain no control of the function of the partnership outside of the decision involving the dissolution of the partnership"

A Partnership with Limited Liability (LLP) is very similar to a general partnership, but with more liability protection for the partners. They are formed by filing a Certificate of Partnership with the appropriate state office, but not all states recognize these partnerships and others limit them to professional groups.

CORPORATIONS

C-Corporation

A corporation is a business entity that is wholly separate from the shareholders who own it and considered by law its own entity. It will not dissolve when ownership changes. As its own entity it can be taxed, sued, or enter contractual agreements. The owners of the corporation are the shareholders who in turn elect a board of directors to oversee major changes or decisions.

A corporation has a separate legal and tax life

A corporation will pay its own tax rates and file taxes annually

Management and control is run by a board of directors

Authority for day to day operation is usually delegated to officers and employees

Shareholders are the owners of a corporation

A corporation may be formed and operated by one or more persons

The process of becoming a corporation takes more time and money than other forms of business entities

A corporation is monitored on the federal, state, and local level often times requiring a lot of paperwork

A corporation may also be formed by one or more business entities.

A corporation is also responsible for federal and state income taxes.

Sub-Chapter S-Corporation (Entities Taxed as S-Corporations)

An S-Corporation is different from a C-Corporation in that profits and losses are filed through the shareholder's personal tax return. The designation of an S-Corporation is created through an IRS tax election. The business remains its own separate entity limiting the owner's personal liability.

The business must first file a corporation application at the state level

The maximum number of shareholders is 75

Shareholders must be either US Citizens or Permanent Resident Aliens

A strict operational process is required that includes scheduled director and shareholder meetings, minutes, records maintenance and so forth

The maximum number of shareholders is 100.

Must have one class of stock.

LLC's may also elect to be taxed as S-Corporations in the same manner as corporations.



Limited Liability Company (LLC)

A Limited Liability Company is a hybrid of the operational flexibility and tax efficiencies of a partnership with the limited liability of a corporation. The life of an LLC is determined by the date the paperwork is filed. The owners of an LLC are called members and can be one or more persons, corporations, another LLC or even other entities.

A member's liability is limited to personal investment in the business

There is a complex tax filing system associated with an LLC

Tax and liability administration is not the same across state lines

They are easier to form than other types of corporations but more complex than partnerships

An operating agreement may not be required by your state but it is highly recommended for multi-member LLCs.

3.1 REGISTERING YOUR BUSINESS

This section will provide tips on how to open your business in the State of Florida.

How to register a business as a Sole Proprietor

1. Choose a name for your new business and check if it is available. You can check the availability of the name through the federal trademark database at www.uspto.gov/trademarks/index.jsp and at the state level with www.sunbiz.org.
2. Register your business with federal, state, and local governments. While not necessary, you can register your business name as a federal and/or state trademark. If you will be conducting business with a name other than your own name you will need to apply for a "fictitious business name" with the state of Florida.

Additionally, if you will open a business within Miami-Dade County you will need to apply for a Business Tax Receipt at the county and municipal level.

How to form a General Partnership

1. Choose a name for your new business and check if it is available. You can check the availability of the name through the federal trademark database at www.uspto.gov/trademarks/index.jsp and at the state level with www.sunbiz.org.
2. Register your business with federal, state, and local governments. While not necessary you can register your business name as a federal and/or state trademark. If you will be conducting business with a name other than your own name you will need to apply for a "fictitious business name" with the state of Florida.
3. The forms required to form a General Partnership are found at http://form.sunbiz.org/cor_gp.html. You may file it online or via mail.
4. Additionally, if you will open a business within Miami-Dade County you will need to apply for a Business Tax Receipt at the county and municipal level.

How to form a Limited Partnership

1. Choose a name for your new business and check if it is available. Florida law requires that an LLC name contain either "limited liability company," "L.L.C." or "LLC" as the last words in the name. Other rules may apply and so it is recommended to check with a professional. You can check the availability of the name through the federal trademark database at: www.uspto.gov/trademarks/index.jsp and at the state level with www.sunbiz.org.
2. Register your business with federal, state, and local governments. While not necessary you can register your business name as a federal and/or state trademark. If you will be conducting business with a name other than your own name you will need to apply for a "fictitious business name" with the state of Florida.
3. Prepare the articles of organization to be filed with the Florida Department of State, Division of Corporation. These documents and additional documents associated with the formation of an LLC can be found online at http://form.sunbiz.org/cor_gp.html.
4. Additionally, if you will open a business within Miami-Dade County you will need to apply for a Business Tax Receipt at the county and municipal level.

How to form a Corporation

1. Choose a name for your new business and check if it is available. Florida law requires that a corporation name contain either "corporation," "company," "incorporated," "Corp.," "Inc.," or "Co." as the last words in the name. Other rules may apply, and so it is recommended to check with a professional. You can check the availability of the name through the federal trademark database at www.uspto.gov/trademarks/index.jsp and at the state level with www.sunbiz.org.
2. The corporation must also abide by the following basic regulations:
 - a. *At least one director*
 - b. *The directors must be at least eighteen years old*
 - c. *The directors do not need to be residents of the state of Florida or shareholders unless otherwise indicated in the articles of incorporation*
3. The articles of incorporation need to be filed with the Florida Department of State, Corporation Division. These documents and additional documents associated with the formation of a corporation can be found online at: http://form.sunbiz.org/cor_form.html. Additional procedures may be necessary. Please consult with a professional for further details.
4. Additionally, if you will open a business within Miami-Dade County you will need to apply for a Business Tax Receipt at the county and municipal level.



4.1 TAX FAQ

This section is intended to direct you to the right resources to help you with business tax preparation. You will probably need assistance to answer questions like- How much can I deduct? How do I depreciate my equipment? This serves only as an introduction and in no way is it a substitute for professional advice.

RESOURCES

Internal Revenue Service

You can access free tax information at www.irs.gov

You can also visit <http://www.irs.gov/businesses/index.html> for detailed business tax information or you can call (800)829-4933 for business taxpayer assistance.

The IRS provides an interactive online workshop to help small business owners learn about their federal tax rights and responsibilities.

You can access it online at www.tax.gov/SmallBusinessTaxpayer

There is also a local IRS office open Monday-Friday from 8:30am-4:30pm. You can reach them over the phone at (305)982-5077 or in person at 51 SW First Ave Miami, FL 33130

Florida Department of Revenue

You can access general Florida Tax Information online at http://dor.myflorida.com/dor/info_business.html

You can call (800) 352-3671 for tax information and assistance over the phone

You can also visit in person at

Miami Service Center
8175 NW 12th St, Suite 119
Miami, FL 33126-1828
(305)470-5001

How to obtain a Federal Employer Identification Number (EIN)

The Federal Employer Identification Number (EIN) is a nine-digit number used by the IRS to identify the tax accounts of employers and certain others who have no employees.

