



## 2012 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 288.7103).
- Businesses who entered and/or won prizes in the Contest in prior years and current Access Florida Finance Corporation ("AFFC") customers are welcome to enter the Contest. However, the Business Plan must be re-submitted under Contest rules separately for the 2012 Contest.
- Contestant can be sponsored by University faculty member, Black Chamber of Commerce, University Student Union, Fraternity or Sorority. A sponsor must be indicated in a transmission accompanying the plan. The sponsor must be vetted by AFFC. 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. SPONSORS MUST BE IDENTIFIED AT THE TIME OF SUBMISSION ONLY.
- 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://AccessFloridaFinance.com/tips-on-applying-for-financing/>
- Business plan must be practical and usable. However, it is **not** a prerequisite for the business or project to be operating.
- Business plan must **not** exceed fifteen (15) pages.
- **No** bank statements, tax returns or other sensitive information should be submitted with the plan. This protects you and your business.
- Submission of a Plan does not preclude a business from submitting a financing application with AFFC. However, entering the Contest does **not** constitute a financing application and there is **no** relationship between entering the Contest and applying for financing.
- All materials must be submitted electronically to: [Contest@AccessFloridaFinance.com](mailto:Contest@AccessFloridaFinance.com). Entries not submitted electronically in this fashion will not be considered.
- All entries must be received by July 31, 2012.
- A minimum of ten (10) applications must be received, or prize money may be limited.
- Finalists must present their plans in front of an independent judging panel under a fifteen (15) minute time limit in September 2012 at a location to be determined. Further information regarding venue will be forthcoming. Finalists are guaranteed a cash award. The oral presentation will determine the amount of the cash awards.
- Prize money will be awarded in September 2012. 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 AFFC to provide the winners with the appropriate Federal tax forms.
- Winners may not request substitutions of prize winnings.
- Neither AFFC, 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. AFFC is not liable for any loss arising out of or in connection with or resulting from the Contest.

- All plans must be submitted with an email transmittal indicating the submitter's intention to enter the Contest, any sponsorship information, basic contact information and any other information helpful to the judges.
- By submitting a plan, you agree that the staff of AFFC and the Contest judges can have access to your plan for the purposes of evaluating its merit within the Contest. All plan ideas or intellectual property submitted with the plans remain with the contestants. AFFC does not own any ideas submitted in plans. You may download a Non-Disclosure agreement from:  
<http://AccessFloridaFinance.com/wp-content/uploads/2012/02/Non-Disclosure-Agreement.pdf>  
execute it and send a copy to us at [Contest@AccessFloridaFinance.com](mailto:Contest@AccessFloridaFinance.com)
- Contestants are responsible for all costs of entry, including, but not limited to, time to put together the plan and travel expenses, if requested.
- The Contest winners agree to allow AFFC to use their likeness, logos, images, etc.. for promotional purposes without additional compensation.
- Elected officials, directors, management, employees and their immediate families of AFFC, the Florida Black Business Investment Board or the Department of Economic Opportunity are prohibited from winning any prizes awarded in the Contest. By submitting a plan, you attest that you are eligible to win a prize 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 AFFC.
- Any issue of rules not specifically covered here or in the promotional flyer shall be established at the discretion of the President of AFFC.