

THE CITY BEAUTIFUL

THE COMPLETE GUIDE TO DOING BUSINESS IN CORAL GABLES & CHAMBER OF COMMERCE DIRECTORY



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CHAMBER OF COMMERCE

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Pain Management

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Neurosurgery

Gynecology Oncology

Radiation Oncology

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Virtual Care | Urgent Care | Emergency Care

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**Baptist
Health**

Virtual Care: A New Way of Life

By Peter B. Laird



The coronavirus pandemic has dramatically reshaped healthcare, with millions of patients turning to telemedicine for many of the services that used to require a visit to the doctor's office. Urgent care is no exception, says David Mishkin, M.D., an emergency medicine specialist with Baptist Health South Florida.

"Our telemedicine platform, Baptist Health Care On Demand, reached an inflection point with the onset of the pandemic," Dr. Mishkin says. "Patients were not only willing to use it to connect with their healthcare provider, for many of them — especially elderly patients with chronic illness — it was the only safe way to do so." Now, he says, people are comfortable with the technology. "They've come to realize it's easy, convenient and affordable."

How can urgent care be delivered in a virtual setting, one might ask? Dr. Mishkin, who treats patients both in person and through Baptist Health Care On Demand, says a variety of conditions can be managed safely and effectively via a telehealth visit, including:

- Asthma
- Back Strains and Sprains
- Bronchitis
- Conjunctivitis (Pink Eye)
- Common Cold
- Influenza (Flu)
- Minor Burns or Lacerations

- Painful Urination
- Rashes
- Seasonal Allergies
- Sinus Infections
- Upper Respiratory Illness
- Urinary Tract Infections (UTIs)
- Yeast Infections

Dr. Mishkin says Baptist Health Care On Demand is a great first line for patients who want an informed diagnosis from a medical professional but don't want to or can't leave their home and lose valuable time.

The beauty of an online urgent care visit on Baptist Health Care On Demand is that it is simple and can be done from anywhere, at any time, as long as you download the app on your phone or visit from your computer— even when you're traveling in the U.S., according to Dr. Mishkin. "Our platform is staffed 24-7 by experienced, highly skilled providers who have specialized training in urgent care and an excellent 'webside manner,'" he says. "They take the time to really understand what's going on with you and can provide good, valuable consultation for almost any type of condition."

Most of what a patient needs for minor injuries and illnesses can be handled entirely through an online urgent care visit, Dr. Mishkin says, including evaluation, diagnosis, treatment plan and prescription medicines, if needed.

With Baptist Health Care On Demand, the provider also has instant access to your Baptist Health electronic medical records, giving them the ability to make a more informed diagnosis, Dr. Mishkin says. "We can also refer you to a specialty practice, send you out for outpatient diagnostic imaging or labs, or have close follow-up with your provider — all within the Baptist Health network."

Sometimes, Dr. Mishkin says, elderly patients have contacted Baptist Health Care On Demand because they're having chest pains or dizziness. "While we always advise first calling 911 if you're experiencing a life-threatening medical emergency, the fact that they would call us first — even before calling 911 — says a lot, I think, about the trust many of our patients have in Baptist Health."



David Mishkin, M.D.

Emergency
Medicine Specialist
Baptist Health
South Florida

For more information on our in-person urgent care and emergency care locations in Coral Gables, please visit [BaptistHealth.net/GetCareNow](https://www.baptisthealth.net/GetCareNow).

THE BEST OF CORAL GABLES





To understand the essence of a community's character, one must go beyond the surface level and take a deep look at the original designs that give its buildings a high degree of artistic quality and originality.

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The City of Coral Gables Welcomes You!

Since its founding nearly a century ago as one of the first planned communities in the nation, Coral Gables has been unique, a community apart from any other in South Florida. Today, we continue to move forward in new and innovative ways that ensures our status not only as The City Beautiful, but also a premier place for business.

We are home to more than 100 multinational corporations and regional corporate headquarters, including industry leaders like Bacardi USA, American Airlines and Fresh Del Monte Produce Inc. The roster of small businesses, entrepreneurial enterprises and professional services also continues to grow in our business-friendly community.

In the world of trade and commerce, location is key. Our locale is ideally situated just eight miles from downtown Miami and the adjacent Brickell Avenue financial district. Two of the region's most important economic drivers, PortMiami and Miami International Airport, are in proximity. From nearly anywhere in Coral Gables, there is easy access to Florida's interstate highways.

Throughout our history, quality of life has always played an important role in guiding the city's growth and development. The Gables, as it is called locally, is recognized worldwide for its distinctive Mediterranean Revival Style reflected in our historic homes, iconic buildings, and lush landscaping. We are proud of the strict building and zoning regulations that have been in place since the city's inception.

As we approach our 100-year anniversary, Coral Gables remains much as its founder George Merrick envisioned: A place of grace and style where function and beauty co-exist.

As Mayor, it is a pleasure and honor to be part of a cultural renaissance that has elevated our city's standing in the arts and entertainment. Giralda Plaza, a new pedestrian walkway with a multitude of restaurants and outdoor seating, has added luster to the city's impressive roster of award-winning culinary establishments.

Coral Gables boasts institutions of academic excellence that add both to the educational and cultural fabric of our community. The University of Miami, located within our city, is an esteemed institution noted for its highly rated business school. Families can choose from a number of excellent primary and secondary schools as well, both public and private.

I encourage you to think of Coral Gables when relocating or building a new business. We are unmatched as an urban area with amenities that make our city a superb place to do business, raise a family and enjoy the Florida lifestyle.

In partnership with the Coral Gables Chamber of Commerce, we are ready to help you discover the Gables. Come visit us!

