



Take the STEPS to Start Your Small Business

SMART
TRACK TO
ENTREPRENEURIAL
PLANNING &
SUCCESS



Gainesville Area
CHAMBER OF COMMERCE

GAINESVILLECHAMBER.COM

352.334.7100

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Table of Contents

Step 1: Start-Up Questionnaire	3
Step 2: Business Plan: The most important STEP	4
Step 3: Register Your Business Structure	6
Step 4: Obtain Licenses, Permits, and Patents	7
Step 5: Understand Employer Responsibilities	9
Step 6: Financing Your Business	12
Step 7: Marketing Your Business	13
Step 8: Stepping into Alachua County	14
Additional Resources	21

Step 1: Start-Up Questionnaire

1. Have you ever worked in a business similar to what you are planning to start?
2. Do you have support for your business from family and friends?
3. Have you discussed your business idea, business plan or proposed business with a coach or counselor?
4. Would other people consider you a leader?
5. Do you have enough confidence in yourself and abilities to sustain yourself when things get tough?
6. Are you willing to commit long hours to make your business work?
7. Do you have a business plan for the business you are planning to start?
8. Do you know what form of legal ownership (sole proprietor, partnership, or corporation) is best for your business?
9. Do you know if your business will require a special license or permit and how to obtain it?
10. Do you know how to compute the financial “break-even point” for your business?
11. Do you know how to compute the start-up costs for your business?
12. Do you know about the various loan programs available in your area?
13. Are you sure your planned business fills a specific market need?
14. Do you understand tax requirements associated with your business?
15. Do you know how to prepare a marketing strategy?
16. Do you know how to obtain an EIN (Employer Identification Number) for your business?

Step 2: Business Plan-The most important STEP

Importance: “If you fail to plan, then you plan to fail”- Yikes! That can sound pretty scary, but it’s the truth. Over the next couple of days, maybe even weeks, if you haven’t already, *WRITE YOUR BUSINESS PLAN!* It will help you get your foot in the door with banks and investors who will take interest in your endeavor. If you need assistance doing this, look for workshops and trainings available in your area. The Chamber of Commerce can provide information about educational opportunities.

Visit the Small Business Association website for a great template: <http://web.sba.gov/busplantemplate/BizPlanStart.cfm>

Below is a sample template for a business plan:

Cover Page

Table of Contents

Executive Summary

- * Be written last.
- * Provide an enthusiastic snapshot of your company, who you are, what you do and why.
- * Be less than 2 pages in length.

Business Description and Vision

- * Mission statement (business purpose).
- * Company vision (statement about company growth).
- * Business goals and objectives.
- * Brief history of the business.
- * List of key company principals.

Definition of the Market

- * Describe your business industry and outlook.
- * Define the critical needs of your perceived or existing market.
- * Identify your target market.
- * Provide a general profile of your targeted clients.
- * Describe what share of the market you currently have and/or anticipate.

Description of the Products and Services

- * Specifically describe all of your products and services.
- * Explain how your products and services are competitive.
- * If applicable, reference a picture or brochure of products, to be included in the appendix.

Organization and Management

- * Provide a description of how your company is organized and organization chart, if available.
- * Describe the legal structure of your business (proprietorship, partnership, corporation, etc.).
- * Identify necessary or special licenses and/or permits your business operates with.
- * Provide a brief bio description of key managers within the company.

Marketing and Sales Strategy

- * Describe your market: who are your customers and the demand for your products & services.
- * Describe your channels of distribution.
- * Explain your sales strategy, specific to pricing, promotion, products and place (4Ps).

Financial Management

- * For a New Business
 - Estimate of start-up costs.
 - Projected balance sheet (1 year forward).
 - Projected income statement (1 year forward).
 - Projected cash flow statement (12 months forward).
- For an Existing Business
 - Balance sheets (last 3 years).
 - Income statements (last 3 years).
 - Cash flow statement (12 months).
- * If applying for a Loan (in addition to the above)
 - Current personal financial statement on each principal.
 - Federal tax return for prior year.

