

## Our Experts Help

No matter where you are in the business life cycle, our professionally certified and credentialed business consultants have the real-world experience and expertise to help you make the right business decisions. Our consultants' expertise focuses on areas that are vital to owning and operating a successful business, including:

- Strategic market research
- Market expansion and revenue growth
- Business and strategic plan development
- Access to capital and loan packaging assistance
- Financial analysis and assessment
- Accounting systems and financial literacy
- Feasibility analysis and start-up assistance

In addition to our core service offerings of consulting (provided at no cost), training, and business research, specialized services are also available for qualified Florida businesses looking to accelerate market growth:



### International Trade

Provides strategic research and market planning to help export-ready new-to-market, new-to-export businesses expand globally



### Growth Acceleration

Provides in-depth business assessments and strategic planning for SMEs to develop sustainable growth strategies



### Government Contracting

Assists established businesses expand by reaching new markets through federal, state, and local government contracting



### Capital Access

Assists emerging and growing businesses in locating, assessing, and securing capital for growth and development



### Business Continuation

Aids existing businesses in the development of business continuity, emergency preparedness, and disaster recovery planning

Providing the tools, strategies, and expertise to help Florida's business community thrive

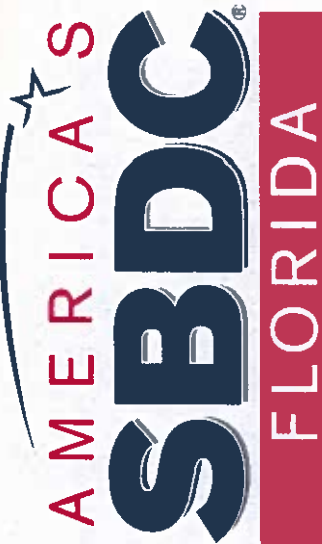


Visit us online or contact your local office and get started on your path to success today.



FloridaSBDC.org  
850.898.3479

The Florida SBDC Network is funded in part by the U.S. Small Business Administration (SBA), Defense Logistics Agency, State of Florida, and other private and public partners, with the University of West Florida serving as the Network's designated lead host institution. The Florida SBDC Network is state designated as Florida's principal provider of business assistance (288.001, Fla. Stat.) and is nationally accredited by the Association of SBDCs.



Helping Businesses Grow & Succeed



Discover premier tools, strategies, and expertise to Accelerate Business Growth Right Here, Right Now.



FloridaSBDC.org

## Growing Florida businesses for over 40 years

Designated as “Florida’s provider of small business assistance,” the Florida SBDC Network has more than 250 employees and 40 offices from Pensacola to Key West to serve the needs of Florida’s business community. Since 1976, our network of partners has helped construct a statewide ecosystem to foster the spirit, support, and success of hundreds of thousands of entrepreneurs and innovators—just like you.

### Knowledge Is Power

Motivated entrepreneurs and emerging business owners have access to our team of professionally certified, experienced, and credentialed business consultants and specialists to help accelerate business growth and expansion. Our consultants bring local businesses access to a network of state and national experts and resources needed to compete in today’s global marketplace.

Additionally, our consultants live and work in the communities in which they serve, giving them the regional knowledge and vested interest to help you succeed.

Whether you’re an existing business, or you’re finding your entrepreneurial spirit for the first time, the Florida SBDC Network can help you on your path to success.

→ [FloridasBDC.org](http://FloridasBDC.org)

# Let a Florida SBDC Expert Guide You Through Your Business’ Life Cycle



The Florida SBDC Network has access to robust databases, business research resources, and knowledgeable experts who can help you successfully navigate the obstacles that come with innovating, launching, growing, renewing, and transitioning a business.

### Innovate

Have you been thinking about turning your dream into reality? Taking an idea to business is an exciting but stressful experience. Florida SBDCs provide start-up and planning training services, tools, and resources to help you evaluate your business idea, make sound business decisions, and pursue your dream of business ownership.