Sincerely,

A handwritten signature in dark ink, appearing to read 'V. Lago', written in a cursive style.

Vince Lago
Mayor



Matheson Hammock



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Greetings, Coral Gables!

Welcome to a whole new world: our new Chamber home, our new community-facing Welcome Center, our new Chamber leadership and a new Chamber year!

While this has been an incredibly challenging 18 months for the businesses in The City Beautiful, we embrace our future – for our workforce, our clients, and you, our customers.

As we continue to define the meaning of “New Normal,” our downtown is reaping the benefits of a recovering economy. Businesses are embracing both rapid change and significant trials, especially as it relates to hiring a talented workforce. Our fragile economy is ripe for opportunity, and I am so proud of our local businesses and their ability to pivot in the face of what has been an unprecedented and unforgiving pandemic.

With our centennial less than five years away, the time is perfect to think about our future as a Chamber and city. This latest edition of our comprehensive guide to all things business in Coral Gables contemplates just that, with our publishing partner *Coral Gables Magazine* and our City’s Economic Development Department helping us navigate the City Beautiful. Our Chamber Magazine and Membership Directory is just what you need to help you take advantage of Coral Gables’ resources, as well as get further acquainted with the people and places (and businesses!) that shape The City Beautiful.

Since our founding by the visionary George E. Merrick in 1925 – 96 years ago – the Coral Gables Chamber of Commerce has been dedicated to making our community an epicenter for business, including a significant nod to the glob-

al marketplace, while diligently serving our resident, employee and visitor populations. This publication is another commitment to that community. There is no more complete guide to the amazing assets and services available in the Gables than our Chamber’s annual magazine on how to do business in The City Beautiful.

Most importantly, you will find detailed information on each of our GEM Level investors, Trustees and business members – the companies that have made a significant investment in our great Chamber and our amazing City, despite a devastating pandemic. We hope that you will recognize and honor their commitment by patronizing their establishments throughout the coming year and entrusting them with your business.

To all of our visitors, we welcome you back – we missed you! – and hope you enjoy The City Beautiful. To our residents, we thank you for your support and continued patronage. To our business community, we salute you and value your enduring commitment to making Coral Gables the very best place in all South Florida to do business.

And to businesses seeking a new market to expand into, we say join us and make Coral Gables your new home! There’s no time like the present to invest in a Coral Gables address, the premier destination to do business, raise a family, get a world-class education, enrich your life and immerse yourself in unparalleled culture!

It’s just who we are.

Gratefully,

A handwritten signature in black ink, appearing to read 'M. Trowbridge'.

Mark A. Trowbridge
President & CEO
Coral Gables Chamber of Commerce

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Why We Love The City Beautiful

Welcome to Coral Gables, The City Beautiful, where residents, visitors, and businesses unite to enjoy everything our magnificent community has to offer.

As a Coral Gables resident and incoming Chair of the Board of the Coral Gables Chamber of Commerce I want to share why the City of Coral Gables is so special to me.

Seventeen years ago, I moved to Coral Gables with my family. My husband and I had the great pleasure of raising our children here and have fond memories of them playing at Salvador Park, endless summers at the Venetian Pool, long bike rides to Matheson Hammock Park, celebratory dinners on Miracle Mile, fireworks for the July 4th celebration on the Biltmore lawn, and a good burger from Burger

Bobs, to name a few.

As Chair of the Board, my goals for the upcoming year are to re-engage our business community by providing guidance and assistance where needed to ensure their success for years to come, and to continue our efforts to promote diversity and inclusion.

Coral Gables has it all – exceptional people, historic neighborhoods, lush green spaces, thriving businesses, first-class education, art, culture, parks, pools, golf courses, restaurants, and shopping. We are so fortunate to live, work, and play in the City Beautiful. I sincerely look forward to meeting you and invite you to drop by my office and tell me why Coral Gables is special to you.

All my best,

A handwritten signature in blue ink, appearing to read 'Ana Chaoui'.

Ana Chaoui
Chair of the Board,
Coral Gables Chamber of Commerce
Senior Vice President,
Grove Bank & Trust in Coral Gables

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In The City Beautiful



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The Ideal Locale for Your Business

Business is back – growing and thriving in Coral Gables. Like other localities, the global pandemic presented challenges to our city, but also afforded us new opportunities. Today, we are rebounding with new enterprises emerging throughout the city. The entrepreneurial spirit is alive and well.

More than two dozen new businesses opened over the past 18 months. These include restaurants, retail shops, a hotel, banks, and a gym. These establishments join a dynamic business community that includes multi-national corporations, a strong professional services sector, and a broad array of small businesses.

We are proud to be a multi-cultural hub for Latin American trade and commerce, home to more than 100 multinational businesses in industries ranging from banking and wealth management, to healthcare, entertainment and real estate. In coming years, we expect these sectors of our economy to experience steady growth.

Despite the impact of COVID-19 on the retail market, we look forward to a strong rebound. Three factors stand out in the Coral Gables market: a robust consumer base with more than 50,000 residents joined by another 50,000 daily workers and more than 650,000 people who reside within a 20-minute drive; a multi-modal transit system that includes Metrorail, a trolley system, and a free central business district ride service; and competitive pricing for commercial real estate.

Small enterprises, employing one to nine individuals, represent the largest component of our business landscape. We are committed to the continued growth of this vital economic sector. The city offers myriad programs, including workshops and permitting assistance, to help business people

thrive. Due to its strong financial position, highly skilled workforce, high per capita income and a central location, Coral Gables is ranked as one of the best U.S. cities in which to start a small business.

