



Jacksonville Small & Emerging Business

NEWSLETTER

IMPORTANT UPDATE!

Each workshop will be assigned a level based on our three-tier system, which reflects the academic complexity of the content. The levels are defined as follows:

Level 1: Emerging Businesses

- Businesses operating less than 2 years
- Focus on foundational knowledge, early-stage operations, and establishing core business processes

Level 2: Developing Businesses

- Businesses operating 2 to 4 years
- Focus on growth strategies, strengthening systems, and refining operations as the business gains stability

Level 3: Established Businesses

- Businesses operating 4+ years
- Focus on scaling, advanced strategy, and long-term sustainability

Take a look at our upcoming events!



We have a digital library now! Please visit:

<https://libbyapp.com/library/jpl/curated-1799286/page-1> to see recommended books from our administrator.

Upcoming Events

08/17
2PM

Non-Profit Financial Statements 101

Flyer Attached

08/19
1PM

Wealth Optimization Workshop

Flyer Attached

08/20
1:30PM

**What Every Entrepreneur Should Know
Before Engaging a Bank**

Flyer Attached

08/20
2PM

**Can Your Business Handle Bigger
Opportunities?**

Flyer Attached

08/21
9:30AM

**90 Minutes With The Smartest Coworker
You've Never Met**

Flyer Attached

www.jseb.jacksonville.gov/events



Upcoming Events

08/26
10AM

Coffee, Cash Flow, & Clarity

Flyer Attached

08/26
2:30PM

AI For Entrepreneurship

Flyer Attached

08/27
11AM

**Capability Statement: Your Business
Resume by SBDC**

Flyer Attached

08/27
11AM

**Business Technology Workshop for Small
Business Owners**

Flyer Attached

08/27
2PM

Certificate of Use Training

Flyer Attached

08/28
1PM

Digital Leverage for Entrepreneurs

Flyer Attached

www.jseb.jacksonville.gov/events



FREE SEMINAR

NONPROFIT FINANCIAL STATEMENTS 101

LEVEL 1



PRESENTED BY YOUR PART-TIME CONTROLLER, LLC (YPTC) IN COLLABORATION WITH THE CITY OF JACKSONVILLE'S JACKSONVILLE SMALL AND EMERGING BUSINESS (JSEB) PROGRAM.

WHO WE ARE:

YPTC is a Top 100 accounting firm specializing in nonprofit accounting and financial management, serving organizations for over 30 years as a trusted advisor. Learn more by visiting yptc.com.

WHO SHOULD ATTEND:

Executive leaders, board members, and staff who manage or deliver financial services for nonprofits.

TITLE:

Nonprofit Financial Statements 101

DESCRIPTION:

Understanding nonprofit financial statements isn't just for accountants—it's essential for board members, executives, and staff responsible for organizational oversight and decision-making. In this session, you'll learn how to interpret key nonprofit financial statements and better understand what they reveal about your organization's financial health, sustainability, and operations.

LEARNING OBJECTIVES:

1. Identify the purpose and key components of the four essential nonprofit financial statements:
 - A. Statement of Financial Position (Balance Sheet)
 - B. Statement of Activities (Income Statement)
 - C. Statement of Cash Flows
 - D. Statement of Functional Expenses
2. Apply practical techniques to assess liquidity, sustainability, and program efficiency using nonprofit financial reports.

DETAILS:

COST: Free

DATE: Monday, August 17, 2026

TIME: 11:30 am - 1:30 pm. (Includes 15 minutes of networking and optional Q&A.)

LOCATION:

Downtown Jacksonville Library
303 North Laura Street
Jacksonville, FL 32202

GOAL:

Leave with a clearer understanding of your nonprofit's financial reports and greater confidence participating in financial discussions and decision-making.

SCAN TO
REGISTER





**SENIOR HEALTH
ADVOCATES**

EDUCATE. EMPOWER. SERVE.

PRESENTING IN COLLABORATION WITH
**JACKSONVILLE SMALL &
EMERGING BUSINESS (JSEB)**

ALL LEVELS



Business Owner Wealth Optimization Workshop

Are You Paying Yourself the **Right** Salary?

**How Your Compensation Impacts
Taxes, Social Security & Retirement**

As an S-Corp business owner, the salary decisions you make today can have a lasting impact on your future Social Security benefits and retirement income.

