

# It's Your Business St. Petersburg

City of St. Petersburg  
Business Assistance Center  
Business Training & Counseling Schedule

January • February • March 2012

City Hall Annex  
440 Second Avenue North  
St. Petersburg, FL 33701

For Workshop Registration and Business  
Counseling Appointments:  
Phone: 727.893.7146 or Fax: 727.551.3360  
[www.stpete.org/bac](http://www.stpete.org/bac)

Need Extra Help?  
Mayor's Business Support Line:  
Phone: 727.893.7000  
[businesssupportline@stpete.org](mailto:businesssupportline@stpete.org)

St. Petersburg Business Assistance Center  
City of St. Petersburg  
P.O. Box 2842  
St. Petersburg, FL 33731  
330/1949



## St. Petersburg Business Assistance Center

“Commitment, Collaboration and Integrity”

### Purpose

The purpose of the **St. Petersburg Business Assistance Center (BAC)** is to provide a one-stop facility to assist emerging and existing businesses by providing a full range of business support services.

Below is a list of the services and training workshops offered at the BAC.

**Business Resource Center (BRC) -** The Business Resource Center is located within the BAC. The BRC has computers equipped with business software to help you write your business and marketing plans (including *Business Plan Pro* and *Marketing Plan Pro*, with over 500 sample plans), internet access, and an extensive business reference library.

**Small Business Enterprise Program (SBE) -** The Small Business Enterprise (SBE) Program is a race and gender neutral program intended to enhance contracting and procurement opportunities to include construction services, professional services, and supplies for small business enterprises domiciled in Pinellas, Pasco, Polk, Hillsborough or Manatee County. For information about additional qualifying criteria, please call the BAC at (727) 893-7146.

### Counseling

**Business Counseling -** An individual meeting with a business counselor to assess steps and plans for business

startup or expansion. Counseling by appointments.

**Business Loan Counseling and Assistance -** Meet with a local loan intermediary (a non-profit business lender) to discuss your plans to finance your business and receive help to identify conventional and non-conventional loan sources.

### Workshop Descriptions

**Advertising: How to Make it Work for You (Intermediate) -** Strategize then Advertise! Workshop topics include: the media; positioning your business; the Internet; and marketing tips for small business owners.

**Basics of Bonding/Part 1 -** Learn the function, types and cost of surety bonds; how to obtain surety bonds; and bonding needs of contractors and subcontractors. Includes SBA Surety Bond Guaranty Program.

**City Services & Incentives -** An overview of tax credits and refunds for qualifying businesses; and zoning & permitting services for startup and expansion.

**Disaster Preparedness/Recovery for Small Business Owners -** Strategies for preparing your business for hurricane season or other potential disasters. Includes SBA Disaster Recovery Loan information.

**Employee vs. Independent Contractor -** Ensure IRS compliance and avoid penalties by understanding the true definition of “employees” and

“independent contractors”.

**Establishing a Home Based Business -** Focuses on unique issues of home-based business. Addresses tax implications, insurance, homeowner assoc. covenants, and creating a private and professional ambiance for visiting clients.

**Estimating & Bidding -** Industry estimators discuss what it takes to create practical, reliable bids and estimates that are cost effective for your company's bottom line.

**How to Do Business with the City of St. Petersburg -** Learn to become an SBE and an approved vendor, locate bid opportunities and be on bid lists.

**How to Make Your Business Thrive, Not Just Survive -** A systematic approach to solving business problems.

**How to Research & Write a Business Plan/Planning For Your Business -** Access premium business databases for industry, market and demographic information, critical to your business plan. The concepts & process of writing the business plan are also discussed.

**Intellectual Property, Anyone? -** Learn about the fundamentals of copyrights, trademarks, patents, industrial design rights and trade secrets critical to protecting your business venture.

**Introduction to Business Financing -** Learn about small business financing programs and requirements.

### Introduction to Business

**Startup/Business Start-up Basics -** Covers concept feasibility, marketing, business planning, financing and licensing issues.

**Legal Structures -** Learn the most common business legal structures to consider, plus advantages & disadvantages of each, and more!

**Marketing Your Small Business (Intro.) -** Learn your target market, competition, business environment, etc., and how to write and implement a marketing plan.

**Preparing Your Finances for Business Loans -** Learn what lenders look for on business loan applications; the role of credit; and how to obtain your credit report (free). (Credit card needed to obtain your credit score)

**Pricing Fundamentals - Gross Profit, Margin & Markup -** Learn about bid preparations, with a financial overview of how gross profit, margin & markup affect your pricing and profitability.

**QuickBooks Basics -** A hands-on workshop for new QuickBooks users. Learn the importance of financial management software, including selecting a version that works best for you and how to get started. Utilizing QB tutorials; navigating; and how to get help with QB are also discussed.

