T.A.G. BUSINESS CONSULTING, LLC

HAVE A BUSINESS IDEA?

MANUAL FOR STARTERS

FLORIDA EDITION | IDEA TO LAUNCH



"Turning Vision Into Value"

www.tagconsultingmiami.com

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October 2026

FROM THE FOUNDER

A MESSAGE FROM OUR FOUNDER

Dear Future Business Owner,



A business idea can begin with a skill, a passion, a problem you want to solve, or a vision for a different future. Turning that idea into a business takes more than enthusiasm. It takes clear decisions, reliable information, and a foundation that can support growth.

I founded T.A.G. Business Consulting, LLC to help business owners, nonprofits, and community-focused organizations turn their vision into practical strategies and meaningful progress. Our work brings together business strategy, operational readiness, project support, and funding preparation so clients can move forward with greater clarity and confidence.

I created this starter manual because knowing where to begin can be one of the first barriers to entrepreneurship. Florida business requirements are spread across different agencies, and the right steps depend on what you plan to do and where you will operate. My purpose is to make those foundational decisions easier to understand and organize.

Use these pages to clarify your offer, identify the requirements that apply to you, build a realistic budget, and turn unanswered questions into action steps. Take time to verify information, ask for help, and document your progress. This manual is a starting point for informed planning, not a substitute for the approvals or professional advice your business may need.

Whether you are building a business for independence, family stability, community impact, or long-term growth, begin with intention. You do not need every answer on day one. You do need a clear next step and the commitment to build on a sound foundation.

Thank you for allowing T.A.G. to be part of your starting point. I look forward to helping you move from possibility to a plan.

Gayle S. McDonald

Gayle S. McDonald, MBA, FRA-RA

Founder

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START HERE

HOW TO USE THIS MANUAL

A practical foundation for first-time Florida business owners.

Start with your customer and business model, then work through formation, taxes, location approval, licensing, finances, people, and launch. Keep evidence of every completed requirement in one secure business folder.

READ THE LABELS CORRECTLY

LABEL	WHAT IT MEANS
REQUIRED IF APPLICABLE	A legal, tax, licensing, employment, or contractual obligation triggered by your business activities, structure, or location.
LOCAL OR INDUSTRY CHECK	Confirm the rule with the city, county, or agency responsible for your exact operation.
RECOMMENDED PRACTICE	A planning or management step that improves readiness; not presented as a universal legal requirement.

No single manual can list every permit for every Florida industry and address. This guide covers the major foundational decisions and shows where to verify the details. State registration, federal tax identification, tax registration, and operating licenses serve different purposes.

Check items only when supported by current information. Record unresolved questions, an action owner, and a deadline. Use N/A only after confirming that a requirement does not apply. Examples and budgets are illustrative, not official fees or funding offers.

IMPORTANT SCOPE AND PUBLICATION NOTICE

This manual is educational guidance, not individualized legal, tax, accounting, insurance, or financial advice. Verify current requirements before filing, hiring, signing a lease, purchasing equipment, or opening. Use qualified professionals for decisions affecting liability, taxes, regulated services, or ownership rights.

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YOUR ROADMAP

FIND YOUR NEXT STEP

PAGES	TOPIC
5	Test the idea and define the offer
6-7	Choose a structure, clear the name, and form the business
8	EIN, tax accounts, and federal reporting
9-10	Local approvals and industry licensing
11-12	Banking, bookkeeping, pricing, and startup budget
13-14	Insurance, contracts, employees, and contractors
15-17	Branding, marketing, website, systems, and special paths
18-19	Funding readiness and recurring compliance
20	Before-opening checklist and first 90 days
21-22	Interactive idea planner and knowledge check
23-24	Official resource directory
25	Connect with T.A.G.

THE ORDER MATTERS

Validate demand → identify location and licensing constraints → choose ownership and structure → clear the name and complete applicable filings → register taxes → obtain operating approvals → set up finances and safeguards → launch → maintain compliance.

You may research location and licensing before forming an entity. Avoid committing to a lease or expensive buildout until you understand whether the intended activity is allowed and what approvals will cost.

Business idea and intended customers

City / county / proposed operating address

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01 VALIDATE

TURN AN IDEA INTO A CLEAR OFFER



RECOMMENDED PRACTICE | PROVE THE PROBLEM FIRST

Describe who will pay, what problem you solve, what you will deliver, and why your offer is useful. Interview potential customers and compare existing alternatives before investing heavily in branding or equipment.

