



SMALL BUSINESS GUIDE



YOUR GUIDE TO
STARTING A BUSINESS
IN POLK COUNTY

POLK COUNTY SMALL BUSINESS GUIDE

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STARTING A SMALL BUSINESS

Starting a business is not something to venture into without thought and consideration.

Here are a few points to consider before starting a business:

- ✓ Are you self-motivated?
- ✓ Are you comfortable taking risks?
- ✓ Are you willing to put in long hours?
- ✓ Does your family support your decision to start a business?
- ✓ Do you have extensive knowledge in the field you are going into?
- ✓ Do you have the financial resources to not only fund the start up of your business but also keep the business and your home running if you do not make a profit for 12 months?

STARTING YOUR BUSINESS

PROFESSIONAL LICENSING

Certain services require a professional license and are regulated by the Florida Department of Business and Professional Regulation. If you have questions about whether a specific service, establishment or individual may require a license, call (850) 487-1395, or visit their website at myfloridalicense.com/dbpr/services.html

The Department of Business and Professional Regulation controls licensing and regulates businesses and professionals in Florida, such as cosmetologists, veterinarians, real estate agents and pari-mutuel wagering facilities. The department is under the executive branch of the governor and is governed by Chapter 120, F.S. The department is structured according to the requirements of Section 20.165, F.S.



The Florida Department of Agriculture and Consumer Services

The Florida Department of Agriculture and Consumer Services supports and promotes Florida agriculture, protects the environment, safeguards consumers and ensures the safety and wholesomeness of food. For more information you can visit freshfromflorida.com, or call 1-800-help-fla.

DETERMINING LEGAL STRUCTURE

Determining your legal structure should be decided by taking the following factors into consideration.

- What taxes are paid?
- Who is liable for the company/how much risk are you willing to take?
- Who shares in the profit and losses of the company?

Sole Proprietorship

A sole proprietorship is not a separate legal entity from the owner. Many sole proprietors will do business under their own name rather than create a separate business name. If a sole proprietor operates under their own name they do not have to take any action to form the business. As a sole proprietor all profits go directly to the business owner and the business owner is responsible for all profits and losses.

Partnership

A partnership is a business that is owned by two or more individuals. A partnership must be registered with the Florida Division of Corporations at sunbiz.org. Profits and losses for a partnership are split between the owners based on how the business is divided. A 50/50 partnership would mean that the expenses for the business, the profits from the business and the losses for the business are divided equally between partners.

Limited Liability Company (LLC)

A limited liability company is made up of one or more owners. There is no limit on the number of owners under an LLC. Owners under an LLC must divide profit and losses similar to a partnership. This type of company allows owners to lessen risk by not being personally liable for the legal liabilities associated with the business. An LLC also allows the owners to separate themselves from the business by not being personally responsible for the debts of the company.

An LLC must register with the state of Florida and use LLC at the end of the business name, e.g. ABC Carpet Cleaning LLC.

DETERMINING LEGAL STRUCTURE *(CONTINUED)*

Corporation (S or C)

A corporation is an entity legally separate from its owners. Owners are not responsible for any debt incurred by the company or legal action taken against the corporation. Corporations can continue to function even after the owner or owners die. Corporations have complex legal structures and tax implications. Owners hold shares in the company, which can be sold publically or privately to raise capital.

Nonprofit

Nonprofit organizations conduct business for the benefit of the general public, without the purpose of making a profit. Profits instead go directly toward improving its services. Nonprofit companies have complicated tax structures and require extensive paperwork.

Registering Your Business

Business owners in Florida are required to file the name of their business with the Florida Division of Corporations at sunbiz.org if they are using a DBA (Doing Business As designation) also known as a fictitious name. The only exception is a sole proprietor that uses his or her name as the name of the business, e.g. Dan Brown.



TAX INFORMATION

Tax Identification Number or EIN

Your tax identification number is a nine digit number used by the government to determine how your business should be taxed. There is no charge for your tax identification number and you can receive your number online as soon as you register. If you are using a DBA, it is important to register your DBA first.



U.S. Internal Revenue Service

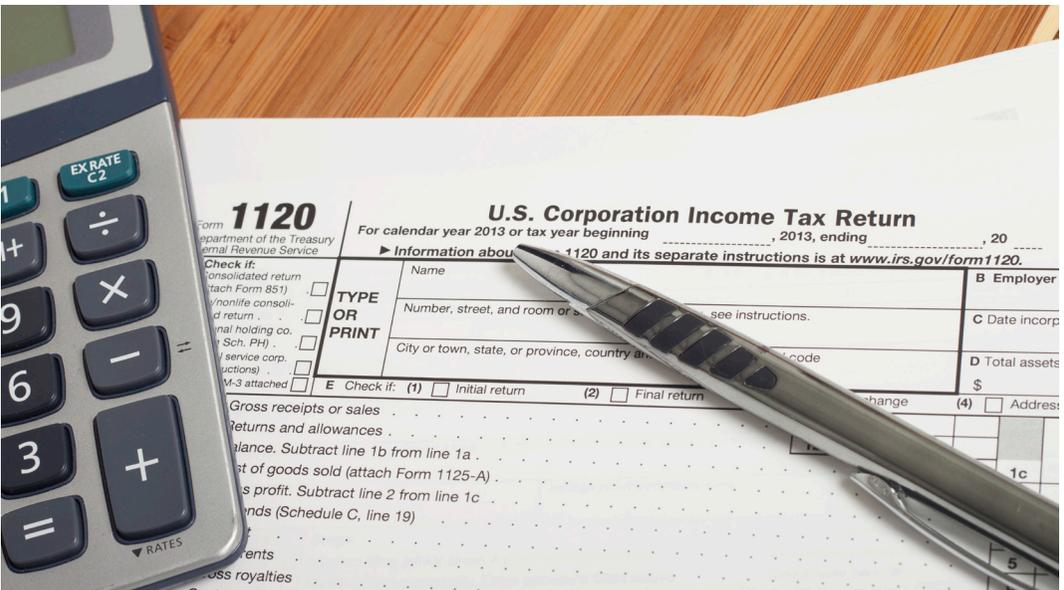
irs.gov/business/small
(800) 829-4933



Florida Department of Revenue

The General Tax Administration Program of the Florida Department of Revenue administers more than 30 taxes and fees for sales and use, reemployment, communications services, corporate income and fuel. Check the Department of Revenue website for more information about the taxes you may owe to the state of Florida for your business.

myflorida.com/dor
(800) 352-3671



LOCAL TAXES



Polk County Tax

Polk County taxes must be paid if your business is located inside the county limits. If you live in Polk, but locate your business outside of the county, you must pay the taxes to the county where your business is located.

