Jacksonville Small & Emerging Business

NEWSLETTER

CURRENT UPDATES

Take a look at our upcoming events!

Important: See below flyers we receive from Prime contractors or other agencies.

We have a digital library now! Please visit: https://libbyapp.com/library/jpl/curated-1799286/page-1 to see recommended books from our administrator.

EVENTS HAPPENING



On September 10th, JSEB attended an event at the Prime Osbourn that was hosted by A&W and Clark Construction. Keep an eye out for flyers like this as many more projects and opportunities are coming to our JSEBs!

Jacksonville Small & Emerging Business
JSEB
Jacksonville Small and Emerging Business
NEWSLETTER

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

Upcoming Events

10/28 2:30PM	**AI For Entrepreneurship** Flyer Attached
10/29 10AM	**Coffee, Cash Flow, & Clarity** Flyer Attached
10/29 2PM	**Non-Profit Financial Statements 101** Flyer Attached
11/05 10AM	**Navigation of SBA's Webpage** Flyer Attached
11/05 1PM	**Passion Advocacy Impact - Youth Advocacy Workshop - Session 1** Flyer Attached
11/05 2PM	**Cashflow Clarity: Budgeting, Forecasting and Managing Seasonality** Flyer Attached
11/06 12PM	**Website Compliance: What You Don't Know** Flyer Attached

www.jseb.jacksonville.gov/events

JSEB
Jacksonville Small and Emerging Business

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

ALL LEVELS

Jacksonville Small and Emerging Business



FREE MONTHLY WORKSHOP
FOR ENTREPRENEURS

LEARN TO:

- **SAVE HOURS** EVERY WEEK
- **AUTOMATE** REPETITIVE TASKS
- **CREATE CONTENT** FASTER
- **GROW** SMARTER

ANGELINA GRISSOM
Founder, CMG³Tech & CMG³ University
AI STRATEGIST • TECH EDUCATOR

LAST WEDNESDAY
OF EVERY MONTH

2:30 PM – 3:30 PM

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

NO REGISTRATION REQUIRED
Visit CMG3U.com
to sign up for regular updates.

FREE TO ATTEND!

It's My Money™

FINANCIAL EDUCATION
FOR A BRIGHTER TOMORROW

LEVEL 1

Real C… Real Progress.

Coffee, CASH FLOW & CLARITY

ONE-ON-ONE MINI COACHING SESSIONS

Grab a cup, bring your questions, and get personalized support to move your finances or business forward.



PERSONAL FINANCE
Budgeting, saving, credit, and more

BUSINESS
Start, grow, and strengthen your business idea

GRANTS
Learn about opportunities and how to get started

Patrina Dixon
CEO OF IT'$ MY MONEY AND FINANCIAL COACH

UPCOMING DATES

OCTOBER 15 | **OCTOBER 29**

10 AM – 12 PM
BOTH DAYS

FREE • REGISTRATION REQUIRED

SCAN TO REGISTER

JSEB CENTER | 865 Golfair Blvd, Jacksonville, FL

FREE SEMINAR

NONPROFIT FINANCIAL STATEMENTS 101

ALL LEVELS



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: Thursday, October 29, 2026

TIME: 2:00 PM – 3:30 PM

LOCATION:

JSEB Entrepreneurship & Workforce Development Center
865 Golfair Blvd
Jacksonville, FL 32209

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

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ALL LEVELS

Your Day with the SBA – at the
Jacksonville Small and Emerging Business Entrepreneurship Center



Join the North Florida District Office (NFDO) Team for in-person assistance every first Thursday of the month at JSEB-Golfair Center, 865 Golfair Boulevard, Jacksonville, Florida 32206, until 1:00 pm!

Beginning at 10:00 am, the NFDO Team will provide a short overview of a focus topic (10:00 am – 11:00 am). After the presentation, in-person hands-on support will be available to discuss the topic and other business-related matters, tailored for startups or anyone interested in growing and expanding their business. This assistance will continue until 1:00 pm.

Date	Focus Topics
• June 4th	Disaster Preparedness/Recovery
• July 2nd	Government Contracting
• August 6th	Access to Capital
• September 3rd	SBA Programs and Services
• October 1st	Resources Available
• November 5th	Navigation of SBA's Webpage

To register for upcoming events, scan QRC or please visit the North Florida District Office's calendar of events at: **https://www.sba.gov/events?district=26** .

Little Hands, Big Hearts
Little People's Service Organization
presents:

LEVEL 1

Passion. Advocacy. Impact.

Youth Advocacy 3-Workshop Series

Session Topics

Session 1: FINDING YOUR CAUSE

Session Focus: Stepping into advocacy space, identifying community needs, and understanding root causes versus symptoms.

Session 2: BUILDING YOUR MISSION

Session Focus: How to develop a mission, vision, organizational values, and identify a target population.

Session 3: MOVING FROM MISSION TO FUNDING

How to identify and approach potential funders, understand what funders look for, and prepare to communicate their organization's mission and proposed impact.



Facilitator: Dr. Erin Anthony
Founder & Executive Director,
Little Hands, Big Hearts
Little People's Service Organization

Register Here:

Session 1: Thursday, 11/5/2026
Session 2: Thursday, 12/3/2026
Session 3: Thursday, 1/14/2027
1:00pm–2:00pm
2320 N. Liberty Street
Phoenix Arts District

ALL LEVELS

Monthly Workshop Series

Cash Flow Clarity: Budgeting, Forecasting & Managing Seasonality

Unlocking Financial Power, Cash Management & Revenue Growth for Businesses & Non-Profits

What You Will Learn

- Profit vs. Cash Flow Realities

Why profitable businesses still run out of money and how cash timing dictates survival. Learn how to bridge the gap between sales on paper and real bank balances.

- 13-Week Rolling Cash Forecast & Digital Toolkit

A step-by-step walkthrough on setting up rolling cash projections in QBO and dynamic spreadsheets—including key highlights from "The Cheat Sheet to Personal & Business Finances" downloadable budget bundle on Etsy!

- Managing Seasonality & Cash Reserves

Proven strategies to smooth out seasonal income dips, build 3–6 month operating buffers, and manage vendor/client payment schedules without debt.

- Non-Profit & Grant Cash Management

How to handle restricted grant drawdowns, donor funds, and operating cash transparently to stay audit-ready and build steady revenue.

For businesses less than 2 years all the way up to businesses operating 4+ years



Limited Spots Available!

November 5th, 2026 @ 2pm

Phoenix Art District
2320 N Liberty St
Jacksonville, FL 32206

SCAN TO RSVP

Co-hosted in collaboration with the City of Jacksonville Small & Emerging Business (JSEB) Division & EWD Center.

ABSOLUTE marketing

JSEB

ALL LEVELS

ABSOLUTE MARKETING + JSEB PRESENTS

Website Compliance:

What you don't know

Is your website putting your business at risk? Join this in-person class to learn what website compliance means for your business and leave with a simple checklist you can use right away to check your own site.

SPEAKER:

ELIZABETH PAMPALONE

MARKETER + AI EXPERT

FRIDAY

NOV 6

NOON–1:30PM

SCAN ME

REGISTER



JSEB EWD CENTER @ THE DOWNTOWN LIBRARY
303 N LAURA STREET

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 – 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 –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.



Marketing SnapShot Report

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.

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.