### Launch

It’s official, your business is open. Congratulations! But, now what? How do you attract customers, manage daily operations, and plan for the future? Florida SBDCs have the resources and experts to guide you in this formative stage of business—where business decisions often mean the difference between business success and failure.

### Grow

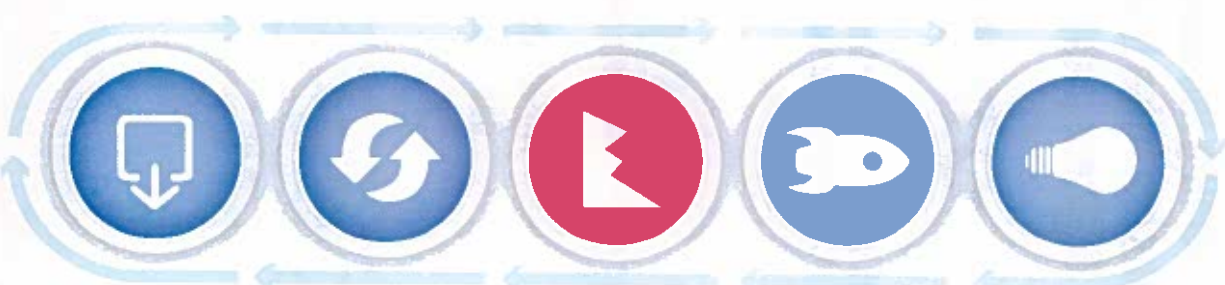
Your business is well-established and customers are returning. Business is good, but not growing. How can you take it to the next level? Florida SBDC professionals certified business consultants work one-on-one with motivated businesses who want to grow and expand. Our consultants help research, design, and implement sustainable strategies that help your business achieve its growth potential.

### Renew

There comes a time in every business when change is needed. Being flexible and seeking ways to help your business adjust to a changing marketplace is the best recipe for success. Florida SBDCs work with mature businesses to identify new business opportunities, chart new paths, and plan for the long-term future.

### Transition

As an entrepreneur, your thoughts are dominated with growing your business. However, there does come a time when you must say goodbye. Do you have a plan? Will you be selling, merging, or closing your business? Florida SBDCs can help you project the valuation of your business and prepare for the transition.



## EDUCATIONAL BENEFITS

The JSEB program offers educational opportunities to help local small businesses grow to their full potential. Registered JSEB companies receive training through our resource partners. Additionally, some of our resource partners offer business workshops and mentoring opportunities to help our small businesses.

Our business partners include:

- Florida State College at Jacksonville (FSCJ)
- Small Business Development Center at UNF (SBDC)
- Edward Waters College (EWC)
- Northeast Florida Safety Council (NEFSC)
- Small Business Administration (SBA)

We also attend various workshops, events and trade meetings to promote our program.

## HOW TO APPLY

Applying to become a JSEB and Section 3 business is easy! Vendors can fill out our applications electronically. Go to [www.jseb.coj.net](http://www.jseb.coj.net) and type your information directly on to JSEB's new certification application, re-certification applications and Section 3 applications. Once complete, you can mail it, along with any necessary supporting documents to us, or drop it off at the JSEB office. On average, our staff reviews and certifies applications within 20 days of receipt. However, it can take up to 60 days to process applications, from beginning to end.

The Jacksonville Small and Emerging Business Office is proud to partner with:



[JaxSmallBizHelp.org](http://JaxSmallBizHelp.org)

City of Jacksonville  
Ed Ball Building  
214 N. Hogan Street, Suite 800  
Jacksonville, FL 32202  
(904) 255-8620

## WHO WE ARE

The Jacksonville Small and Emerging Business (JSEB) program was created to help small businesses compete, not just for city contracts, but for ANY contract. Under the JSEB program, the City provides qualifying businesses with the opportunity to receive training on performance and payment bonds, cash flow management, business planning, marketing, human resources and technical training specific to their industry, as well as instruction in general business practices.



## OUR MISSION

Our mission is to provide our registered JSEB's with contracting opportunities with the City of Jacksonville. Our office encourages the private sector and local government to aggressively engage with JSEB's to develop productive business relationships leading to economic growth for the City.