☐ I can identify a specific customer group and the problem it needs solved.

☐ I have reviewed competitors, pricing, customer reviews, and gaps in service.

☐ I have tested interest through interviews, a sample, demonstration, or lawful pilot.

☐ I understand the skills, equipment, suppliers, and permissions needed to deliver.

WRITE A ONE-PAGE BUSINESS CONCEPT

Offer: What will you sell? Customer: Who buys it? Delivery: How and where will you serve them? Price: What will they pay? Costs: What does each sale cost you? Proof: What evidence supports demand?

Example: A bookkeeping support startup helps independent salon owners organize monthly records. Before launch, the founder interviews ten owners, scopes a limited service, checks professional boundaries, and tests whether the proposed monthly price covers delivery time. Do not advertise regulated credentials you do not hold.

My offer in one sentence

Evidence of demand and the next test I will run

Official guidance: SBA business planning resources [1].

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02 STRUCTURE

CHOOSE OWNERSHIP AND LEGAL STRUCTURE

REQUIRED IF APPLICABLE | Select the legal form that fits your owners, risk, financing plans, and tax treatment. An LLC is one option, not a requirement for every business.

STRUCTURE	STARTER CONSIDERATIONS
Sole proprietorship	One owner; no separate entity liability shield. Check fictitious name, taxes, licenses, and local requirements even without entity formation.
Partnership	Two or more owners. Clarify authority, contributions, profits, liabilities, and exit terms; liability varies by partnership type.
Limited liability company	Separate state entity with flexible ownership and management. Liability protection is not absolute; keep finances and records separate.
Corporation	Formal governance, stock, directors, and officers. Consider investor needs, payroll, tax treatment, and ongoing records.
Nonprofit corporation	Mission and governance rather than owner profit distributions. State formation and federal tax exemption are separate steps; see page 17.

TAX CLASSIFICATION IS A SEPARATE DECISION

An LLC can be treated differently for federal tax purposes depending on its owners and elections. An S corporation election is a federal tax status, not a substitute for state entity formation. Discuss eligibility, filing deadlines, payroll, and administrative costs with a CPA before electing a treatment.

RECOMMENDED PRACTICE | PUT OWNER DECISIONS IN WRITING

Prepare an operating, partnership, or shareholder agreement as appropriate. Cover ownership percentages, contributions, duties, authority to sign, voting, distributions, additional investment, disputes, departures, disability, death, and buyouts. Corporate bylaws and organizational approvals support governance.

Chosen structure / owners / adviser / decision date

Official guidance: IRS starting-a-business and LLC guidance [2-3]; Sunbiz [4].

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03 REGISTER

CLEAR THE NAME AND FORM THE BUSINESS

REQUIRED IF APPLICABLE | COMPLETE THE CORRECT FILINGS

☐ Search Sunbiz and check whether the proposed legal name meets entity naming rules.

☐ Search similar brands, web domains, and USPTO trademark records before major spending. A state name filing does not provide the same rights as trademark protection.

☐ If forming an LLC or corporation, file the appropriate formation documents through Sunbiz. Existing out-of-state entities should assess Florida authority-to-do-business requirements.

☐ Designate a consenting registered agent with a physical Florida street address. The entity cannot act as its own agent, although an eligible individual owner may serve.

☐ Save accepted articles, filing confirmation, document number, agent details, and organizational records. Review public-record exposure before supplying addresses.

FICTITIOUS NAME (DBA): WHEN IT APPLIES

A fictitious name, or DBA, may be needed when operating under a name different from the individual's legal name or the entity's registered name, subject to exceptions. Florida requires advertisement at least once in an eligible newspaper in the principal business county before registration. A DBA does not create a separate entity or exclusive trademark rights.

Example: If Jordan Lee operates as Coral Coast Creative instead of Jordan Lee, or Palm Studio LLC markets as Coral Coast Creative, a fictitious-name registration may apply unless an exemption covers the situation. The existing owner or entity remains responsible; the DBA is not another LLC.

SELECTED STATE FEES AT PUBLICATION	AMOUNT
New Florida LLC, required filing and agent fees	$125
Florida fictitious name registration	$50
Optional certificates, copies, newspaper notice, agent service	Additional cost; verify before paying

Fictitious name registration generally lasts five years and expires December 31 of its final year. Record the actual expiration date. Do not confuse optional third-party services with mandatory state charges.

