

ELEVATE, ENVISION & EXPAND
— your small business —

FLORIDA SBDC NETWORK 2024 ANNUAL REPORT



AMERICA'S
SBDC
FLORIDA

"The FSBDC helped us open doors we didn't know we needed or wanted opened, and see things in a different light. It was definitely worth it to work with FSBDC."

-Cassandra Daniel, Owner of MBD FAB LLC

"My business has grown tremendously since dealing with the Florida SBDC in Hillsborough County. I've been having a spike in sales, I've added a new van, I've hired another employee. So, I basically doubled in size in one year!"

-Christopher Jones, Owner of Hank's Heating & Cooling

"I highly recommend the Small Business Development Center! My consultant provided invaluable guidance tailored to my business vision. The personalized approach and expert advice made all the difference. With his support, my business is thriving. If you're an entrepreneur seeking guidance and a nurturing environment, look no further than the SBDC!"

-Raphnee Manning, Owner of Reliant Management

"The SBDC did so much for us in regards to speeding up the process of our growth. If there's a better equation as a business center, I haven't found one. Thank you, SBDC!"

-Johnny Mackey, CEO & Operator of Shamrock Restoration

"As a small business owner, things are hectic. A constant juggling act of wearing many different hats. Luckily, working with the SBDC and building a relationship with my contact has helped me work through certain situations as they arise."

-Jennifer Wells, Owner of Jen's Designer Deals

TABLE OF CONTENTS

WELCOME MESSAGES	00
ABOUT THE FLORIDA SBDC NETWORK	01
2023 STATEWIDE IMPACT	02
STATE OF SMALL BUSINESS	04
A YEAR IN REVIEW	06
DISASTER RECOVERY	09
SUCCESS STORIES	10
STUDENT SUCCESS	12
LOOKING AHEAD	14
CONTACT US	15



Johnathan Sanchez and Andrea Suarez with EV Miami Garage, and their consultant Jesus Padilla from the Florida SBDC at FIU (Miami, FL)

WELCOME MESSAGES



I am pleased to share our 2024 Annual Report, which showcases the exceptional achievements and milestones our network has reached over the past year. This report not only highlights the hard work and resilience of Florida's small business community but also underscores the innovation that continues to elevate our state's entrepreneurial ecosystem. Each story, statistic, and success outlined here reflects the relentless drive of our business owners to push boundaries, envision a future full of possibilities, and sheds light on the significant impact our talented team continues to make in the lives of thousands of business owners and the communities in which they reside.

It is an honor to serve as the State Director of the Florida SBDC Network, and I continue to be inspired by the resilience and adaptability of Florida's small business owners. I'm immensely grateful to have the opportunity to share our important work and represent the interests of our state's more than three million small business owners.

Despite any challenges that have come our way, from economic shifts to unforeseen hurdles, our small business community has consistently risen to the occasion, finding creative solutions and forging new paths forward. As small business owners continue to adapt to a changing world, we at the SBDC adapt as well to meet their needs. From business planning to exit planning, international trade, manufacturing, government contracting, and more - we strive to provide the expertise, resources, and training to help business owners launch, grow and thrive.

On behalf of our network, thank you for your support. Without the collaborative efforts of our staff, stakeholders, supporters, and partners, achieving our mission would not be possible.

Sincerely,

Greg Britton
State Director, Florida SBDC Network

On behalf of the University of West Florida, I am pleased to present the Florida SBDC Network's 2024 Annual Report which showcases the improvements the network continues to make for the success of Florida's small businesses.

We are proud to serve as the statewide host of the Florida SBDC Network, and, in turn, leverage meaningful relationships with our higher education and economic development partners. The synergistic effect of this partnership has expanded the network's impact and ability to assist more than one million small business owners across the state.

At UWF, we lean on the expertise and talent of the Florida SBDC to create tangible impact not only in Northwest Florida, but throughout our state. I want to express my gratitude to the Florida SBDC team and commend them on yet another impactful year.

Sincerely yours,

Martha D. Saunders
President, University of West Florida



ABOUT THE FLORIDA SBDC NETWORK

> Success Starts Here

Owning a small business is tough. Entrepreneurship requires a tremendous amount of hard work, dedication and time. What comes with a sense of freedom, can also bring a sense of isolation. The expression 'It's lonely at the top' rings true for entrepreneurs. Oftentimes business owners have to wear many hats and have to make tough decisions alone - especially early on.