Coral Gables is known for its stability and strong financial standing. The city boasts a AAA bond rating by both Standard & Poor's and Moody's. This allows us to invest in new facilities that enhance our service-delivery capability. Last year we opened a state-of-the-art Police and Fire Headquarters and broke ground for a Development Services Center. The new center will consolidate municipal services for quicker and easier planning, permitting and other building related activities. Additional infrastructure projects underway include a downtown parking garage, a transportation mobility hub and a new fire station.

The private sector has also invested in infrastructure. Coral Gables is one of South Florida's premium office markets, with 7.7 million square feet of prime space. Over the next several years, other non-residential projects will be completed to address the needs of the business community.

Coral Gables offers an exceptional quality of life, a pro-business tax climate and adherence to careful and responsible growth that makes our city ideal for domestic and international investment. If you are interested in establishing or expanding a business in The City Beautiful, please contact us at 305-460-5310 for additional information. We look forward to hearing from you.

Sincerely,

A handwritten signature in blue ink, appearing to read "Julian H. Perez".

Julian H. Perez, AICP, CFM
Director
Economic Development Department
City of Coral Gables

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Our Flight of the Phoenix

This past year has been one of challenge. And the crisis, while universal, was also personal, threatening our very well-being. That's scary.

I like dealing in metaphor. In trying to find something appropriate that captures this moment in time I landed on the mythological bird, The Phoenix.

The Phoenix has been a recurring theme of renewal and reinvention throughout the ages. Exactly why is this symbol appropriate? The ancients defined it as a "Fabulous bird that was believed to be unique and reborn from its ashes." In other words it dies and comes back, only better. Different cultures treated it differently. Egyptians saw it as a symbol of rebirth of wealth and fertility. Greco-Romans identified it with immortality and resurrection. The Chinese (yes it traveled that far) saw it as a symbol of virtue, grace, and power, as well as prosperity.

Today we see it as a symbol of growth through re-emerging from adversity. In other words, you go through a difficult situation and come out renewed. Sounds very much like the Gestalt philosophy: "Out of chaos comes order." We certainly did that this past year.

Coral Gables didn't exactly crash and burn. It did, however, experience great pain which required the community to make massive adjustments along the way. Government adapted to social distancing (with a great deal of work achieved outside City Hall); restaurants (a sea of them) immediately reinvented quality outdoor dining, continuing to service the residents; shops never closed but rather

created personal service with reduced in-store customers; art galleries invented personal delivery to display works of art to be seen in your home; banks, investment firms, wealth managers, legal and accounting companies adopted reduced office hours for staff while continuing to provide their services to the home-bound community. The word "Zoom" took on a whole new meaning. In short, everyone became part of the solution rather than languishing in the problem. It showed the resiliency and strength of The City Beautiful.

It wasn't an individual response but rather a collective, community effort orchestrated by the underlying theme of our survival as a group rather than a series of one-offs. This is what tests our mettle and our "test results" provided clear proof of the value of Coral Gables and why it truly is the gem of Miami-Dade County. It is, and always has been, a community in its purest definition. Not exactly a film directed by Frank Capra...but pretty close. We're that good.

Those lucky enough to live and work here are exactly that – fortunate. We're an enclave of residents who view our community as something special: caring, smart, beautiful, successful, historic, powerful and one that respects the word legacy. Maybe that's why we're so concerned for each other. If the myth of The Phoenix is true, we're at the start of a new transformation of growth, success, and prosperity. Embrace it.

Sincerely,

A handwritten signature in black ink, appearing to be 'RR', with a long horizontal flourish extending to the right.

Richard Roffman
Chief Executive Officer and Publisher
Coral Gables Magazine

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CHAMBER OF COMMERCE

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Mark A. Trowbridge

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Coral Gables, FL 33134

PH: (305) 446-1657

Web: coralgableschamber.org

Email: info@coralgableschamber.org

Facebook: The Coral Gables Chamber of Commerce

Twitter: @GablesChamber

Instagram: @GablesChamber

LinkedIn: Coral Gables Chamber of Commerce

YouTube: GablesCommunications

#GablesChamber

CORAL GABLES
MAGAZINE

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**A COMPLETE GUIDE TO DOING
BUSINESS IN CORAL GABLES**

- | | |
|---|---|
| 8 GREETINGS FROM THE MAYOR | 62 RESOURCES FOR ENTREPRENEURS
Help for new, small businesses |
| 10 NOTE FROM THE CHAMBER'S CEO | 68 COMMERCIAL REAL ESTATE
The top buildings in town |
| 12 NOTE FROM THE CHAMBER'S CHAIR OF THE BOARD | 72 SHARED WORKSPACE
Flexible alternatives |
| 14 INVITE FROM ECONOMIC DEVELOPMENT | 76 BUSINESS EDUCATION
MBAs for professionals |
| 16 THOUGHTS FROM THE PUBLISHER | 80 RELOCATION GUIDE
Schools and hospitals for families |
| 20 POINTS OF INTEREST
Locations of importance | 86 RESIDENTIAL REAL ESTATE
Trends in local housing |
| 22 THE BUSINESS LANDSCAPE
The mix of local business | 92 PERMITTING & LICENSES
An overview of the process |
| 28 MULTATIONALS
Global headquarters | 98 USEFUL INFORMATION
Demographics & other facts |
| 36 FINANCIAL INSTITUTIONS
The leading local banks | 100 CHAMBER MEMBERSHIP DIRECTORY
Members and their businesses |
| 50 TRADE OFFICES
Promoting global links | 129 CHAMBER TRUSTEES
The next level of commitment |
| 54 NGOs
Private sector organizations | 136 CHAMBER GEM MEMBERS
The most invested organizations |