For additional help with your business plan, visit:

Florida Small Business Development Center (www.sbdc.unf.edu) 352.334.7230

Gainesville Economic Development Department (www.cityofgainesville.org) 352.334.2298

SCORE: Counselors to America's Small Businesses (www.scoregainesville.org) 352.375.8278

Center for Innovation & Economic Development (www.sfcollege.edu/cied) 352.395.5896

Small Business Administration (www.sba.gov)

Step 3: Register Your Business Structure

Importance: When organizing a new business, one of the most important decisions to be made is choosing the structure of a business. Factors influencing your decision about your business organization include: Legal restrictions, Liabilities assumed, Type of business operation, Earnings distribution, Capital needs, Number of employees, Tax advantages or disadvantages, Length of business operation

Summary of forms:

- **Limited Liability Company:** LLCs offer numerous advantages .Pass-Through Taxation: LLCs allow for pass-through taxation. This means that earnings of an LLC are taxed only once. The earnings of an LLC are treated like the earnings from a partnership, sole proprietorships and most S corporations. Limited Liability: The LLC owner's liability is generally limited to the amount of money which the person has invested in the LLC. Thus, LLC members are offered the same limited liability protection as a corporation's shareholders. Flexible Management Structure and Flexible Ownership is Permitted: Like general partnerships, LLCs are generally free to establish any organizational structure agreed on by the members. Thus, profit interests may be separated from voting interests. The disadvantages of an LLC include: More Paperwork than an Ordinary Partnership: Documents must be filed at the state level to create an LLC, which is not the case with a general partnership. Dissolution Date: Some states require that a dissolution date be listed in the articles of organization. This date may be amended. Further, certain events, such as death of a member, a member leaving, bankruptcy, etc. can be a dissolution event. A corporation has unlimited life and these events are not dissolution events for a corporation. Newer Entity Type: The LLC is a newer entity, and people are not as familiar with the LLC as a corporation.
- **Sole Proprietorship:** This is the easiest and least costly way of starting a business. A sole proprietorship can be formed by finding a location and opening the door for business. There are likely to be fees to obtain business name registration, a fictitious name certificate and other necessary licenses. Attorney's fees for starting the business will be less than the other business forms because less preparation of documents is required and the owner has absolute authority over all business decisions.
- **Partnership:** There are several types of partnerships. The two most common types are general and limited partnerships. A general partnership can be formed simply by an oral agreement between two or more persons, but a legal partnership agreement drawn up by an attorney is highly recommended. Legal fees for drawing up a partnership agreement are higher than those for a sole proprietorship, but may be lower than incorporating. A partnership agreement could be helpful in solving any disputes. However, partners are responsible for the other partner's business actions, as well as their own.
- **Corporation:** A business may incorporate without an attorney, but legal advice is highly recommended. The corporate structure is usually the most complex and more costly to organize than the other two business formations. Control depends on stock ownership. Persons with the largest stock ownership, not the total number of shareholders, control the corporation. With control of stock shares or 51 percent of stock, a person or group is able to make policy decisions. Control is exercised through regular board of directors' meetings and annual stockholders' meetings. Records must be kept to document decisions made by the board of directors. Small, closely held corporations can operate more informally, but record-keeping cannot be eliminated entirely. Officers of a corporation can be liable to stockholders for improper actions. Liability is generally limited to stock ownership, except where fraud is involved. You may want to incorporate as a "C" or "S" corporation.

Step 4: Obtain Licenses, Permits, and Patents

Licenses and Permits

Importance: Before a small business can legally begin, it needs to take care of a number of requirements with governmental agencies, from the city to the state to the federal government. None of these requirements are difficult or even terribly time-consuming. But finding out what you need to do can be like putting together a jigsaw puzzle without knowing what it will look like.

Common types and contacts to complete the process:

Local:

- Call city and county government offices to see if they require an occupational license and/or zoning permit. For occupational licenses, check with the city clerk or county tax collector. Fees vary by type of business and location. Many municipalities now make the forms available online.
- County planning departments or city building inspection divisions can provide information on who needs zoning permits. Much of this information is available on city and county websites.
- Small Business Development Centers often have detailed information on licensing and permitting in cities, counties and other entities in their area. Find an SBDC near you by checking www.florida-sbdc.com.