Legal name / DBA if needed / filing status

Official guidance: Sunbiz LLC instructions, fees, fictitious names [4-7]; USPTO [8].

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04 TAXES

SET UP FEDERAL AND FLORIDA TAX ACCOUNTS

REQUIRED IF APPLICABLE | EIN AND TAX RESPONSIBILITIES

An EIN is a federal business tax identifier, not a business license. Obtain one when IRS rules require it; banks may also request it. Apply free directly through the IRS. If creating an entity, complete state formation first and retain the IRS confirmation. Do not publish tax identifiers in marketing materials.

Identify federal income tax returns, estimated taxes, self-employment taxes, and employment tax duties with your tax adviser. No Florida individual income tax does not mean that a business has no federal, state, or local tax obligations.

☐ Evaluate sales and use tax before making taxable sales. Register with Florida DOR when required; confirm whether your specific goods or services are taxable and which rates and surtaxes apply.

☐ Review use tax on taxable purchases where appropriate tax was not paid, and retain resale or exemption documentation when applicable.

☐ Assess Florida corporate income or partnership filing obligations based on entity classification and ownership. An LLC label alone does not decide the return.

☐ If hiring, assess reemployment tax registration and payroll obligations. Other activity-specific taxes and fees may also apply.

☐ Ask the county property appraiser about tangible personal property reporting for equipment and other taxable business assets, including any filing waiver or exemption eligibility.

CURRENT FEDERAL BOI POSITION

As of October 30, 2026, FinCEN states that U.S.-created companies are exempt from BOI reporting. Certain entities formed under foreign-country law and registered in the U.S. may still have obligations. An entity formed in another U.S. state is not foreign-country-formed for this purpose. Verify current FinCEN rules; do not rely on outdated filing solicitations.

Tax accounts to open / accountant / deadlines

Official guidance: IRS EIN [9]; Florida DOR registration and corporate tax [10-11]; property tax [12]; FinCEN [13].

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05 LOCATION

VERIFY THE PLACE BEFORE YOU COMMIT

LOCAL OR INDUSTRY CHECK | Requirements differ across Florida’s cities, counties, and unincorporated areas. A postal city name does not establish which government controls your site.

ASK PLANNING, ZONING, BUILDING, FIRE, AND TAX OFFICES

☐ Confirm the parcel’s jurisdiction, permitted business use, occupancy, and any restrictions on the proposed activity.

☐ Determine whether city and/or county local business tax receipts are required, and what documents must precede them.

☐ Ask about a Certificate of Use, Certificate of Occupancy, change-of-use review, inspections, fire approval, and capacity limits as applicable.

☐ Check buildout, electrical, plumbing, mechanical, grease, wastewater, signage, parking, and accessibility needs before construction or installation.

☐ Confirm that the lease permits the activity and allocates repairs, improvements, insurance, permits, and costs. Consider permit or zoning contingencies with counsel.

☐ For a home, mobile, shared, temporary, or online operation, confirm the rules for the actual operating model; an online storefront does not eliminate physical-location rules.

QUESTIONS TO SEND BEFORE SIGNING

“I plan to operate [activity] at [address], serving [customers] with [hours, staff, equipment, and deliveries]. Is this use permitted? Which approvals, inspections, tax receipts, and permit reviews must be complete before opening? What costs, timelines, or restrictions should I expect?”

Example: A unit previously used as retail space may need different approvals for a restaurant. A former tenant’s approval should not be assumed to transfer to a new owner or use.

Jurisdiction / agency contact / written response date

Approvals and lease conditions still needed

Official guidance: Open MyFlorida Business local-government guidance [14].



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06 LICENSING

IDENTIFY YOUR INDUSTRY REQUIREMENTS

LOCAL OR INDUSTRY CHECK | Search the Open MyFlorida Business portal using your actual activities. Several agencies may regulate different parts of one business. Verify both the individual's credentials and any establishment license.