**SBA 8(a) & HUBZone Certification Programs -** Eligibility requirements; application process; and overview of federal government contracting.

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### Workshop Descriptions continued...

**SBA Programs & Services - Access to Capital** - An overview of the SBA's loan programs and resources.

#### Web-Related Workshops

**Creating Your Web Presence** - Information on creating & maintaining your website, plus other low or no cost ways to create your online identity. \$20

**Marketing Your Business Online** - Learn how to promote your business online and how to make sure your business is found on the internet. \$20

**\*New Marketing: (Social Media) - Social, Experiential and Viral** - Are you getting the most out of your social media marketing? What vehicles should you use? Most importantly, how do you get them to work? Learn about Facebook, Twitter, etc.; strategies for effective use; and what “viral” means for your business. *\*Introductory workshop - no fee this quarter.*

**Social Media** - Learn the benefits and risks associated with the use of social media as a marketing tool. \$20

*Recommended prerequisites for web-related workshops are Marketing & Advertising. Register for “fee” workshops at [scorepinellas.org](http://scorepinellas.org).*

*Please note cancellation policy when registering.*

### Let us Help!

#### **Training • Counseling Startups • Growth**

#### **Are you Ready to Remake Your Business?**

The BAC is aware of the difficult economic challenges our small businesses are facing. We are here to assist.

**Mayor's Business Support Line** - Align your business with the support and capacity-building services provided by the BAC. Access a team of business professionals to assess your situation and develop a timely solution. **727-893-7000**  
[businesssupportline@stpete.org](mailto:businesssupportline@stpete.org)

#### **Featured Workshops**

How to Make Your Business Thrive, Not Just Survive; Advertising: How to Make it Work For You and New Marketing: Social, Experiential & Viral

**Business Resource Center (BRC)**  
Business Plan Pro (over 500 business plan templates)

Marketing Plan Pro

#### **Business Counseling**

SCORE and USF Small Business Development Center

#### **Pre-construction Plan Review**

On alternate Fridays, by appointment

### Workshop Curriculum

#### **Business Startup**

1. Introduction to Business Startup/Business Start-up Basics
2. Business Research for Your Business Plan
3. How to Write A Business Plan/ Planning for Your Business
4. Intellectual Property, Anyone?
5. Legal Structures



#### **Business Management**

1. QuickBooks Basics & Intermediate
2. How to Make Your Business Thrive, Not Just Survive
3. Establishing a Home Based Business



#### **Business Finance**

1. SBA Programs and Services-Access to Capital
2. Introduction to Business Financing
3. Preparing Your Finances for Business Loans



#### **Marketing and Advertising**

1. Marketing Your Small Business (Introduction)
2. Advertising: How to Make it Work for You (Intermediate)
3. Creating Your Web Presence (Introduction)
4. Marketing Your Business Online (Intermediate)
5. New Marketing: Social, Experiential & Viral (Intro./Inter.)
6. Social Media (Introduction)



#### **Procurement & SBE Program (All are welcome)**

1. How to Do Business with the City of St. Petersburg
2. The Basics of Bonding/SBA Surety Bond Guaranty
3. Estimating and Bidding
4. Pricing Fundamentals - Gross Profit, Margin & Markup
5. SBA 8(a) Certification & HUBZone

# January 2012

St. Petersburg Business Assistance Center • "Commitment, Collaboration and Integrity"

Monday	Tuesday	Wednesday	Thursday	Friday
2 HOLIDAY BAC CLOSED	3	4 Introduction to Business Startup 6 p.m. - 8 p.m.	5	6
9 How to do Business with the City of St. Petersburg 2 p.m. - 4 p.m.	10 City Services & Incentives for Business Owners & Startups 2 p.m. - 3 p.m.	11 How to Research & Write Your Business Plan 5:30 p.m. - 8 p.m.	12	13
16 HOLIDAY BAC CLOSED	17 Business Start-up Basics 6 p.m. - 8 p.m.	18 Disaster Preparedness for Small Business Owners 2 p.m. - 4 p.m.	19 Basics of Bonding, Pt. 1 (once a quarter) 6 p.m. - 8 p.m.	20
23 Marketing Your Small Business (Intro.) (once a quarter) 6 p.m. - 8 p.m.	24 Quickbooks Basics 6 p.m. - 8 p.m.	25 SBA Programs & Services - Access to Capital - 2 p.m. - 4 p.m.	26 New Marketing (Social Media) Social, Experiential & Viral (once a quarter) / New! 6 p.m. - 8 p.m.	27
30 Employee vs. Independent Contractor (once a quarter) 6 p.m. - 7 p.m.	31			