WHAT YOU'LL DISCOVER

- ✓ How Social Security benefits are calculated
- ✓ How your S-Corp salary affects your future retirement benefits
- ✓ Common mistakes business owners make with compensation planning
- ✓ Strategies to help reduce unnecessary taxes
- ✓ How to balance tax efficiency with Social Security optimization
- ✓ How the SETARA Analysis can help identify opportunities specific to your situation



FEATURED PRESENTATION

SETARA: Self-Employed Tax & Retirement Analysis

Learn how Senior Health Advocates uses specialized software and the expertise of Registered Social Security Analysts (RSSAs) to help business owners understand:

- The long-term impact of compensation decisions
- Potential tax-saving opportunities
- Social Security optimization strategies
- Retirement income projections



DATE

Wednesday, August 19th



TIME

1:00 PM - 2:00 PM



LOCATION

Jacksonville Downtown Library
303 N Laura Street
Jacksonville, FL 32202

WHO SHOULD ATTEND?



S-Corp Business Owners



Self-Employed Professionals



Business Owners Ages 50+



Anyone Planning for Retirement
in the next 5-15 years



RESERVE YOUR SEAT TODAY!



386-222-3030



contact@seniorha.com

ALL LEVELS

What Every Entrepreneur Should Know Before Engaging a Bank



The bank that can.

Presented by TCB, this session pulls back the curtain on how to maximize banking relationships, what it takes to be “bank-ready,” and how to set your business up for long-term financial success.



Grady Marshall
SVP, Chief Credit Officer



McKee Riley
VP, Commercial Banker



William Kelly
Sr. Credit Analyst

Date:
August 20, 2026

Time:
1:30 – 3 P.M.

Location:
**EWD Center,
Downtown Library**
303 N. Laura Street
Jacksonville, FL 32202

Register:
**Click here or
scan below**



Attendees will learn:

Building a Strong Banking Relationship

- Prepare for more productive banking conversations
- View your banker as a long-term business partner
- Understand your banking needs at every stage of growth

Strengthening Your Business's Financial Readiness

- What bankers look for when evaluating a business
- Financial habits that build credibility
- Practical steps to become more “bank-ready”

Preparing for Future Opportunities

- Position your business for financing and long-term growth
- Compare financing options, including SBA lending
- Build a track record of healthy credit access and repayment





Free Business Growth Workshop

LEVEL 2

CAN YOUR BUSINESS HANDLE BIGGER OPPORTUNITIES?

***Build the Structure You Need Before
Growth Creates More Stress***

For business owners ready for bigger opportunities, more customers, larger projects, or stronger growth, but who want to make sure their business can handle it without adding more stress, confusion, or pressure on the owner.

WHAT YOU'LL DISCOVER

- What to fix before bigger opportunities create bigger problems
- How to stop every decision from landing on you
- Where your business is strong, stretched, or exposed
- How small improvements can unlock more profit

AUGUST 20, 2026
2:00PM-3:30PM



865 GOLFAIR BOULEVARD
JACKSONVILLE, FL 32209

**RESERVE
YOUR
SEAT**

**Scan to
Register**



» BizGrowthSeminar.com



Steve Goranson, MBA
ActionCOACH Business Coach

90 Minutes With the

Smartest Coworker You've

Never Met

ALL LEVELS

Learn Claude Cowork and turn a \$20/month subscription into thousands of dollars in real work done for you.



Robert Thomas III (R3)
Co-Host



Kevin Marra
Co-Host

WHEN

Friday, August 21
9:30 AM

WHERE

Golfair JSEB
865 Golfair Blvd, Jacksonville, FL 32209



COME READY

- Bring: a laptop with the Claude desktop app installed
- Have: an active Claude Pro subscription (\$20/mo)

WHAT TO EXPECT

0–30 min

Foundation. What Claude Cowork is, and the difference between Claude Chat, Cowork, and Claude Code.

30–60 min

Step-by-step walkthrough of how to set up Cowork on your own laptop.

60–90 min

Live Cowork usage. We sit behind you and help you build a use case for your own work.