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- 2) The Biltmore
855-311-6903
- 3) Courtyard by Marriott
305.443.2301
- 4) Hotel Colonnade
305.441.2600
- 5) Hyatt Regency
305.441.1234
- 6) Hotel St. Michel
305.444.1666
- 7) Thesis Hotel
305.667.5611

ATTRACTIONS & CULTURE

- 8) Actors' Playhouse, Miracle Theatre
(305) 444-9293
- 9) Books & Books
305.442.4408
- 10) Coral Gables Art Cinema
786.472.2249
- 11) Coral Gables Museum
305.603.8067
- 12) Fairchild Tropical Botanic Garden
305.667.1651
- 13) Lowe Art Museum
305.284.3535
- 14) Matheson Hammock Park & Marina
305.665.5475
- 15) Merrick House
305.460.5361
- 16) Venetian Pool
305.460.5306
- 17) Montgomery Botanical Center
305.667.3800

SITES/MONUMENTS

- 18) Alhambra Water Tower
- 19) Alhambra Entrance
- 20) Coral Way Entrance
- 21) De Soto Fountain
- 22) Douglas Entrance
- 23) Granada Entrance
- 24) Country Club Prado Entrance

HISTORIC VILLAGES

- 25) Chinese Village
- 26) Florida Pioneer Village
- 27) Dutch South African Village
- 28) French City Village
- 29) French Country Village
- 30) French Normandy Village
- 31) Italian Village

SHOPPING & DINING

- 32) Shops at Merrick Park
305-529-1215
- 33) Miracle Mile Shopping & Dining District
305-569-0311
- 34) Giralda Plaza

GOLF COURSES

- 35) Biltmore Golf Course
305.460.5364
- 36) Granada Golf Course
305.460.5367
- 37) Riviera Golf Course
305.661.5331

TENNIS COURTS

- 38) Tennis at Biltmore Hotel
305.460.5360
- 39) Coral Gables Country Club
305.392.0819
- 40) Jaycee Park
305.460.5600
- 41) Phillips Park
305.460.5600
- 42) Salvadore Park
305.460.5333

OTHER LOCATIONS

- 43) Coral Gables Chamber of Commerce
305.446.1657
- 44) Coral Gables Welcome Center
305.446.1657
- 45) Coral Gables Women's Club
305.448.7080
- 46) Coral Gables City Hall
305.446.6800



10



12



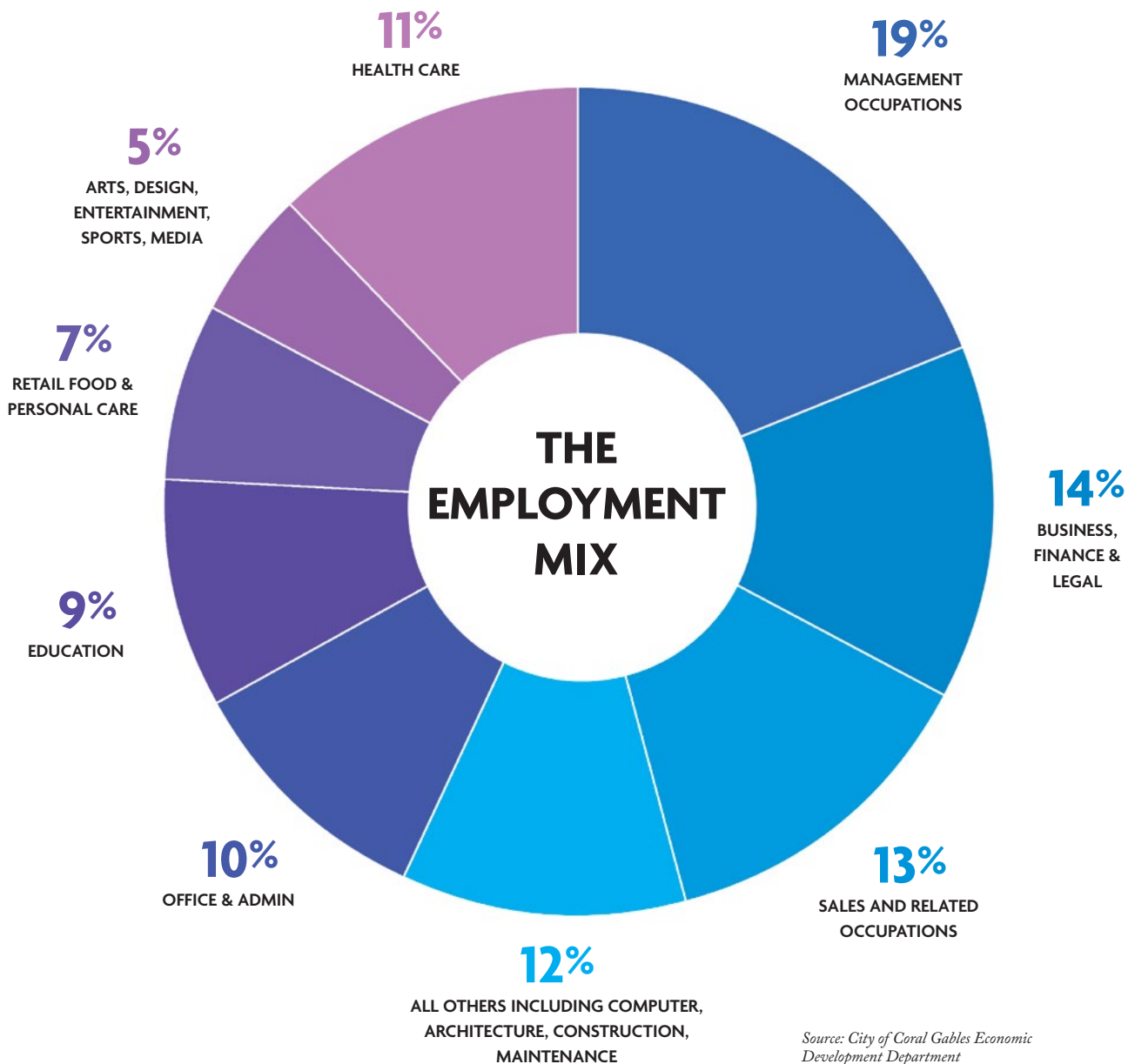
34



35

The Post-Pandemic Economic Landscape

ARE THE DRIVERS OF THE LOCAL ECONOMY STILL THE SAME?