**NEW!!!**

**New Social Media Workshop:** New Marketing: Social, Experiential & Viral - includes "how to" and "strategies for effective use"  
**New Business Counseling Opportunity:** Assistance with pre-construction plan preparations on alternate Fridays, by appointment (SCORE)

# February 2012

St. Petersburg Business Assistance Center • "Commitment, Collaboration and Integrity"

Monday	Tuesday	Wednesday	Thursday	Friday
		1  Introduction to Business Startup 6 p.m. - 8 p.m.	2  Pricing Fundamentals - Gross Profit, Margin & Markup (once a quarter) 6 p.m. - 8 p.m.	3
6  Creating Your Web Presence (once a quarter) / \$20 6 p.m. - 8 p.m.	7  City Services & Incentives for Business Owners & Startups 6 p.m. - 7 p.m.	8  Introduction to Business Financing 2 p.m. - 3 p.m.  How to Research & Write Your Business Plan 5:30 p.m. - 8 p.m.	9	10
13  Business Start-up Basics 6 p.m. - 8 p.m.	14	15  How to do Business with the City of St. Petersburg 2 p.m. - 4 p.m.	16  Advertising: How to Make it Work for You (Intermediate) (once a quarter) 6 p.m. - 8 p.m.	17
20  HOLIDAY BAC CLOSED	21 SBA Programs & Services - Access to Capital - 2 p.m - 4 p.m.  Disaster Preparedness for Small Business Owners 6 p.m. - 8 p.m.	22	23	24
27  Legal Structures (once a quarter) 6 p.m. - 8 p.m.	28  Intellectual Property, Anyone? (once a quarter) 6 p.m. - 8 p.m.	29  Marketing Your Business Online (once a quarter) / \$20 6 p.m. - 8 p.m.		

Mayor's Business Support Line

727-893-7000 / [businesssupportline@stpete.org](mailto:businesssupportline@stpete.org)

Align your business with the support and capacity-building services at the BAC.

Access a team of business professionals and city staff to assess your situation and develop a timely solution.

Monday	Tuesday	Wednesday	Thursday	Friday
			1	2
5	6 How to Make Your Business Thrive, Not Just Survive (once a quarter) 6 p.m. - 8 p.m.	7 Introduction to Business Startup 6 p.m. - 8 p.m.	8 Estimating & Bidding (once a quarter) 6 p.m. - 8 p.m.	9
12 How to do Business with the City of St. Petersburg 2 p.m. - 4 p.m.	13	14 How to Research & Write Your Business Plan 5:30 p.m. - 8 p.m.	15 Social Media (once a quarter) / \$20 6 p.m. - 8 p.m.	16
19 Establishing a Home Based Business (once a quarter) 6 p.m. - 8 p.m.	20 Business Start-up Basics 6 p.m. - 8 p.m.	21 Disaster Preparedness for Small Business Owners 2 p.m. - 4 p.m.	22 SBA 8a Cert., HUBZone & Federal Contracting 6 p.m. - 8 p.m.	23
26 How to Research Your Business/Planning for your Business 5:30 p.m. - 8 p.m.	27 Preparing Your Finances for Business Loans (once a quarter) 6 p.m. - 8 p.m.	28	29 City Services & Incentives Business Owners & Startups 2 p.m. - 3 p.m.	30

**Business Counseling by appointment only:**

SCORE, Counselors to America's Small Business: Tues. & Thurs. 10 a.m. - 2 p.m.

USF Small Business Development Center: Wed. 8:30 a.m. - 5 p.m.

Call 727-893-7146 to schedule an appointment or for more information.

## St. Petersburg Business Assistance Center

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### Partnering to Build Stronger Businesses

The Business Assistance Center is a collaboration between the City of St. Petersburg and local businesses, lending institutions and business resource organizations. The center offers support services provided by:

- **SCORE, Counselors to America's Small Business** - a national organization of volunteers who provides business counseling without charge. Its members are successful career executives and small business owners, both men and women, who have retired from daily business life, but not from the business world.
- **Tampa Bay Black Business Investment Corporation** - a non-profit corporation established to facilitate the development and growth of small businesses in Hillsborough and Pinellas counties. It helps these businesses obtain needed capital to establish credit history and maintain successful relationships with banks and other financial institutions.

- **USF Small Business Development Center** - provides professional counseling and training to start-up and existing businesses, and assists them in various aspects of small business development.

- **GulfCoast Business Finance, Inc.** - a private, not-for-profit, community-based organization established to assist Florida businesses with access to financial capital and economic development technical assistance. GulfCoast provides secured fixed asset loans to finance the acquisition and/or construction of owner-occupied building, as well as equipment purchases.

- **U.S. Small Business Administration** - a federal government agency that works closely with other federal agencies and the nation's leading federal contractors to ensure that small businesses obtain a fair share of government contracts and subcontracts. Services also include assistance with access to capital for qualifying businesses.