County Business Tax Receipt locations:

Bartow/Winter Haven

430 E. Main St.
Bartow, FL 33830
(863) 534-4731

Lakeland

916 N. Massachusetts Ave.
Lakeland, FL 33801
(863) 603-6499

North Ridge Service Center

2000 Deer Creek Commerce Lane
Davenport, FL 33837
(863) 534-4700

Lake Wales

1658 State Road 60 W.
Lake Wales, FL 33853
(863) 534-4700

For more information go to: polktaxes.com

City Taxes

If your business is located within city limits, you will also be subject to the business license tax imposed by that city. If you are unsure if you live in city limits or in unincorporated Polk County, call the tax collector's office for clarification. City business tax receipt locations are located under each city in the Small Business Guide.

BUSINESS PLAN

DEVELOPING YOUR BUSINESS PLAN

A business plan is a roadmap to the future success of your business. A business plan requires research and addresses issues related to the marketing, finances and operation of your business. A complete business plan is downloadable from sba.gov. Select Starting & Managing in the menu.

MARKETING

Understanding your customer or target demographic is vital when it comes to determining the feasibility of your product or service. Determining target demographic includes understanding the geographic location, gender, age, income, occupation, education and household size of your customer. Much of this information can be found on census.gov and through market research.

You can never start marketing your business too early. However, you can start too late. Depending on your market, you should start promoting your business prior to opening. Following these simple steps can ensure your customer has a clear idea of you and your product.

ESTABLISH A WEBSITE

Even if you don't have a lot of content to fill your website you should at least have a landing page where your customer can go to find you.

To avoid confusion make sure your website includes the name of your business, and that the name of your business reflects the product or service you are providing. For example, ABC Consulting does not reflect the business other than it is consulting. However, ABC Human Resources Consulting defines the consulting service provided.

Similarly, the website for ABC Human Resources Consulting should be something easy to remember. For example, ABCHRC.com does not give a clear indication of what the business is, nor is it easy to remember. However, abchumanresources.com makes it easier to find, and when you see it on a brochure or card, you will remember the website.

SWOT ANALYSIS

A simple but useful framework for analyzing your organization's strengths, weaknesses, opportunities and threats, a SWOT analysis, helps to determine the feasibility of a product or service. For more information, see page 43 of this guide or go to SBA.gov.

ESTIMATING START UP COSTS

Start up costs refer to the amount of money it takes to open the doors of your business. There may be some additional funds needed to maintain your business should it not make an initial profit. Some start up costs may include:

- Purchasing inventory
 - Marketing your business
 - Hiring employees
 - Insurance
 - Licensing fees
 - Purchasing or leasing space
-

FINANCING YOUR BUSINESS

There are different ways to finance your business. The following methods are not guaranteed, rather they offer options that business owners can investigate.

Bank Loans – Loans are a form of debt financing. Businesses repay loans over a designated time period with interest (refer to your bank to find out if you are eligible for a loan). Talk to the bank you currently bank through.

SBA – The Small Business Administration is an independent agency of the federal government to aid, counsel, assist and protect the interests of small business concerns. Banks work closely with the SBA. Please visit your local bank or SBA.gov to learn more about their services.

Grants – Grants are gifts of money from the government or other institutions that do not need to be repaid. Grants are typically reserved for nonprofit businesses, environmentally green companies or companies that are in the field of information technology or scientific research.

Credit Cards – Using a credit card to start your small business is another way to finance your business. Using a credit card is similar to getting a loan with much higher interest rates. If you use a credit card, be sure to figure in your monthly payments and try to pay the card off sooner rather than later.

WHEN TO HIRE PROFESSIONAL SERVICES

Small business owners occasionally need assistance from professionals trained to help in specific areas. The most common professional assistance is from a lawyer, accountant or insurance agent.

A lawyer works in your best legal interest. Typically individuals will consult with a lawyer when signing a contract or lease or to create legal documents such as articles of incorporation, non-disclosure agreements or deal contracts, to name a few.

An accountant works to help small businesses manage the financial aspects of the business. Accountants can help small business owners manage their books and file taxes. For more complex issues, business owners may seek the guidance of a Certified Public Accountant (CPA).

Small business insurance policies are varied and depend heavily on the business type. An insurance agent can help assess the needs of a business based on liability risk.



GOVERNMENT CONTRACTING

The Polk County Board of County Commissioners does business with many companies and wants to make sure everyone gets a fair chance when it comes to competing for contracts. Governments will often purchase goods or services from local business owners through a bid process to reduce spending. If a business owner anticipates selling their product or service to a government entity, they should contact their local procurement office to get registered as a vendor.

Vendors that are interested in providing products and/or services to Polk County are required to register in order to hear about upcoming business opportunities.

Polk County Vendor Registration

Polk County Procurement

330 W. Church St.

Bartow, FL 33830

(863) 534-6757

procurement@polk-county.net

polk-county.net *(search for vendor registration)*

MINORITY CERTIFICATION

The Office of Supplier Diversity monitors organizational and vendor compliance with all rules and guidelines relevant to women, minority and disadvantaged business utilization in county contracting as set forth in county ordinances, state statutes and federal law.

The Office of Supplier Diversity's function is to improve business and economic opportunities for Florida's woman, veteran and minority businesses. Efforts toward this goal can be categorized into the following primary functions:

- Certification of minority- and woman-owned business enterprises
- Certification of veteran business enterprises
- Advocacy and outreach
- Business educational events



FLORIDA DEPARTMENT of MANAGEMENT SERVICES

office of supplier DIVERSITY

We serve those who serve Florida

Florida Office of Supplier Diversity

The Office of Supplier Diversity works to improve business opportunities for woman-, veteran- and minority-owned small businesses through training, education and outreach. Its goal is to ensure a procurement environment in which small businesses have the best opportunity to participate in the state's procurement process and compete fairly for contracts.