State:

- Check Florida's official website, MyFlorida.com, for links to all types of state information for new and existing businesses.
- File a "Fictitious Name" registration with the Florida Department of State, Division of Corporations. Owners conducting business under a name other than their own must file, even if the name seems very similar. Thomas Graphics, for example, is owned by Christopher Thomas. Although his last name is part of the business name, he still must file. For filing fees and to register a name online, check the Division of Corporation's Sunbiz website.
- Obtain a state business or professional license, if necessary. Business owners can use the Florida Department of Business and Professional Regulation's website to apply for and maintain their licenses, search license records and find exam information.
- Collect sales tax, both state and in some cases county, for many products and services and have a Sales Tax Certificate. The Florida Department of Revenue (DOR) issues certificates and monthly payment booklets. Owners can register online for free or file Form DR-1 (\$5 one-time charge). If the DOR tells you your business isn't taxable, get it in writing.
- File a "New Hire Reporting Form" for every new employee, full-time or part-time.
- If you have employees (apart from yourself), file quarterly unemployment tax reports and make payments to the DOR.

Federal:

- File form SS-4 with the Internal Revenue Service and receive a federal Employer Identification Number (EIN). (Some sole proprietorships do not need an EIN.) To apply for an EIN, call the IRS at 800) 829-4933 or download an SS-4 at www.irs.gov/pub/irs-pdf/fss4.pdf.
- File quarterly federal tax returns and an annual unemployment tax return. This step is required for most businesses with employees.

Patents: Protect Your Intellectual Property

Importance: If your business involves new ideas it is important to protect them so that you are the sole benefactor of the proceeds from your hard work. Keep this mindset throughout presenting your business; it is a good idea to ask all parties that are exposed to your ideas to sign a disclaimer contracting them to secrecy of your innovations.

Types of protection:

- **Patents:** A patent for an invention is the grant of a property right to the inventor, issued by the United States Patent and Trademark Office. Generally, the term of a new patent is 20 years from the date on which the application for the patent was filed in the United States or, in special cases, from the date an earlier related application was filed, subject to the payment of maintenance fees. U.S. patent grants are effective only within the United States, U.S. territories, and U.S. possessions. Under certain circumstances, patent term extensions or adjustments may be available.
- **Copyrights:** Copyright is a form of protection provided to the authors of “original works of authorship” including literary, dramatic, musical, artistic, and certain other intellectual works, both published and unpublished. The 1976 Copyright Act generally gives the owner of copyright the exclusive right to reproduce the copyrighted work, to prepare derivative works, to distribute copies or phone records of the copyrighted work, to perform the copyrighted work publicly, or to display the copyrighted work publicly.
- **Trademarks:** A trademark is a word, name, symbol, or device that is used in trade with goods to indicate the source of the goods and to distinguish them from the goods of others. A service mark is the same as a trademark except that it identifies and distinguishes the source of a service rather than a product. The terms “trademark” and “mark” are commonly used to refer to both trademarks and service marks.

Step 5: Understand Employer Responsibilities

Steps for Hiring Employees

1. *Obtain an Employer Identification Number (EIN)*

Before hiring employees, you need to get an employment identification number (EIN) from the U.S. Internal Revenue Service. The EIN is often referred to as an Employer Tax ID or as Form SS-4. The EIN is necessary for reporting taxes and other documents to the IRS. In addition, the EIN is necessary when reporting information about your employees to state agencies. To obtain an EIN, you can contact the IRS directly or apply online.

U.S. Internal Revenue Service

Phone: 1.800.829.4933

* Guide to the Employer Identification Number

* Apply for an EIN Online

2. *Set up Records for Withholding Taxes*

The IRS states that you must keep records of employment taxes for at least four years. Also, keep good records for your business to help you monitor the progress of your business, prepare your financial statements, identify source of receipts, keep track of deductible expenses, prepare your tax returns, and support items reported on tax returns.

The following describes the three types of withholding taxes:

Federal Income Tax Withholding (Form W-4)

Every employee must provide an employer with a signed withholding exemption certificate (Form W-4) on or before the date of employment. The employer must then submit Form W-4 to the IRS. For specific information on employer responsibilities regarding withholding of federal taxes, read the IRS' Employer's Tax Guide.

Federal Wage and Tax Statement (Form W-2)

On an annual basis, employers must report to the federal government wages paid and taxes withheld for each employee. This report is filed using Form W-2 Wage and Tax Statement. Employers must complete a W-2 Form for each employee to whom they pay a salary, wage or other compensation.

Employers must send Copy A of Form W-2 to the Social Security Administration (SSA) by the last day of February (or last day of March if you file electronically) to report the wages and taxes of your employees for the previous calendar year. In addition, employers should send copies of Form W-2 to their employees by Jan. 31 of the year following the reporting period.