BUSINESS ACTIVITY	WHERE TO BEGIN
Professional services, contractors, real estate, cosmetology, alcohol or tobacco	DBPR: check the specific profession, scope, establishment, and individual licensing rules.
Restaurant, catering, public food service, many mobile food operations	DBPR Hotels and Restaurants; confirm jurisdiction, plan review, inspection, and food-safety requirements.
Food retail, manufacturing, agriculture, selected consumer services	FDACS; identify the precise permit or registration category.
Cottage food from home	FDACS cottage-food rules: only eligible products and sales methods; packaging and labeling rules apply. Not a general hot-meal exemption.
Health practices or care facilities	Florida Department of Health professional boards and/or AHCA facility or clinic licensing, depending on services.
Child care	DCF or the applicable local licensing authority; check screening, staffing, site, and training obligations.
Federally regulated activity	SBA federal licensing guidance and the responsible agency; examples include aviation, firearms, and certain transport activities.

Ask about regulated add-ons before expanding. Adding food, alcohol, child care, transport, or construction work can change the licensing path. Some activities require bonds, financial capacity, exams, background checks, continuing education, or responsible licensed personnel.

☐ I have agency confirmation of my license categories, approvals, renewal dates, and permitted scope.

Official guidance: DBPR [15]; FDACS [16]; DCF [17]; AHCA [18]; SBA [1].

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07 MONEY SYSTEMS

SEPARATE, RECORD, AND REVIEW THE MONEY



RECOMMENDED PRACTICE | ESTABLISH FINANCIAL CONTROLS

Open a dedicated business bank account and use it consistently. Banks set documentation requirements; commonly requested records include accepted formation documents, EIN confirmation, owner identification, ownership details, and authority to open the account. Use the correct legal name and disclose any DBA.

☐ Choose bookkeeping software or a reliable ledger and set an opening balance.

☐ Record owner contributions, loans, draws, sales, fees, expenses, payroll, and taxes distinctly.

☐ Reconcile accounts monthly and retain invoices, receipts, contracts, and payment evidence.

☐ Create an invoice process, deposit rules, payment terms, collections follow-up, and refund procedure.

☐ Set aside tax funds based on professional advice; do not treat collected sales tax as spending money.

☐ Review a profit and loss statement, balance sheet, receivables, and a cash forecast regularly.

UNDERSTAND THREE DIFFERENT NUMBERS

Revenue is sales earned. Profit is revenue minus expenses under your accounting method. Cash is money available to pay obligations. A profitable business can still run short of cash when customers pay late or inventory absorbs funds.

Choose a retention schedule with your CPA or counsel; required periods vary by record and issue. Limit access to banking, tax, payroll, and identity records.

Bank / bookkeeping system / monthly review date

Official guidance: IRS recordkeeping guidance [2]; FTC information security [19].

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08 BUDGET

PRICE FOR SURVIVAL AND GROWTH

RECOMMENDED PRACTICE | BUILD A COMPLETE STARTUP BUDGET

COST GROUP	EXAMPLES TO BUDGET
One-time opening costs	Filings, eligible newspaper notice, legal/accounting setup, deposits, permits, buildout, equipment, initial stock, website.
Monthly operating costs	Rent, utilities, software, insurance, labor, supplies, marketing, professional support, debt payments.
Working capital	Cash to cover the period before customers pay and before sales reliably cover obligations.
Owner needs and reserves	Owner compensation plan, taxes, emergency buffer, and personal runway separate from business cash.

Illustrative service-business example: Monthly fixed costs are $2,400. The service sells for $200 and costs $80 to deliver. Contribution per sale is $120; operating break-even is 20 sales ($2,400 ÷ $120). If an additional $3,600 of monthly cash is needed for owner pay and reserves, the simplified cash target is 50 sales (($2,400 + $3,600) ÷ $120).

This example excludes additional tax, debt, timing, and capacity effects unless included in the inputs. Owner compensation treatment depends on structure. Use a cash forecast alongside break-even math, and do not count sales tax as revenue.

MY FIRST BUDGET

One-time launch costs $ / monthly fixed costs $

Price per sale $ / variable delivery cost $ / contribution $

Cash available $ / funding gap $ / cash runway in months

Test demand and capacity: Can you actually deliver the sales volume required at the price customers will pay? Revise the offer, costs, or launch scope before assuming borrowing will solve a weak model.

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09 PROTECTION

PROTECT THE BUSINESS AND THE CUSTOMER

REQUIRED IF APPLICABLE | INSURANCE AND RISK TRANSFER

Workers' compensation, commercial auto, professional coverage, bonds, or other insurance may be required by law, license, lease, or contract. A general liability policy is not a substitute for every required coverage. Ask a licensed agent to assess your actual work and exclusions.