Do I need an EIN?

If your answer to any of these questions is "Yes," you will need an EIN.

Do you have employees?

Do you operate your business as a corporation or partnership?

Do you file any of these tax returns: Employment, Excise, or Alcohol, Tobacco, and Firearms?

Do you withhold taxes on income? Other than wages, paid to a non-resident alien?

Do you have a Keogh plan?

Are you involved with any of the following types of organizations?

- Trusts, except certain grantor-owned revocable trusts, IRAs, Exempt Organization Business Income Tax Returns
- Estates
- Real estate mortgage investment conduits

Non-profit organizations

- Farmer's cooperatives
- Plan administrators

How do I obtain an EIN?

You must fill out an IRS Form SS-4 and file it with the IRS. You can obtain the Form SS4 either online at <http://www.irs.gov/pub/irs-pdf/fss4.pdf>

• Must be located within the US and US possessions and be a taxpayer or authorized third party designee. Can receive EIN online and use immediately to file a return or make a payment.

Over the phone by calling toll free at (800)829-4933

In person at the local IRS office open Monday-Friday from 8:30am- 4:30pm. You can reach them over the phone at (305)982-5077 or in person at 51 SW First Ave Miami, FL 33130

HOW TO REGISTER FOR FLORIDA'S SALES AND USE TAX

Who needs to register?

Generally all businesses making sales in the state of Florida are subject to sales tax. Below is a partial list of taxable business activities

- Sales of taxable items at retail.
- Repairs or alterations of tangible personal property.
- Rentals, leases, or licenses to use real property (for example, commercial office space, mini-warehouses, or short-term living accommodations).
- Rentals of short-term living accommodations (for example: motel/hotel rooms, beach houses, condominiums, timeshare resorts, vacation houses, travel parks, etc.).
- Rental or lease of personal property (for example, vehicles, machinery, equipment, or other goods).
- Charges for admission to any place of amusement, sport, or recreation.
- Operating private membership clubs that provide recreational or physical fitness facilities.
- Manufacturing or producing goods for sale at retail.
- Importing goods from any state or foreign country, for sale at retail or for use in the business or for pleasure.
- Selling service warranty contracts.
- Ordering and using, on a regular basis, mail-order products on which no sales tax was charged.
- Operating vending or amusement machines.
- Providing taxable services (for example, investigative and crime protection services, interior nonresidential cleaning services, and nonresidential pest control services). If you are still unsure you can contact the Florida Department of Revenue at the information listed on page 13.

Which forms do I need?

You must file a "Florida Business Tax Application" or DR-1 either online, by mail, or in person. To file your DR-1 online, visit <http://dor.myflorida.com/dor/taxes/registration.html>.

If you would like to read more information about the requirements for a DR-1 visit:

http://dor.myflorida.com/dor/businesses/newbusiness_startup.html There you will find a number of resources including a Business Owner's Guide to help you get started.

Before you apply you should gather the following information.

Table 1 Requirements

Legal Entry Type	Legal Name of Entity	Federal Employer Identification Number (EIN)	Date of organization fiscal year end, charter number	Owner/ Officer Name(s)	Owner's Social Security Number	Physical Address of Business Location	Owner's Address	Owner's Telephone Number	Signature of Owner/ Officer
Sole Proprietor	■	■		■	■	■	■	■	■
Married Couple	■	■		■	■	■	■	■	■
General Partnership	■	■	■	■	■	■	■	■	■
Limited Partnership	■	■	■	■	■	■	■	■	■
Corporation	■	■	■	■	■	■	■	■	■
Single Member LLC	■	■	■	■	■	■	■	■	■
Multi-member LLC	■	■	■	■	■	■	■	■	■
Business Trust	■	■	■	■		■	■	■	■
Non-business Trust	■	■	■	■		■	■	■	■
Estate	■	■		■		■	■	■	■

5.1 PERMITS AND PROFESSIONAL LICENSES FOR THE STATE OF FLORIDA

Professional Licenses:

In addition to registering for taxes at the Federal and State level you may need to apply for a license with the State of Florida. The Florida Department of Business and Professional Regulation is responsible for the licensing and regulation of businesses throughout the State of Florida. A number of professions and industries are required to hold a license. Below is a list of licenses required by the State of Florida. You can visit <https://www.myfloridalicense.com/intentions2.asp> to learn more about necessary exams and to apply.

Table 2 List of Licenses

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

State Regulations for Businesses:

In addition to professional permits and licenses different industries may need to file additional permits or licenses with the state. These are done through the Florida Department of Agriculture and Consumer Services. To review more information regarding these regulations, see Appendix A.

5.3 PERMITS AND LICENSES FOR THE CITY OF MIAMI

Welcome to MiamiBiz

<http://portal.miamigov.com/miamibiz>

Starting a Business in the City of Miami

We are delighted that you have chosen the City of Miami to open or launch your business. The information provided will outline important steps you may need to take before engaging with the city's permitting process in order to obtain your local permits and licenses.

This new site will allow applicants to complete the owner and business information required to obtain a Certificate of Use (CU) in order to do business in the City of Miami. The system will generate the business application form needed to apply for the Accessory Use, Certificate of Use, Business Tax Receipt (BTR) and other types of legal documents at the end of the process. MiamiBiz not only allows applicants to apply online, but also streamlines the application process as information is only entered once, saving you time!

MiamiBiz also provides access to update the owner's profile information.

This site will also allow the City of Miami to have a record of your application and your application will be available when you proceed into the NET or Office of Zoning to complete the application process and pay the fees associated with the applicable business license.

IMPORTANT: You MUST have a valid email address to log in to MiamiBiz <http://portal.miamigov.com/miamibiz>.

If you do not have one, you will have to physically go to a nearby City office

<http://portal.miamigov.com/miamibiz/Account/Directory> listed here and apply in person.

If you have a valid email address and want to start the process to apply for Accessory Use, Certificate of Use, or Business Tax Receipt now, just register online at MiamiBiz <http://portal.miamigov.com/miamibiz>.

Step 1 - Choose Your Location. One of the most important decisions in the process of opening your new businesses is choosing the location. It is a good idea to do some research about the zoning rules and regulations for the area you are considering. The City of Miami has a wide range of tools to help you with the process. Before you speak with a Zoning Information Specialist, you can follow these steps to learn more about the property you wish to purchase or rent for your business.