Florida Department of Management Services
4050 Esplanade Way, Suite 380
Tallahassee, FL 32399
(850) 487-0915
dms.myflorida.com/osd

If you wish to become a vendor with Polk County, first register through the Florida Office of Supplier Diversity. Once you are certified, contact the Polk County Office of Supplier Diversity to become a minority vendor.

SMALL BUSINESS RESOURCES

Small Business resources are available to business owners in Polk County for little to no cost. These organizations assist business owners with business planning, understanding financing options and technical assistance.



CareerSource Polk

600 N. Broadway Ave. • Bartow, FL 33830

(863) 508-1600

careersourcepolk.com/employers

Located throughout Polk County, CareerSource Polk is a free resource that assists with recruiting job candidates to local businesses, providing labor market information, training grants for new and current employees and business roundtables with relevant human resource topics.

Catapult



331 S. Florida Ave., Basement • Lakeland, FL 33801

(863) 940-9660

catapultlakeland.com

As a co-working space in downtown Lakeland, Catapult is home to the city's aspiring entrepreneurs.



Small Business Development Center

(813) 905-5800

sbdctampabay.com

The Florida Small Business Development Center (SBDC) at University of South Florida assists existing and emerging businesses in Polk County, through no-cost confidential business consulting, information and low-cost training. In Polk, SBDC is located at the Lakeland Area Chamber of Commerce and the City of Lake Wales Administration Building,



SCORE

100 S. Kentucky Avenue, No. 230 • Lakeland, FL 33801

(863) 284-5607

centralfloridascore.org

Central Florida SCORE is a nonprofit organization, sponsored by the Small Business Administration, offering both face-to-face, online mentoring and educational workshops. Services provided are confidential and at no cost. SCORE volunteers are experienced business professionals who have owned their own business or executives from major companies.

NETWORKING OPPORTUNITIES



EMERGE Lakeland

(863) 688-8551 ext. 228

lakelandchamber.com/pages/EMERGE

A meaningful networking organization of dedicated, talented young professionals ranging in age from 21 to 42 in Lakeland, this organization is a partnership of the Lakeland Area Chamber of Commerce and the United Way of Central Florida.



Endeavor

401 Avenue B, NW • Winter Haven, FL 33881

(863) 293-2138

winterhavenchamber.com/endeavor-winter-haven

Endeavor is a young professionals group of Greater Winter Haven Chamber of Commerce open to those ages 21 to 40. Endeavor is about becoming a part of the Winter Haven business community. You will meet other like-minded individuals on similar paths, building connections and emerging as the leaders of Winter Haven's future. Membership is \$60 annually.



Engage

510 N. Broadway Ave. • Bartow, FL 33830

(863) 533-7125

bartowchamber.com

Engage is a program of the Bartow Area Chamber Foundation, Inc. designed to offer business education, professional development, social networking and volunteer opportunities to ambitious young professionals, ages 21 to 42. Engage will help you improve your career, develop your leadership abilities, build your network and give back to the greater Bartow community. Members make valuable connections with peers from various industries and have access to prominent and influential leaders. Membership is free if you're employed by a Bartow Chamber member business or \$50 otherwise.

NETWORKING OPPORTUNITIES (CONTINUED)



Leadership Bartow

510 N. Broadway Ave. • Bartow, FL 33830

(863) 534-7160

bartowchamber.com

Leadership Bartow selects the best and brightest in the Bartow area to participate in the two-year program oriented to developing leadership skills, fostering understanding of the major issues facing the Bartow area, improving the communications network among leaders of disparate backgrounds and interests and motivating them to contribute through civic activities.



Leadership Haines City

Leadership Haines City

35610 U.S. 27 • Haines City, FL 33845

(863) 422-3751

hainescitychamber.com/leadership

The Leadership Haines City program brings together current and emerging leaders from Haines City and Northeast Polk, with the charge of developing a network of informed, proactive, talented and resourceful leaders to constantly improve their community's quality of life.



Leadership Lakeland

35 Lake Morton Drive • Lakeland, FL 33801

(863) 688-8551, ext. 230

lakelandchamber.com/pages/leadership-lakeland

Leadership Lakeland enhances the development of long-term leadership in the community by identifying existing and emerging leadership from various geographic, occupational and economic segments of the community who have a sincere commitment to remain in the Lakeland area.



Leadership Lake Wales

340 W. Central Ave. • Lake Wales, FL 33859

(863) 676-3445

lakewaleschamber.com

Leadership Lake Wales is a program of the Lake Wales Area Chamber of Commerce and the Lake Wales Area Foundation that brings together current and emerging leaders from across the greater Lake Wales area to develop a network of resourceful, informed and proactive leaders who will create a more vibrant community.

NETWORKING OPPORTUNITIES (CONTINUED)



Leadership Winter Haven

401 Avenue B, NW • Winter Haven, FL, 33881

(863) 293-2138

winterhavenchamber.com/leadership-winter-haven

Leadership Winter Haven is dedicated to developing a well informed and diverse pool of leadership talent ready to help the community and area reach its full potential. In the program, participant's leadership skills are nurtured while they are exposed to the spectrum of business, industry, governmental and social issues that confront Winter Haven's current leaders and will challenge the leaders of tomorrow.



National Association of Women Business Owners Lakeland Metro Chapter

(863) 940-0070

flvec.com/national-association-of-women-business-owners-lakeland-metro-chapter

NAWBO offers women-owned businesses a national and local platform to tap into an already established community of women entrepreneurs.



Polk Vision

1035 S. Florida Ave. • Lakeland, FL 33803

portal.polkvision.com

(863) 940-2888

Polk Vision is a broad, community-led partnership of organizations, businesses, government and individuals acting collectively to ensure implementation of Polk County's community vision.



Public Leadership Institute of Polk County

35 Lake Morton Drive • Lakeland, FL 33801

(863) 688-8551

lakelandchamber.com/pages/PLI

The Public Leadership Institute is a nonpartisan pre-campaign candidate and public leadership school with the mission of identifying and educating local business-minded leaders who are interested in exploring the possibility of seeking public office.

NETWORKING OPPORTUNITIES (CONTINUED)

Chambers of Commerce

Polk has many chambers of commerce that support local communities. Typically, chambers of commerce do charge a fee to join and in return provide business owners with networking and advertising opportunities.

Chamber of commerce locations are listed under each city in the Small Business Guide.