Consider general liability, property and equipment, professional liability, cyber liability, product liability, business interruption, commercial auto, and flood or wind exposure. Homeowner and personal auto policies may exclude business activity. Confirm limits, deductibles, named insureds, and additional-insured obligations.

RECOMMENDED PRACTICE | USE CLEAR WRITTEN AGREEMENTS

☐ Customer agreement identifies scope, deliverables, schedule, fees, payment triggers, cancellation/refunds, and responsibilities.

☐ Vendor and contractor terms address work standards, confidentiality, intellectual property, insurance, payment, and termination.

☐ Lease and financing obligations are reviewed before signing, including personal guarantees.

☐ Use only owned or properly licensed photos, music, designs, software, and other content.

☐ Document complaints, incident reporting, service quality, and an escalation process.

PLAN FOR FLORIDA DISRUPTIONS

Create a hurricane and continuity plan: employee contacts, evacuation/closure triggers, secure backups, supplier alternatives, equipment protection, insurance records, and a method to communicate with customers. Test restoration of critical files before you need them.

My three largest risks / coverage or control needed

Official guidance: SBA business guidance [1]; Florida workers' compensation [20]; FTC [19].



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10 PEOPLE

PREPARE BEFORE HIRING YOUR FIRST WORKER

REQUIRED IF APPLICABLE | EMPLOYEES AND CONTRACTORS

Classify each worker based on the actual relationship and applicable federal and state tests. Calling someone a contractor, signing a contractor agreement, or issuing a tax form does not itself establish independent-contractor status.

☐ For employees: establish payroll withholding, deposits, returns, required forms, time records, and applicable benefits or leave processes.

☐ Complete Form I-9 using current federal instructions. Florida private employers with 25 or more employees generally must use E-Verify for new hires; public-sector and contract rules may also trigger it.

☐ Report new and rehired employees to Florida within 20 days. Florida also requires reporting qualifying independent contractors paid $600 or more annually; verify timing and reportable details.

☐ Apply current minimum-wage, overtime, child-labor, workplace-safety, nondiscrimination, and required-poster rules. Salary alone does not create overtime exemption.

Current wage checkpoint: Florida’s general minimum wage is $15 per hour effective September 30, 2026. Confirm tipped-worker rules, lawful exceptions, and future changes before setting payroll.

WORKERS’ COMPENSATION CHECKPOINT

Generally, non-construction employers need coverage at four or more full- or part-time employees; construction employers at one or more. Owner counting and approved exemptions matter. Agriculture has separate thresholds: six regular employees and/or twelve seasonal workers meeting statutory duration tests. Confirm your classification and coverage with Florida DFS before work begins.

Ordinary reemployment-tax triggers include $1,500 in quarterly payroll or employment in 20 weeks of a year; special rules apply to nonprofits, agriculture, domestic work, acquisitions, and other situations. Do not use one threshold to decide every employment obligation.

Worker role / classification review / payroll and coverage owner

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Official guidance: IRS [21]; FloridaCommerce [22-23]; Florida DOR [24-25]; DFS [20].

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11 VISIBILITY

BUILD A CREDIBLE BRAND AND SECURE SYSTEMS

RECOMMENDED PRACTICE | MAKE IT EASY TO TRUST AND REACH YOU

☐ Create a clear offer, professional identity, business email, phone process, and accurate contact details.

☐ Publish a simple website explaining services or products, who you serve, and how to inquire or purchase.

☐ Keep legal and trade names consistent across invoices, payment accounts, licenses, and customer-facing materials.

☐ Create a lead log or CRM, inquiry form, response schedule, proposal process, and customer follow-up routine.

☐ Use honest advertising, support performance claims, and disclose material endorsements or relationships when required.

REQUIRED IF APPLICABLE | PROTECT PEOPLE AND INFORMATION

Match privacy notices to the information you actually collect and how you use it. Evaluate consumer-protection, marketing-consent, accessibility, breach-notification, payment-security, and industry privacy obligations for your operation. Get guidance before handling health, financial, children’s, or other sensitive data.

Use multi-factor authentication, unique passwords, restricted staff access, secure backups, software updates, and a process to remove access when a worker leaves. Collect only necessary information and dispose of it securely. Do not ask customers to send tax returns or banking details through public comments or ordinary social DMs.