Visit the Social Security Administration's Employer W-2 Filing Instructions and Information for further guidance and assistance.

State Taxes

Depending on the state where your employees are located, you may be required to withhold state income taxes. Visit the state and local tax page for more information.

3. *Employee Eligibility Verification (Form I-9)*

Federal law requires employers to verify an employee's eligibility to work in the United States. Within three days of hire, employers must complete an Employment Eligibility Verification Form, commonly referred to as an I-9 form. This requires you to examine acceptable forms of documentation supplied by the employee to confirm the employee's citizenship or eligibility to work in the U.S. Employers can only request documentation specified on the I-9 form. Employers who ask for other types of documentation not listed on the I-9 form may be subject to discrimination lawsuits.

Employers do not file the I-9 with the federal government. Rather, an employer is required to keep an I-9 form on file for three years after the date of hire or one year after the date of the employee's employment termination, whichever is later. The U.S. Immigration and Customs Enforcement (ICE) agency conducts routine workplace audits to ensure that employers are properly completing and retaining I-9 forms, and that employee information on I-9 forms matches government records.

* Download Form I-9 (Employment Eligibility Verification)

All U.S. employers are responsible for completion and retention of Form I-9 for each individual they hire for employment in the U.S., including citizens and non-citizens.

* Instructions for Completing the I-9: Handbook for Employers

Offers a comprehensive guide to completing Form I-9, Employment Eligibility Verification.

* Small Business Guide to Immigration Regulations

Provides a summary of immigration laws most important to small business owners, including information about completing the I-9 form.

Employers can use information taken from the Form I-9 to verify electronically the employment eligibility of newly hired employees through E-Verify. To get started register with E-Verify to virtually eliminate Social Security mismatch letters, improve the accuracy of wage and tax reporting, protect jobs for authorized workers and help maintain a legal workforce.

4. *Register with Your State's New Hire Reporting Program (www.fl-newhire.com)*

The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 requires all employers to report newly hired and re-hired employees to a state directory within 20 days of their hire or rehire date.

Visit the New Hires Reporting Requirements page to learn how to register with your state's New Hire Reporting System.

5. *Obtain Workers' Compensation Insurance*

Businesses with employees are required to carry Workers' Compensation Insurance coverage through a commercial carrier, on a self-insured basis or through the state Workers' Compensation Insurance program.

6. *Unemployment Insurance Tax Registration*

Businesses with employees are required to pay unemployment insurance taxes under certain conditions. If your business is required to pay these taxes, you must register your business with your state's workforce agency. The state taxes page includes links to your state's agency.

7. *Obtain Disability Insurance (Not Required in Florida)*

Some states require employers to provide partial wage replacement insurance coverage to their eligible employees for non-work related sickness or injury. Currently, if your employees are located in any of the following states, you are required to purchase disability insurance: California, Hawaii, New York, New Jersey, Rhode Island and Puerto Rico.

8. *Post Required Notices*

Employers are required by state and federal laws to prominently display certain posters in the workplace that inform employees of their rights and employer responsibilities under labor laws. These posters are available for free from federal and state labor agencies. Visit the Workplace Posters page for the specific federal and state posters you'll need for your business.

9. *File Your Taxes*

If you are new employer, there are new federal and state tax filing requirements that apply to you.

* Generally, each quarter, employers who pay wages subject to income tax withholding, Social Security and Medicare taxes must file IRS Form 941, Employer's Quarterly Federal Tax Return. Small businesses with an annual income tax liability of \$1,000 or less may file IRS Form 944, Employer's Annual Federal Tax Return instead of Form 941.

* You must also file IRS Form 940, Employer's Annual Federal Unemployment (FUTA) Tax Return, if you paid wages of \$1,500 or more in any calendar quarter, or you had one or more employees work for you in any 20 or more different weeks of the year.

New and existing employers should consult the IRS Employer's Tax Guide to understand all their federal tax filing requirements.

Visit the state and local tax page for specific tax filing requirements for employers.

10. *Get Organized and Keep Yourself Informed*

Being a good employer doesn't stop with fulfilling your various tax and reporting obligations. Maintaining a healthy and fair workplace, providing benefits and keeping employees informed about your company's policies are key to your business' success. Here are some additional steps you should take after you've hired your employees:

- * Set up Recordkeeping
- * Adopt Workplace Safety Practices
- * Understand Employee Benefit Plans
- * Learn Management Best Practices
- * Apply Standards that Protect Employee Rights

Please visit www.sba.gov for more information and additional resources.