- **St. Petersburg Area Chamber of Commerce** - assists small businesses through various training, meetings, workshops, and networking.

### For more information, contact the BAC staff:

- **Shrimatee Ojah-Maharaj**, Manager  
Business Assistance Center  
City-wide Corridor Coordinator  
727-892-5180
- **Claude Williams**, Economic Development Coordinator  
16th St./18th Ave. Corridor Coordinator  
727-551-3408
- **Tracey Smith**, Economic Development Coordinator  
MLK St. Corridor Coordinator  
727-893-7095
- **Aubri Shauger-Haley**, Small Business Enterprise Specialist  
28th/34th St. Corridor Coordinator  
727-892-5446
- **Angela Collins**, Administrative Coordinator  
49th St./Central Ave. Corridor Coordinator  
727-893-7539
- **Ondria McDonald**, Administrative Secretary  
727-893-7146
- **Janis Ford**, Weed & Seed Coordinator  
22nd St. & Central Avenue Corridor Coordinator  
727-892-5087

### Service Providers located at the BAC:

To make an appointment, call 727-893-7146 or to contact directly:

#### **SCORE, Counselors to America's Small Business**

- **Jack Grise**, Center Liaison  
727-532-6800

#### **USF Small Business Development Center**

- **Wayne Brass**, Pinellas County Area Manager  
727-873-4753

#### **Tampa Bay Black Business Investment Corp.**

- **Frances A. Wimberly**, President  
727-826-5785

## Business Resource Directory

### City of St. Petersburg

- Business Assistance Center .....(727) 893-7146
- Certificate of Use .....(727) 893-7231
- New Construction .....(727) 551-3501
- Construction Permits .....(727) 893-7231
- Economic Development Department .....(727) 893-7100
- Enterprise Zone .....(727) 893-7784
- Business Taxes (formerly Occupational Licenses) .....(727) 893-7241
- Zoning .....(727) 893-7471
- Purchasing Department .....(727) 893-7220

### Pinellas County

- Business Development Center .....(727) 464-7445
- Economic Development Department .....(727) 464-7332
- Construction Licensing Board .....(727) 536-4720
- Property Appraiser's Office .....(727) 582-7652
- Purchasing Department .....(727) 464-3311
- Zoning .....(727) 464-3401
- Pinellas County Emergency Management Dept .....(727) 464-4333

### State of Florida

- Department of Health (Food) .....(877) 696-6775
- Department of Insurance .....(877) 693-5236
- Agency for Workforce Innovation (Formerly Dept. of Labor)  
Unemployment Insurance .....(727) 538-7208
- Workers Compensation Compliance .....(850) 488-2333
- Workers Compensation Claims .....(800) 303-3649
- Department of Revenue (Sales Tax) .....(727) 538-7400
- Division of Alcoholic Beverages &  
Tobacco (Liquor License) .....(800) 937-8864
- Division of Corporations Corporate Filings .....(850) 488-9000
- Fictitious Name Registration .....(850) 245-6058
- Trade & Service Marks .....(850) 487-6051

### State of Florida continued

- Fla. Dept. of Business and Professional Regulation  
Division of Hotels/Restaurants .....(850) 487-1395
- Division of Motor Vehicles .....(813) 740-4288
- Enterprise Florida .....(407) 316-4600
- State Attorney Bad Check Diversion Program .....(727) 464-6011

### Federal

- Department of Commerce Export Assistance Center ....(727) 893-3738
- Internal Revenue Service (IRS) .....(800) 829-1040
- Occupational Safety & Health Administration (OSHA)  
Tampa Area Office .....(813) 626-1177
- Patent & Trademark Office .....(703) 308-4357
- Small Business Administration (SBA)  
South Florida District (Tampa Office) .....(813) 228-2100

### Other

- ACCION USA Florida (Business Loans) .....(866) 245-0783
- Better Business Bureau .....(727) 535-5522
- Consumer Credit Counseling Service .....(727) 585-0099
- Coordinated Child Care of Pinellas County .....(727) 547-5700
- Electronic Commerce Resource Center .....(727) 549-7050
- GulfCoast Business Finance, Inc. ....(727) 895-2504
- Pinellas County Consumer Protection .....(727) 464-6200
- National Minority Supplier  
Development Council of Florida .....(407) 859-3901
- Tampa Bay Black Business Investment Corp. ....(813) 379-8902  
(St. Pete. Office) .....(727) 826-5785
- USF-Small Business Development Center .....(813) 905-5800
- SCORE, Counselors to America's  
Small Business, Clearwater .....(727) 532-6800
- St. Petersburg Area Chamber of Commerce .....(727) 821-4069
- WorkNet Pinellas .....(727) 524-4344
- Placement Works .....(727) 794-4564