HOSTED BY ROBERT THOMAS III (R3) & KEVIN MARRA



LEVEL 1

It's My
Money™

Cash Flow & Clarity

This are in-person one on one, mini coaching sessions designed for individuals, new and aspiring business owners.

- *Get answers to your personal finance questions.*
- *Learn about grant opportunities for your business or nonprofit.*
- *Discuss business strategy and your next best steps.*

12th & 26th
August 2026

10AM -12PM

SIGN UP HERE



JSEB CENTER
865 Golfair Blvd

Patrina Dixon

CFEI, RFC
CEO of Its My Money of FL



AI WON'T REPLACE YOU. SOMEONE USING AI MIGHT.

ALL LEVELS

Small
and Emerging Business

FREE MONTHLY WORKSHOP
FOR ENTREPRENEURS

LEARN TO:



SAVE HOURS
EVERY WEEK



AUTOMATE
REPETITIVE TASKS



CREATE CONTENT
FASTER



GROW
SMARTER



LAST WEDNESDAY
OF EVERY MONTH



2:30 PM – 3:30 PM



JACKSONVILLE
MAIN LIBRARY
303 N. Laura Street
Jacksonville, FL 32202

FREE TO ATTEND!



ANGELINA GRISSOM

Founder, CMG³Tech & CMG³ University
AI STRATEGIST • TECH EDUCATOR



NO REGISTRATION REQUIRED

Visit CMG3U.com
to sign up for regular updates.

SBDC Training Sessions

Entrepreneurship & Workforce Development Centers

ALL LEVELS

Training Topics & Schedule

August 27

Capability Statement: Your Business Resume

How to write a capability statement for government procurement offices or commercial business. This class helps attendees customize their capability statement for their target audience.

What is a capability statement?

- A capability statement is a short summary of a company's activities, its strengths, and its previous experience.
- It's similar to a business resume.
- Government agencies use capability statements to find qualified businesses for contracts.

What does the class teach?

- How to tailor a capability statement for a government procurement office
- How to provide proof of previous experience
- How to demonstrate a company's strengths
- How to explain why a company does what it does well

Location: 865 Golfair Blvd., Jacksonville, FL 32209
(Brentwood Neighborhood)

Time: 11:00am until 12:00pm

Cost: FREE!

Learn More and Register:
www.unf.edu/sbdc
(Click the Training & Events tab)

or call 904-620-2476



The Florida SBDC has partnered with the City of Jacksonville's Jacksonville Small and Emerging Business (JSEB) Program to bring local small businesses a new series of seminars focused on growing your business.

Presented by SBDC at UNF Senior Business Consultant, Mark Wideman, and hosted at the City's Entrepreneurship & Workforce Development Centers in Brentwood/Golfair, these sessions are designed to help small businesses understand and maximize their business strategy for growth.

Bonus!

After each workshop, our business consultant will be taking one-on-one time with any entrepreneur seeking additional guidance...at no-cost!

Register Today!

Scan code to learn more and register for all events in this series!



The Florida SBDC at the University of North Florida is a member of the Florida SBDC Network, 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. Full funding disclosure available at www.floridasbdc.org/funding-disclosures/. Florida SBDC services are extended to the public on a nondiscriminatory basis. Language assistance services are available for individuals with limited English proficiency.

STRIVER²THRIVER, LLC

PRESENTS...

BUSINESS TECHNOLOGY WORKSHOP FOR SMALL BUSINESS OWNERS

EXECUTIVE BUSINESS ADVISOR

TABB BUSHEE



In This Workshop, You'll Learn:

- **MARKET**— Websites, SEO, listings, reviews, digital ads
- **SELL**— Lead capture, follow up, convert more prospects
- **GROW**— Retention, referrals, scalable processes

Key Decision Factors: When comparing plans, tools to stick with processes — Practical tools you use today.

Jacksonville Small and Emerging Business Downtown Library

303 N Laura St, Jacksonville, FL 32202

Thursday, August 27th 11:00 AM – 1:00 PM

Join us for an educational workshop designed specifically for Small Business Owners.

Tabb Bushee, Executive Business Advisor and Thryv partner, has spent 25+ years helping small business owners grow through marketing, operations, and technology.

He helps entrepreneurs market smarter, sell more, and grow faster.