Step 6: Financing Your Business

Importance: While poor management is cited most frequently as the reason businesses fail, inadequate or ill-timed financing is a close second. Whether you're starting a business or expanding one, sufficient ready capital is essential. But it is not enough to simply have sufficient financing; knowledge and planning are required to manage it well. These qualities ensure that entrepreneurs avoid common mistakes like securing the wrong type of financing, miscalculating the amount required, or underestimating the cost of borrowing money.

Options: Banks, savings and loans, commercial finance companies, and the U.S. Small Business Administration (SBA) are the most common.

- Your own private lending institution: If you have an established line of credit from a lending institution that has done business with you in the past it is a good idea to try them as a resource. There are several options of loans that may fit your needs and comply with the institutions requirements as well.
- Loan programs: There are many banks and credit unions that offer small business loans. Visit local banks to learn about what they offer and determine if you qualify. Be careful not to have your credit score pulled too many times.
- Other investment resources: Angel investors, venture capital funds and government funds may be harder to obtain. Depending on your tenacity and situational factors it is possible to acquire these funds but should not be expected as a primary means of investment. Grants are another form of funding that is very rare. The exceptions to this care are businesses that are high tech or producing products that can be used by agencies involved in our national defense. Most libraries will have a catalogue that lists federal grants.

Caveats:

- A smart entrepreneur doesn't hide from risk, they are aware and take necessary precautions to avoid anything needless and appropriately handle anything that comes there way.
- Be prepared to have at least six months of reserves saved for the use of your venture.
- Finding loans may put your entire savings on the line, be prepared to take this risk.

Step 7: Marketing Your Business

Importance: To succeed, entrepreneurs must attract and retain a growing base of satisfied customers. Marketing programs, though widely varied, are all aimed at convincing people to try out or keep using particular products or services.

Steps to Marketing:

- Determine the needs of their customers through market research. Successful marketing require timely and relevant market information. An inexpensive research program, based on questionnaires given to current or prospective customers, can often uncover dissatisfaction or possible new products or services.
- Find a competitive advantage to develop a market strategy. A marketing strategy identifies customer groups which a particular business can better serve than its target competitors, and tailors product offerings, prices, distribution, promotional efforts, and services toward those market segments. Ideally, the strategy should address unmet customer needs that offer adequate potential profitability. A good strategy helps a business focus on the target markets it can serve best.
- Select specific markets to serve by target marketing Owners of small businesses usually have limited resources to spend on marketing. Concentrating their efforts on one or a few key market segments - target marketing - gets the most return from small investments. There are two methods used to segment a market:
 - ✓ Geographical segmentation - Specializing in serving the needs of customers in a particular geographical area. For example, a neighborhood convenience store may send advertisements only to people living within one-half mile of the store.
 - ✓ Customer segmentation - Identifying those people most likely to buy the product or service and targeting those groups.

Join the Chamber!



Step 8: Stepping into Alachua County

Selecting a Location: Alachua County Demographics

Alachua County has a population of about 255,000, with Gainesville being the seat of county government and having a population of about 125,000. The city has grown steadily over the past thirty years; a major influence on its growth pattern has been Interstate 75. The interstate, built in the early 1970s, runs north/south through the county about seven miles west of downtown. The University is about two miles west of downtown and is the major employment center. Most affordable housing is located east of the University.

The major employment node in the county is in the vicinity of the University of Florida, an area that includes the university, three hospitals and related commercial development. The proximity of this area to downtown, government offices and entertainment center of the area, resulted in the downtown and the university district being treated as a single node of activity. Other major employment nodes in Gainesville and Alachua County are located at the interchange of the interstate highway (I-75), at which there are five in the county. Smaller employment centers are located in the northwest portion of the county.

Alachua County Codes and Regulations

Code Enforcement:

- The purpose of a building code is to regulate new or proposed construction. Building codes embrace all aspect of building construction-fire and structural items as well as the plumbing, electrical and mechanical systems. They provide safeguards and ensure uniformity in the construction industry.
- Contact number: 352.374.5244
- Occupancy Permit: If no Change of Use Permit is necessary then the owner will need an Occupancy Permit from Building Inspections. Also, the site should be handicapped accessible
- Occupational Tax License: Once the ZCP is approved then obtaining an Occupational Tax License from the Finance Department at 352.334.5024 is necessary. There is a fee, but it varies according to the type of business.
- Professional licenses or certificates: Contact the Florida Department of Business and Professional Regulation at 850.487-1395 and apply for any licenses or certificates required for some occupations and professions.
- Got Food? Contact the Health Department at 352.334.7900 for specific licenses and permits. A food permit from the Department of Agriculture and Consumer Services is required of any person who operates a food establishment or retail store.