First - Visit <http://maps.miamigis.com/miamizoningsite/> and you can search for the property using 3 categories.

- 1- By Property Address
- 2- By Folio Number
- 3- By Owner Name

Second - The map will then locate your address and provide information on the following:

- 1- Miami 21- Zoning Transect
- 2- Property
- 3- Sales and Taxes
- 4- Exemptions
- 5- City Info
- 6- Additional Information

Third - Under the section entitled Miami 21 you will find the zoning designation for the property. Table 3 provides general guidelines to determine if the type of business you wish to open is permitted at that location. There are four designations used in the chart:

- 1- "R" Allowed by Right
- 2- "W" Allowed by Warrant: Administrative Process
- 3- "E" Allowed by Exception: Public Hearing- granted by PZAB (Planning, Zoning & Appeals Board)
- 4- Boxes with no designation signify Use prohibited.

You can also learn if there have been or currently are any code enforcement violations on your property by using the Miami Code Enforcement GIS. Visit www.miamigov.com to learn more.

	T3 SUB-URBAN			T4 URBAN GENERAL			T5 URBAN CENTER			T6 URBAN CORE			C CIVIC			D DISTRICTS			
	R	L	O	R	L	O	R	L	O	R	L	O	CS	CI	CI-HD	D1	D2	D3	
DENSITY (UNITS PER ACRE)	9	9	18	36	36	36	65	65	65	150*	150*	150*	N/A	AZ**	150*	36	N/A	N/A	
RESIDENTIAL																			
SINGLE FAMILY RESIDENCE	R	R	R	R	R	R	R	R	R	R	R	R							
COMMUNITY RESIDENCE	R	R	R	R	R	R	R	R	R	R	R	R			R				
ANCILLARY UNIT		R		R	R	R													
TWO FAMILY RESIDENCE			R	R	R	R	R	R	R	R	R	R							
MULTI FAMILY HOUSING				R	R	R	R	R	R	R	R	R			R				
DORMITORY					E	E		R	R		R	R		E	R				
HOME OFFICE	R	R	R	R	R	R	R	R	R	R	R	R			R				
LIVE - WORK					R	R		R	R		R	R			R				
WORK - LIVE															R	R			
LODGING																			
BED & BREAKFAST				W	R	R	E	R	R	E	R	R			R	R			
INN						R		R	R	E	R	R			R	R			
HOTEL								R	R		R	R			R				
OFFICE																			
OFFICE					R	R		R	R		R	R		E	R	R	R	W	
COMMERCIAL																			
AUTO-RELATED COMMERCIAL ESTAB.									W		W	W				R	R		
ENTERTAINMENT ESTABLISHMENT						R		W	R		R	R				R	R		
ENTERTAINMENT ESTAB. - ADULT																R			
FOOD SERVICE ESTABLISHMENT					R	R		R	R	W	R	R	W	E	R	R	R	W	
ALCOHOL BEVERAGE SERVICE ESTAB.					E	E		E	E		E	E			E	E	E	E	
GENERAL COMMERCIAL					R	R		R	R	W	R	R	E	E	R	R	R	W	
MARINE RELATED COMMERCIAL ESTAB.								W	W		W	W	E			R	R	R	
OPEN AIR RETAIL								W	W		W	W	W	E	R	R	R	W	
PLACE OF ASSEMBLY								R	R	E	R	R		E	E	R	R	W	
RECREATIONAL ESTABLISHMENT								R	R		R	R		E	R	R	R	W	
CIVIC																			
COMMUNITY FACILITY					W	W		W	W		W	W	W	E	W	R	R		
RECREATIONAL FACILITY	E	E	E	E	R	R	E	R	R	E	R	R	W	E	W	R	R		
RELIGIOUS FACILITY	E	E	E	E	R	R	E	R	R	E	R	R	W	E	R	R	R	W	
REGIONAL ACTIVITY COMPLEX												E		E	E				
CIVIL SUPPORT																			
COMMUNITY SUPPORT FACILITY					W	W		W	W		W	W		E	E	R	R	W	
INFRASTRUCTURE AND UTILITIES	W	W	W	W	W	W	W	W	W	W	W	W	W	E	W	W	R	W	
MAJOR FACILITY														E	R	E	E	E	
MARINA				E	W	W	E	W	W	E	W	W	R	E		R	R	R	
PUBLIC PARKING					W	W		E	W	W	E	W	W		E	R	R	R	W
RESCUE MISSION														E	R	E	W	W	
TRANSIT FACILITIES					W	W	E	W	W	E	W	W		E	R	R	R	W	
EDUCATIONAL																			
CHILDCARE				E	W	W	E	W	W	W	W	W	E	E	R	E			
COLLEGE / UNIVERSITY								W	W		W	W		E	R	E			
ELEMENTARY SCHOOL	E	E	E	E	E	E	E	W	W	E	W	W		E	R	E			
LEARNING CENTER					E	E		R	R		R	R	E	E	R	E			
MIDDLE / HIGH SCHOOL	E	E	E	E	E	E	E	W	W	E	W	W		E	R	E			
PRE-SCHOOL	E	E	E	E	E	E	E	R	R	E	R	R		E	R	E			
RESEARCH FACILITY					R	R		R	R		R	R		E	R	R	R	W	
SPECIAL TRAINING / VOCATIONAL						E		W	W		W	W		E	R	R	R	W	
INDUSTRIAL																			
AUTO-RELATED INDUSTRIAL ESTBL.																R	R	W	
MANUFACTURING AND PROCESSING																R	R	W	
MARINE RELATED INDUSTRIAL ESTBL.																R	R	R	
PRODUCTS AND SERVICES																R	R	W	
STORAGE/ DISTRIBUTION FACILITY																R	R	W	

R Allowed By Right
W Allowed By Warrant: Administrative Process - CRC (Coordinated Review Committee)
E Allowed By Exception: Public Hearing - granted by PZAB (Planning, Zoning & Appeals Board)
Boxes with no designation signify use prohibited.

Uses may be further modified by Supplemental Regulations, State Regulations, or other provisions of this Code. See City Code Chapter 4 for regulations related to Alcohol Beverage Service Estab.
* Additional densities in some T6 zones are illustrated in Diagram 9.
** AZ: Density of lowest Abutting Zone

5.3 PERMITS AND LICENSES FOR THE CITY OF MIAMI

Introduction: There are three steps to opening your new business in the City of Miami. Below follows the information that will help you start this process.

Step 1. Choose your location

Step 2. Apply for a Certificate of Use

Step 3. Apply for a Business Tax Receipt

Step 2. Apply for a Certificate of Use

Certificate of Use. The City of Miami requires a Certificate of Use and a Business Tax Receipt to open a business. All Construction Permit work that may be required, must be completed, and approved before applying for a CU and BTR.