**Go from striving to thriving —
with the right business tools.**

PROUDLY SPONSORED BY



Thryv



Scan To Register





CITY OF
JACKSONVILLE
WORKSHOP

ALL LEVELS

CERTIFICATE OF USE

SMALL BUSINESS SESSION TRAINING

A step-by-step workshop to help small business owners understand and successfully complete the Certificate of Use process.

PRESENTED BY
ROBIN MULLALY
Zoning Supervisor and Consultant
City of Jacksonville

YOU WILL LEARN:



LEARN

what a Certificate of Use is and why it's required.



UNDERSTAND

the step-by-step process to complete your application.



GET ANSWERS

to your questions and avoid common mistakes.



MOVE FORWARD

with confidence and grow your business in Jacksonville.



THURSDAY, AUGUST 27, 2026



2:00 PM – 3:00 PM



DOWNTOWN JACKSONVILLE LIBRARY
303 N. Laura St.
Jacksonville, FL 32202

SPACE IS LIMITED!

REGISTER TODAY!

Take the next step toward opening your brick-and-mortar business with confidence.



FOR MORE INFORMATION:

✉ Rmullaly@coj.net
☎ 904-255-8307
🌐 www.coj.net/departments/planning-development/workshops



**DUUUVAL
DOES BUSINESS**
Supporting Small Businesses
Across Our City

Business Mastermind - Two-Day Retreat

Join us and a network of other business owners on **Tuesday, August 18 and Wednesday, August 19, 2026**. Together we'll explore key topics from *The E-Myth Revisited*. You'll learn about implementing systems, structure, policies and procedures to help you work *ON* your business, rather than *IN* your business.

Author Michael Gerber studied small businesses and discovered specific reasons that many of them falter. In his book, *The E-Myth Revisited*, Gerber shares how common assumptions, expectations, and even technical expertise can get in the way of running a successful business.

Day 1	
Chapters	Topic
1-6	The E-Myth & American Small Business
7-9	The Turn-Key Revolution: A New View of Business
10-11	The Business Development Process and Your Business Development Program
Day 2	
12-13	Primary Aim & Strategic Objective
14	Organization Strategy
15-16	Management & People Strategy
17-18	Marketing & Systems Strategy

Meeting Details:

Tuesday, August 18 & Wednesday, August 19

8:30 am – 3:30 pm (*Lunch, snacks and beverages will be provided.*)

Pinnacle Financial Partners

501 Riverside Drive

Jacksonville, FL 32202

**Please note, this is a two-day commitment.*

RSVP to Linda Jones at lindajonesll@synovus.com - Please include "Jacksonville Retreat" in the subject line.

Important Details:

- Invitation is extended to both clients and members of our community
- Participation, book and resources are provided at no cost
- Especially for business owners and key employees
- Hosted and led by Pinnacle team members

Why:

Pinnacle offers this series to support and strengthen our communities, NOT to solicit business. We promise there will be no sales pitch from anyone in the room.

Our Commitment:

Learning is one of Pinnacle's seven core values. We live that value by offering educational opportunities to both clients and non-clients in the communities we serve.

Our Values:

Integrity • Partnership • Fairness • Results • Learning • Balance • Discipline



**JIM MORAN INSTITUTE
FOR GLOBAL ENTREPRENEURSHIP**

FLORIDA STATE UNIVERSITY | JIM MORAN COLLEGE OF ENTREPRENEURSHIP

Small Business Executive Program

Designed for leaders of established businesses, this program fosters long-term growth, collaboration, and community. Participants learn to think strategically and lead more effectively through practical and applicable content, while also building a valuable network of peers facing similar challenges.

- ✓ Strategic Thinking
- ✓ Financials
- ✓ Marketing
- ✓ Leadership
- ✓ HR and Operations
- ✓ Communication
- ✓ Exit Strategy
- ✓ Mitigating Risk

Over five half-day sessions, participants work on their business with subject matter experts, their peer participants, and JMI staff.

Program Dates: 8/26, 9/2, 9/16, 9/30, 10/7.

***Scan to learn more.
Apply by June 30!***



APPLY NOW



Small Business Assistance

The Florida SBDC at the University of North Florida (FSBDC at UNF) helps businesses grow and succeed.

Starting a business, buying, expanding or selling a business or looking for financing, we can help!