Source: City of Coral Gables Economic Development Department



CLOCKWISE FROM TOP LEFT: BILTMORE HOTEL, SHOPS AT MERRICK PARK, MIRACLE MILE SHOPPING, PUBLIC TRANSPORTATION, BACHOUR RESTAURANT

Among the hallmarks of the pandemic (and post-pandemic) economy has been a dramatic acceleration of technology and its use in the business place. From Zoom conferences to high-speed data connections, the work-from-home culture driven by Covid-19 has sped up the adoption of smart-city infrastructure that Coral Gables has pushed as fundamental to its economic development.

“We are getting national and international recognition as a smart city, for integrating technology into the economy,” says Julian Perez, director of the city’s Economic Development Department. Among recent accolades, the city has for two years won the top National Digital Cities award for municipalities of 75,000 or less. “To

“WE ARE GETTING NATIONAL AND INTERNATIONAL RECOGNITION AS A SMART CITY, FOR INTEGRATING TECHNOLOGY INTO THE ECONOMY”

JULIAN PEREZ, DIRECTOR, CORAL GABLES ECONOMIC DEVELOPMENT DEPARTMENT



UNIVERSITY OF MIAMI
STUDENT CENTER

LEADING EMPLOYERS IN CORAL GABLES (A SAMPLER)

COMPANY	INDUSTRY	EMPLOYEES
UNIVERSITY OF MIAMI	EDUCATION	4,877*
DOCTORS HOSPITAL	HEALTHCARE	2,200
CITY OF CORAL GABLES	GOVERNMENT	846
PUBLIC SCHOOLS	EDUCATION	723
AMERANT BANK	FINANCIAL	719
CORAL GABLES HOSPITAL	HEALTHCARE	650
THE BILTMORE HOTEL	HOSPITALITY	316
BACARDI USA	SPIRITS	300+
QUIRCH FOODS	FOOD	300
FRESH DEL MONTE PRODUCE	FOOD	275
MERCEDES-BENZ	AUTOMOTIVE	250
MILICOM	TELECOM	215
BHHS/EWM	REAL ESTATE	210
THE COLLECTION	AUTOMOTIVE	150
ZUBI ADVERTISING	MEDIA	138
HBO LATIN AMERICA	MEDIA	80

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marry high technology with business development is the future,” says Perez. “This is the fourth wave of the industrial revolution – to move a lot of data and to make sense of that data, to be able to process it. We are really ahead of the game in these applications.”

Among other initiatives, the city’s government is in the final phase of transforming itself into a paperless, horizontally integrated system where everything is digital, and all departments can talk to each other in the same language. The enterprise software systems being installed will also make all government processes (including business licensing, taxing and permitting) transparent in real time.

Having said that, Coral Gables remains the same in terms of its blend of businesses that have kept the city prosperous and fiscally fit. Its budget remains balanced (with the city getting a AAA from all rating agencies). Its overall retail occupancy has reached 97.2 percent (88.6 percent on Miracle Mile). And even during the pandemic, 30 new businesses were launched – 13 new retailers, 16 new restaurants and 1 new hotel – along with 500,000 square feet of new office space.

“I always say that the biggest driver [of our economy] is that Coral Gables punches above its weight,” says Mark Trowbridge, the CEO and President of the Coral Gables Chamber of Commerce, itself regarded as the top chamber in Miami-Dade County. “What I mean by that is, from office space to infrastructure to location to

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MARK A. TROWBRIDGE, PRESIDENT AND CEO,
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having a major university partner, there is no sector you can look at where we are not above average.” Just as importantly, “we are building a climate that is very user friendly to business.”

That business-friendly climate, combined with stellar lifestyle amenities – a plethora of fine dining, theater, high-end retail, leafy neighborhoods, safe & walkable streets – is one reason why more than 100 multinational companies have located their regional headquarters here, from Bacardi, Mastec, Diageo and HBO, to Fresh Del Monte Produce, IBM, Tiffany and American Airlines. “In essence, it’s a human scale downtown in a suburban environment,” says Ziyad Mneimneh, who located his global real estate management firm Polaris Realty Capital to the Gables. “I can walk from a beautiful suburbia, on a quiet safe street, to a charming downtown,” he says. “I envy myself.”

Coral Gables is also, like South Florida as a whole, a city of small businesses and professional service firms, operating from a slew of office options that include new Class-A mid-rises as well as the largest per-capita number of shared workspaces in the state. “Coral Gables will always have in its DNA the small, mom and pop genre of businesses, and we are very proud of that,” says Trowbridge, who estimates that at least half of his 1,600 chamber members are firms with fewer than 10 employees.

Partly as a result of so many small firms, Trowbridge notes that “you can do anything here – work here, live here, build your life here. You can grocery shop, get your hair cut, get your car serviced, go to the theater, visit your banker or your lawyer, have your clothes

**“I CAN WALK FROM A BEAUTIFUL SUBURBIA,
ON A QUIET SAFE STREET, TO A CHARMING
DOWNTOWN... I ENVY MYSELF”**

ZIYAD MNEIMNEH, POLARIS REALTY CAPITAL,
CORAL GABLES

drycleaned... We don’t always promote the city that way, but it is a complete universe.”