The Certificate of Use, approved by the Department of Zoning, ensures that your new business is properly zoned. When you apply for the Certificate of Use a fire and supplemental waste fee are assessed.

Requirements to Apply:

- *The property needs to be located within the City of Miami. Here are just a few ways to verify if your property is within the City of Miami.*

You can call 311 and ask them if your address is located within the City of Miami. If the folio number of your property begins with 01 it will most likely be within the City of Miami.

You can also visit www.miamigov.com business e-services to search online.

Information Necessary to Apply:

- Business Name
- Address of Business, including suite or space number and zip code
- Mailing Address (if different)
- Business Telephone Number
- Emergency Telephone Number
- Business Owner or Agent
- If the space is for office use: Sq. Ft
- If the space is for apartments: Number of Units
- If the space is for a restaurant: Number of Seats

Process of Application

- *Once you have provided the Zoning Department with the above information they will verify the following:*

Determine whether your business is properly zoned

Determine whether it will be necessary to apply for other permits.

Will there be a change of Occupancy?

Will there be any changes to the interior or exterior?

Provide the information for all necessary Inspections

Determine whether any other special permits or licenses are required

- *After you meet with a Zoning Information Specialist you will need to arrange inspections with all appropriate departments. Your Zoning Information Specialist will provide guidance on this process.*

- *Once you have passed all the necessary inspections you will need to return the inspection card to the Zoning Department; in order, to obtain a Certificate of Use number, a temporary license. Your actual license will be mailed.*

To apply visit the City of Miami Administration Building, located at 444 S.W. 2nd Avenue, Zoning Department, 4th Floor, Corridor C. or any City NET Offices. To find the NET office nearest you can call 311 or visit <http://www.miamigov.com/NETS/pages/default.asp>.

Step 3. Apply for a Business Tax Receipt

Business Tax Receipt: The City of Miami also requires anyone who plans on engaging in a business, profession, or occupation (including any street vendors) to apply for a Business Tax Receipt.-

Requirements to Apply:

Valid Certificate of Use approved by the Department of Planning and Zoning Certain businesses may require a background check or special application forms Any State Licenses or Permits required for your business must be presented.

Corporations or a business applying under a fictitious name must be properly registered with the State of Florida.

- **Necessary Documents:**
*A Florida Driver's License or similar identification
Federal Employee Number (EIN) and/or copy of the
Social Security Card of the business/individual
Sales Tax number if applicable
The information for 3 emergency contacts
All documents pertaining to the requirements to apply
(State Licenses, Certificate of Use etc)*
- **Home Based Businesses**
*will need to provide an Accessory of Use Certificate
from the Department of Planning and Zoning*
- **State Licensed Professions**
*A Business Tax Receipt will be required for each with a
state License, except Pharmacists.*



Where to Apply

At the City of Miami Administration Building, located at 444 S.W. 2nd Avenue, Finance Department, 6th Floor, north side of floor for Business Tax Receipt. You may also go to any of the City NET Offices. To find the NET office nearest you can call 311

or visit <http://www.miamigov.com/nets/about/contact.html>

- **Renewing Your Business Tax Receipt**
*All Business Tax Receipts expire on September 30th. All paperwork needs to be mailed at least 60 days prior to expiration. All businesses who do not renew on time will be subject to a 10% delinquency penalty for the month of October and 5% for each subsequent month, provided the delinquency does not exceed 25% of the Business Tax Receipt fee.
Business Tax Receipts are printed once a week and mailed within 3 days after printing.*

NOTE: *Although the City provides the latest information/requirements on a constant basis, changes may occur from time to time, thus, please contact the City to verify current information.*

All information regarding Certificate of Use and Business Tax Receipt may be obtained in the City Code: Chapter 31 for Business Tax Receipt and Chapter 4 for Certificate of Use.

Department of Planning and Zoning: The City of Miami's Department of Planning and Zoning has launched their new GIS system. The information will help you understand the city's zoning regulations and information.

To access the GIS tools visit: <http://www.miamigov.com/GISWebPortal/pages/default.asp>.

To learn more about the City of Miami's zoning visit www.miami21.org.

Once you have found a location you wish to use for your new business visit the zoning office or reach them at (305)416-1499 to verify that your new business will comply with the current zoning code. They will also help you with any special permits or licenses your business may need from the City of Miami.

Building Department. If you will be doing any remodeling of a store or location for your business check with the Department of Building and Neighborhood Compliance. To learn more visit <http://www.miamigov.com/Building/pages/FAQs/Faqs.asp>.

Finance Department. Once you have completed all the necessary steps to establishing your business you will need to apply for a Business Tax Receipt at the City of Miami's Finance Department. <http://www.miamigov.com/finance/pages/default.asp>

5.2 PERMITS AND LICENSES FOR MIAMI DADE COUNTY

Miami-Dade County requires businesses to apply for a Business Tax Receipt. Local Business Tax Receipts are valid for one year, starting October 1st and expiring September 30th of each year. Receipts not renewed by September 30th are delinquent and subject to applicable penalties. Additionally, any person who does not pay the required Local Business Tax within 150 days after the initial notice of tax due, and who does not obtain the required Local Business Tax Receipt is subject to civil actions and penalties.

Department of Environmental Resource Management: You can find a list of all the certificates and /or licenses that must be obtained prior to operating your businesses. http://www.miamidade.gov/derm/new_businesses.asp

Department of Small Business Development: If you are interested in doing work with Miami Dade County you can visit their Small Business Development site to learn more about the various opportunities available to South Florida businesses. Visit <http://www.miamidade.gov/business/> to learn more.



6.1 INSURANCE



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

1: Asses the Risks. When you apply for insurance, the company evaluating your business’s information will conduct a process called “underwriting,” that means that their evaluation determines whether they will provide all or only part of the coverage you are requesting. Once the amount of coverage has been established you will be given the options for the amount you wish to pay for premium and deductible. Your insurance premium is the amount you will pay for your insurance. The deductible will be the amount you pay when you file a claim. Usually the higher the deductible the lower the premium and vice versa. By assessing your own risk before you go shopping you will be in a better position to know which premium and deductible is best for your business’s finances.

2: Shop Around. The kind of business you own will help you determine which insurance company to choose. The National Federation of Independent Businesses provides information to help you choose which insurance is best for you. You can access this information at <http://www.nfib.com/business-resources/insurance-healthcare/>

3: Consider a Business Owner’s Policy. Instead of purchasing various policies from different insurers, which can add up, consider a “Business Owner’s Policy” (BOP). A BOP will package all your policies and usually leads to a lower total cost on premiums. A typical BOP will include coverage for property, general liability, vehicles, and business interruption. Remember a BOP may not give you the full coverage you need and so it is important to understand your particular business’s needs.

