



## **BUSINESS PLAN WRITING CONTEST-OFFICIAL RULES**

To provide fair and equal chance of winning to all Participants, the following are the official rules for all contestants. NO PURCHASE NECESSARY. PURCHASE WILL NOT IMPROVE CHANCES OF WINNING.

- Open to all whose businesses are eligible for financing under the Black Business Loan Program ("BBLP") (Florida Statutes 288.7102-3).
- Contestant can be sponsored by University faculty member, Black Chamber of Commerce, University Student Union, Fraternity or Sorority or a Florida State Legislator. A sponsor must be indicated in a cover letter accompanying the plan. If a properly sponsored plan wins a prize, the prize money will be doubled, with the second half of the prize money payable to the sponsoring individual or organization.
- Kickoff event will be September 9, 2009, in Jacksonville with a small business workshop
- Business plan must cover all aspects of the business, including description of business, marketing, competition, operating procedures, personnel, business insurance, financial data and supporting documents. Further information can be downloaded at: <http://www.AccessFloridaFinance.com/financing>
- Business plan must be practical and usable.
- All materials must be submitted to:

Access Florida Finance Corporation  
Business Plan Writing Contest  
2623 Blairstone Road  
Tallahassee, FL 32301
- All entries must be postmarked by October 31, 2009.
- A minimum of ten (10) applications must be received, or prize money may be limited.
- Three finalists must present their plans in front of an independent judging panel under a fifteen (15) minute time limit in November 2009 in Orlando. This presentation will determine first, second and third place awards.
- Prize money will be awarded in November 2009: \$2,500 first, \$1,500 second and \$1,000 third. An equal award will be made to the sponsor, if one exists. The decision of the judges shall be final.
- Winners will be responsible for all taxes, fees and other costs that may be incurred and must provide social security numbers and other information to enable Access Florida Finance Corporation to provide the winners with the appropriate Federal tax forms.
- Winners may not request substitutions of prize winnings.
- Neither Access Florida Finance Corporation, its directors, affiliates, subsidiaries, Contest judges, licensees, sponsors or agents may be held liable for any warranty, costs, damage, injury, or any other claims incurred as a result of any winners of a prize. Access Florida Finance Corporation is not liable for any loss arising out of or in connection with or resulting from the Contest.
- All contestants will be reviewed for funding under the Black Business Loan Program, unless specifically declined in a cover letter.
- All plans must be submitted with a cover page indicating the submitter's intention to enter the Contest, any sponsorship information, a declination for financing consideration (if applicable), basic contact information and any other information helpful to the judges.

- By submitting a plan, you agree that the staff of Access Florida Finance Corporation and the Contest judges can have access to your plan for the purposes of evaluating its merit within the Contest. In addition, your plan may be forwarded to another financing entity for further consideration for financing under the BBLP. Because the BBLP is funded with state dollars, information may become subject to Public Records Laws. If you do not wish to be considered for financing, it must be stated in the cover letter submitted with your package. You may submit a confidentiality agreement with your plan.
- Contestants are responsible for all costs of entry, including, but not limited to, time to put together the plan, postage to mail the plan and travel expenses to Orlando if requested. Anyone requested to present in Orlando on November 20, will earn at least \$1000 in prize money.
- The Contest winners agree to allow Access Florida Finance Corporation to use their likeness, logos, images, etc.. for promotional purposes without additional compensation.
- Elected officials, directors, management, employees and their immediate families of Access Florida Finance Corporation, the Florida Black Business Investment Board or the Office of Tourism, Trade and Economic Development are prohibited from winning any prizes awarded in the Contest.
- Business Plans will not be returned. No notification of receipt of business plans will be provided.
- By submitting a plan, you agree to hold harmless all Contest judges, employees, directors, affiliates, subsidiaries, licensees, sponsors and agents of Access Florida Finance Corporation.
- Any issue of rules not specifically covered here or in the promotional flyer shall be established at the discretion of the President of Access Florida Finance Corporation.