Impact Fees:

- Impact fees are one-time charges imposed upon new development as a condition of development approval to pay for a proportionate share of the cost of improvement to the County's infrastructure necessary to serve new growth and development. Any person who seeks to develop land within the unincorporated area of Alachua County, Florida. The obligation to pay an Impact Fee is incurred when a building permit is applied for.

Location of Signs:

Street Frontage

- Signs shall be placed along each street, at maximum intervals of 400 feet and set back a maximum of 5 feet from the property line, so that the signs are visible from the street.

Lack of Street Frontage

- If the land does not have frontage on a street, at least one sign shall be placed on the property at the access point and additional signs shall be placed on the nearest public right-of-way with an indication of the location of the subject property.

Installation

- Signs shall be posted in a professional manner, able to withstand normal weather events.

Affidavit

- A notarized affidavit shall be submitted to the Department within 72 hours after the posting, certifying that the signs were posted in compliance with the standards of this Section. The Director may require submittal of photographs of all signs as part of the affidavit.

Maintenance

- The applicant shall ensure that the signs are maintained on the land until completion of the final action on the application.

Removal

- The applicant shall remove the sign within 10 days after final action on the Application.

Building Permits:

Consistency and Compliance

All building permits shall be consistent with and comply with the following:

1. The Comprehensive Plan;
2. The Unified Land Development Code;
3. All applicable provisions of the Florida Building Code, as may be amended;
And all other applicable federal, state and County laws, codes and requirements.
4. Improvement of Property Prior to Issuance of a Building Permit
5. When a building permit is required, site work, site clearing, grading, improvement of property or construction of any type shall not be commenced prior to the issuance of the permit.

Temporary Use Permits

- A temporary use activity may include but is not limited to the following:
 1. Properties possessing a nonresidential zoning district; or
 2. Properties possessing an agricultural zoning district; or
 3. Properties within residential zoning districts or residential portions of planned developments that are considered as public or institutional uses, such as schools, places of worship or public parks

Commercial District Requirements

- Within all commercial zoning districts, the regulations listed below shall apply.
 1. Building Orientation
 2. Business uses shall be oriented to face other business or commercial districts across a street.
 3. Vehicle Access to Business Uses
 4. If property located within a business or commercial zoning district possesses frontage on two or more streets, and if one or more of such frontages abuts a residential zoning district, vehicle access to the property shall be provided only along a frontage that does not abut the residential district. This requirement may be waived by the Director and County Engineer.

[Starting/ Expanding/ Relocating a Business in Gainesville](#)

Call the Chamber and Council for Economic Outreach at 352.334.7100!

When you are planning physical changes to an existing building:

It is strongly recommended that a Zoning Compliance Permit (ZCP) be obtained before any business owner enters into any lease/purchase agreement with owners of property.

Constructing a New Building

1. Find Site: Once the business owner has an address or tax parcel for the site in mind, call the Planning Division and get a ZCP at 352.334.5023. Staff will do a preliminary zoning compatibility check. A Zoning Compliance Permit (ZCP) is required. This avoids the business owner making further expenditures if the property is not zoned for the proposed business. If it is denied the owner will need to find a new site. The following issues need to be addressed while obtaining a ZCP.

- a. Occupational Permit
- b. Must meet Parking Standards
- c. Must meet Signage Requirements

2. Building Codes/Occupancy Permit: The business owner next checks with building inspectors to see if the building meets building code requirements for the proposed business. If the building was constructed for different uses, a "Change of Use" may necessitate changes to the building. If no Change of Use permit is necessary then the owner will need an Occupancy Permit from Building Inspections. Also the site should be handicapped accessible under the Americans with Disabilities Act.