4: Finding the Right Professional. There are a number of professionals out there to help you with this process.

a. Consultants: These professionals help you evaluate your business’s needs, design a plan, and help you find the most economical insurer. These professionals are paid by you, the buyer, based on a contract or agreement. For small businesses an agent or broker can do the same work.

b. Agents & Brokers: These are licensed representatives of insurance companies. They may represent only one company (captive), or several companies (independent). They usually earn commissions based on their sales and thus market a particular company’s products. It is important to find someone who is reputable that will understand the needs and risks of your business and lead you to the best solution. Agents and Brokers must be licensed by the State of Florida. To learn more or find an agent near you visit:

<http://www.myfloridacfo.com/agents/index.htm>.

5: Assess Your Coverage Annually. As your business grows so too will your insurance needs. It is important to evaluate your risks annually to avoid being caught unprepared in a disaster.

Businesses with employees are required by law to have worker’s compensation insurance and to pay the unemployment insurance tax. To learn more about the worker’s compensation insurance in the state of Florida visit:

<http://www.myfloridacfo.com/wc/keycoverage.html>.

APPENDIX A

Florida Department of Agriculture and Consumer Services

Below is a list of information for the businesses that the Florida Department of Agriculture and Consumer Services monitors, licenses and permits. Review the list below and follow the links or learn more at <http://www.freshfromflorida.com/onestop/>.

Pesticide Applicator Licenses:

<http://www.freshfromflorida.com/Divisions-Offices/Agricultural-Environmental-Services/Agriculture-Industry/Pesticide-Applicator-Certification/Pesticide-Applicator-Certification-Licensing>

Health Studios

<http://www.freshfromflorida.com/Divisions-Offices/Consumer-Services/Consumer-Services/Consumer-Protection/Publications/Health-Studios>

Agriculture Dealers Licenses

<http://www.freshfromflorida.com/Divisions-Offices/Marketing-and-Development/Agriculture-Industry/Business-Development-Resources/Agricultural-Dealer-s-Licenses>

Fair Rides Inspections

<http://www.freshfromflorida.com/Divisions-Offices/Consumer-Services/Business-Services/Fair-Rides>

Petroleum Inspection

<http://www.freshfromflorida.com/Divisions-Offices/Consumer-Services/Business-Services/Standards/Petroleum-Inspection>

Aquaculture Leasing Program

<http://www.freshfromflorida.com/Pay-Online/Aquaculture-Leasing-Program>

Aquaculture Certification Program

<http://www.freshfromflorida.com/Pay-Online/Aquaculture-Certification-Program>

Plant Inspection

<http://www.freshfromflorida.com/Divisions-Offices/Plant-Industry/Bureaus-and-Services/Bureau-of-Plant-and-Apiary-Inspection/Plant-Inspection>

Motor Vehicle Repair

<http://www.freshfromflorida.com/Divisions-Offices/Consumer-Services/Consumer-Services/Consumer-Protection/Publications/Motor-Vehicle-Repair>

Food and Meat Inspection

<http://www.freshfromflorida.com/Pay-Online/Food-and-Meat-Inspection>

Apiary Inspection

<http://www.freshfromflorida.com/Divisions-Offices/Plant-Industry/Bureaus-and-Services/Bureau-of-Plant-and-Apiary-Inspection/Apiary-Inspection>

Liquefied Petroleum Gas Inspection

<http://www.freshfromflorida.com/Divisions-Offices/Consumer-Services/Business-Services/LP-Gas>

Sale of business Opportunities

<http://www.freshfromflorida.com/Divisions-Offices/Consumer-Services/Business-Services/Sellers-of-Business-Opportunities>

Solicitation of Contribution

<http://www.freshfromflorida.com/Divisions-Offices/Consumer-Services/Consumer-Services/Consumer-Protection/Charities>

Shellfish Processing Plant Certification license

Link- <http://www.freshfromflorida.com/Pay-Online/Shellfish-Processing-Plant-Certification-License>

State Farmers' Markets

<http://www.freshfromflorida.com/Divisions-Offices/Marketing-and-Development/Agriculture-Industry/Business-Development-Resources/State-Farmers-Markets>

Dairy Inspection

<http://www.freshfromflorida.com/Food-Nutrition/Food-Safety/Food-Inspections/Dairy-Inspection>

Dance Studios

<http://www.freshfromflorida.com/Divisions-Offices/Consumer-Services/Consumer-Services/Consumer-Protection/Dance-Studios>

Development and Information

<http://www.freshfromflorida.com/Divisions-Offices/Marketing-and-Development/Bureaus-and-Offices/Bureau-of-Development-and-Information>

Game Promotion/Sweepstakes

<http://www.freshfromflorida.com/Divisions-Offices/Consumer-Services/Consumer-Services/Consumer-Protection/Game-Promotions-Sweepstakes>

Surveyors and Mappers

<http://www.freshfromflorida.com/Divisions-Offices/Consumer-Services/Business-Services/Surveyors-and-Mappers>

Interstate Moving

<http://www.freshfromflorida.com/Divisions-Offices/Consumer-Services/Consumer-Services/Consumer-Protection/Moving-within-Florida>

Pawnbroking

<http://www.freshfromflorida.com/Divisions-Offices/Consumer-Services/Business-Services/Pawnbroking>

Telemarketing

<http://www.freshfromflorida.com/Divisions-Offices/Consumer-Services/Business-Services/Telemarketing>

The Private Investigative Industry

<http://www.freshfromflorida.com/Divisions-Offices/Licensing/Private-Investigation>

The Recovery Industry

<http://www.freshfromflorida.com/Divisions-Offices/Licensing/Recovery-and-Repossession>

The Security Industry

<http://www.freshfromflorida.com/Divisions-Offices/Licensing/Business-Services/Private-Security>

Pack/Re-Pack Fresh Tomatoes

<http://www.freshfromflorida.com/Divisions-Offices/Fruit-and-Vegetables/Tomatoes>

Sellers of Travel (Tours)

<http://www.freshfromflorida.com/Divisions-Offices/Consumer-Services/Business-Services/Travel-Sales>

Weights and measures

<http://www.freshfromflorida.com/Divisions-Offices/Consumer-Services/Business-Services/Standards/Weights-and-Measures>



