Business Expansion Ecosystem Guide

The Business Ecosystem Guide is intended to help Florida based businesses navigate through the vast network of assistance programs and organizations that are available to them in Florida. These statewide organizations exist to provide Florida businesses with workforce assistance, consulting services, regulatory assistance, industry expertise, networking, various grants, and incentives.

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The Florida Chamber of Commerce is an organization devoted to the advocacy of private businesses in the state of Florida. The Chamber fights for a business climate that keeps you competitive. We’re on the ground 24/7, 365, advocating policy, delivering results, and holding policy makers accountable. Politicians hear from many groups with very different agendas.

For more information please visit, https://www.flchamber.com

LOCAL CHAMBERS OF COMMERCE

Belonging to a chamber gives your business a leg up compared to those who are not members. It also increases your credibility. A company with this level of credibility becomes desirable to consumers, increasing the likeliness they’ll seek out your goods or services in the future.

For more information please visit, https://www.uschamber.com/co/chambers/florida

Contact:
Florida Chamber of Commerce
136 South Bronough Street
Tallahassee, FL 32301
(850) 521-1200
info@flchamber.com
Enterprise Florida offers a range of services designed to assist Florida based businesses grow and expand their footprint within Florida or simply to address a number of challenges that a business may face in today’s fast-paced market.

**Services/Programs**

**Enterprise Florida Services provided through one-on-one consultations:**
- Site Selection
- International Export Assistance
- Expedited Permitting
- Local and Statewide Incentive Programs and Grants

**Enterprise Florida, through our statewide network of partners, provides businesses with access to:**
- Capital & Financing
- Workforce Development & Training
- Business Planning
- Florida Chambers of Commerce
- Minority Chambers of Commerce

**Contact:**
**EJ Ghobar**  
Manager, Business Retention & Expansion  
Eghobar@enterpriseflorida.com  
800 North Magnolia Avenue, Suite 1100  
Orlando, Florida 32803  
407-956-5657
The Florida SBDC is the largest network of small business consultants in Florida and provides access to no-cost consulting, affordable and high-quality resources, innovative tools, and the knowledge of a diverse network of small business experts.

For more information please visit, https://floridasbdc.org

Services/Programs

- **Training**: The Florida SBDC network offers hundreds of live training events, both in-person and online, across the state each year.

- **Research**: SBDC produces a broad range of financial, market and demographic research reports customized to your industry and geographic location.

- **Consultation**: Florida SBDCs offer access to confidential, no-cost professional business consulting for Floridians who want to grow their businesses.

Contact:

Florida SBDC Network State Office
University of West Florida
220 West Garden Street, Suite 302
Pensacola, FL 32502
850-898-3479
info@FloridaSBDC.org
BUSINESS ASSOCIATIONS

GrowFL is Florida’s only organization exclusively dedicated to support and accelerate the growth of second-stage companies, by providing their leaders with focused, efficient, and timely access to resources they deem important.

Our programs provide connections with other second-stage company leaders, resources, and organizations whose expertise, experience, and products lead to the second-stage company’s continued growth and prosperity.

For more please visit, https://growfl.com

**Services/Programs**

Second-stage companies face unique challenges as they grow and GrowFL’s Business Growth Program is designed to help leadership overcome these obstacles by providing methods proven to help take their companies to the next level.

- CEO Roundtable
- Strategic Research, Marketing & Sales Expansion
- CEO Forum
- Florida Companies to Watch
- Tampa Bay Regional Chapter

**Contact:**

**GrowFL**  
201 East Pine Street, Suite 735  
Orlando, FL 3280  
(813) 956-0193  
Info@growfl.com
FloridaMakes strengthens Florida’s manufacturing sector by helping manufacturers expand market opportunities, develop customized business strategies, adopt best practices and assess opportunities for new technology and training through a variety of services.

For more please visit, [www.floridamakes.com](http://www.floridamakes.com)

**Services/Programs**

- **Enterprise Assessment**: Helps identify capabilities and potential shortcomings of the business
- **Business Growth and Innovation Services**: Identify strategies for Growth; from finding new customers to product development
- **Technology Acceleration**: Provide cost/benefit analysis of new technology
- **Export and International Market Development**
- **Workforce Training and Development**: FloridaMakes leverages local and national services as well as internal training
- **Supply Chain Optimization**: Provides step by step road map to help address risk, increase visibility and create opportunity
- **Process Improvement**: LEAN, Toyota KATA, Six Sigma efforts and ISO Quality Management - to name a few
- **Grants**: Much of the cost of these program improvement efforts can be offset by ITW and ETW grants offered by the state. Reimbursement of employer spend can range from 50% to 75%

**Contact:**
**FloridaMakes**
201 East Pine St. Suite 735  
Orlando, Florida 32801  
407-450-7206  
info@floridamakes.com
SCORE, America’s premier source of free and confidential small business advice for startups and established businesses, is a nonprofit resource partner of the U.S. Small Business Administration with over 300 chapters and 10,000 volunteers nationwide. To support small business success, two local SCORE chapters continue to partner with local community organizations to serve Southwest Florida’s Manatee, Sarasota, and Charlotte counties.

