

Palm Beach County Office of Equal Business Opportunity Upcoming Events and Information

March is Women's History Month!

The Office of Equal Business Opportunity has invited women from across Palm Beach County who manage the county and local municipalities to join us for "A Virtual Conversation".

Join in for this conversation about what's going on around Palm Beach County.

Guests:

Verdenia C. Baker

County Administrator

Dorritt Miller

Asst. County Administrator

Andrea McCue

City Manager, Greenacres

Anne Gerwig

Mayor, Wellington

Carmen Davis

City Manager, Lake Worth Beach

A Virtual Conversation



County and City Managers

March 17
10:00 am

Join us for an informative conversation with:

Verdenia C. Baker

<https://pbcgov.zoom.us/meeting/register/>

Dorritt Miller [tZYtduigrjgtGdOzFhpqS0wsNGHFNtpcAkWp](#)

Click the link below or scan the QR code with

your smartphone or mobile device

Register Today!

<https://pbcgov.zoom.us/meeting/register/>

[tZYtduigrjgtGdOzFhpgS0wsNGHFNtpcAkWp](#)

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<u>Register to Join us</u>
--

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with
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Palm Beach County Administrator

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Assistant Palm Beach County Administrator

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Click the link below or scan the QR code with your smartphone or mobile device



For details, contact Antonia Smith: **561-712-6671** or **asmith5@pbcgov.org**



Palm Beach County
Board of County Commissioners
Robert S. Weinroth, Mayor, Gregg K. Weiss, Vice Mayor
Maria G. Marino, Dave Kerner, Maria Sachs,
Melissa McKinlay, Mack Bernard
County Administrator, Verdenia C. Baker



GET Certified

Growth • Equity • Training

**FREE
Workshop!**



MARCH IS NATIONAL CREDIT EDUCATION MONTH



According to the U.S. Small Business Administration, **business credit** allows a company to borrow money that can be used to purchase products or services. It is based on the trust that payment will be made in the future. Access to cash and credit is a business's lifeline.

A strong business credit profile can help you secure more desirable loan terms, qualify for better premiums and negotiate with vendors.

Business Credit vs. Personal Credit

Social Security Number and EIN (Employer Identification Number)

Personal credit profiles are linked to an individual's Social Security number.

Business credit profiles are linked to employer identification numbers, or EINs, issued by the IRS. It's important to note that businesses registered as sole proprietorships do not need an EIN for taxes but can still obtain an EIN to establish business credit.

What Affects Personal Credit and What Affects Business Credit

Personal credit reports and scores are generally shaped by payment habits, credit card usage, loan usage, and other types of credit.

Business credit history factors in the same type of financial information, but might also include vendor credit history, historical data like public record information, business size, and payment performance in the context of the business's industry.

How Credit is Reported

Personal credit is reported by the three leading credit reporting agencies: Equifax, Experian, and TransUnion.

For businesses, Equifax and Experian both offer business credit reporting services. Business credit can also be reported by specific credit reporting services that only deal with businesses, such as Dun & Bradstreet (D&B). To report business credit with D&B, businesses must register to obtain a free nine-digit D&B DUNS number.

How Credit Scores are Reported

Personal credit scores are determined by FICO or VantageScore and range between 300 and 850 - the higher the number the more creditworthy the individual. Business credit scores are expressed differently and vary based on the credit reporting organization and index used.

Equifax, Experian, and D&B all produce **business credit scores** in addition to credit reports, and usually range between 0 and 100. The FICO Small Business Scoring Service (SBSS) specifically assesses small business credit and ranges from 0 to 300. The higher the number, the more creditworthy the business.



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Robert S. Weinroth, Mayor, Gregg K. Weiss, Vice Mayor
Maria G. Marino, Dave Kerner, Maria Sachs
Melissa McKinlay, Mack Bernard
County Administrator Verdenia C. Baker



Growth ~ Equity ~ Training

GET Registered

Do you want to do business with Palm Beach County?

GET Certified

Learn to use the Vendor Self Service portal.

GET Training

Understand solicitations and schedules.



GET Certified

Growth • Equity • Training

FREE Workshop!

SMWBE Certification and Documentation Workshop

April 5, 2022 • 5:30PM - 7:00PM

Small, Minority, and Women Business Owners
Are you interested in certification with Palm Beach County?

Learn How To:

Register as a vendor with the Purchasing Department

How to complete the certification application online

Respond to bid opportunities

Set your business up for success!