APPENDIX B

Table 4 List of Permits and Licenses in Miami-Dade County

Permits and Licenses Website

Ambulances <http://www.miamidade.gov/licenses/ambulance.asp>

Building Permits for Contractors <http://www.miamidade.gov/permits/overview.asp>

Business Licenses <http://www.miamidade.gov/licenses/contractors-licensing.asp>

Certificate of Use <http://www.miamidade.gov/permits/zoning-certificate.asp>

Drivers and Chauffeur <http://www.miamidade.gov/licenses/chauffeur.asp>

Communication Service Providers <http://www.miamidade.gov/licenses/communications-service-provider.asp>

Film Permit
<http://www.filmiami.org/permits.asp>

Fire permit and Inspections <http://www.miamidade.gov/fire/permits.asp>

For-Hire Vehicle Inspections <http://www.miamidade.gov/business/vehicle-inspections.asp>

Pet Grooming License <http://www.miamidade.gov/animals/grooming-license.asp>

Hobby Breeder License <http://www.miamidade.gov/animals/hobby-breeder-license.asp>

Jitneys <http://www.miamidade.gov/licenses/jitneys.asp>

Kennel Licenses <http://www.miamidade.gov/animals/kennel-licenses.asp>

Landscape Business <http://www.miamidade.gov/publicworks/landscaper-permits.asp>

Limousine Service <http://www.miamidade.gov/licenses/limousine.asp>

Movers <http://www.miamidade.gov/csd/Licensing/Business/moving.asp>

Non-Emergency Transportation <http://www.miamidade.gov/licenses/non-emergency-transportation.asp>

Pet Dealer License <http://www.miamidade.gov/animals/pet-breeder.asp>

Private School Bus <http://www.miamidade.gov/licenses/private-school-bus.asp>

Special Transportation Service Vehicles <http://www.miamidade.gov/licenses/special-transportation-vehicles.asp>

Starting a Business in Miami-Dade County <http://www.miamidade.gov/business/starting-a-business.asp>

Taxis <http://www.miamidade.gov/licenses/taxicabs.asp>

Tour Buses <http://www.miamidade.gov/licenses/tour-buses.asp>

Towing <http://www.miamidade.gov/licenses/towing.asp>

Vehicle Immobilization (Booting) <http://www.miamidade.gov/licenses/vehicle-immobilization.asp>

Vehicle Repair Shop <http://www.miamidade.gov/licenses/vehicle-repair.asp>

Motor Vehicle Title Loan <http://www.miamidade.gov/licenses/vehicle-title-loan.asp>

Waste Collection-General Hauler <http://www.miamidade.gov/publicworks/general-hauler.asp>



APPENDIX C

LIST OF RESOURCES

General Sources of Information

Access Miami Jobs: Standing for Assets, Capital, Community, Education, Savings and Success. Access Miami unites city resources with similar resources available in the public, private, and non-profit sectors, to offer tools and education that enable City residents to improve their quality of life.
<http://www.accessmiamijobs.com>

Buy Miami: A great way to get the word out for your small business is to advertise on BuyMiami.com for free. The City of Miami launched Buy Miami as a way to help small business owners advertise their growing businesses and also provide the city's residents with great value. To advertise on Buy Miami visit us at www.buymiami.biz, download the agreement and send it to us at buymiami@miamigov.com.

City of Miami's Economic Initiatives: Review and see what business incentives there are available and how to qualify. www.miamigov.com/economicdevelopment

MBDA Business Center: The U.S. Department of Commerce provides partial funding, and the City of Miami provides strategic partnering and in-kind cost share support to the Center. The Center's consultants provide technical assistance to small and minority businesses in: writing business plans and marketing plans; conducting feasibility studies; identifying financing and developing loan and bonding applications; conducts financial analysis and prepares financial projections; helps with various certifications for SBE, DBE, CSBE, MBE, WBE, and federal certifications, provides construction services such as estimating, and sub-contracting leads. The MBDA Business Center also helps to source commercial and federal contracts, and assists with bid preparation. The Center hosts a free Quarterly Lunch & Learn series to provide training in Export, Government Contracting, Bid Preparation, Market Positioning & Branding. Free Seminars are also conducted for start-up firms, on Wednesdays at 10:00 a.m. at the Center's Location:

MBDA Business Center (Marie Gill - Operator/Executive Director) (Jorge Iglesias - Construction & Procurement Specialist)
970 S.W. 1st Street
Suites 405-406
Miami, FL 33130
Tel: 786.316.0888
Website: <http://www.mbdagov.com/businesscenters/miami>
Email: jiglesias@mbdabusinesscenterfl.org

Small Business Administration: The federal government's Small Business Administration provides financial, technical, and management assistance to help you start and grow your business. They also have a local office in South Florida you can call or visit. www.sba.gov

Miami District Office
100 S. Biscayne Blvd 7th Floor
Miami, FL 33131
Phone: (305)536-5521

Employ Florida: At the Employ Florida marketplace you can find resources about demographics, labor market services, training grants, education services, employer incentives and more. Visit their website at <https://www.employflorida.com/assistance.asp>.

SBA Advocacy: Learn about what is going on in Capitol Hill and how it affects your small business with SBA advocacy. Visit their blog at <http://weblog.sba.gov/blog-advo/>

The Beacon Council: A public and private non-profit agency working to support the business climate of Miami and Dade County. You can also visit them to find the latest county business development information. www.beaconcouncil.com

SBDC (Small Business Development Center) at Miami-Dade County:

Provide FREE and Confidential counseling help to start-ups (business planning and execution) and established companies (access to capital, marketing, accounting, business plan, International Trade) through our SBDC's Certified Business Analysts <http://floridasbdc.org/main.php>

Provide FREE and Confidential counseling in Selling to the Government (Federal, State and Local) through our PTAC Program <http://www.fptac.org/>

SBDC just launched a new program called Growth Acceleration <http://floridasbdc.org/SpecialPrograms/GrowthAP/>. The objective of this program is Learn to revitalize the growth of your business with the Florida SBDC's Growth Acceleration services designed to deliver substantive, professional consulting to qualified small and medium-sized businesses.

Seminars and trainings.

FSBDC at Florida International University - Miami
FIU Downtown on Brickell
1101 Brickell Avenue, South Tower Penthouse, 11th Floor
Miami, FL 33131
305.779.9230

O*Net Online: The O*NET program is the nation's primary source of occupational information. Central to the project is the O*NET database, containing information on hundreds of standardized and occupation-specific descriptors. The database, which is available to the public at no cost, is continually updated by surveying a broad range of workers from each occupation. Information from this database forms the heart of O*NET OnLine, an interactive application for exploring and searching occupations. The database also provides the basis for our Career Exploration Tools, a set of valuable assessment instruments for workers and students looking to find or change careers.