## JSEB PROGRAM GOALS

- Ensure compliance on City projects
- Promote economic development by offering technical and educational assistance
- Encourage cooperative communication amongst various local agencies
- Establish a strong JSEB support presence in the City of Jacksonville

## PROGRAM PARTICIPATION REQUIREMENTS

- Qualifying owner(s) must reside currently in Duval County for a minimum twelve consecutive month period immediately preceding JSEB application date; or have an established business headquartered for a minimum of three years in Duval County, and reside in Duval, St. Johns, Nassau, Baker, or Clay County for one year total within the five county area.
- Have a personal net worth less than \$1,325,000 excluding personal residence.
- Annual gross receipts, averaged over the immediately preceding three-year period, do not exceed \$12,000,000.
- The majority owner must control 51% of the business entity being certified
- The business must be a for-profit business, not a front, a broker or a pass-through.

## BONDING

Types of Bonds:

- Performance Bond: Assures the contractor will perform the work for the owner (or prime contractor in case of a sub-contractor)
- Payment Bond: Assures the contractor will pay for the materials and labor used on the project
- Bid Bond: Assures the owner the job will be done for the price of the lowest bid

## WHY DO YOU NEED A BOND?

- Increase bidding opportunities
- Increase profits
- Increase credibility in the construction community
- Provides additional negotiation power



## INSURANCE PROGRAMS

As a JSEB, vendors can receive information from the Risk Manager on available insurance programs for Florida small businesses.

**You may be eligible for the City of Jacksonville JSEB Program if the individual business owner meets the following criteria:**

- Qualifying owner(s) must reside currently in Duval County for a minimum twelve consecutive month period immediately preceding JSEB application date; or have an established business headquartered for a minimum of three years in Duval County, Baker, or Clay County for one year total within the five county area.
- Qualifying owner(s) must have a personal net worth of \$1,325,000 or less, excluding personal residence.
- Annual gross receipts, averaged over the immediately preceding three-year period, do not exceed \$12,000,000.
- The qualifying owner(s) must control 51% of the business entity being certified.
- The business must be a for-profit business, not a front, a broker or a pass-through.

**FOR MORE INFORMATION  
ON BECOMING A JSEB VISIT  
[WWW.JSEB.COJ.NET](http://WWW.JSEB.COJ.NET)**

**City of Jacksonville**  
**Small and Emerging Business Office**  
Ed Ball Building  
214 N Hogan St., Suite 800  
Jacksonville, FL 32202  
**Phone: (904) 255-8620**  
**Email: [jseb@coj.net](mailto:jseb@coj.net)**  
**Website: [www.jseb.coj.net](http://www.jseb.coj.net)**



# JACKSONVILLE SMALL AND EMERGING BUSINESS

The Jacksonville Small and Emerging Business (JSEB) program was created to help small businesses compete, not just for contracts, but ANY contract.

**FOR MORE INFORMATION  
ON BECOMING A JSEB VISIT  
[WWW.JSEB.COJ.NET](http://WWW.JSEB.COJ.NET)**



Ed Ball Building | 214 N Hogan St., Suite 800 | Jacksonville, FL 32202  
Phone: (904) 255-8620 | Email: [jseb@coj.net](mailto:jseb@coj.net)  
[www.jseb.coj.net](http://www.jseb.coj.net)





## ABOUT SMALL BUSINESS HELP SESSIONS:

Opening a new business can be exciting. It can also be overwhelming to understand the many ordinances and requirements for building use and occupancy.

Consult with City of Jacksonville experts who can provide the guidance and information you need to operate safely and efficiently.

Launched April 2017 in observance of National Small Business Week, the City of Jacksonville hosts Small Business Help Sessions two times a month for citizens opening businesses in the City of Jacksonville. These individual consultations are scheduled by appointment only. Interested persons should register at [www.coj.net/smallbizhelp](http://www.coj.net/smallbizhelp) to schedule a half-hour consultation. Please be prepared to bring and share site plans, leases, occupancy information and any other materials for review.