OTHER BUSINESS RESOURCES



Enterprise Florida

(407) 956-5695

enterpriseflorida.com/small-business

Enterprise Florida's Minority & Small Business, Entrepreneurship and Capital (MaSBEC) division partners with outside organizations to provide small, minority and entrepreneurial companies with training, development and financing options.



Florida Department of Health in Polk County

1290 Golfview Ave. • Bartow, FL 33830

(863) 519-7900

polk.floridahealth.gov



Florida Restaurant & Lodging Association (FRLA)

230 S. Adams St. • Tallahassee, FL 32301

(727) 642-3404

frla.org/chapters/polk



Manufacturing and Supply Chain Alliance of Mid Florida

4798 S. Florida Ave. No. 200 • Lakeland, FL 33813

(863) 899-3405

polkmfg.org



Polk County Cattlemen's Association

P.O. Box 9005 • Drawer HS03 • Bartow, FL 33831

(863) 581-3255

polkcountycattlemensassociation.com



Polk County Sports Marketing

2701 Lake Myrtle Park Road • Auburndale, FL 33823

(863) 551-4750

centralfloridasports.com

FUNDING



BBIF Florida - Black Business Investment Corporation of Florida

(407) 649-4780
bbiffloida.com

BBIF Florida is a non-traditional lender that specializes in providing loans to black, minority and underserved small businesses



The Hispanic Business Initiative Fund of Florida, Inc. (HBIF)

(813) 634-6246
hbiffl.com

A Hispanic economic development, nonprofit organization in Florida specialized in providing bilingual assistance to Hispanic entrepreneurs trying to establish or expand their business in Florida.



U.S. Small Business Administration

(800) 827-5722
sba.gov

The Small Business Administration provides a number of financial assistance programs for small businesses that have been specifically designed to meet key financing needs, including debt financing, surety bonds and equity financing. The SBA can help facilitate a loan for you with a third party lender, guarantee a bond or help you find venture capital.



POLK COUNTY ECONOMIC DEVELOPMENT AGENCIES



Bartow Economic Development Council

510 N. Broadway Ave. • Bartow, FL 33830

(863) 533-7125

bartowchamber.com

The Bartow Economic Development Council is a non-profit corporation functioning as a collaborative body dedicated to the economic development of the greater Bartow area. Its Board of Directors consists of stakeholders focused on the development and implementation of strategies for the attraction of new business, the retention and expansion of existing business and improving the quality of life through economic vitality.



CFDC - Central Florida Development Council

5908 Hillside Heights Drive • Lakeland, FL 33812

(863) 937-4430

cfdc.org

The Central Florida Development Council has been designated by the Polk County Board of County Commissioners as its primary economic development organization. Established in 1985, the CFDC has helped transform Polk's economic landscape into a flourishing, opportunity-rich business environment. Their continued mission is to promote and grow the local economy based on high-skill, high-wage sustainable and evolutionary business.



Haines City Economic Development Council

135 N. Sixth St. • Haines City, FL 33844

(863) 422-2525

hainescityedc.com

The Haines City Economic Development Council's vision is to create and sustain a prosperous and diverse business community. Since 2003, they have worked to make Haines City more economically sound and have forged partnerships that help meet challenges. They seek investment from industry, communities, education, finance, agriculture, investment, government and public interest groups.



Lakeland Economic Development Council

226 N. Kentucky Ave., Floor 2 • Lakeland, FL 33801

(863) 687-3788

lakelandedc.com

The Lakeland Economic Development Council is a private, nonprofit organization with approximately 135 member companies. The LEDC's primary role is to help create jobs and capital investment by attracting new companies as well as facilitating the expansion of existing companies in the Lakeland area.



Lake Wales Economic Development Council

340 W. Central Drive • Lake Wales, FL 33859

(863) 678-4182

lakewaleschamber.com

The Lake Wales Economic Development Council consists of community business executives and other leaders who work together to guide development efforts with the City of Lake Wales and the Lake Wales Area Chamber of Commerce. Because of its central location and low cost of living, the Lake Wales area offers outstanding opportunities for economic growth.



Winter Haven Economic Development Council

401 Avenue B NW • Winter Haven, FL 33880

(863) 837-5280

whedc.com

The Winter Haven Economic Development Council's mission as a private, nonprofit consultant is to foster expansion of existing businesses and industry; attract new high-skill, high-wage business and industry; expand economic and job opportunities for Winter Haven residents; broaden the local tax base and enhance relationships with local, regional, state, national and international economic development organizations and agencies.

EDUCATIONAL RESOURCES



Polk State College

polk.edu

Lakeland Campus:

3425 Winter Lake Road, Lakeland, FL 33803
(863) 297-1000

Winter Haven Campus:

999 Avenue H N.E., Winter Haven, FL 33881
(863) 297-1000

Bartow Clear Springs Advanced Technology Center:

310 Technology Drive, Bartow FL 33830
(863) 669-2326

Lake Wales JD Alexander Center:

152 E. Central Ave., Lake Wales, FL 33853
(863) 298-6830



Florida Southern College

flsouthern.edu

111 Lake Hollingsworth Drive, Lakeland, FL 33801
(863) 680-4111



Southeastern University

seu.edu

1000 Longfellow Blvd., Lakeland, FL 33801
(863) 667-5018



WARNER UNIVERSITY

Warner University

warner.edu

13895 U.S. 27, Lake Wales, FL 33859
(863) 638-7212



Florida Polytechnic University

floridapolytechnic.org

4700 Research Way, Lakeland, FL 33805
(863) 583-9050



Webster University

webster.edu

1479 Towne Center Drive, Suite 202
Lakeland, FL 33803
(863) 687-9309

POLK COUNTY BUSINESS-FRIENDLY COMMUNITIES

AUBURNDALE



Part of the Lakeland-Winter Haven metro area, Auburndale is a small community in central Polk County with about 14,200 residents. Located right off of I-4, Auburndale offers its residents direct access to Tampa and Orlando without sacrificing the comforts of small-town living. Because

of Auburndale's strategic location, the area shines as a logistics and transportation hub and is home to several major citrus processing plants, including Coca Cola's Simply Orange and Cutrale Citrus Juices.