When it comes to larger employers, there are only a handful that exceed the federal government’s definition of a small business, which means 500 employees or less. Those that top that benchmark – the top employers – include the University of Miami, Baptist Health System, Miami-Dade Public Schools, Doctors Hospital and Amerant Bank. All fall into the category of information and service-driven industries of the future.

“Everyone knows this area as Miami. But we are moving forward developing our own brand based on technological excellence,” says Perez, including the installation of a 5G network throughout the downtown and real-time traffic data monitoring for retailers. “We are establishing the infrastructure. Companies feel very comfortable that the technology is here.” ■



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BACARDI SHOWROOM, CORAL GABLES

Multinationals in the Gables

WITH ITS INTERNATIONAL CULTURE, PROXIMITY TO MIAMI INTERNATIONAL AIRPORT, AND ABUNDANT STOCK OF ELEGANT HOUSING AND CLASS-A OFFICE SPACE, CORAL GABLES CONTINUES TO ATTRACT GLOBAL FIRMS THAT SEE THE CITY AS A PERFECT PLACE FOR HEMISPHERIC HEADQUARTERS

For decades, Coral Gables has taken pride as a hub for multinational companies, firms that have an office in the U.S. and in at least one other country. More than 120 multinationals now call the city home, operating offices that range from large global headquarters and North American executive offices to small regional bases for Latin America.

The companies span a wide variety of industries: tech, hospitality, luxury goods, engineering, media, accounting, dairy products and dance studios, to name a few.

Among those with the largest number of employees in Coral Gables are: MasTec, the Fortune 500 builder that keeps its global headquarters in the city and employs some 350 in Coral Gables; Bacardi, the spirits group that runs its North

American headquarters from the city and employs more than 300 in the Gables; and Fresh Del Monte Produce, with U.S. executive offices in the city employing more than 275.

Other multinationals that are major employers in the Coral Gables: telecom provider Millicom International Cellular, which has about 215 people in the city; engineering and design firm Stantec, which has about 90 located here; and software company Datapro, which employs about 85 in the Gables.

On the following pages, we profile heavyweights Bacardi, Fresh DelMonte and MasTec, as well as a rising star, Gables-based PayCargo, which provides an electronic payment system for freight transport. PayCargo just raised \$125 million to fund an expansion will likely double its Gables staff to 100.

BACARDI LIMITED

NEW FROM THE PRIVATELY HELD SPIRITS GIANT:
FLAVORED BOMBAY GINS, CANNED BACARDI COCKTAILS



PETE CARR, REGIONAL PRESIDENT NORTH AMERICA
2701 SOUTH LE JEUNE ROAD, SUITE 400, CG 33134

New flavored gins, featuring Bombay Bramble infused with blackberries and raspberries, plus Bombay Sapphire Sunset, filled with spices and Spanish mandarin – or Bacardi rum cocktails sold in cans with a new recipe (Bahama Mama, bursting with orange, red berries and pineapple). These are some of the latest innovations from Bacardi Limited, the world's largest privately held spirits company.

The Bermuda-based conglomerate produces and markets more than 200 brands and labels, including its signature Bacardi rum, Grey Goose vodka, Patron tequila, Dewar's blended Scotch whiskey, Martini vermouth and Bombay Sapphire gin. Still owned by its founding family, the company keeps its North American headquarters on Le Jeune Road in Coral Gables, employing some 300 people in the city, mainly handling sales and marketing in the US and Canada.

Leading the headquarters is regional president Pete J. Carr, who has worked in the beverage industry for more than a quarter century. The Gables office also holds Bacardi's archives, which span 30,000-plus items – from valuable paintings to antique bottles from the company's facilities founded in the late 1800s in the eastern Cuba city of Santiago.

Today, Bacardi employs about 7,000 people worldwide, operating 20 production facilities in nations as diverse as Italy, India and Mexico, and selling its brands in some 170 countries. Though the company does not disclose revenues, analysts have estimated that sales top \$5 billion a year, with the United States as the company's largest market.

MASTEC

CEO JOSE R. MAS PROJECTS RECORD REVENUE
THIS YEAR, TOPPING \$8 BILLION



JOSE R. MAS, CEO
800 SOUTH DOUGLAS ROAD, 10TH FLOOR, CG 33134

Based in Coral Gables since 2004, this Fortune 500 company is poised for its best year yet, thanks to the rollout of 5G wireless technologies and increased government spending on energy and infrastructure. MasTec projects revenues to top \$8 billion for the first time in 2021, up from \$6.3 billion in 2020 when sales dipped because of coronavirus. Profits in 2020 still topped \$300 million for the third straight year.

Listed on the Nasdaq exchange, MasTec started out as a builder mainly for landline phone companies. Now, it does construction and engineering for electric companies, wireless telecom, renewable energy, oil and gas companies and other industries. In May, it expanded its reach with the roughly \$420 million purchase of Intren, an Illinois-based contractor that provides services to utilities, cities and cooperatives in 14 states. Intren had about \$550 million in revenue in the 12-month period ended March 2021.

Though it ranks among the country's 500 largest companies by revenue, MasTec takes pride in its roots as a Cuban-American family business. CEO Jose R. Mas aims to add to the legacy of his hard-scrabble immigrant dad, who founded MasTec's predecessor firm Church & Tower. The younger Mas is taking MasTec into the latest growth areas, including 5G telecom, wind and solar energy, plus deployment of sensors for driverless cars. He aims to increase MasTec's annual revenues to \$10 billion.

MasTec (with offices also in Canada) employs more than 20,000 employees part- and full-time, including some 350 in Coral Gables.