Ed Ball Building  
214 N Hogan Street  
Jacksonville, FL 32202  
[smallbizhelp@coj.net](mailto:smallbizhelp@coj.net)

### TOPICS COVERED:

- Permits (Building Inspection Division)
- Zoning (Planning and Development Department)
- Certificates of Use (COU)
- Fire Inspections (Fire and Rescue Department)

**SCHEDULE A SMALL BUSINESS  
HELP SESSION TODAY!**

Are you starting a business in Jacksonville? Have you selected a location? Is the building or space suitable for your type of business?



GET ANSWERS AT [WWW.COJ.NET/SMALLBIZHELP](http://WWW.COJ.NET/SMALLBIZHELP)



ZONING, PERMITS, FIRE INSPECTIONS, COU.  
**WHERE TO GO  
WHEN YOU  
NEED TO KNOW**



**SMALL  
BUSINESS  
HELP SESSIONS**

**BY APPOINTMENT ONLY**

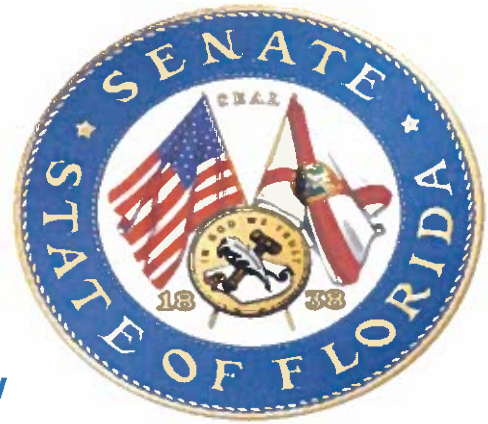
Please register at [www.coj.net/smallbizhelp](http://www.coj.net/smallbizhelp) for your free one-on-one consultation.







**News You Can Use  
From Senator  
Audrey Gibson**



**2018**

**Post Session in Review**

**101 E. Union Street Suite 104 Jacksonville, FL 32202**

**(904) 359-2553**

***Dear Constituent and Friend,***

The 2018 Legislative Session has come to an end and I **THANK YOU** for the opportunity to serve you in the Florida Senate.

After an extended Session, the Senate and House came together on differences in their spending plans, to pass the State's roughly \$89 billion budget. A few budgetary highlights include:

- Personal Needs Allowance for long-term care residents increased from \$105 to \$130 per month
- Affordable Housing Programs \$15 million for workforce housing to serve low-income persons
- City of Jacksonville Crosswalk Countdown Heads \$631,072
- City of Jacksonville McCoy's Creek Project \$200,000
- Edward Waters College College Promise Program \$356,000
- Mary Brogan Breast and Cervical Cancer Early Detection Program \$1,828,325
- Five Star Veterans Center Homeless Housing and Re-integration Project \$150,000
- St. Johns River and Keystone Heights Lake \$25 million
- Family Support Services of North Florida - Services to At-Risk Youth of Those in Out of Home Care \$256,000
- Wayman Community Development At-Risk Services Program \$150,000

**On the Senate Floor:**

**SB 100: Taxes and Fees for Veterans and Low-income Persons** eliminates the \$1 and \$2 fees for a veteran to receive a "Veteran" designation on his or her driver license or identification card. The bill also exempts active duty military, veterans, spouses of veterans and low-income persons from certain local business taxes. Status: Signed into law.

**SB 648: Employment Services for Persons with Disabilities** provides for participants in adult or youth work experience programs operated by the Division of Blind Services (DBS) and the Division of Vocational Rehabilitation (DVR) to be considered employees of the state for the purposes of workers' compensation coverage. This important benefit helps to increase participants' independence and self-sufficiency and protects them should an injury occur during their time at work. Status: Signed into law.





**Lincoln High School JROTC members participated in Military Day at the Capitol**



**FAMU Developmental Research School (DRS) JROTC members participated in Military Day at the Capitol**

**SB 1392: Prearrest Diversion Programs** requires the establishment of prearrest diversion programs, like civil citations or similar prearrest programs for adults and juveniles in each judicial circuit across the state. Currently, not all circuits have prearrest programs, which have proven data that the programs reduce recidivism.