This is where Small Business Development Centers (SBDCs) come in. Formally established by Congress nationally in 1980, SBDCs help equip small businesses with the expertise, training and resources to succeed. The goal of the program is to help entrepreneurs and business owners navigate stumbling blocks, make better decisions and find success.

Today, there is an SBDC in every state and U.S. territory - **63 networks** in total and nearly **5,000 employees** nationally - who provide assistance to over a million small businesses annually.

In Florida, we're proud to be one of the oldest and largest networks in the country. Our team of more than **225 business consultants and staff**, many of whom have built, grown and sustained their own businesses, are well-versed in all aspects of business - from traditional needs such as feasibility planning and financial analysis to emerging needs such as digital marketing, AI and cybersecurity.

We are the Florida SBDC Network. Our business is helping small businesses *launch, grow* and *thrive*.



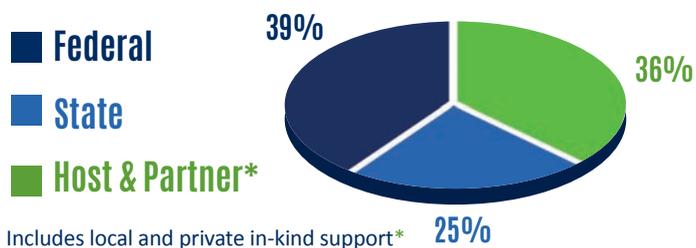
Florida SBDC Network group photo at the 2024 Annual Conference

2023 STATEWIDE IMPACT

> Funding Data

In Florida, we understand that it takes a collaborative culture to help our small businesses thrive. We are proud of our portfolio of programs that support the growth and success of thousands of small businesses in our state each year. Following is a snapshot of the uses of funds we receive and the impact of our programs on Florida's economy.

2023 SOURCES OF FUNDS [BUDGET]



2023 USES OF STATE FUNDS [BUDGET]



> Service & Client Snapshot

14,808

Existing and Aspiring Business Owners Consulted

111,720

Consulting Hours Delivered

MINORITIES | 8,254 or 56%

WOMEN | 7,373 or 50%

VETERANS | 2,146 or 14%



Kiani Richardson, owner of Navarre Montessori Academy and her consultant John Emsing from the Florida SBDC at UWF (Navarre, FL)