FRESH DEL MONTE PRODUCE

DIVERSIFYING FROM BANANAS, WITH ITS FRSHst BISTRO NOW OPEN IN CORAL GABLES



YOUSSEF ZAKHARIA, GLOBAL PRESIDENT & COO
241 SEVILLA AVE., 12TH FLOOR, CG 33134

Long known for selling bananas and other fresh fruits and vegetables to supermarkets and distributors, Fresh Del Monte Produce is expanding its offerings. The company recently opened its first FRSHst bistro in Florida, in the same building as its U.S. executive offices at 241 Sevilla Avenue. It's all part of a larger effort to sell more directly to consumers and boost revenue from pre-cut produce and prepared foods.

Fresh Del Monte felt a sting from the coronavirus pandemic, when sales to the food service and restaurant industries fell. Yet supermarkets fared well, as families cooked more at home. The produce giant adjusted by selling some under-utilized assets and "making progress on our five-year strategic initiatives to become a value-added and more diversified company," said Chairman and CEO Mohammad Abu-Ghazaleh. For 2020, net sales dipped 6 percent to \$4.2 billion, and profits fell slightly to \$49.2 million, compared to 2019. Bananas still made up nearly 40 percent of revenue.

Spun off from Del Monte's canned food unit in the 1980s, Fresh Del Monte operates from farm to table, mainly growing, transporting, and selling freshly harvested produce. Its holding company went public on the New York Stock Exchange in 1997. Running day-to-day operations from Coral Gables is Youssef Zakharia, president and chief operating officer since 2016. The company employs more than 275 people in the Gables in such varied fields as shipping, information technology, marketing and sales.

PAYCARGO

EXPANDING IN EUROPE, ASIA AND BEYOND, WITH \$125 MILLION JUST RAISED



EDUARDO DEL RIEGO, CEO
201 ALHAMBRA CIRCLE, SUITE 711, CG 33134

Coral Gables-based PayCargo made headlines in June, receiving a \$125 million investment from private equity firm Insight Partners to expand its business beyond North America and Europe. The money came after a \$35 million investment just months earlier by a group led by the same New York equity firm.

PayCargo provides an electronic system to make it faster and safer for people sending goods to pay logistics providers such as railroads and warehouses. Business had been growing at a solid pace but soared during the coronavirus pandemic. That's because many people did not want to handle paper documents for health reasons and because online transactions became more accepted globally.

In 2020, PayCargo roughly doubled the volume of payments handled to top \$4 billion, taking in \$45 million in revenue. In 2021, it expects to double its payments volume again, says CEO Eduardo Del Riego.

Today, PayCargo works with more than 67,000 users, paying vendors ranging from air and sea carriers to truckers. With added funding, it plans to grow in Europe and launch in Asia this year. Later, it aims to enter the Middle East, Africa and Latin America. Growth potential is huge, says Del Riego, because most global trade still relies on paper-based payments such as checks, cash and vouchers.

Founded by South Florida entrepreneurs, PayCargo set up its Gables headquarters in 2009. It expects to double staff in the city to roughly 100 people by 2024.

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MULTINATIONALS IN CORAL GABLES: A SAMPLER

AECOM

Type of Business: Architecture, engineering – South Florida office
 Top Executive: Mark Blanchard, vice president
 Address: 901 Ponce de Leon Blvd., Suite 900, CG 33134
 Website / Phone: www.aecom.com; 305.444.4691
 Employees: 75

AMERICAS MARKET INTELLIGENCE

Type of Business: Market research – Global headquarters
 Top Executive: John Price – managing director
 Address: 95 Merrick Way, Floor 3, Coral Gables, FL 33134
 Website /Phone: www.americasmi.com; 305.441.9300
 Employees: 10

AMERICAN AIRLINES

Type of Business: Airline – Some LAC functions, ticket sales center
 Top Executive: Christine Valls, managing dir., Florida LAC sales
 Address: 901 Ponce de Leon Blvd., Suite 900, CG 33134
 Website/Phone: www.aa.com; 305.520.3044
 Employees: 40+

APPGATE

Type of Business: Cybersecurity software – Global headquarters
 Top Executive: Barry Field, CEO
 Address: 2333 Ponce de Leon Blvd., Suite 900, CG 33134
 Website /Phone: www.appgate.com; 305.537.9500
 Employees: 35

ARTHUR MURRAY INTERNATIONAL

Type of Business: Dance studios – Global headquarters
 Top Executive: John Kimmins, president
 Address: 1077 Ponce de Leon Blvd. Second Floor,
 Coral Gables, FL 33134
 Website/Phone: www.arthurmurray.com; 305.445.9645
 Employees: 15

AVISON YOUNG

Type of Business: Commercial Real Estate – Miami office area
 Top Executive: Donna Abood, Michael Fay – managing directors
 Address: 2020 Ponce de Leon Blvd. Suite 1200,
 Coral Gables, FL 33134
 Website/Phone: www.avisonyoung.com; 305.446.0011
 Employee: 25

BACARDI

Type of Business: Spirits – North America regional headquarters
 Top Executive: Pete Carr, regional president North America
 Address: 2701 South Le Jeune Road, CG 33134
 Website /Phone: www.bacardilimited.com; 305.573.8600
 Employees: 300+

CALLISON RTKL

Type of Business: Architecture, interior design – South Florida office
 Top Executive: Daniel Freed, vice president
 Address: 396 Alhambra Plaza, South Tower,
 Suite 500, CG 33134
 Website/Phone: www.callisonrtkl.com; 786.268.3200
 Employees: 45

CHERRY BEKAERT LLP

Type of Business: Accounting – South Florida office
 Top Executive: David Appel, Florida regional market leader
 Address: 2525 Ponce de Leon Blvd., Suite 1040, CG 33134
 Website/Phone: www.cbh.com; 786.693.6300
 Employees: 70

CHOPARD AMERICAS

Type of Business: Fine watches, jewelry – Americas headquarters
 Top Executive: Jean Baptiste Maillard – managing director
 Address: 75 Valencia Ave. Ste 1200 Coral Gables, FL 33134
 Website /Phone: www.chopard.com; 305.774.3898
 Employees: 30

CYXTERA TECHNOLOGIES

Type of Business: Data centers – Global headquarters
 Top Executive: Nelson Fonseca, CEO
 Address: 2333 Ponce de Leon Blvd., Suite 900, CG 33134
 Website/Phone: www.cyxtera.com; 305.537.9500
 Employees: 100

DATAPRO INC.

