

PLAN | ACCESS | FUND | GROW

REAL
RESOURCES.
REAL
OPPORTUNITIES.
A STRONGER
FLORIDA.

FLORIDA

SMALL BUSINESS FUNDING & RESOURCE GUIDE

GRANTS, LOANS, COMMUNITY PROGRAMS
AND OPPORTUNITIES TO START, GROW AND
STRENGTHEN YOUR BUSINESS IN FLORIDA

FLORIDA GRANT PROGRAMS

FLORIDA LOAN PROGRAMS

STATE BUSINESS RESOURCES

LOCAL COUNTY & CITY RESOURCES

SBA FLORIDA PROGRAMS

COMMUNITY LENDING PROGRAMS

MINORITY, WOMEN & VETERAN
BUSINESS RESOURCES

BUSINESS INCENTIVES & TAX PROGRAMS

GOVERNMENT CONTRACTING OPPORTUNITIES

TECHNICAL ASSISTANCE & TRAINING

USEFUL TOOLS & WORKSHEETS

RESOURCE DIRECTORY

*Florida
Works for
Small
Business*

STRONGER
BUSINESSES.
BRIGHTER
COMMUNITIES.
A STRONGER FLORIDA.

SECTION 01

FLORIDA
BUSINESSES
BUILD A
STRONGER
TOMORROW

FUNDING-READY

BUILD THE FOUNDATION BEFORE YOU APPLY

Strong applications start before the application opens. Organize the business so a lender, grant reviewer or community partner can quickly understand who you are, what you need and how the money will be used.

Funding-Ready Essentials			START HERE
BUSINESS STATUS Active registration, EIN, required licenses and consistent ownership information.	FINANCIALS Business bank statements, tax returns when required, current P&L and balance sheet.	FUNDING REQUEST Exact amount needed, purpose, timing and expected business result.	SUPPORTING PROOF Quotes, invoices, estimates, contracts or other evidence supporting the request.

BUILD ONE FUNDING PACKET

Keep one digital folder with formation documents, EIN confirmation, licenses, bank statements, tax records, financial statements, company overview, use-of-funds budget and current quotes. Update it monthly so short application windows do not catch you unprepared.

OFFICIAL RESOURCE: grants.gov

FLORIDA ENTREPRENEURS DRIVE OPPORTUNITY

QUICK TIPS

- ✓ Check eligibility requirements carefully
- ✓ Prepare a strong and complete application
- ✓ Use free local resources for guidance
- ✓ Match the funding program to your specific need
- ✓ Keep track of deadlines and required documents

QUICK TIPS

- ✓ Use the same legal business name everywhere.
- ✓ Keep business and personal banking separate.
- ✓ Save every application confirmation.
- ✓ Update financial reports monthly.

SECTION 02

FLORIDA
BUSINESSES
BUILD A
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CAPITAL OPTIONS

MATCH THE MONEY TO THE BUSINESS NEED

Grants are only one part of business funding. Loans, lines of credit, microloans, credit-enhancement programs and contract revenue can each solve different problems.

Grants & Awards		CHOOSE THE RIGHT TOOL	
CAPITAL TYPE Grants and restricted awards	REPAYMENT Usually no repayment	BEST FOR Defined projects with eligible expenses	WATCH FOR Deadlines, restricted uses and reporting rules
Borrowed Capital		KNOW THE COST	
CAPITAL TYPE Term loans, lines of credit and microloans	REPAYMENT Yes - according to the financing agreement	BEST FOR Equipment, expansion, working capital and cash-flow timing	WATCH FOR APR or factor rate, fees, payment frequency, collateral and guarantees
GRANT REALITY			
A legitimate grant normally has a defined purpose, eligibility rules, allowable expenses and reporting requirements. Do not assume a program is free money simply because an advertisement uses the word 'grant.'			

OFFICIAL RESOURCE: [grants.gov](https://www.grants.gov)



**FLORIDA ENTREPRENEURS
DRIVE OPPORTUNITY**



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BEFORE YOU CHOOSE

- ✓ Know the total cost of borrowed money.
- ✓ Confirm whether a personal guarantee is required.
- ✓ Read allowable-use rules before spending.