\$3.9B

Sales generated**

\$466M

Fiscal Impact**

Taxes generated by
Florida SBDC Network

\$575.9M

Gov't Contracts
acquired

\$346M

Capital accessed

19,263

Jobs Impacted
direct, indirect, induced**

**Based on the 2023 Economic Impact analysis
completed by Dr. Jerry Parrish



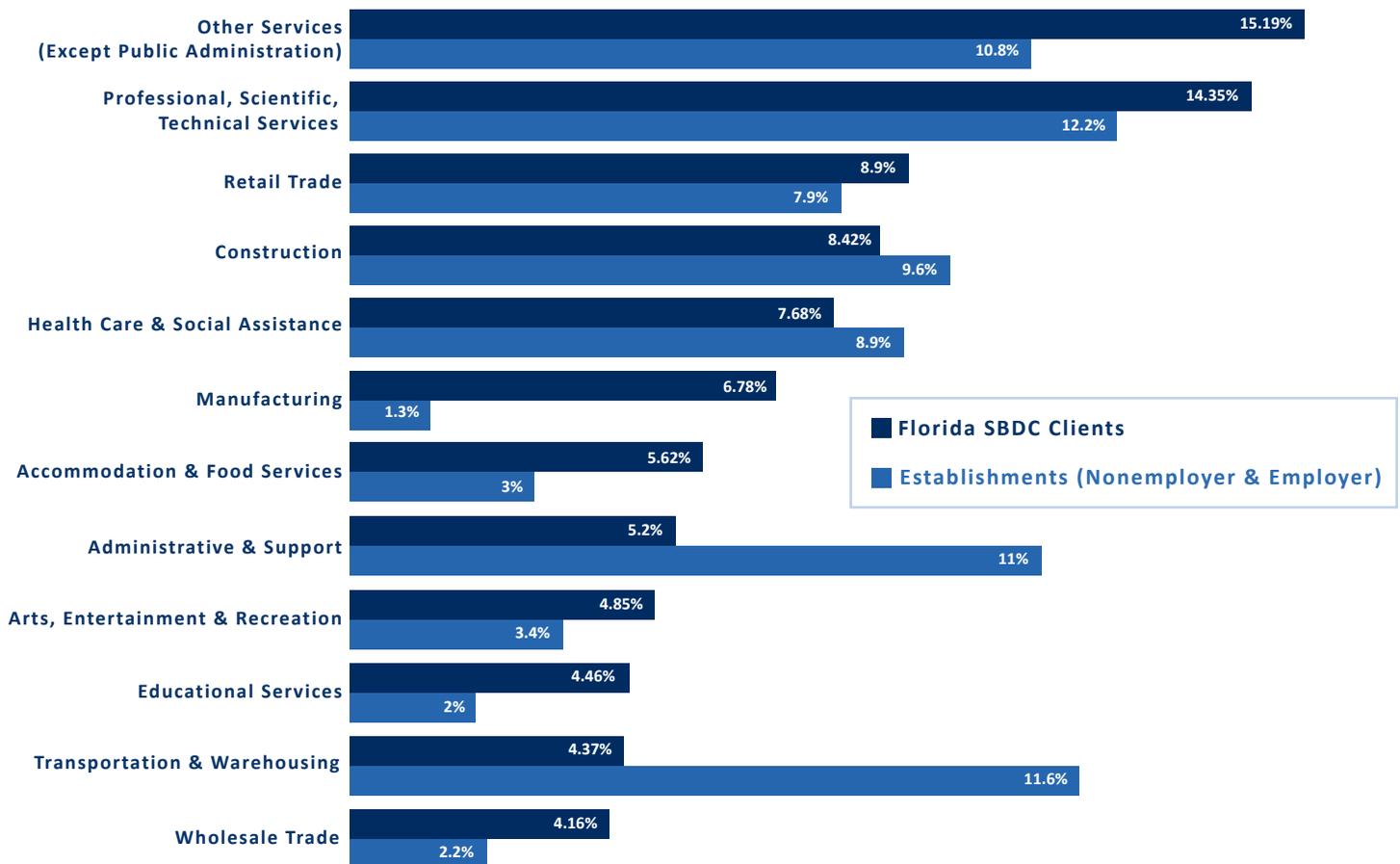
Damian Garcia, owner of Hidden Fairway Golf Club, and his consultant Pablo Arroyo from the Florida SBDC at USF (Tampa, FL)

STATE OF SMALL BUSINESS

> An Outlook

There are more than **3.1 million small businesses** in Florida, which represents **99.8%** of all of the businesses in the state. With such a robust business population, detailed, timely and comprehensive state-level data is paramount to inform engagement and outreach strategies. The Florida SBDC Network utilized data such as the County Business Patterns and Nonemployer Statistics Combined Report by the U.S. Census Bureau to get a comprehensive view of the entire small business ecosystem. We use this data as an annual check-in to assess what our business communities look like compared to the in-business clients we served last year.

Florida SBDC Clients Compared to Establishments



Our top five industries served in 2023 include:

Other Services - 15.19% of our clients

Professional, Scientific, Technical Services - 14.35% of our clients

Retail Trade - 8.9% of our clients

Construction - 8.42% of our clients

Health Care and Social Assistance - 7.68% of our clients



Understanding the industries served helps us understand where we provide specialized industry-level consulting. Our network delivered a significant share of consulting to manufacturers, with **6.78%** of our clients last year belonging to the Manufacturing industry while only **1.3%** of all employer and nonemployer establishments in Florida are manufacturers. As of 2023, Florida was **10th in the nation** for manufacturing employment - an improvement over previous years as the state supports this vital sector. Furthermore, this data highlights opportunities to engage with more businesses. For instance, while Transportation and Warehousing comprised **11.6%** of all businesses, they made up only **4.37%** of Florida SBDC Network clients last year. Leveraging this data helps us identify key areas for further partnerships and stakeholder engagement, enabling us to reach even more clients.