The Occupational Information Network (O*NET) is being developed under the sponsorship of the US Department of Labor/Employment and Training Administration (USDOL/ETA) through a grant to the North Carolina Employment Security Commission. <http://www.onetonline.org/>

FLVEC: The Florida Virtual Entrepreneur Center is a free web portal designed to connect entrepreneurs with business support organizations, programs and service providers who can support their new or growing business. <http://flvec.com/miami-dade/>

LOCAL ORGANIZATIONS

Branches Florida

ASSETS Small Business Solutions is a small business development program for individuals in Miami-Dade County who want to start their own business or strengthen an existing business. Everyone is eligible to apply for the program which has three cycles per year beginning in January, May and September. Visit www.branchesfl.org.

*Branches Main Office &
Community Center
11500 NW 12th Avenue
Miami, FL 33168
Phone: (305) 442-8306*

Hispanic Business Initiative Fund:

Hispanic Business Initiative Fund (HBIF) is the leading Hispanic economic development, nonprofit organization in Florida that specializes in providing bilingual assistance to Hispanic entrepreneurs trying to establish or expand their business in Florida. Visit www.hbifflorida.org.

*Greater Miami Chamber of Commerce
1601 Biscayne Blvd.
Miami, FL 33132
(305) 577-5468*

CAMACOL: The Latin Chamber of Commerce of the United States, (CAMACOL) was founded in 1956 by a group of Hispanic entrepreneurs, who had the foresight to create an organization which would protect their business interests, foster commercial growth, and contribute to the economic and social development of South Florida's community. <http://camacol.org/home>

Greater Miami Chamber of Commerce: The Greater Miami Chamber of Commerce concentrates on four priority areas-membership services, economic development, advocacy, and finance - in addition to the Chamber's commitment to quality of life issues. <https://www.miamichamber.com/>

Miami Bayside Foundation: The Miami Bayside Foundation is a nonprofit organization designed to advance economic development in the City of Miami through the support of minority businesses and education.

The Miami Bayside Foundation seeks to do this through the creation and administration of a loan program for minority businesses, through the creation of programs and educational scholarships for minorities, and by providing technical assistance to local organizations engaged in economic development.

<http://www.miamibaysidefoundation.com/>
(305) 379-7070
25 SE 2nd Avenue, Suite 240
Miami, FL 33131

Miami Downtown Development Authority: Known as the "Gateway to the Americas," Downtown Miami is the epicenter of Miami's Bustling economy. A host of business incentives are available to entrepreneurs interested in local business opportunities. www.miamidda.com

Neighbors and Neighbors Association: NANA receives Miami-Dade County and City of Miami government funding to assist the underserved communities throughout Miami-Dade County. NANA's main program is to assist existing businesses and startup businesses through various programs setup to stimulate the economy. www.nanaf.org

180 Northwest 62nd Street Miami, Florida 33150
(305)756-0605.



LOCAL UNIVERSITIES

Local Universities provide the latest information in research and information. Below follow a brief list of local academic resources available. Many times seminars and webinars are not free to the public; please check each institution's requirements.

Miami-Dade College:

Minority and Small Business Enterprise Office: Miami Dade College's commitment to the enrichment of this community extends beyond the classroom into the local economy. As one of the county's largest and most diverse organizations, Miami Dade College is uniquely positioned to initiate and develop partnerships with businesses as a catalyst for revitalization of our community. A critical component of community revitalization includes economic growth and development of minority, small, and female-owned businesses (MSBEs). MSBEs provide goods, services, employment and careers for MDC graduates and the community at large. <http://www.mdc.edu/main/msbe/>

Florida International University:

Eugenio Pino and Family Global Entrepreneurship Center: This center is based in the FIU business school. Their mission is "to create entrepreneurial leaders and organizations in all segments of society, throughout South Florida and internationally." They hold numerous workshops and webinars. <http://entrepreneurship.fiu.edu/index.html>

Center for International Business and Research: Deliver unique curricular, research, and outreach programs in a cost-effective way. The purpose is to make the various stakeholders- students, faculty, university community, South Florida business community and residents - more competitive in the global economy. CIBER at FIU strives to promote U.S. competitiveness and to be a local and regional resource for ensuring that the U.S. is globally competitive.

FIU has other centers and institutes associated with their business school. To learn more about them visit <http://business.fiu.edu/centers/>

University of Miami: The University of Miami's business school is a great place to find local and national research tools to help you start or expand your business. Below are a few of the resources available.

- **The Launch Pad:** The University of Miami's initiative "The Launch Pad" provides the small business community with resources to learn more and meet with experienced entrepreneurs who will assist with "opportunity recognition, feasibility assessment, and strategy for starting and growing companies or non-profits." <http://thelaunchpad.org/>

- **The Center for International Business Education and Research:** The UM CIBER serves as an important gateway for business and government leaders, citizens, students and faculty to develop and strengthen their international competencies - particularly in the service sector - to create new initiatives that will enhance the international competitiveness of the U.S. During its first funding cycle, the center has prioritized four international service sub-sectors including health care, financial reporting, infrastructure development, and environmental sustainability. <http://www.bus.miami.edu/faculty-and-research/ciber/business-services/index.html>

- **Business Library:** You can find a number of free internet resources at the University of Miami's Business Library's page. <http://library.miami.edu/business/>

STATE RESOURCES

Florida Enterprise Zone: A resourceful site with information about all of Florida's Enterprise Zones. <http://floridaenterprisezones.com>

Florida Small Business: Resources for growing a small business in Florida. www.floridasmallbusiness.com

State of Florida Division of Corporations: Florida Division of Corporations online information, research and electronic processing service center. <http://www.sunbiz.org/>

Florida Export Finance Corporation: A not-for profit corporation created and funded by the State of Florida with the sole purpose of providing assistance (financial and informational) to small business Florida exporters who have been turned down by traditional lenders. <http://fec.dos.myflorida.com/>

FEDERAL RESOURCES

Internal Revenue Service: Get helpful tips from the IRS as well as access to programs for individuals and businesses. www.irs.gov The IRS also provides an interactive web resource to help business owners learn more about their federal tax rights. <http://www.irsvideos.gov/SmallBusinessTaxpayer/virtualworkshop>.