3. Before you build: If construction is necessary then the owner will need a licensed contractor and a building permit before construction can begin. Also contact the First Step Center 352.334.5055. Also see Construction and Development Review Process below.
4. Occupational Tax License: Next, obtain an Occupational Tax License from the Finance Department 352.334.5024 is necessary. The fee varies according to the type of business.
5. Signs: To put up a sign you need a sign permit. Before purchasing a business sign, the business owner should be aware that there are regulations that affect the size, location and types of signs allowed. Check with Planning at 352.334.5023 before having signs designed.
6. Register your legal structure: Business owners using a name other than their own must register a fictitious name with the state. The legal structure of the business must also be registered with the State Division of Corporations at 850.245.6058.
7. Professional licenses or certificates: Contact the Florida Department of Business and Professional Regulation 850.487-1395 and apply for any licenses or certificates required for some occupations and professions.
8. Got Food? Apply to the Health Department 352.334.7900 for specific licenses and permits. Any person who operates a food establishment or retail store is required to obtain a food permit from the Department of Agriculture and Consumer Services.
9. Hiring additional employees- Contact Florida Works Business Services 352.334.7100.

[Construction and the Development Review Process](#)

Specific requirements will be determined by the review board. Below is an outline of the review process.

1. If new construction is needed, the business owner will need to make an appointment with First Step 352.334.5055 and start the pre-application process. First Step is the initial step in the Development Review Process. The amount of review is dependent on the type and intensity of the proposed development.
 - * Rapid Review: for changes not exceeding 500 ft. to an existing approved development site.
 - * Minor Development Review: for where the square footage involved is no larger than 2,500, among other criteria. Intermediate Development Review: for areas between 2500 and 40,000 sq. ft., among other criteria.
 - * Major Development Review: for an area more than 40,000 sq. ft., among other criteria
 - * Special Use: anything with a drive-through, for industrial use, rehabilitation centers, well field areas and a few other circumstances.
2. After going to First Step a Neighborhood Workshop is needed. The public needs to be notified. Contact Planning for how to conduct the Workshop.
3. After the Neighborhood Workshop, the business owner can file a development application, is given a petition number and assigned a planner. The staff of Department of Community Development reviews the petition and notifies the public of the petition and the dates of the public hearings.
4. The petition then goes to the appropriate reviewing board (Development Review Board in most cases for a public hearing).

5. If the Board denies the petition it can be appealed to a Hearing Officer. The petition may also have conditions for approval which would require refilling plans that meet all conditions.

Note: Water/Wastewater, Gas, Electric, Vegetation Management or Gainesville Regional Utilities has its own plan review process that runs parallel with the City of Gainesville's Development Review Process. Both processes need to be completed before business can start. Call GRU for more information at 352.334.3400.

First Step	352.334.5055
http://www.cityofgainesville.org/comdev/common/docs/firststep.pdf	
Planning Divisions	352.334.5023
Building Inspections	352.334.5050
Finance Department	352.334.5024
Department of Community Development	352.334.5023
http://www.cityofgainesville.org/comdev/common/docs/drpguide.pdf	
Division of Corporations	850.245.6058
www.sunbiz.org	
Department of Business and Professional Regulation	850.487.1395
www.myflorida.com/dbpr	
Health Department	352.334.7900

[Moving Your Business Into an Existing Location in Gainesville](#)

(Purchasing an Existing Building/No Construction Required)

It is strongly recommended that a Zoning Compliance Permit be obtained before any business owner enters into any lease/purchase agreement with owners of property.

1. Find Site and Get a ZCP: Once the business owner has an address or tax parcel for the site in mind, call the Planning Division at 352.334.5023 and their staff will do a preliminary zoning compatibility check. A Zoning Compliance Permit (ZCP) avoids the business owner making further expenditures if the property is not zoned for the proposed business. If the ZCP is denied, the owner will need to find a new site. The following issues need to be addressed while obtaining a ZCP

- * Must meet Parking Standards
- * Must meet Signage requirements

2. Building Codes/Occupancy Permit: The business owner next checks with building inspectors to see if the building meets building code requirements for the proposed business. If the building was constructed for different uses a "Change of Use" may necessitate changes to the building. If no Change of Use permit is necessary then the owner will need an Occupancy Permit from Building Inspections. Also the site should be handicapped accessible under the Americans with Disabilities Act.