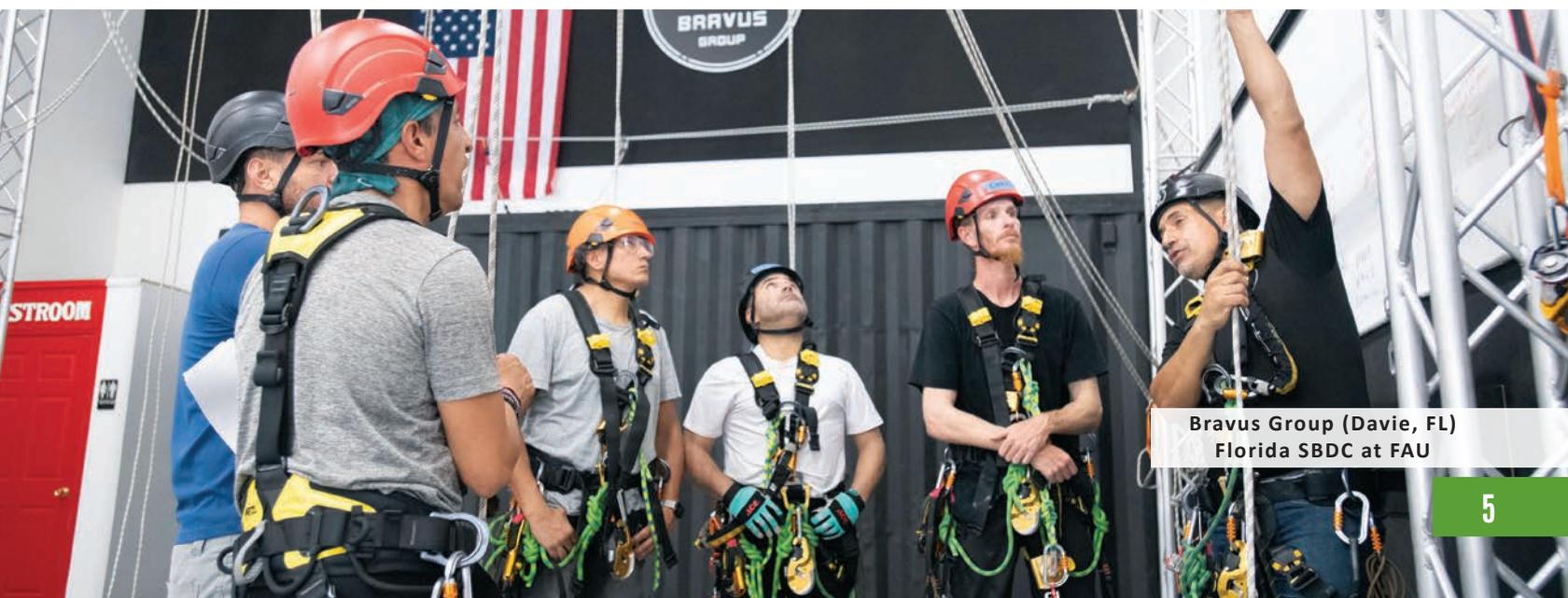
> Small Business Needs

To better understand small business financial needs, the Florida SBDC Network supports the Small Business Credit Survey - an initiative of the Federal Reserve. This year, Florida's employer firms generally reported economic conditions similar to the national average except in one regard - Florida firms were more optimistic about their revenue and employment growth through 2024.

One of the most enlightening sections of the study is about the financial and operational challenges and actions taken in response to them. Florida firms reported more challenges with growing their sales and utilizing technology than the national average, but significantly less difficulty complying with government regulations. Financially, Florida firms were facing more difficulties with accessing the credit they needed and making payments on their debt. Florida's firms sought financing to expand their business or re-invest in their business, generally looking for \$250,000 or less. However, they were also more likely to be denied than the national average.

> How We're Helping

The Florida SBDC Network offers capital access as one of its core consulting services. Our team of experts maintain valuable relationships, public and private, with local lenders and understand their lending requirements. These relationships are so productive that lenders often require their business borrowers to work with a Florida SBDC before considering a loan or finance application. Data from the Small Business Credit Survey suggests that Florida SBDC clients were approved at higher rates (by approximately 5 or 6 percentage points) for a banking loan than the typical Florida firm.



Bravus Group (Davie, FL)
Florida SBDC at FAU

A YEAR IN REVIEW

> Small Business Day at the Capitol



The network hosted its annual Florida Small Business Day at the Capitol February 28th. Held at the Florida State Capitol Courtyard, this event highlighted the critical role small businesses play in Florida's economy and provided an opportunity for small business owners and resource providers to showcase products and services. More than **30 small businesses** and resource providers from across the state exhibited during the event. The day concluded with an announcement of a special proclamation from Governor Ron DeSantis declaring February 28, 2024 as Florida Small Business Day at the Capitol.