SCORE: Counselors of America's Small Business is a non-profit association dedicated to entrepreneur education and the formation, growth and success of small business nationwide.

www.miamidade.score.org
(786)425-9119
111 Northwest 1st Street
Miami, Florida 33128

U.S. Small Business Administration: The Small Business Administration is a federal organization that provides financial, technical, and management assistance to help American start, run, and grow their business.: www.sba.gov

LOAN AND GRANT INFORMATION

Accion USA: Is a private, nonprofit organization that provides microloans and other financial services to low and moderate-income entrepreneurs who are unable to access bank credit for their small business. They are the City of Miami's Micro-Lending Partner. www.accionusa.org
2828 Coral Way, #204 Coral Gables, Florida 33145
(305)548-3360

Mom & Pop Small Business Grant: This grant program is designed to provide financial and technical assistance to qualified, for profit small businesses that are approved for funding. This program seeks to bridge the gap between local government and small owned and operated businesses. One of the minimum qualifications for the program is to be in businesses at least one year, demonstrated by the appropriate documents. Applications usually open in January, but you can call the Neighbors and Neighbors Association at 305-756-0605 or you local Miami-Dade Commissioner's Office to learn more or apply.
http://www.miamidade.gov/ced/program_grants_mom-pop.asp

Miami-Dade County's Community Development Revolving Loan Fund (CDRLF): Established to assist businesses seeking financial assistance for start-ups and expansions. Loans can be awarded up to \$200,000 for working capital and fixed assets. Eligible candidates must fulfill one or more of the following Community Development Block Grant (CDBG) national objectives.

Benefit low and moderate income persons via jobs and/or services

Aid in the prevention or elimination of slum and blighted areas

Meet community development needs having particular urgency because existing conditions pose serious and immediate threat to health and welfare of the community.

To learn more visit: <http://www.miamidade.gov> or contact

Rosa Delgado

Empowerment Trust Loan and Grant Administrator

Community and Economic Development Division

Department of Housing and Community Development

Overtown Transit Village North

701 NW 1 CT 14 FL

Miami, FL 33136

Phone: 786-469-2261

Micro-Enterprise Assistance & Peer Lending: This program helps entrepreneurs build a strong credit history by borrowing incremental amounts, develop stronger business skills, share business ideas, and provide peer support. Direct loans are available for up to \$5,000 and in some cases up to \$25,000 depending on a business's profitability and credit soundness.

For more information on organizations working on this program contact one of the following:

Partners for Self Employment

Maria Coto, Executive Director 305-438-1407

Loan Programs 786-469-2216 - Miami-Dade County Department of Housing and Community Development

OUR Microlending: Is a private microfinance institution that offers micro-entrepreneurs an effective and efficient microfinance service that supports and promotes their Economic and Social development through microloans from \$1,500 to \$20,000.

For more information, please call: 305-854-8113. www.ourmicrolending.com

South Florida Regional Planning Council Revolving Loan Fund: Offers loans between \$50,000 and \$300,000 for small to medium sized businesses looking to grow. Through their business development and government resource partnerships they can help you successfully apply for your loan.

<http://www.sfrpc.com/rlf.htm>

Grant.gov: The federal government has consolidated where you may apply for any federal grant. It was first established as a government resource named the E-grants initiative spurring from the Federal Financial Assistance Management Improvement Act of 1999.

To learn more or find a grant you can visit: <http://www07.grants.gov/index.jsp>

GIS MAPPING TOOLS

City of Miami Planning Department GIS Tools:

- **Land Development:** Provides GIS information for Miami 21 Zoning designations (including zoning regulations), future land use designations, historic preservation layers, NET Area, Commission District, and some basic real-estate information. <http://maps.miamigis.com/miamizoningsite/>

- **Capital Improvement Projects:** Search for Capital Improvement Projects throughout the city. http://arcsrvprod/capital_improvement/

Miami-Dade County GIS Tools

Address Search: The Address Search website allows users to enter an address or intersection within Miami-Dade County and get back information about that location including X and Y coordinates, municipality and Zip Code. A map of the area using county GIS data is available as well as Google map and a Google Earth map. <http://gisweb.miamidade.gov/addresssearch/Home.aspx>

Artificial Reefs Finder: The Artificial Reefs Finder is an interactive map service where users can find the location of artificially created reefs off the coast of Miami Dade County. Custom map displays can be created showing the geographic location and coordinates of the reefs.

<http://gisims2.miamidade.gov/ArtyReef/Reefmap.asp?Cmd=INIT&Choice=1>

Capital Improvements: the mission of the Office of Capital Improvements (OCI) is to facilitate, monitor, standardize and expedite County capital construction projects. County capital projects must meet countrywide standards and are monitored through the County's Capital Improvement Information System (CIIS) that tracks work through all the phases from planning and design through construction and project close-out. Through our GIS system you can see the current projects in a map display by either a specific location, a street or an area in the county. http://maps.miamigis.com/capital_improvement/

e-Maps Online: e-Maps Online is an interactive map service where users can explore geographic data of Miami-Dade County. Custom map displays can be created through user-defined areas of interests, selection of various themes, and scale factors. <http://gisims2.miamidade.gov/emaps/viewer.htm>

My Business: My Business is a service where users can find information about Miami-Dade County commercial properties. Some of the information available is demographic statistics, land use, local contamination sources, and distances from important geographic features. Custom maps displays can be created through user-defined areas of interests, including economic development and incentive areas. <http://gisims2.miamidade.gov/Mybusiness/home.asp>

Self-Service Data Download: Browse through our library of data. You can find files in polygon, point, or line shapes. Please note that use of this data may require some proficiency in GIS and accessibility to GIS software. <http://gisweb.miamidade.gov/GISSelfServices/GeographicData/MDGeographicData.html>

SMALL BUSINESS BLOGS

Blogs are a great resource to have in your arsenal. Here is a list of just a few of the small business blogs out there for you to gather information and become inspired.

<http://blog.ibridgenetwork.org/>

Bridges the gap between academia and innovation and the business world to lead to new business solutions

<http://www.entrepreneur.com/blog/>

Find a diverse range of information from stats about twitter to how to guides.

<http://radar.oreilly.com/>

Find the latest business news.

<http://timberly.bplans.com/>

Find information about current trends and general information from Tim Berry the President and founder of Palo Alto Software.

<http://www.thehill.com>

Catch up on the latest news from Capitol Hill and how it affects you business. It is the independent voice for small businesses in the Federal Government and a source of small business statistics.

<http://smallbiztrends.com/>

Find information about the latest trends that successful businesses are using.

<http://borderbuster.blogspot.com/>

A different perspective for small business owners looking to do business internationally.

<http://publicforuminstitute.org/category/entrepreneurship-economy/>

The Public Forum Institute is an independent, nonpartisan, not-for-profit organization committed to developing the most advanced and effective means of fostering public discourse.

<http://unleashingideas.org/blog/>

Global Entrepreneurship Week is the world's largest celebration of the innovators and job creators who launch startups that bring ideas to life, drive economic growth and expand human welfare.





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