

# Small Business Resources

## Small Business Development Center (SBDC)

Free small business consulting and training  
at [www.floridasbdc.org](http://www.floridasbdc.org)

## Small Business Innovation Research (SBIR)

Tech business innovation assistance at  
[www.sbir.gov](http://www.sbir.gov)

## Grants.gov

Offers grant applications for a variety of  
programs at [www.grants.gov](http://www.grants.gov)



# Contact Us

We'll walk you through the process  
of starting a business.

Meet with the Business Navigator to take a  
look at your plans and help you navigate the  
City requirements of the following:

- Business Services
- Planning and Zoning
- Code Compliance
- Environmental Compliance
- Stormwater
- Utilities
- and more



501 Harrison Avenue  
Panama City, FL 32401  
(850) 691 4603

[BusinessServices@panamacity.gov](mailto:BusinessServices@panamacity.gov)

Scan the QR Code below to visit the  
City of Panama City's Business Services  
webpage for more information.



# How to Start a Business in Panama City



# General Business Requirements

## Register with Sunbiz

- Sunbiz oversees Corporations, Limited Liability Companies, Limited Partnerships, DBA's, and Trademarks
- If you are doing business under any name other than your legal given name, you must register with Sunbiz.
- Register at [www.dos.fl.gov/sunbiz/](http://www.dos.fl.gov/sunbiz/)

## Register with Internal Revenue Service (IRS)

- The Internal Revenue Service (IRS) collects income tax, estimated taxes, self employment taxes, employment taxes, excise taxes and more.
- Register at [www.irs.gov/businesses](http://www.irs.gov/businesses)

## Register with Florida Department of Revenue

- The Florida Department of Revenue oversees the collection of over 30 taxes including sales and use tax, corporate income tax and more.
- Verify with the Florida Department of Revenue what taxes you need to collect for your business and sales type.
- Register at [www.floridarevenue.com/taxes](http://www.floridarevenue.com/taxes)

## Florida Department of Business and Professional Regulation (DBPR)

Some businesses may be required to register with the DBPR. If you are unsure if you need a DBPR license, a list of required business types is available at:

[https://www2.myfloridalicense.com/services\\_requiring\\_a\\_dbpr\\_license/](https://www2.myfloridalicense.com/services_requiring_a_dbpr_license/)

## City of Panama City Business Tax Receipt Types

**Occupational:** This generally means you provide a service in exchange for money, such as doctors, contractors and lawyers. If the business is based out of your home, you will need a **Home Occupational**.

**Merchant:** A merchant is a business that sells an item in exchange for money, such as a boutique, restaurant and wholesalers. This BTR type will pay the 1% merchant fee.



## Merchant Requirements

- The City collects a 1% Merchant tax on all sales. This includes vehicles, wholesales, food and retail items.
- More information about the 1% tax can be found at  
[https://www.panamacity.gov/779/Merchant License and 1 Fee](https://www.panamacity.gov/779/Merchant-License-and-1-Fee)

## Application Process

### GovOS

- The Business Tax Receipt Application is available at  
[https://panamacity.munirevs.com/log\\_in/](https://panamacity.munirevs.com/log_in/)
- Please allow at least 10 business days for application to be processed.