> Small Business Success Summit & Annual Conference

In August 2024, the network hosted its third annual Small Business Success Summit in Ponte Vedra Beach at the Sawgrass Marriott Golf Resort & Spa. The **SOLD OUT** Success Summit brought together over **420 small business owners**, experienced Florida SBDC network consultants and specialists, partners and resource providers.

To help kick off the event, the Florida APEX Accelerator hosted a Reverse Trade Show where attendees had the opportunity to meet with government agencies and prime contractors to explore potential opportunities and partnerships.

Consecutively, the network hosted its Annual Professional Development Conference & Awards Program for staff. This event brings together network staff for uninterrupted professional development and networking time, as well as a time to celebrate achievements from the past year. The network recognized **Yolanda Goodloe** as its **2024 Florida State Star recipient** and the **University of South Florida** as its **2024 Region of the Year**. These are the two highest accolades achievable by an individual and region.



Yolanda Goodloe
2024 Florida State Star



> Florida APEX Accelerator

This past year Florida PTAC completed the transition to **Florida APEX Accelerator** all while maintaining the focus of helping small businesses bid for, compete and win government procurement contracts.

The program gained new leadership with Jessica Tenney now serving as the Florida APEX Accelerator Program Manager, helping to provide strategic direction by facilitating partnerships and leading the statewide team of consultants. Part of her mission is to support Florida small businesses in the innovation, technology transfer and defense contracting space.

To learn more about the Florida APEX Accelerator visit www.flapex.org.



Florida APEX State Office team members Tia Bond, Jessica Tenney & Rebecca Pappas

> Florida Entrepreneurial Nexus

We are thrilled to have launched a new initiative aimed at advancing entrepreneurialism and resources across the Sunshine State: the **Florida Entrepreneurial Nexus**. The Nexus has been designed to facilitate collaborative connections and provide invaluable support to Florida's small business community.



With over **1,100 integrated assets**, including innovation partners, economic development organizations, business consultants, and financial partners, the Nexus offers a comprehensive online resource for small business owners and resource providers alike.

> Expanding Partnerships

At the Florida SBDC Network, we understand that fostering meaningful partnerships is essential to expanding our reach and impact. This year, our network renewed and affirmed partnerships with several of our elite partners, including FloridaCommerce, FloridaMakes, DEFENSEWERX, and SelectFlorida. This year, State Director Greg Britton was appointed Chair of the SelectFlorida Board of Directors. These partnerships represent a significant step forward in our mission to support Florida's small businesses by providing them with the resources, expertise and opportunities they need to thrive. Collaborating with these industry leaders allows us to leverage their strengths and insights, ensuring that we can offer even more comprehensive assistance to the businesses we serve.



CEO of FloridaMakes, Kevin Carr & Florida SBDC State Director, Greg Britton signing MOU alongside organization representatives

As we look ahead, we are eager to continue building and nurturing these partnerships, recognizing that we cannot do this important work alone. Together, we will empower Florida's small business community to grow and succeed in an ever-changing landscape.

A YEAR IN REVIEW (CONTINUED)

> 2024 Awards & Accomplishments

Regional Director of the Florida SBDC at Florida Atlantic University, **Dr. Sandra Marin Ruiz**, was appointed by the U.S. Secretary of Commerce to the South Florida District Export Council. Through this appointment, Dr. Marin contributes her leadership and business experience in support of the nation's joint industry/government export expansion efforts.



Florida SBDC at FGCU & FGCU COB representatives:
Heidi Cramer, Dr. Mathew Sheep, Dr. Chris Westley &
Dorian Zwierewicz

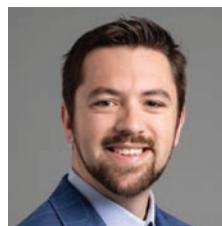
In May, the network celebrated **National Small Business Week (NSBW)** which celebrates the critical contributions of the country's entrepreneurs and small business owners. Every year during NSBW, the SBA announces award winners in categories at the national, regional, state and district levels. The Florida SBDC Network was proud to have **10 small business clients and nominees** recognized this year. Among those recognized was the Florida SBDC at Florida Gulf Coast University who was awarded the **2024 SBDC Excellence and Innovation Award** for Region IV and the South Florida District.