City of Auburndale

auburndalefl.com
1 Bobby Green Plaza
Auburndale, FL 33823
(863) 965-5530

Auburndale Business Tax Receipt

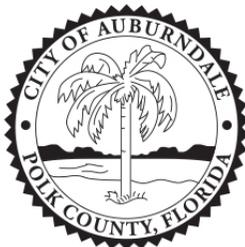
auburndalefl.com
1 Bobby Green Plaza
Auburndale, FL 33823
(863) 965-5530

Auburndale Chamber of Commerce

myauburndalechamber.com
245 East Lake Ave.
Auburndale, FL 33823
P: (863) 967-3400
F: (863) 967-0880
auburndalechamber@live.com

Auburndale Community Redevelopment Agency

[auburndalefl.com/
communityredevelopmentagency](http://auburndalefl.com/communityredevelopmentagency)
1 Bobby Green Plaza
Auburndale, FL 33823
(863) 965-5530



BARTOW



Affectionately known as the “City of Oaks and Azaleas,” Bartow is the county seat and home to more than 17,000 residents. Positioned at the intersection of S.R. 60 and U.S. 98, Bartow is 40 miles east of Tampa and 60 miles southwest of Orlando. Founded on phosphate, cattle and citrus, Bartow’s economy has expanded to include a number of high-tech businesses and light manufacturing. With the recent addition of Clear Springs, Bartow is poised to see a substantial rise in population and industry over the next decades.

City of Bartow

cityofbartow.net
450 N. Wilson Ave.
Bartow, FL 33830
(863) 534-0100

Mainstreet Bartow

mainstreetbartow.com
180 S. Central Ave.
Bartow, FL 33830
(863) 519-0508

Bartow Business Tax Receipt

cityofbartow.net
450 N. Wilson Ave.
Bartow, FL 33830
(863) 534-0100

Bartow Chamber of Commerce

bartowchamber.com
510 N. Broadway Ave.
Bartow, FL 33830
(863) 533-7125



DAVENPORT



Less than 20 miles from downtown Orlando, Davenport is strategically positioned alongside U.S. 27, U.S. 17 and Interstate 4. Although the town is small, the surrounding area is experiencing tremendous growth, especially in high-tech industries. Davenport has about 3,000 residents, which grows during tourist season. Less than 10 miles southwest of Disney World, Davenport is a popular choice for visitors looking for a convenient, affordable lodging option for their Florida vacation.

City of Davenport

mydavenport.org
1 S. Allapaha Ave.
Davenport, FL 33837
(863) 419-3300

Davenport Business Tax Receipt

mydavenport.org
1 S. Allapaha Ave.
Davenport, FL 33837
(863) 419-3300



TOWN OF DUNDEE

Located in the U.S. 27 corridor, Dundee's nearly 4,000 residents enjoy scenic opportunities along the Lake Wales Ridge with access to larger metropolitan areas. Once a bustling citrus town, Dundee is now a bedroom community for larger surrounding cities.



Dundee Town Hall

townofdundee.com
202 E. Main St.
Dundee, FL 33838
(863) 438-8330

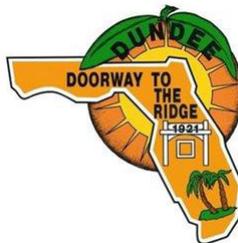
Town of Dundee Business Tax Receipt

Online application

townofdundee.com
202 E. Main St.
Dundee, FL 33838
(863) 438-8335

Dundee Chamber of Commerce

dundeereachamber.org
310 E. Main St.
Dundee, FL 33838
(863) 439-3261



EAGLE LAKE

Home to about 3,000 residents, Eagle Lake is a small city between Bartow and Winter Haven along U.S. 17. Full of small-town charm, Eagle Lake also offers easy access to Interstate 4, making it a great place to live for people who work in either Tampa or Orlando.



Eagle Lake City Hall

eaglelake-fla.com
75 7th St. N.
Eagle Lake, FL 33839
(863) 293-4141

Eagle Lake CRA (Community Redevelopment Agency)

(863) 293-4141

Eagle Lake Business Tax Receipt

75 7th St. N.
Eagle Lake, FL 33839
(863) 293-4141



FORT MEADE

Situated in the southern part of the county, Fort Meade is Polk's oldest community. Home to a number of citrus and phosphate companies, Fort Meade excels in the agribusiness industry. Located near the intersection of U.S. 98 and U.S. 17, Fort Meade's more than 5,000 residents have easy access to the surrounding metro areas. The city is also the site of Florida's newest premier golf resort, Streamsong, which was built by Mosaic Co. on 10,000 acres of reclaimed phosphate land.



Fort Meade City Hall

cityoffortmeade.com
8 W. Broadway St.
Fort Meade, FL 33841
(863) 285-1100

Fort Meade CRA (Community Redevelopment Agency)

(863) 285-1176

Fort Meade Business Tax Receipt

8 W. Broadway St.
Fort Meade, FL 33841
(863) 285-1100 ext. 236

Fort Meade Chamber Of Commerce

fortmeadechamber.com
214 W. Broadway St. No. B
Fort Meade, FL 33841
(863) 285-8253



FROSTPROOF



Known as The Friendly City, Frostproof is nestled in the southeast corner of Polk along U.S. 17. Nearly 3,000 residents enjoy quick access to local attractions, such as LEGOLAND®, along with the amenities Tampa and Orlando offer. The town boasts rich citrus growth due to its frost-proof climate. An outdoorsman's paradise, Frostproof also offers abundant nature trails, state parks and some of the best fishing lakes in the nation.

City of Frostproof City Hall

cityoffrostproof.com
111 W. First St.
Frostproof, FL 33843
(863) 635-7855

Frostproof Business Tax Receipt

cityoffrostproof.com
111 W. First St.
Frostproof, FL 33843
(863) 635-7855

Frostproof Chamber of Commerce

frostproofchamberofcommerce.com
15 E. Wall St.
Frostproof, FL 33843
(863) 635-9112



HAINES CITY

With more than 20,000 residents, Haines City is Polk's third-largest city. The city is positioned along U.S. 17 between Winter Haven and Davenport, and enjoys close proximity to Orlando. Haines City has experienced tremendous growth due to its central location and recent developments of residential areas and golf courses.