Over 120 local volunteer experts help clients achieve their goals to start, grow, buy, sell, or exit their businesses and solve problems through mentorship and education. SCORE’s entrepreneur online business resource center has a wealth of information including workshops, webinars, blogs, how-to guides, videos and podcasts.

For more information, please visit www.score.org

Services/Programs

Free mentoring for existing businesses and aspiring entrepreneurs.

- Low cost local learning events for existing and new businesses
- Business podcasts, SCORE TV
- Extensive online business resource library

Contact:
Find a local mentor here: https://www.score.org/find-mentor
International Trade is Big Business in Florida
We can assist your business with developing new international markets and exporting your products and services around the globe.

Enterprise Florida offers a number of trade grants to help companies grow their export sales through international activities including trade shows, trade missions, Gold Key-Matchmaker programs, export marketing plans, website localization and obtaining international registrations. Eligible small and medium-sized manufacturers and professional services providers will find that these grants are the tools that help them succeed overseas. Review the steps and grants below to get started exporting from Florida.

For more information, please visit www.enterpriseflorida.com/export-from-florida

Grant Programs

• **Export Marketing Plan** - In partnership with the Florida SBDC Network and the U.S. Commercial Service, the plan offers qualified Florida manufacturers and services providers the development of a customized Export Marketing Plan to identify overseas growth strategies for the company.

• **Florida Online Global - Website Localization** - Helps exporters expand their overseas presence quickly and dynamically through Website Localization Grants.

• **Gold Key – Matchmaker** - Eligible manufacturers and professional services providers can apply for a Gold Key/Matchmaker Grant to generate or increase export sales overseas.

• **International Registration** - Helping Florida manufacturers obtain safety, quality, accuracy, performance, and environmental compliance standards in the global marketplace.

• **Target Sector Trade Show** - Grow your export sales through overseas international trade shows.

• **Virtual Business Matchmaking** - Help Florida companies expand globally without overseas travel.

Contact:
Find a local trade office here:
https://www.enterpriseflorida.com/export-from-florida-trade-offices
CareerSource Florida is the statewide workforce policy and investment board of business and government leaders charged with guiding workforce development for the state of Florida. CareerSource Florida provides oversight and policy direction for talent development programs administered by the Department of Economic Opportunity, Florida’s 24 local workforce development boards and their 100 career centers. Together, the CareerSource Florida network connects employers with qualified, skilled talent and Floridians with employment and career development opportunities to achieve economic prosperity.

Services/Programs

CareerSource Florida offers a variety of no-fee and for-fee services to assist employers in recruiting, training, and retaining the workforce they need for the 21st century.

**Recruiting**
- Job Postings at www.employflorida.com
- Job Seeker Referrals
- Labor Market Information
- Onsite Hiring Events
- Drug and Background Testing
- Discounted Job Advertisements
- Job Fairs

**Retention**
- Incumbent Worker Training Grants
- Organizational Engagement Survey
- State of Talent Conference

**Training**
- Connections to all local colleges and schools
- On-the-Job Training Grants to fill future openings
- Employed Worker Training Grants, reimbursing costs for existing employees to get new credentials or certificates
- Registered Apprenticeship Sponsor
- HR and Benefits Services
- Workforce Training Resources
- State of Jobs Conference
- Skills Assessments

**Contact:**
Find a local trade CareerSource office here:
https://careersourceflorida.com/career-services/your-local-team
Veterans Florida is a non-profit created by the State of Florida to help military veterans transition to civilian life and to promote Florida’s status as the nation’s most veteran-friendly state. Veterans Florida provides powerful tools for veterans to take advantage of the benefits of living and working in the Sunshine State.

Learn more here: https://www.veteransflorida.org

Services/Programs

- **Career Assistance Service** - your go-to resource for everything you need to land a career in Florida. Get assistance with resume and interview preparation, and determining your career goals.

- **Career Placement Service** - network of Florida employers includes aerospace, engineering, technology, manufacturing, and other high-growth industries that need your skills. This service will connect you with veteran-friendly employers in those sectors and help place you in a successful career.