The **America's SBDC 40 Under 40 award** honors 40 outstanding SBDC leaders under the age of 40 who have been recognized for their impressive career achievements and exceptional contributions to the network. This year, the Florida SBDC Network is proud to congratulate our three distinguished honorees:

Amy Newburn, State Office, **John Emsing**, Florida SBDC at UWF, and **Andrea Walker**, Florida SBDC at FGCU. Winners were recognized at the 2024 America's SBDC Annual Conference in Atlanta, GA.



Amy Newburn
Research & Data
Analyst Director



John Emsing
Assistant Director,
Florida SBDC at UWF



Andrea Walker
Business Consultant,
Florida SBDC at FGCU

> New Regional Leadership



Deborah Magyar
Regional Director,
Florida SBDC at UNF



Tangela Lofton
Regional Director,
Florida SBDC at FAMU

This past year, our network welcomed new leadership with the addition of two new regional directors. **Deborah Magyar** joined the network in September 2023 as the regional director of **Florida SBDC at UNF**. We also welcomed **Tangela Lofton** as the regional director of **Florida SBDC at FAMU** in March 2024. With extensive backgrounds in entrepreneurialism, both Deborah and Tangela bring a wealth of knowledge and experience to our network. Their expertise will be instrumental in helping Florida small businesses grow and succeed.



DISASTER RECOVERY

➤ Florida SBDC Network Helps Small Businesses Recover from Disaster

No stranger to disaster, our state experienced a handful of severe weather and storms this past year. However, despite facing several challenges, the small business community demonstrated remarkable resilience.

In **August 2023**, Hurricane Idalia destructively made its way through the panhandle affecting over 23 counties. Just 48 hours after Idalia made landfall, the network deployed its Mobile Assistance Center - a 38 foot RV equipped as a mobile office to provide on-site support - and disaster recovery specialists to severely impacted areas to provide assistance to small businesses affected by the storm. Working closely with the state and SBA, disaster recovery specialists from the Florida SBDCs at FAMU and UNF were available daily to provide confidential, no-cost consulting to help affected businesses prepare disaster loan applications and with other post-disaster challenges.

In **January** as well as **May 2024**, North Florida experienced a series of devastating tornadoes that ripped through the panhandle leaving unimaginable damages in its wake. In **June 2024**, South Florida was subject to a broad area of low pressure, producing severe weather, widespread heavy rainfall resulting in flooding throughout South Florida. Consultants from the affected regions were available to assist business owners get back on their feet.

➤ Long-term Recovery

We continue to build on our efforts for assisting SBDC clients in long term recovery and disaster prevention. Our network continues to partner with the U.S. SBA on long-term recovery initiatives for business owners affected by both Hurricane Ian and Hurricane Idalia.



SUCCESS STORIES

> Technology Company Expands Internationally

Gordon J. Gow Technologies designs and manufactures high-quality audio and video cables. Founder and owner, Joe Perfito, wanted to expand globally and thus approached the Florida SBDC at the University of Central Florida for assistance. The FL SBDC helped Perfito create a custom export marketing plan and obtain State Trade Expansion Program (STEP) grants to reimburse travel expenses for attending international trade shows throughout Europe. As a result of these efforts, Gordon J. Gow Technologies secured new distributors in France and the United Kingdom and expects to secure one in Germany as well.



"Because of our partnership with FSBDC and working with them, we were able to improve our international marketing. I would strongly encourage other small business owners like myself to contact the FSBDC and to take advantage of the services and programs they have to offer."

-Joe Perfito | Founder & Owner of Gordon J. Gow Technologies

> Woman-Owned Manufacturer Expands with Help from Florida APEX Accelerator



GRACE Aerospace, LLC is a woman and family-owned business initially focused solely on electronic manufacturing. Over time, the company continued to grow and has expanded its services to include structural and electrical manufacturing as well. For president Pauline Sevigny, having a resource available to help with manufacturing expertise as well as general business guidance was essential for continued growth. With the help of the Florida APEX Accelerator at UNF, GRACE Aerospace, LLC has been able to leverage subject matter expertise to continue its growth trajectory and win contracts with the Department of Defense, Department of Energy and NASA.