Haines City, City Hall

hainescity.com
620 E. Main St.
Haines City, FL 33844
(863) 419-3229

Haines City Economic Development Council

hainescityedc.com
135 N. 6th St., First Floor, Suite H
Haines City, FL 33844
(863) 422-2525

Haines City Business Tax Receipt

hainescity.com
620 E. Main St.
Haines City, FL 33844
(863) 421-3600

Haines City Area Chamber of Commerce

hainescitychamber.com
35610 U.S. 27
Haines City, FL 33844
(863) 422-3751



VILLAGE OF HIGHLAND PARK

This quaint community is just south of Lake Wales on U.S. 17. The town of less than 300 people boasts a golf course on the Florida Historic Golf Trail and offers residents scenic views from the shores of Lake Easy.



Village of Highland Park

highlandpark-fl.org

P.O. Box 168

Lake Wales, FL 33859

(863) 455-6518



TOWN OF HILLCREST HEIGHTS



One of the smallest towns in Florida, Hillcrest Heights is home to less than 300 residents. The community sits on the shores of Crooked Lake between Frostproof and Lake Wales. Its location along North Scenic Highway provides quick access to surrounding cities.

Town of Hillcrest Heights City Hall

townofhillcrestheights.com

P.O. Box 129

Babson Park, FL 33827

(863) 638-2732



LAKE ALFRED

Conveniently located along Interstate 4 between Tampa and Orlando, Lake Alfred's more than 5,000 residents enjoy the benefits of small-town living in addition to quick access to larger metro areas. The city's proximity to the Interstate 4 corridor and the low cost of living attract businesses.



Lake Alfred City Hall

mylakealfred.com
155 E. Pomelo St.
Lake Alfred, FL 33850
(863) 291-5270

Lake Alfred Business Tax Receipt

mylakealfred.com
155 E. Pomelo St.
Lake Alfred, FL 33850
(863) 291-5270

Lake Alfred Chamber Of Commerce

lake-alfred.com
210 N. Seminole Ave
Lake Alfred, FL 33850
(863) 291-5380



TOWN OF LAKE HAMILTON

This small community is home to more than 1,000 people. Located south of Haines City on S.R. 17, the Town of Lake Hamilton is situated along one of the state's most popular fishing lakes.



Town of Lake Hamilton, City Hall

townoflakehamilton.com

100 Smith Ave.

Lake Hamilton, FL 33851

(863) 439-1910



LAKELAND

Located between Orlando and Tampa on Interstate 4, Lakeland is Polk's largest city with more than 100,000 residents. Lakeland is a business-friendly environment and is home to Publix Super Markets, the largest employee-owned grocery chain in the nation. Lakeland hosts several popular seasonal attractions that bring visitors from around the globe to the area, including spring training at Tiger Town and Sun 'n Fun.



Lakeland City Hall

lakelandgov.net
228 S. Massachusetts Ave.
Lakeland, FL 33801
(863) 834-6000

Lakeland Economic Development Council

lakelandedc.com
226 N. Kentucky Ave., Floor 2
Lakeland, FL 33801
(863) 687-3788

Lakeland Business Tax Receipt

lakelandgov.net
228 S. Massachusetts Ave.
Lakeland, FL 33801
(863) 834-6025

Lakeland Chamber Of Commerce

lakelandchamber.com
35 Lake Morton Drive
Lakeland, FL 33801
(863) 688-8551

Lakeland Community Redevelopment Agency

lakelandgov.net/cra
228 S. Massachusetts Ave.
Lakeland, FL 33801
(863) 834-6011
lcra@lakelandgov.net

Puerto Rican Hispanic Chamber of Commerce of Polk County

(863) 838-2084
prhccpc.com



LAKE WALES

Home to historic Bok Tower, Lake Wales is located on Central Florida's rolling hills on the highest ground in peninsular Florida. Conveniently located at the intersection of S.R. 60 and U.S. 27, more than 14,000 residents enjoy easy access to Tampa and Orlando. In addition to its history of prosperous citrus growth, Lake Wales has also attracted construction, light manufacturing and electronics firms.



Lake Wales City Hall

cityoflakewales.com
201 W. Central Ave.
Lake Wales, FL 33853
(863) 678-4182

Lake Wales Area Chamber of Commerce and Economic Development Council

lakewaleschamber.com
340 W. Central Ave.
Lake Wales, FL 33853
(863) 676-3445

Lake Wales Business Tax Receipt

cityoflakewales.com/35/Business
201 W. Central Ave.
Lake Wales, FL 33853
(863) 678-4182



MULBERRY

Known as the phosphate capital of the world, Mulberry is home to nearly 4,000 people. Home to the Mulberry Phosphate Museum, this small town is conveniently located at the intersection of S.R. 37 and S.R. 60, just south of Lakeland. Reputable organizations including Mosaic Co. and Badcock Home Furniture choose to run their operations from Mulberry's convenient locale.



Mulberry City Hall

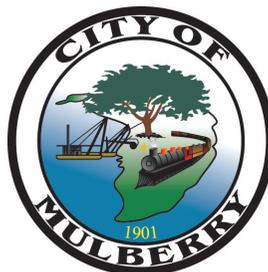
cityofmulberryfl.org
104 S. Church Ave.
Mulberry, FL 33860
(863) 425-1125

Mulberry Business Tax Receipt

cityofmulberryfl.org
P.O. Box 707
Mulberry, FL 33860
(863) 425-1125

Mulberry Chamber Of Commerce

mulberrychamber.org
400 N. Church Ave.
Mulberry, FL 33860
chamber@mulberrychamber.org
(863) 425-4414



POLK CITY

Nearly 2,000 people call Polk City home. Located on S.R. 33 in the southern part of the state's Green Swamp, residents enjoy unique ecological surroundings and wildlife. Polk City's economy benefits from continued expansion in the commercial, housing and industrial markets.



Polk City City Hall

mypolkcity.org
123 Broadway Blvd. SE
Polk City, FL 33868
(863) 984-1375

Polk City Business Tax Receipt

mypolkcity.org/DocumentCenter/Home/View/179
123 Broadway Blvd. SE
Polk City, FL 33868
(863) 984-1375 ext. 239



WINTER HAVEN

Known as the Chain of Lakes City, Winter Haven is Polk's second-largest city. Winter Haven is home to the world's largest LEGOLAND® theme park and Cypress Gardens. The city has success in the tourism, agribusiness, healthcare and distribution industries, and boasts a growing technology sector. Situated along U.S. 17, Winter Haven's more than 35,000 residents enjoy accessibility to nearby Orlando and Tampa.