- **Florida Skillbridge Service** - the DOD SkillBridge Program allows active-duty servicemembers within six months of separation or retirement to gain work experience through internships, fellowships, and apprenticeships with potential employers.

- **Entrepreneurship Resources** - offers resources and learning paths to help you succeed. Tackle the basics at in-person workshops, take advantage of coworking space, find a mentor, or apply for in-depth cohorts to learn alongside other veteran entrepreneurs.

- **Workforce Grants** - reimburses qualified employers 50% of industry skills-based training costs for new or current employees.

- **Workforce Recruiting** - recruiting services cater to Florida employers seeking to fill open jobs with transitioning US military service members, veterans, and spouses.

Contact:
**VETERANS FLORIDA**
930 Thomasville Road, Suite 100, Tallahassee, Florida 32303
info@veteransflorida.org
Enterprise Florida partners with state, federal and non-profit organizations to provide small businesses with training, development and financing options.

As a central hub of this extensive network, EFI’s Minority and Small Business, Entrepreneurship and Capital (MaSBEC) division is ready to help small businesses enter new markets, achieve revenue growth, create jobs and access small business loans in Florida.

For more information, please visit www.enterpriseflorida.com/small-business

**Services/Programs**
EFI facilitates a number of capital programs that match qualifying small businesses with lenders that can provide financial assistance and lines of credit.

- **State Small Business Credit Initiative (SSBCI)** - leverages private capital for Florida’s small businesses, which are defined as businesses with 500 employees or less. [https://www.enterpriseflorida.com/small-business/small-business-initiative](https://www.enterpriseflorida.com/small-business/small-business-initiative)

- **Microfinance Guarantee Program** - designed to stimulate access to credit for entrepreneurs and small businesses by providing targeted loan guarantees to lenders. This program provides guarantees up to 50% on loans of $250,000 or less. [https://www.enterpriseflorida.com/wp-content/uploads/EFI_Microfinance_Flyer-Final-04-17-2020.pdf](https://www.enterpriseflorida.com/wp-content/uploads/EFI_Microfinance_Flyer-Final-04-17-2020.pdf)

Contact:
**Veronica Valdez**
Vice President, MaSBEC
vvaldez@enterpriseflorida.com

800 North Magnolia Avenue, Suite 1100
Orlando, Florida 32803
Phone: 407-956-5669
The Florida Opportunity Fund is a program created to realize significant long-term capital appreciation by identifying and investing in a diversified, high-quality portfolio of seed and early-stage venture capital funds that target (in whole or in part) investment opportunities within Florida.

For more information, please visit www.floridaopportunityfund.com

Services/Programs:

- **Clean Energy Investment Program** - created to promote energy efficient or renewable energy (EE/RE) products and technologies in Florida by providing funding to businesses to increase the use of EE/RE technologies, equipment, and materials in the State.
  [https://www.floridaopportunityfund.com/clean-energy-investment-program](https://www.floridaopportunityfund.com/clean-energy-investment-program)

- **Florida Venture Capital Program** - provides direct investments to increase capital available to small businesses with an emphasis placed on investment opportunities within the State of Florida’s targeted industries.
  [https://www.floridaopportunityfund.com/florida-venture-capital-program](https://www.floridaopportunityfund.com/florida-venture-capital-program)

- **Fund of Funds Program** - created to realize significant long-term capital appreciation by identifying and investing in a diversified, high-quality portfolio of venture capital funds that target (in whole or in part) investment opportunities within Florida.
  [https://www.floridaopportunityfund.com/fund-of-funds-program](https://www.floridaopportunityfund.com/fund-of-funds-program)

Contact:
**Florida Opportunity Fund, Inc.**
800 North Magnolia Avenue, Suite 1100
Orlando, Florida 32803
Phone: 407-269-3231
The FDFC supports economic development by assisting for-profit and not-for-profit businesses with access to capital for project financing. The primary mechanism for accessing the capital markets is tax-exempt and taxable bonds. Bonds issued to make loans to entities other than state or local governments are known as “conduit bonds.” The two main roles of the FDFC are to fulfill federal notice and public hearing requirements to issue tax exempt bonds (TEFRA) and create securities that are sold by the borrower’s financing team to banks or investors (bondholder). These securities are called private activity bonds (PABs).

For more information, please visit wwwfdfcbonds.com

Services/Programs
Bond Financing

- The FDFC is a special development financing authority that offers tax-exempt, low interest bond financing to qualifying projects or borrowers. These can include small manufacturers and 501(c)(3) non-profit organizations.