"Our consultants have been a tremendous level of support and they're happy to see you succeed so it's a win-win scenario. It's really an incredible resource - especially if you're doing government contracting, be sure to reach out to the SBDC/APEX Accelerator."

-Pauline Sevigny | President & Owner of GRACE Aerospace, LLC



➤ Cosmetic Chemist Helps Protect Waters with Reef-Safe Products



As an avid scuba diver, Autumn Blum, founder and CEO of Stream2Sea, thought something wasn't right with the current sunblock products being offered to the public when she noticed an oil slick coming off a group of snorkelers in Palau. She said she knew that couldn't possibly be good for the aquatic environment and decided to do something about it. As a cosmetic chemist, Blum used her knowledge and love for nature to design a performance-based sunscreen and body care line for active adventurers. Next, she would need to get the Stream2Sea message out to the public. Making sure

her target audience knew that, "if you care about what you put on your body and into the planet, Stream2Sea is for you." Blum decided to reach out to the Florida Small Business Development Center (SBDC) at University of South Florida early on, to get help with a strategic business plan that was needed to secure local economic development grants.

"We started from basically nothing. We have doubled in revenue almost every single year in operation; we went from one employee to 17 in various capacities in our facility. Going forward, I'm excited to work with the team at the SBDC to help us improve our operational efficiencies. I would highly encourage other small business owners to reach out to the team at SBDC. The resources are there to help you, and the level of skill and expertise they bring to the table is unmatched."

-Autumn Blum | Founder & CEO of Stream2Sea



Florida SBDC at FGCU Consultant, Patti Guerso & Ron Morgan, Owner of Complete Auto Repair (Port Charlotte, FL)



Florida SBDC at UNF Consultant, Dr. Philip Geist & Anita Adams, Owner of The Garden Spot of the Sunshine State, LLC (Ocala, FL)



Indira Cristin, Owner of Vegan Art by Indira (Florida SBDC at FIU | Miami, FL)

STUDENT SUCCESS

At the Florida SBDC Network, we're proud of our work to help foster student's growth and success. Learn about the ways we help contribute to student learning and their overall educational experience.

> Florida SBDC Student Staff Highlights



Lana Lia Garcia, UCF

"Working for the Florida SBDC at UCF has helped me gain confidence as a young professional and discover my passions. It has been a truly incredible experience for my career development."

-Lana Lia Garcia, Program Coordinator - UCF College of Business

"As a young professional, having the opportunity to share my marketing knowledge with clients while also learning from my mentor has positively impacted my life in countless ways. Working for the Florida SBDC at UWF has instilled in me the confidence to step out and mentor others, knowing that marketing plays a crucial role in today's world."

-Nate Douceur, Graduate Assistant - UWF College of Business



Nate Douceur, UWF



Lauren Gray, FIU

"Working at the Florida SBDC at FIU, where we uplift and serve small businesses, has allowed me to use my marketing and event skills in ways that truly matter, making me feel part of something much bigger than myself. Witnessing the transformation of these businesses firsthand fills me with gratitude and drives my passion every day."

-Lauren Gray, Student Assistant - FIU College of Business

"Working with the SBDC has allowed me to experience many facets of various types of businesses. As I progress through my career I know I'll be able to stand on the foundation the SBDC has provided me."

-Cavana Mckenzie, Program Coordinator - UCF College of Business



Cavana Mckenzie, UCF

> Student Awards

At the 2024 Florida SBDC Network Annual Conference, the State Office awarded two student projects with its Florida Student Project of the Year Awards. This year's winners:

- Undergraduate Student Project winner: Florida SBDC at UWF for Taste of Pensacola
- Graduate Student Project winner: Florida SBDC at USF for Dinner Done, Inc



Florida SBDC at UWF | Taste of Pensacola



The Florida SBDC at USF | Dinner Done!

> Entrepreneur and Mental Health Advocate Inspires College Students



Abraham Sculley is the founder of Speaks 2 Inspire, a consulting and public speaking agency for colleges, universities, and more. With a focus on maximizing student success and well-being, Sculley provides guidance and practical strategies driving meaningful change. Sculley reached out to the Florida SBDC at UWF to provide him with valuable assistance in navigating the start-up processes, marketing strategies, contract negotiation, and more, allowing him to begin making a difference in the lives of college students across the country.

Since working with the Florida SBDC, Speaks 2 Inspire has provided more than 350 mental health programs and has served more than 6,000 individuals and counting!