Florida SBDC Services

The FSBDC at UNF employs professionally certified consultants who provide **no-cost** information and a **confidential** sounding board to existing business owners. Potential business owners receive low-cost training to improve their chances for a successful launch.



Pre-Venture Assistance:

- “How to STARTUP Your Own Business” workshop
- Startup Booklet & resource guide
- Help Desk: 904-620-1275



Business Plan Assistance:

- Business plan review and templates
- Strategic plan facilitation
- Contingency planning
- Exit strategy



Market/Growth Assistance:

- Government contracting
- International trade
- Growth-acceleration
- Market research



Capital Access Assistance:

- Debt and equity
- Loan package review
- Cash-flow projections
- Pitch practice



Financial Management Assistance:

- Financial statement trend analysis
- Industry benchmarking
- Cash-flow management



Other Assistance:

- Online visibility, digital marketing
- Organizational & staff assessments



Next Steps:

- To make an appointment for a no-cost, individual consulting session, scan the code to complete a Request for Consulting form. Once completed, you will receive notification and next steps for making an appointment within three business days.
- Training events are held in-person and virtually. Most are no-cost. For a full schedule and to register, go to www.unf.edu/SBDC and click “Training & Events”.
- Find information on doing business with the government at www.unf.edu/sbdc/government-contracting.html.



Request for Consulting

Connect with Us!

The Florida SBDC at UNF covers an 18-county area with full-service offices in Duval, St. Johns, Clay, Nassau, Putnam, and Marion counties. Go to www.unf.edu/sbdc/locations for all locations.



www.unf.edu/sbdc | 800-450-4624 | smallbiz@unf.edu



Tools for Success

ReferenceUSA®
from **infogroup** | Reference Division

ReferenceUSA – is a market research database with detailed information on 14 million+ U.S. businesses, 262 million U.S. consumers and their lifestyles, and international companies. Map-based geography searches and neighborhood data make this a useful tool in researching target markets and the competition.



Bid Match – government contracting consultants can offer free access to this resource to identify business opportunities, access solicitations and win more contracts. Qualified clients receive e-mail notifications of bid opportunities for specific products and services from over 800 federal, state and local bid-posting sites.



BizMiner– provides industry reports that track 9,000 lines of business at local and national levels. This tool also provides access to industry financial ratios and industry market statistics, offering industry financial analysis benchmarks for over 5,000 lines of business and industry market trends on thousands more to help clients establish business goals and benchmarks.



Profit Cents –offers clients access to the world's leading business financial management system designed to help businesses improve profitability and cash flow, and to obtain financing.



Marketing SnapShot Report

Marketing Snapshot Report –online visibility and marketing analytics software. The service can provide intelligence data including website traffic information, keywords, projected AdWords spend, site audits, topic research, lead generation, and other SEO-related data to help boost business competitive edge online.



Turbo-Charge Any Team (Organizational Development Assessment Tool) – Assessments that help align an organization. This tool helps companies assess the talents of the team and align them with the tasks that need to be done within the organization. Aligning people with processes helps businesses increase profits.



Vertical IQ— Data research tool with hard-to-find intelligence on small- and medium-sized businesses in more than 920+ industries. Tracks local economic data, business growth, startup activity, and up-to-date local economic and real estate data for more than 400+ metro areas and 3,400 counties. Save time and attract more clients by gaining a clearer picture of a business's main challenges with financial benchmark data and quickly compare metrics across industries.



LivePlan—Interactive business plan software. LivePlan has the tools, guidance, resources, and proven business planning method to support every stage of the business journey. Enabled with goal tracking, performance dashboards, and forecast scenarios to empower businesses to confidently secure funding, plan strategically and grow their market.



Government contracting consulting services offered through the Florida SBDC Network help businesses identify, compete for, and win government contracts. These services focus on assisting businesses that pursue and perform contracts with federal agencies, as well as state and local governments and government prime contractors.

State Designated as Florida's Principal Provider of Business Assistance [§ 288.001, Fla. Stat.]

The Florida SBDC at UNF is a member of the Florida SBDC Network, 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 lead host institution. Florida SBDC services are extended to the public on a nondiscriminatory basis. Language assistance services are available for limited English proficient individuals.