This bill primarily spares first-time offenders who commit minor crimes from the dire consequences of entering the criminal justice system. Implementation of prearrest diversion promotes public safety, creates a positive impact in communities and removes roadblocks to gainful employment.  
Status: Signed into law.



**Dr. Ava Phoenix accepted my invitation to be Doctor of the Day in the Florida Senate**

**Mark your calendars:**

- **Back-to-School Sales Tax Holiday** 3-day sales tax holiday from August 3, 2018, through August 5, 2018.
- **Disaster Preparedness Sales Tax Holiday** 7-day sales tax holiday from June 1, 2018, through June 7, 2018 for specified items related to disaster preparedness.

**Helpful link:**

To track specific legislation, you can visit [www.flsenate.gov](http://www.flsenate.gov)

If you have questions or comments please do not hesitate to contact my office.

***As always, it is an Honor and a Pleasure to serve you in the Florida Senate!***

Sincerely,

A handwritten signature in black ink that reads "Audrey Gibson".

Audrey Gibson  
State Senator  
District 6

**ONLY 19 Full Scholarships Remaining!**

# You've Served Well

***Now make those hard earned skills work for YOU!***

Full scholarships are available for Veterans, and income eligible individuals, interested in starting a career as a licensed insurance agent.



Licensing Course, Exam, Fees and Training Stipend available for those who qualify.

## 60 Hour Course

### Weekend Classes

April 13 – 15 and 20 – 22, 2018  
Friday - Sunday, 8:00 AM - 6:00 PM

June 1 – 3 and 8 – 10, 2018  
Friday - Sunday, 8:00 AM - 6:00 PM

## Information Open House

**Thursday, April 19, 2018**

**Thursday, May 17, 2018**

**6:00 to 7:30pm**



1225 West Beaver Street, Jacksonville, FL 32204

## To Register and Schedule an appointment:

Call or E-mail Suzy M. Jackson at (904) 400-8908 ,  
[suzy@masterkeysolutions.net](mailto:suzy@masterkeysolutions.net)

Or RSVP for any Open House at - <https://insurancecareersforveterans.eventbrite.com>

## Qualified Retired, Discharged and Active Duty Military can receive:

- 60 Hour State of Florida Insurance Licensing Course – **Free**

## Veterans completing the 60 Hour Course may also receive:

- State Exam Fee – **Free**
- License Application & ID Fee – **Free**
- Fingerprinting – **Free**
- Appointment Fee – **Free**
- 8 – Week Training Stipend



## No One Left Behind Initiative 2017 – 2018

Sponsored by The Summit Vision Foundation, Inc. and the  
State of Florida, Department of Economic Opportunity





# READING BUDDIES



## WOULD YOU BE INTERESTED IN READING BUDDIES?

**First Saturday of  
Every Month,  
1:30-2:30 p.m.**

Reading Buddies is a partnership program with our teens ages 12-18 and our younger children ages 5-12. Teens would be placed with a child and would read a book to them for 30 minutes, increasing both parties literacy and communication skills. If you would be interested in this program, please sign up and provide an email so we can contact you with further information at a later date.

UNIVERSITY PARK BRANCH LIBRARY  
3435 University Blvd. N.









## How weather affects energy consumption—and your utility bill

### How does weather affect utility bills?

Energy bills are dependent on weather because heating and cooling systems run longer during hotter and colder times of the year, even if the thermostat is set at a fixed temperature.

### Base load vs. annual heating and cooling costs

Your base load is the portion of your bill that is nearly the same every month, regardless of the weather. It is made up of those things that you use consistently like refrigerators, cooking devices and water heaters. To determine your base load look at your lowest bill of the year, typically April or November, and multiply the kilowatt hours (kWh) used by 12. That's your base load. If you subtract that number from the total number of kWh used for the year, that number is how much energy you use annually to heat and cool your home.