SEPARATE A NAME FILING FROM BRAND PROTECTION

A Sunbiz record, domain name, and trademark are different tools. Conduct a broader clearance search and obtain advice about trademark protection if the brand will be a material business asset.

My primary inquiry channel and response standard

Systems and data safeguards to put in place

Official guidance: FTC privacy and security [19]; USPTO [8].

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11B BRAND TO MARKET

CREATE A BRAND PEOPLE CAN FIND

RECOMMENDED PRACTICE | BUILD THE IDENTITY BEFORE THE CAMPAIGN

Your brand is the promise, experience, and reputation customers associate with your business. A logo is one part of that identity. Define your customer, core offer, tone, and reason to choose you before commissioning artwork.

BUILD	PRACTICAL STARTER ACTIONS
Logo and visual identity	Clear the name first. Create a readable logo, two or three brand colors, and consistent fonts. Test at small sizes and on light/dark backgrounds. Obtain a transparent PNG and scalable SVG or vector file. Agree in writing on ownership and permitted use of fonts, photos, and artwork.
Business website	Choose a memorable domain and keep the domain, hosting, and administrator accounts under business control. Start with Home, Services/Products, About, and Contact. Show a clear call to action, accurate contact details, and relevant customer policies.
Launch checks	Test mobile layout, readable contrast, keyboard access, forms, links, loading speed, HTTPS, and purchase/inquiry flow. Use licensed images, secure form handling, backups, and multi-factor authentication. Evaluate accessibility and privacy duties for your business.

RECOMMENDED PRACTICE | CREATE A SIMPLE MARKETING PLAN

Choose one customer segment, one clear message, and one or two channels where those customers already spend time. Consider referrals, local partnerships, email with appropriate consent, social content, search visibility, or an eligible business listing. Set a budget and a weekly follow-up routine.

Example: A local organizing service uses a simple website and permission-based before/after photos, builds referral partnerships, and tests a $100 campaign. Track qualified inquiries, appointments, paying customers, and cost per customer; followers alone do not show profitability.

☐ My logo, website, profiles, and proposals communicate the same offer and identity.

☐ My marketing plan names the audience, message, channel, budget, and success measure.

Official guidance: SBA marketing and sales guidance: sba.gov/business-guide/manage-your-business/marketing-sales; USPTO [8]; FTC [19].

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12 SPECIAL PATHS

HOME-BASED BUSINESSES AND NONPROFITS

LOCAL OR INDUSTRY CHECK | STARTING FROM HOME

Florida law protects qualifying home-based businesses, but it does not remove every condition or private restriction. Review section 559.955, applicable local business taxes, industry licenses, parking, residential character, noise, and other operating limits. The statute permits up to two nonresident employees or contractors working at the dwelling under its conditions; additional remote workers are treated differently.

Review lease, HOA/condominium, deed, insurance, and lender restrictions independently. A virtual address or mailbox does not establish permission to operate at a physical site or satisfy every program's commercial-location requirement.

☐ I have documented permission to use the space and checked privacy, storage, visitors, deliveries, equipment, and insurance.

REQUIRED IF APPLICABLE | BUILDING A NONPROFIT

A Florida nonprofit corporation is not automatically federally tax-exempt. Establish appropriate articles, directors and officers, bylaws, conflict procedures, organizational approvals, and a dedicated bank account. If seeking 501(c)(3) recognition, determine whether Form 1023 or 1023-EZ applies and use compliant organizing provisions.

Check FDACS charitable solicitation registration or a qualifying exemption before soliciting in or from Florida, and maintain required renewals and disclosures. Assess separate Florida tax-exemption applications and ongoing IRS information returns. Do not promise deductible gifts without confirming the organization's status and applicable rules.

A nonprofit has governance duties and restrictions on private benefit; it is not a shortcut for paying founders from grant money or avoiding normal licensing requirements.

Special-path requirements / agency / next action

Official guidance: Florida statute [26]; IRS nonprofit guidance [27]; FDACS solicitations [28].

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13 FUNDING

PREPARE TO FUND THE PLAN



RECOMMENDED PRACTICE | MATCH THE SOURCE TO THE NEED

Identify how much money is needed, when it is needed, and what it will purchase. Compare owner contributions, earned revenue, loans, investors, and grants. Each source has different costs, restrictions, control implications, and repayment or performance obligations.