Winter Haven City Hall

mywinterhaven.com
451 Third St. NW
Winter Haven, FL 33881
(863) 291-5600

Winter Haven Business Tax Receipt

mywinterhaven.com
490 Third St. NW
Winter Haven, FL 33881
(863) 291-5695

Winter Haven Economic Development Council

whedc.com
401 Avenue B NW
Winter Haven, FL 33881
(863) 837-5280

Winter Haven Chamber Of Commerce

winterhavenchamber.com
401 Avenue B NW
Winter Haven, FL 33881
(863) 293-2138



COMPANY OVERVIEW

It is important to evaluate where your organization stands today, along with where it has been. Start with a company overview, which includes:

Business Name:

Type of location:

(i.e. home, brick and mortar)

Industry:

Key accomplishments:

(i.e. loyal customers, growth of company, key milestones)

Ownership/Workforce:

Historical information:

(When and why the company was formed and what the business does)

Address:

Legal entity:

(i.e. sole propriety, LLC, Inc.)

Phone number:



FEASIBILITY ANALYSIS

If you have not completed a competitive analysis or SWOT analysis, take the opportunity to go through these steps to ensure that you are reaching your market. If you are planning to introduce a new product or service, you will want to perform a feasibility analysis to determine financial success.

Target Market

Your target market is the group of consumers to which your product or service is aimed. Your target market should have specific characteristics that set them apart from other customers (e.g. age group, ethnicity, education level, income group, size of company, geographical location).

Answer the following questions, as they pertain to your business

- What is your main distribution channel and how does it function?
- How do your customers find you and how do they get the product/service?
- How do the people you listed as your target market get their information?
- How would these people access your company?
- Is there a sufficient customer base to make the idea financially viable?
- How many customers do I need daily/weekly/monthly to offset business costs?
- Do people buy this product/service during specific seasons?
- How often do customers need to use or purchase product/service and is this a social trend?
- Are more customers available in the future and is the customer volume trending up or down?

SWOT ANALYSIS

A SWOT analysis is the identification and evaluation of a firm's strengths, weakness, opportunities and threats. Strengths and weaknesses are internal factors that affect the company's capacities.

Definition

Examples

Strengths:

The company's favorable characteristics and core competencies. Core competencies are approaches and processes that a company performs well that give it an advantage over its competitors.

- Customer demographics as it pertains to income
- Name recognition
- Positive supplier relations
- Financial positioning

Weaknesses:

The weaknesses you believe exist within your company.

- Economic recession
- Negative public image
- Lack of a formal budgeting process

Opportunities:

The competitive advantages and weaknesses competitors might have.

- Improving customer service
- Building a loyal customer base
- Identifying new services and industry trends

Threats:

The current and potential threats to your business. Examining threats provides you with an opportunity to develop key strategies geared toward overcoming related obstacles.

- A new competitor near your business
- An increase in the price of necessary products or services
- Slow market growth

DEVELOPING THE MISSION

Prior to attempting to write a mission/vision/purpose statement, it is a good idea to answer some questions about the company.

- Who are the company's customers?
- How does your customer find you? (*i.e. search engine, social media, referral*)
- What are the company's major products or services?
- What market(s) does the company want to expand or grow into?
- What special knowledge or technology does the company possess or is going to acquire?

List anything else you believe is important to include in the mission statement.

Example of Mission Statement:

Starbucks:

Our mission: to inspire and nurture the human spirit – one person, one cup and one neighborhood at a time. It has always been, and will always be, about quality.

DEVELOPING THE VISION

The vision defines the organization's purpose and values.

- Describe the company in 10 words.
- What are the basic philosophies, beliefs and values of the organization or what should they be?
- Describe the company's major competitive advantage(s).
- What kind of image does the company want to project to the public? Address how the company will fulfill its responsibility.
- How does the company view its employees? (*Indicate how you feel the employees should be treated and rewarded for their efforts.*)

Example of Vision Statement:

American Express:

Our vision: We work hard every day to make American Express the world's most respected service brand.

Although American Express is known for offering credit cards to individuals around the world, their vision statement does not focus on being the best credit card provider. Instead, they focus on their providing their customers with excellent service.

DEVELOPING GOALS

In effect, goals are the wish list. A goal defines what you want to achieve and how. Goals should consider the future position the company wants to achieve, along with the mission and vision of the organization.

Examples of goals include:

- Achieve annual revenue growth of at least 7 percent per year.
- Position the company as the leader in the industry.
- Achieve profitable diversification of the company.
- Decrease production costs by a minimum of 6 percent.

When setting goals, it is necessary to prioritize and determine which goals are the most important and why.

On the chart below, indicate whether each should be a source of focus for the organization.

	Yes	No	Priority
Market Share			
Growth			
Diversification			
Customer Service			
Marketing Position			
Image			
Product/Service Development			
Geographic Coverage or Expansion			
Innovation			
Productivity			

	Yes	No	Priority
Return on Investment			
Social Responsibility			
Technology			
People			
Facilities			
Capitalization			
Ownership			
Management and Administration			
Marketing			
Achieving			

Service - Goals related to improving customer service satisfaction or customer retention

Social - Goals that focus on giving back to the community, through philanthropy or volunteer organizations

Profit - Goals set to increase profits by a certain percentage

Growth - Goals related to the expansion of the company, through new employees

DEVELOPING YOUR OBJECTIVES

Objectives define what must be achieved in order to attain the company's goals. Therefore, objectives should be:

1. **Significant**
2. **Specific**
3. **Dated**
4. **Measurable**
5. **Reasonable**
6. **Consistent with each other**
7. **Focused on issues vital to the survival or success of the company**

Write down one goal. Under the goal, list all of the pertinent variables that you can think of that will positively impact the goal.

Goal:

Goal-Impacting Variables/Changes:

Write as many objectives as you feel are necessary to support all of the goals. Create one worksheet sheet for each goal.

Goal:

Supported:

Objective:

Objective:

Objective:

DEVELOPING YOUR ACTION PLAN

An action plan consists of strategies that define how goals and objectives are going to be achieved. The action plan provides the basis for developing accountability during the implementation of the plan.

