Hillsborough County Florida

Economic Development

SMALL BUSINESS START-UP GUIDE

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

For additional information, to register for workshops, or to schedule a consulting appointment, visit our website at HCFLGov.net/EcoDev or call (813) 204-9267.

ATTEND ONE OF THE INTRODUCTORY WORKSHOPS FOR STARTING YOUR BUSINESS

These workshops are offered throughout the year at various locations in the community, as well as at the Entrepreneur Collaborative Center (ECC), which is located at 2101 E. Palm Ave. in Tampa. The workshops will include important information and resources to help start your business.

PREPARE A PRE-BUSINESS PLAN SUMMARY

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

BUSINESS ORGANIZATION/NAME

Determine Business Organization Type:

- Sole Proprietor
- Partnership*
- Limited Liability Company*
- Corporation*

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

Franchise – Visit sba.gov

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

LICENSES

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

Contractor License

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

Hillsborough County – (813) 272-5920
HCFLGov.net

State of Florida – (850) 487-1395
MyFloridaLicense.com

Professional Licenses

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

Florida Department of Business and Professional Regulation; Division of Hotels and Restaurants

Your business may require a license or permit through this state agency. The local office is at 3725 W. Grace Street, Suite 520, Tampa. Call or visit the website for information: (850) 487-1395, MyFloridaLicense.com/DBPR/HR

Department of Agriculture & Consumer Services

Your business may require a license or permit through this state department. Call or visit the website for information. (800) 435-7352, 800HelpFla.com

ZONING AND PERMITTING

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

Hillsborough County

Zoning, (813) 307-4739; Permitting, (813) 272-5600
HCFLGov.net

If necessary, contact the appropriate city:

City of Tampa
Zoning and Permitting, (813) 274-3100
TampaGov.net

City of Temple Terrace
(813) 506-6473, TempleTerrace.com

City of Plant City
Zoning, (813) 659-4200, ext. 4125
Permitting, (813) 659-4200, ext. 4185
PlantCityGov.com

BUSINESS TAX RECEIPT

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

Business Tax - Hillsborough County
(813) 635-5200, HillsTax.org

Business Tax - City
City of Tampa, (813) 274-8751, TampaGov.net
City of Temple Terrace, (813) 506-6420, TempleTerrace.com
City of Plant City, (813) 659-4200, ext. 4155
PlantCityGov.com

TAXES

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

Employer Identification Number (EIN)
To apply for a free EIN, IRS.gov.

Federal Taxes

Internal Revenue Service – The local office is at 3848 W. Columbus Drive, Tampa. If you have questions or need to order tax forms, call (800) 829-1040, IRS.gov

State Taxes

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

Re-employment Insurance Tax - (800) 482-8293, MyFlorida.com/dor

County Taxes

Real Estate Tax – (813) 635-5200, HillsTax.org

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

INSURANCE AND BONDING

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

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

Florida Department of Financial Services

(800) 342-2762, MyFloridaCFO.com

Liability, Property, and Automobile Insurance
Business Interruption Insurance

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

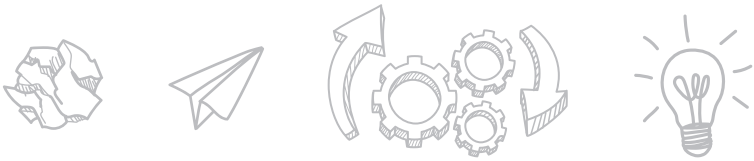
Employee Insurance – If you hire employees, you may be required to provide unemployment insurance.
Workers' Compensation, (850) 413-1601, or (800) 742-2214, MyFloridaCFO.com/wc
Professional Liability Insurance

Surety Bonds, SBA.gov

FINANCING

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

- Personal savings, second mortgage on home, friends, relatives and credit cards
- Grant Research – The Foundation Center Cooperating Collection; Business & Government Department; John F. Germany Public Library, (813) 273-3652, HCPLC.org, Catalog of Federal Domestic Assistance, CFDA.gov
- U.S. Small Business Administration (SBA) Loans – Check with your bank for a U.S. SBA loan officer, SBA.gov
- Call Entrepreneur Services for an appointment to meet with a financial consultant at (813) 204-9267
- To establish the credit history for your business or to conduct business with the federal government, you will need to obtain a Dun & Bradstreet Data Universal Numbering System (D-U-N-S) Number. Obtaining a D-U-N-S Number is easy and free.
  Visit DNB.com or call (800) 234-3867.



DEVELOP YOUR IDEA

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

PROTECT YOUR IDEA

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

Patent Office – Washington D.C., (800) 786-9199, USPTO.gov

Copyright - U.S. Library of Congress, (877) 476-0778, Copyright.gov

Trademark – Federal, (800) 786-9199, USPTO.gov

Trademark – State, (850) 245-6051, Sunbiz.org

PREPARE YOUR BUSINESS PLAN

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

ATTEND A BUSINESS PLAN SERIES WORKSHOP

To register for a workshop, visit our website at: HCFLGov.net/EcoDev or call (813) 204-9267.

MAKE AN APPOINTMENT WITH A BUSINESS CONSULTANT TO REVIEW YOUR BUSINESS PLAN

Starting a small business will prompt many questions and decisions. If you have any questions, or would like to have your business plan reviewed, visit our website at: HCFLGov.net/EcoDev to register for free, individual, confidential consulting, or call (813) 204-9267 to schedule an appointment.

Hillsborough County Florida

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Entrepreneur Collaborative Center
2101 E. Palm Avenue, Tampa, FL 33605
(813) 204-9267

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