Register Here: https://pbcgov.zoom.us/joining/register?ZlvwOChpzc8G9vjpjhGlttrM4KKV_zvK6t



Palm Beach County
Board of County Commissioners
Sharon E. Wynn, Board Mayor, Gregg K. Veltro, Vice Mayor
Natalia C. Marino, Dane Kruger, Maria Sachs
Melissa Williams, Mackenzie Rata

County Administrator Verlenia C. Baker



Office of Economic and Business Opportunity
OEBO
Small Business & WBE Services



COFFEE *and* COMMERCE

with
OEBO Small Business Development Specialists

April 12, 2022 | 10AM - 11AM

SPECIAL GUESTS

Allen Gray	Angie Whitaker
Deirdre Kyle	Anthony Gregory
Angela Smith	Terry Netwon

For more information, contact **Antonia Smith**
561-712-6671 | asmith5@pbcgov.org

SCAN
with your
smartphone ▶



REGISTER ON ZOOM:
<https://pbcgov.zoom.us/join/ztZldu-qqt4rEtyBT4hz84SgDZnyB5u2jMw6>



Palm Beach County Board of County Commissioners
Robert S. Weinroth, Mayor, Gregg K. Weiss, Vice Mayor
Maria G. Marino, Dave Kerner, Maria Sachs
Melissa McKinlay, Mack Bernard
County Administrator Vordenia C. Baker



PALM BEACH COUNTY
OEBO
OFFICE OF EQUAL BUSINESS OPPORTUNITY
SMALL BUSINESS IS BIG BUSINESS

Ask the Experts!

Have a question? Ask a question!
The staff at the Office of Equal Business Opportunity is joining us for Coffee and Commerce. They will discuss doing business and certifying with the county.

Register by April 1 to receive your complimentary Coffee and Commerce mug.

[Register on Zoom](#)

PRIME TIME with GILBANE CONSTRUCTION

Calling all contractors and subcontractors!

The Office of Equal Business Opportunity is hosting Prime Time with Gilbane Construction.
Come learn about upcoming opportunities on new projects.

Dinner is served!

Please regis-
ter



JOIN
OFFICE OF EQUAL BUSINESS OPPORTUNITY
for
PRIME TIME
with
GILBANE CONSTRUCTION

APRIL 21 | 5:30 PM
50 S. MILITARY TRAIL, SUITE 2N-123 | WPB

PLEASE BRING: CURRENT W-9 FORM • 3 YEARS FINANCIAL STATEMENTS • EXPERIENCE MODIFICATION RATING • OSHA 300/300A • REFERENCE FOR BANK, BONDING AGENT, INSURANCE • DETAILS-3 CURRENT PROJECTS | 3 SIGNIFICANT PROJECTS • SAMPLE CERTIFICATE OF INSURANCE

- **LEARN ABOUT CURRENT AND FUTURE PROJECTS**
- **LEARN THE PREQUALIFICATION REQUIREMENTS**

CONTACT

561-712-6671 | ASMITH5@PBCGOV.ORG



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Dave Kerner, Mayor, Robert S. Wainroth, Vice Mayor
Maria G. Marino, Gregg K. Weiss, Maria Sacha
Melissa McKinlay, Mack Bernard
County Administrator Yordania C. Baker



Joint SMWBE Certification and Business Forecasting Conference
with

- The Office of Equal Business Opportunity
- Solid Waste Authority of PBC
- South Florida Water Management District
- School District of Palm Beach County
- City of West Palm Beach

Come network with industry professionals.
Learn how to get registered and certified.
Grow your business capacity.

[REGISTER
HERE](#)

PBC Office of Equal Business Opportunity Presents



SMWBE Certification and Business Forecasting Conference

APRIL 30 • 9AM - 12PM

The Clayton E. Hutchenson Agricultural Center
559 N. Military Trail, West Palm Beach, FL 33415

NETWORK
with agency professionals

LEARN
about future and current contracts

ON-SITE
certification opportunities with The
Office of Equal Business Opportunity

**Joint SMWBE Certification
and
Business Forecasting Conference**

- ▶ Office of Equal Business Opportunity
- ▶ City of West Palm Beach
- ▶ Solid Waste Authority of Palm Beach County
- ▶ South Florida Water Management District
- ▶ School District of Palm Beach County

**REGISTER
HERE:** <https://survey.pbcgov.com/s3/OEBO-Joint-Certification-and-Forecasting-Conference>



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Melissa Martinay, Mack Bernard
County Administrator Verdenia C. Baker



OEBO
OFFICE OF EQUAL BUSINESS OPPORTUNITY
Palm Beach County



WEST PALM BEACH



SWA
SOLID WASTE AUTHORITY



South Florida Water Management District



SCHOOL DISTRICT OF PALM BEACH COUNTY

FOR DETAILS CONTACT
561-616-6840 | oebo@pbcgov.org

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