Remember, the actions support the objectives and goals. In order to achieve the objectives and goals, actions are necessary. It is generally easiest to take one goal at a time and one objective at a time in developing actions to support them.

EXAMPLE OF GOALS, OBJECTIVES AND ACTION PLANS

Goal: Achieve profitable diversification of the company.

Objective:

- Diversify into closely related and complementary product lines that will allow the company to utilize existing expertise and technology.
- Diversify through acquisition as opposed to product development.

Action Plan(s):

- Conduct a research study of existing market(s) to determine which product(s) the company should seek through acquisition and what companies have solid reputations in the market.
- Assess existing secondary market and sales data to determine what related product lines have the highest sales and margin potential.
- Identify target companies in the \$10 to \$15 million sales range within a 250-mile radius of corporate headquarters that have solid product and service reputations.

These actions begin to isolate the steps required to implement the objectives. What this company hopes to accomplish is profitable diversification by creating a new division by July 2018. It will achieve this by acquiring a company that manufactures and markets a product or products that complement the company's existing product line.

The focus has become much sharper in terms of what the organization hopes to achieve during the next few years. This is what you are striving for in your action plan.

DEVELOPING YOUR ACTION PLAN (CONTINUED)

In order to organize the development of your action plans, on a separate page write down each goal and the objectives that support them. Then, for each objective, write down one or more action steps to help achieve the objective and goal. Think of this as a to-do list with deadlines in order to achieve your goals.

Goal:

Objective:

Action(s):

Due Date:

DEVELOPING YOUR CONTINGENCY PLAN

A contingency plan outlines alternative courses of action that may be taken if a company's other plans are disrupted or become ineffective.

Example:

Air Canada was forced to enact its contingency plan for servicing aircrafts after its normal supplier, Aveos Fleet Performance, suspended operations. Without warning, Aveos locked out 2,300 workers, filed for credit protection and announced that it permanently closed its airframe maintenance operation. Luckily, Air Canada had a contingency plan in place to reroute aircraft to a supplier in Quebec for repairs.

POLK COUNTY BUSINESS DISASTER PLAN

Business disaster planning plays a critical role to ensure it can still operate after serious disruption. Failing to prepare can mean monetary losses and unforeseen issues while trying to recover. Business owners benefit when they create a disaster plan to provide a road map for responding to a variety of problems.



BUSINESS DISASTER CHECKLIST

- Copy of emergency contact list for employees and key customers/clients including phone numbers. Remember, email may not work, so it's always good to have mobile or landline phone information.
- Voice mail box number and remote password information with instructions so you can change the message to provide instructions to customers and employees.
- Copy of insurance policies and agent contact information.
- Copies of any legal documents, deeds or business licenses of occupancy
- Copy of emergency vendors and knowledge of what payments they will accept in an emergency
- Back-up files/servers of electronic data
- Copy of business disaster plan
- Pictures of business inside and out, including home-based businesses and all business equipment
- Corporations/partnerships: copy of three years of tax returns, one year of personal tax returns, one year tax returns on affiliated business entity
- Sole proprietorships: copy of three years of tax returns with Schedule C sole proprietorships, corporations and partnerships all need the following:
 - Copy of current profit & loss statement (within 90 days)
 - Copy of listing of inventory
 - Copy of schedule of liability
 - Copy of balance sheet
 - Copy of all required licenses including city, state or county business tax licenses.

WHAT TO KNOW FOR BEFORE A DISASTER:

- Know your risk by checking your hurricane evacuation level and FEMA flood maps.
- Have your building inspected by a licensed professional to find out if your workplace is vulnerable.
- Take necessary precautions by securing your building and equipment if a storm threatens.
- Always protect your data with backup files.
- Have cash on hand to cover business, travel, emergency cleanup and payroll expenses.
- Make arrangements to work with limited cash, water, sewer or power for up to two weeks and store emergency supplies at the office and your residence.
- Protect your employees by distributing and discussing your business emergency plan.
- Establish a rendezvous point and emergency contact in case damage is severe and communications are disrupted.
- Contact your customers and suppliers and share your communication and recovery plan in advance.
- Review your insurance coverage. Have your business appraised every five years. Inventory and document equipment with photographs and have copies handy of important documents.

“While reports vary, as many as 40 percent of small businesses do not reopen after a major disaster like a flood, tornado or earthquake. These shuttered businesses were unprepared for a disaster; they had no plan or backup systems. When you start to develop your disaster plan, consider three subjects: human resources, physical resources and business continuity. Think about how a disaster could affect your employees, customers and workplace. Think about how you could continue doing business if the area around your facility is closed or streets are impassable. Think about what you would need to serve your customers even if your facility is closed.” American Red Cross, redcross.org

EMERGENCY RESOURCES:

Financial and Recovery Assistance

- Business Planning – Disaster Recovery Kit: [ready.gov/business](https://www.ready.gov/business)
- Contractor licensure: myfloridalicense.com/dbpr
- Employment/unemployment questions: floridajobs.org
- Report price gouging and/or register a complaint: myfloridalegal.com
- American Red Cross: [redcross.org](https://www.redcross.org)
- FEMA Emergency Plans for Business: [fema.gov/pdf/business/guide](https://www.fema.gov/pdf/business/guide)
- Flood Zones: [floodsmart.gov](https://www.floodsmart.gov)
- Florida Division of Emergency Management: [floridadisaster.org](https://www.floridadisaster.org)
- Information on SBA disaster loans for businesses: [sba.gov](https://www.sba.gov)
- IRS Disaster Assistance and Emergency Relief for Individuals and Businesses: [irs.gov](https://www.irs.gov)
- The Institute for Business and Home Safety: [ibhs.org](https://www.ibhs.org)

Polk County Emergency Information:

- CareerSource Polk Business Services Division
(863) 508-1100
careersourcepolk.com
- Polk County Emergency Operation Center
(863) 298-7001
- Polk County American Red Cross
(863) 294-5941
- Polk County Community and Small Business Assistance
(863) 534-5915
polk-county.net
- Project/permit status:
(863) 534-6080
polk-county.net



CONTACT US

COMMUNITY & SMALL BUSINESS ASSISTANCE



FOR MORE INFO:

Neil Combee County Administration Building
Fourth Floor
330 W. Church St.
Bartow, FL 33830



CALL:

(863) 534-5915



EMAIL:

csba@polk-county.net