3. Occupational Tax License: Next, obtaining an Occupational Tax License from the Finance Department at 352.334.5024 is necessary. The fee varies according to the type of business.
4. Signs: To put up a sign you need a sign permit. Before purchasing a business sign, the business owner should be aware that there are regulations that affect the size, location and types of signs allowed. Check with Planning at 352.334.5023 before having signs designed.
5. Register your legal structure: Business owners using a name other than their own must register a fictitious name with the state. The legal structure of the business must also be registered with the state Division of Corporations at 850.245.6058.
6. Professional licenses or certificates: Contact the Florida Department of Business and Professional Regulation 850.487-1395 and apply for any licenses or certificates required for some occupations and professions.
7. Got Food? Contact the Health Department 352.334.7900 for specific licenses. A food permit from the Department of Agriculture and Consumer Services is required of any person who operates a food establishment or retail store.
8. Hiring additional employees- Contact Florida Works Business Services 352.334.7100.

Tax Liability

The following is a list of common taxes in the State of Florida. Please be advised that this is not an all-inclusive list. Please contact your tax advisor or accountant for more information.

- Income taxes: A sole proprietorship will report income on Schedule C that is attached to the tax form 1040. A sole proprietor will have to pay tax on his business income and also social security tax for his income (for a self-employed person, the tax rate will be 15%). The State of Florida does not impose a personal income tax, but it does impose a corporate income tax of 5.5%.
- Payroll taxes: There are federal and state taxes on payroll. The federal number needed to file payroll tax returns is called "federal employer identification number" (FEIN) you can obtain it by form SS-4. The state of Florida imposes an unemployment tax. Form UCT-6 Quarterly is filed if you qualify.
- Sales and Use Tax: The State of Florida imposes 7% sales and use tax. These taxes have to be paid monthly, quarterly, semiannually or annually depending on the amount of sales and use tax you collect.
- Occupational Licenses: Alachua County requires each business to obtain a license for the privilege of operating a business. Occupational licenses have to be renewed yearly.
- Intangible Personal Property Tax: The State of Florida levies taxes on two types of intangible property: An annual tax payable to Department of Revenue that applies to natural persons, corporations, partnerships, joint ventures, and associations.
 1. A nonrecurring tax that applies to any loan, note, or other obligation secured by a lien on Florida real property. The tax is due when the instrument is presented for recordation to the clerk of circuit court. If there is no written instrument or if it is not presented for recordation, then the tax is due within 30 days following creation of the obligation. The taxpayer is liable for payment of the tax but may pass it on to the borrower or mortgagor
 2. Examples of Intangible property include, but are not limited to stocks, trusts, notes, bonds, leases, repurchase agreements, loans to shareholders, limited partnership interest and certain accounts receivable not arising from your normal trade or business.

- Tangible Personal Property Tax: Tangible personal property tax is an ad valorem tax assessed against the furniture, fixtures, and equipment located in businesses and rental property. It also applies to structural additions to mobile homes.
- Property Taxes (Ad Valorem Taxes): Alachua County levies a tax on the value of your property based on the property value as determined by the Property Appraiser's Office. Property taxes are payable every year. Check with the Property appraiser's Office to see if you qualify for Homestead, Disability, Widows, and Agricultural Classifications exemption.

Additional Resources

City of Gainesville

- Gainesville Planning Division 334.5023
- Gainesville Occupational Tax Office 334.5024
- Gainesville Building Inspections 334.5050
- Gainesville Code Enforcement Office 334.5030
- Gainesville Police Department 334.2453
- Finance Department 334.5024
- First Step Center 334.5055
- Department of Community Development 334.5023
- Division of Corporations 850.245.6058
- Department of Business and Professional Regulation 850.487.1395
- Health Department 334.7900
- Gainesville Regional Utilities 334.3400

Alachua County

- Alachua County Building Department 374.5243 Ext. 3
- Alachua County Code Enforcement 374.5243 Ext. 4
- Alachua County Zoning Department 374.5243 Ext. 4

Useful Websites

Gainesville Area Chamber of Commerce: <http://www.gainesvillechamber.com>

United States Patent Office: <http://www.uspto.gov>

Small Business Association: <http://www.sbaonline.sba.gov>

US Securities and Exchange Commission: <http://www.sec.gov>

Business records: <http://www.sunbiz.org>

IRS: <http://www.irs.gov>

Florida Department of Revenue: <http://www.myflorida.com/dor>

Florida Small Business Development: <http://www.sbdc.unf.edu>

Gainesville Economic Development Department: <http://www.cityofgainesville.org>

SCORE Counselors to America's Small Businesses: <http://www.scoregainesville.org>

US Small Business Administration: <http://www.sba.gov>