☐ My project budget separates opening costs, operating cash, and funding sources.

☐ I can explain the customer need, pricing, delivery capacity, and planned results.

☐ I maintain accurate financial records and can explain revenue assumptions.

☐ I have verified location, industry, operating-history, ownership, and documentation eligibility before pursuing a program.

☐ I understand match requirements, reimbursement timing, allowable costs, reporting, and restrictions on pre-approval spending.

Grants are program-specific, competitive or otherwise limited, and not a guaranteed source of general startup cash. A new entity, EIN, or active Sunbiz record does not automatically qualify a business. Do not buy equipment in anticipation of reimbursement without the program's written authorization.

UEI/SAM registration and small-business certifications may be relevant for specific government opportunities; they are not universal Florida startup requirements. Use official government sites and verify the particular opportunity's instructions.

Funding need $ / intended use / source / timing

Bring your concept, budget, timeline, and readiness gaps to T.A.G. for a discussion of planning and support. Funding decisions remain with the lender, investor, or program administrator.

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14 STAY CURRENT

CREATE A COMPLIANCE CALENDAR

REQUIRED IF APPLICABLE | Record the actual due dates assigned to your business. A formation filing is the beginning of ongoing obligations, not the final compliance step.

WHEN TO CHECK	ACTION
Monthly	Reconcile finances; review cash and receivables; complete assigned tax filings; review permits, insurance, and upcoming obligations.
Quarterly / assigned cycle	File and pay employment, reemployment, sales/use, estimated, and other taxes according to your actual filing schedules.
January 1-May 1	Sunbiz annual-report filing window for covered entities. LLC first report is generally due the calendar year after filing/effective year. Annual report updates entity information; it is not a tax return.
By April 1, if required	Tangible personal property return to the county property appraiser. Verify exemptions, waivers, and any approved extension.
Before expiration	Renew professional/establishment licenses, local tax receipts, insurance, permits, fictitious names, and applicable charitable registrations.
Whenever business changes	Review addresses, registered agent, owners, entity/tax classification, services, locations, hires, and licenses for updates or new filings.

Selected annual Sunbiz fees: Florida LLC $138.75; profit corporation $150; nonprofit corporation $61.25. A $400 late fee generally applies after May 1 to covered for-profit entities; nonprofits are excluded from that late fee. Failure to file can result in administrative dissolution. Verify the current filing year’s instructions and deadlines.

My next five deadlines and the person responsible

Official guidance: Sunbiz annual reports [29]; Florida DOR [10,12,24].

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15 LAUNCH

YOUR BEFORE-OPENING CHECKLIST

Check only completed and verified items. Resolve applicable legal or permit gaps before taking on the affected work. This checklist is not an agency approval or certification.

☐ Customer, offer, pricing, and delivery model are clear and tested.

☐ Legal structure, ownership, name, and applicable state filings are complete.

☐ Registered agent and internal ownership/governance records are in place where applicable.

☐ EIN and required tax accounts are established; filing duties are calendared.

☐ City/county location, zoning, tax-receipt, occupancy/use, and inspection requirements are resolved.

☐ Required professional, industry, establishment, and federal approvals are active.

☐ Banking, bookkeeping, payment procedures, and a launch cash budget are operational.

☐ Required insurance, contracts, supplier arrangements, and risk controls are ready.

☐ Worker classification, payroll, reporting, verification, and coverage are ready before hiring.

☐ Website, inquiry process, data safeguards, and customer policies are ready.

☐ Renewal calendar, document folder, and hurricane/continuity plan are assigned.

RECOMMENDED PRACTICE | YOUR FIRST 90 DAYS

Days 1-30: Close foundational gaps and test the offer. Days 31-60: Complete applicable approvals and operating systems; launch only when authorized. Days 61-90: Review actual sales, customer feedback, cash, and delivery costs; adjust the plan. Approval timelines may require a longer runway.

Goal 1 / measure of success / target date

Goal 2 / measure of success / target date

Goal 3 / measure of success / target date



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INTERACTIVE WORKSHEET 1 OF 2

SHAPE YOUR BUSINESS IDEA

Type into the fields, save a copy, and bring it to your planning conversation. You may also print and write.

YOUR NAME / BUSINESS IDEA / DATE

1. WHO WILL YOU SERVE, AND WHAT PROBLEM WILL YOU SOLVE?

Be specific about the customer and the need.