### Five major factors that can cause high heating and cooling energy consumption

- The type of system. Heat pumps, for example, are more efficient than resistance heating. Cooling efficiencies run from about 8 Seasonal Energy Efficiency Ratings (SEER) for an old inefficient system to over 18 SEER for a very efficient system.
- Age and condition. Units with improper refrigerant charges, dirty filters, and dirty condenser and evaporator coils will run longer to reach a given thermostat setting. Keep your equipment in tip-top shape!
- Ductwork. A study of pre-1990 homes showed that duct leakage is in the 20-30 percent range. This can make a huge difference in energy bills. If you suspect your ducts are leaky, call a qualified heating or cooling contractor to repair them.
- Thermostat setting. This directly relates to how long units run. Set it at 68 degrees in winter and 78 degrees in summer.
- Weather. This has a huge impact on heating or cooling unit run time. For example, with a heating system set at 68 degrees the heater will run longer on a 40 degree day than a 50 degree day.
- The lower the outside temperatures the longer the heater run time. The same principle applies in the summer, the higher the outside temperature, the longer the run time.

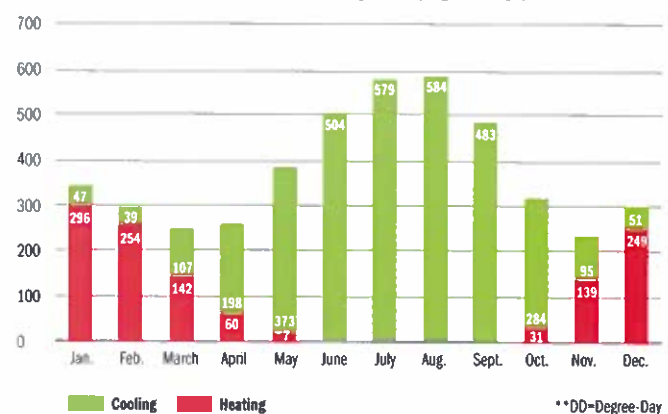
### Temperature is the most common weather indicator

- A simple indicator of the impact of temperature is days over 90 degrees in the summer and days under 40 degrees in the winter. The more days that we experience these temperature extremes the more the heating or cooling equipment will run.
- Comparing the number of days at these temperature extremes from one billing cycle to the next is a pretty good indicator of the impact of weather on your bill. For example, if you had three days over 90 in one billing cycle and six in the next you can generally say that you had roughly twice the cooling needed—if all other factors remained the same.

### Matching measurement periods is important when comparing weather impacts

- Normally, we can expect our peak winter consumption in December, January and February. We will receive the bills approximately a month later. In the summer we can expect our peak consumption to be in June, July, August and September and again we receive those bills in the next month. In the spring (March, April) and fall (November) we have our lowest consumption and approach using only our base load.

Average Heating & Cooling Units (degrees-days)



- The number of days in a billing cycle can affect your bill. For example, if your billing cycle is 32 days this month and was 29 days last month, those three additional days represent a 10 percent increase in consumption. This should then correlate to a higher utility bill. It's not that you used more energy, you just paid for more days.
- Billing cycles generally will not line up with a calendar month, so keep this in mind when comparing weather trends to your bills. The best way to do a comparison is to look at daily weather data for the billing cycle. Then it is possible to attribute percent changes in weather to the heating and cooling portion of the bill.
- We often need to cool some all 12 months of a year. May to September represents over 75 percent of our cooling. July and August are peak months.
- Heating is concentrated in December, January and February. There is minor heating required in March, April, October and November.



# Way to make an impact.



## Arlington 20/20 brings people together to make a difference.

Arlington 20/20 is a faith-based community transformation initiative that aims to make Jacksonville's Arlington community an even better place to live, work, and play. Our 20-point plan outlines a vision for measurable, positive change through Community Empowerment, Family Strengthening, Workforce Development, Housing Development, and Economic Development.

To volunteer, donate, or learn more, visit [arlington2020jax.org](http://arlington2020jax.org) or find us on Facebook.