"The SBDC at UWF team has been instrumental in my professional growth, and the growth of my business since my first meeting in 2021. After many meetings with the team regarding the operations, marketing, and sales of my business, I can confirm that SBDC is truly a resource for small business owners at all levels."

-Abraham Sculley | Founder of Speaks 2 Inspire

LOOKING AHEAD

> 2025 Small Business Day at the Capitol

In March 2025 we will celebrate our annual Florida Small Business Day at the Capitol. This day highlights the important role Florida's small businesses play in our economy. We hope to once again bring small businesses owners and supporters from across the state to Tallahassee to help shine light on their incredible stories.

> 2025 Small Business Success Summit

After a sold-out event in 2024, we are eager to continue growing this statewide event. We are excited to announce that the 2025 Small Business Success Summit will be held in Tampa, and we hope to see you there. We look forward to building on this success by bringing Florida's small business owners and our partners a dynamic lineup of speakers, unparalleled networking opportunities, and innovative programming next year.

> State Trade and Expansion Program (STEP)

The network has been awarded, for the second consecutive term, the STEP grant to assist Florida small businesses with export development. Through the STEP grant, businesses may be eligible for reimbursement for costs incurred for trade show fees and related travel expenses, product sample shipments, export credit insurance feeds, translation services, company promotions/marketing plans and more.



CONTACT US

Florida SBDC Network State Office
(850) 898-3479 | info@FloridaSBDC.org

Florida SBDC at UWF

Serving Bay, Calhoun, Escambia, Gulf, Holmes, Jackson, Okaloosa, Santa Rosa, Walton, and Washington counties

Florida SBDC at FAMU

Serving Franklin, Gadsden, Jefferson, Leon, Liberty, Madison, Taylor, and Wakulla counties

Florida SBDC at UNF

Serving Alachua, Baker, Bradford, Citrus, Clay, Columbia, Dixie, Duval, Gilchrist, Hamilton, Lafayette, Levy, Marion, Nassau, Putnam, St. Johns, Suwannee, and Union counties

Florida SBDC at UCF

Serving Brevard, Flagler, Lake, Orange, Osceola, Seminole, Sumter, and Volusia counties

Florida SBDC at USF

Serving DeSoto, Hardee, Hernando, Highlands, Hillsborough, Manatee, Pasco, Pinellas, Polk, and Sarasota counties

Florida SBDC at FGCU

Serving Charlotte, Collier, Glades, Hendry, and Lee counties

Florida SBDC at IRSC

Serving Indian River, Martin, Okeechobee, and St. Lucie counties

Florida SBDC at FAU

Serving Palm Beach and Broward counties

Florida SBDC at FIU

Serving Miami-Dade and Monroe counties



LEARN MORE & CONNECT WITH
YOUR LOCAL FLORIDA SBDC 

FloridaSBDC.org





Thank You!

We'd like to share our gratitude to our staff, partners, sponsors, and supporters for making our mission possible. Without you, we wouldn't be able to make a difference in the lives of the small business owners who we serve. We'd also like to share our sincere appreciation to our state's more than three million small business owners. We are continually inspired by your passion and dedication to make our state a better place to live, work and play.

We're proud to be state designated as Florida's Principal Provider of Business Assistance [Fla. Stat. § 288.001].

The Florida SBDC Network is a statewide partnership program nationally accredited by the Association of America's SBDCs and funded in part by the U.S. Small Business Administration, Department of Defense, State of Florida, and other private and public partners, with the University of West Florida serving as the network's headquarters. Florida SBDC services are extended to the public on a nondiscriminatory basis. Language assistance services are available for individuals with limited English proficiency.

The Florida SBDC Network wishes to thank its 2024 event sponsors and partners: Florida First Capital Finance Corporation, Florida Power & Light, Lake Michigan Credit Union, Valley Bank, Suncoast Credit Union, Embrace Resorts, Veterans Florida, CareerSource Florida, Florida Business Exchange, Florida Chamber of Commerce, the Jim Moran Institute for Global Entrepreneurship, Florida Chamber of Commerce, Florida Economic Development Council, Square, South State Bank, FloridaMakes, Florida Trend, Prospera, St. Johns Chamber of Commerce, North Florida Economic Development Partnership, Federal Laboratory Consortium for Technology Transfer, and Thryv.