2. WHAT WILL YOU OFFER, AND WHY WILL CUSTOMERS CHOOSE IT?

Example: Monthly bookkeeping support for independent salon owners who need organized records.

3. YOUR BRAND AND ONLINE PRESENCE

Proposed legal name / DBA; logo idea; domain; primary customer inquiry channel.

4. HOW WILL YOU TEST DEMAND AND REACH CUSTOMERS?

Name one customer test, one marketing channel, a budget, and a measure of success.

5. STARTUP MONEY AND YOUR BIGGEST OBSTACLE

Estimate launch costs, monthly expenses, funding available, and the gap to resolve.

6. YOUR NEXT THREE ACTIONS

For each: action + person responsible + target date. Confirm approvals before affected work begins.

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INTERACTIVE WORKSHEET 2 OF 2

TEST YOUR KNOWLEDGE. PLAN YOUR NEXT MOVE.

Choose True or False, then compare your answers with the key below. This is a learning check, not an eligibility test.

1. An EIN replaces local operating licenses.	○ True	○ False
2. A DBA creates a separate business entity and exclusive trademark rights.	○ True	○ False
3. A website should give customers a clear way to inquire or buy.	○ True	○ False
4. A grant is guaranteed once Sunbiz lists the business as active.	○ True	○ False
5. Florida fictitious-name registration requires a qualifying newspaper advertisement before filing, unless exempt.	○ True	○ False

WHAT DID YOU LEARN OR NEED TO CLARIFY?

YOUR 90-DAY OUTCOME

Write one measurable goal, its deadline, and the evidence that will show progress.

A REQUIREMENT YOU MUST VERIFY / OFFICIAL SOURCE / DEADLINE

ANSWER KEY AND WHY IT MATTERS

1 False: Tax identification and operating permissions serve different purposes. 2 False: A DBA identifies a trade name; it does not form a separate entity or grant exclusive trademark rights. 3 True: A clear next step helps customers act. 4 False: Each funding source sets its own eligibility and approval rules. 5 True: Verify exemptions and current Sunbiz instructions before filing.

Use your answers to identify learning gaps and action steps. Completing this worksheet does not establish compliance or guarantee financing. Keep sensitive identifiers, tax returns, and bank details out of these fields.

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VERIFY WITH THE SOURCE

Tap a resource title to open the official guidance. References correspond to bracketed numbers in the manual.

[1] SBA business guide

[2] IRS starting a business and recordkeeping

[3] IRS single-member LLC tax treatment

[4] Sunbiz business filings

[5] Florida LLC formation instructions

[6] Florida LLC filing fees

[7] Florida fictitious name registration

[8] USPTO trademark basics

[9] IRS employer identification number

[10] Florida DOR tax registration

[11] Florida corporate income tax

[12] Florida tangible personal property guide

[13] FinCEN current BOI guidance

[14] Open MyFlorida Business requirements portal

[15] DBPR regulated services

Also contact the city and county offices responsible for your exact operating address. Request written confirmation of approvals and keep it with your business records.

Created October 2026. Official pages, fees, deadlines, and agency responsibilities can change. A linked resource is a starting point, not proof that a requirement applies to every reader.

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BUILD WITH INFORMED SUPPORT

Additional official resources and your next step with T.A.G.

[16] FDACS cottage food requirements

[17] DCF child care licensure

[18] AHCA licensing applications

[19] FTC privacy and security guidance

[20] Florida workers compensation coverage

[21] IRS businesses with employees

[22] Florida E-Verify requirements

[23] Florida minimum wage and posters

[24] Florida reemployment tax

[25] Florida new-hire and contractor reporting

[26] Florida home-based business statute 559.955

[27] IRS nonprofit and tax-exempt status

[28] FDACS solicitation of contributions

[29] Sunbiz annual reports and current fees

Use the current official guidance when making decisions, and keep agency confirmations with your business records. The final page connects you with T.A.G. for planning and support.

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CONNECT WITH T.A.G.

YOUR VISION. YOUR NEXT MOVE.

Build a clear path from idea to action.

T.A.G. BUSINESS CONSULTING, LLC

"Turning Vision Into Value"

Your business idea deserves a plan built around your goals, readiness, and next steps.



START THE CONVERSATION

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Share your idea, location, and biggest obstacle through our inquiry form.

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