- FDFC has been given authority in Chapter 288, Part X of the Florida Statutes to act as a state-wide conduit issuer for bond financing. Borrowers do not have direct access to the capital markets for bond financing; therefore, FDFC serves as a borrower for the borrower. This means that the responsibility for the repayment of debt falls solely on the borrower.

- The IRS Code outlines certain borrowers or projects that qualify for tax-exempt financing. These non-governmental bonds are known as Private Activity Bonds (PAB); 501(c)(3) bonds. The Division of Bond Finance is given the responsibility for receiving Florida’s annual allotment from the federal government and for managing the process for PAB allocation.

- Property Assessed Clean Energy or PACE is a financing option that allows residential and commercial property owners to make improvements to their property pertaining to energy conservation, energy efficiency and wind-hardening and make the payment on their tax bill. PACE allows a property owner to utilize the equity or value built-up over time from their original ownership date to serve as the main basis for the extension of credit.

Contact:
156 Tuskawilla Road #2340, Winter Springs, FL 32708
info@fdfcbonds.com • Phone: 407.712.6355
Florida First Capital Finance Corporation

Founded by the State of Florida in 1983 and licensed since 1984 by the Small Business Administration (SBA) as Florida’s original statewide Certified Development Company, the Florida First Capital Finance Corporation (FFCFC) was voluntarily privatized in 1997 and today operates as a fully self-supporting nonprofit organization.

Florida First Capital is chartered for the primary purpose of advancing the economic development and general welfare of the citizens of Florida by promoting and assisting the growth and development of small business concerns within the state. Florida First Capital has helped thousands of clients achieve their small business dreams through the SBA 504 Loan Program.

Florida First Capital strives to make the entire loan process as helpful, quick and easy as possible. You can count on our staff to deliver the best and most complete service the industry has to offer.

Whether you are expanding, remodeling, converting, refinancing or just starting out, with Florida First Capital as your trusted SBA 504 lender, you’ll spend less time worrying about your loan and more time doing what you do best - running your small business, creating jobs and supporting the economy.

For more information, please visit www.fffcfc.com

Services/Programs

• Florida First Capital carries out its work through the administration of various government and private small business capital access programs. Most significant of these is the U.S. Small Business Administration (SBA) 504 Loan Program.

• Under the 504 Loan Program, Florida First Capital partners with banks, credit unions and other private-sector lenders to provide the state’s small businesses with access to fixed-rate and long-term financing for the purchase of owner-occupied commercial real estate and/or heavy duty machinery and equipment, all at low down payments and below-market interest rates.

Contact:
https://fffcfc.com/talk-to-a-loan-expert
Space Florida is committed to growing the aerospace industry in the Sunshine State. To do this, Space Florida uses a unique toolbox given to it by the governor and the Florida legislature. Inside the box are many creative financial enticements and solutions that can help businesses decide to locate or grow in Florida.

Space Florida is an independent special district of the state, similar to an airport or seaport authority. It is a politically created corporation, capable of earning profit, borrowing money and partnering with commercial business, as well as federal, state and local governments. This makes Space Florida more flexible than most state entities when it comes to acting as an industry partner or an agent of economic development.

For more information, please visit www.spaceflorida.gov/doing-business-with-sf

Services/Programs

- One of the most frequently used tools in the Space Florida toolbox is called conduit financing which is a way to get quick funding to pay for property or infrastructure that is repaid as a long-term loan or lease. This allows a company to access cash quickly and defer payment while using existing capital more strategically.

- Space Florida can provide financial efficiencies for business by constructing deals that lower overhead and operating cost on an annual basis. One way to do this is with a synthetic lease which is a kind of operating lease structured in such a way that it is not recorded as an asset or liability on a balance sheet. Instead, it is an expense. The biggest benefit to a synthetic lease is it enables businesses to defer large expenditures or spread them out over multiple years.

Contact:
Matt Chesnut
Director of Business & Economic Development
mchesnut@spaceflorida.gov
321-730-5301 Ext: 256
If you are in the market for Venture Capitalists to invest in your growing business or just starting a business and looking for Angel Investors, we have a database of both.

The database will include, names, addresses, contact information and desired industries.

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<th>Investor</th>
<th>Description</th>
<th>PR Investor Type</th>
<th>Other Investor Types</th>
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Florida Disaster is a new website developed to provide businesses, small and large, with easy access to critical information before, during, and after a disaster.

FloridaDisaster.biz is a partnership between the Florida Department of Economic Opportunity (DEO) and the Florida Division of Emergency Management (DEM).

Click here to learn more and register your business today.