Type of Business: Software – U.S. Headquarters
 Top Executive: Ricardo Montero – CEO
 Address: 770 Ponce de Leon Blvd. 2nd Floor,
 Coral Gables, FL 33134
 Website /Phone: www.datapromiami.com; 305.374.0606
 Employees: 85

DRAGADOS USA

Type of Business: Construction, engineering – U.S. Southeast office
 Top Executive: Chris O'Neil – senior vice president
 Address: 1 Alhambra Plaza, Suite 1200,
 Coral Gables, FL 33134
 Website /Phone: www.dragados-usa.com; 305.423.7600
 Employees: 5

EGON ZEHNDER

Type of Business: Executive search – South Florida office
 Top Executive: Bernhard Scholl, office leader
 Address: 121 Alhambra Plaza, Suite 1130, CG 33134
 Website/Phone: www.egonzehnder.com; 305.569.1000
 Employees: 20

FRESH DEL MONTE PRODUCE

Type of Business: Fresh Foods – U.S. executive office
 Top Executive: Youssef Zakharia, global president and COO
 Address: 241 Sevilla Ave. 12th Fl, Coral Gables, FL 33134
 Website/Phone: www.freshdelmonte.com; 305.520.8400
 Employees: 275+

HAZEN AND SAWYER

Type of Business: Environmental engineering – U.S. headquarters
 Top Executive: Jason Page, vice president
 Address: 999 Ponce de Leon Blvd. Suite 1150,
 Coral Gables FL, 33134
 Website/Phone: www.hazenandsawyer.com; 305.443.4001
 Employees: 15



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MULTINATIONALS IN CORAL GABLES: A SAMPLER

HYATT HOTELS & RESORTS

Type of Business: Hotels - Latam and Caribbean headquarters
 Top Executive: Thierry Guillot, senior vice president LAC
 Address: 396 Alhambra Circle, Suite 788, CG 33134
 Website/Phone: www.hyatt.com; 305.777.1234
 Employees: 15

MASTEC

Type of Business: Infrastructure construction - Global headquarters
 Top Executive: Jose R. Mas, CEO
 Address: 800 South Douglas Road, 10th floor, CG 33134
 Website /Phone: www.mastec.com; 305.599.1800
 Employees: 350

MILlicom INTERNATIONAL CELLULAR (TIGO)

Type of Business: Telecommunications – US headquarters
 Top Executive: Mauricio Ramos CEO
 Address: 255 Giralda St., Ste 800 Coral Gables, FL 33134
 Website /Phone: www.millicom.com; 305.445.4100
 Employees: 215

OBM INTERNATIONAL

Type of Business: Architecture and planning - US headquarters
 Top Executive: Gustave Valle EVP and president Latin America
 Address: 806 South Douglas Road, Suite 400, CG 33134
 Website /Phone: www.obmi.com; 305.537.7100
 Employees: 40

PAYCARGO

Type of Business: Cargo payments – global headquarters
 Top Executive: Eduardo Del Riego – CEO
 Address: 201 Alhambra Circle, Suite 711, CG 33134
 Website /Phone: www.paycargocom.com; 888.250.7788
 Employees: 50+

PEDELTA

Type of Business: Structural Engineering – US headquarters
 Top Executive: Andrea Travani, director
 Address: 2000 Ponce de Leon Blvd. Suite 608, CG 33134
 Website /Phone: www.pedelta.com; 305.648.0100
 Employees: 5-

PERKINS + WILL

Type of Business: Architects –Florida Land LAC headquarters
 Top Executive: Lawrence Kline, managing director
 Address: 2800 Ponce de Leon Blvd. Suite 1300, CG 33134
 Website /Phone: www.pekinwill.com; 305.569.1333/4
 Employees: 60

SPENCER STUART

Type of Business: Executive recruiters - Miami area office
 Top Executive: David MacEachern, partner & office manager
 Address: 355 Alhambra Circle, Suite 1300, CG 33134
 Website /Phone: www.spencerstuart.com; 305.443.9911
 Employees: 10

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Financial Services in Coral Gables

Coral Gables is a highly affluent community, and as such hosts dozens of bank branches and numerous offices that provide wealth management services. It is the corporate headquarters to four commercial banks (Amerant, Banesco USA, Bradesco BAC and Professional) and hosts the executive offices of another (City National Bank of Florida). It's also the home base for several wealth management firms (Coral Gables Trust, Evensky & Katz/Foldes Financial, and Firestone Capital Management). On the following pages, we profile 14 of the key financial players serving Coral Gables, with information on their assets, location and key personnel. On this page, we list the deposits and location of all bank branches in the city's 33134 zip code as an indicator of the strength of financial services in Coral Gables.

BANKS BY LOCAL BRANCH DEPOSIT

(Total in Coral Gables Q3 2020: \$22.5 Billion)*

AMERANT (CORAL GABLES BASED) 220 Alhambra Circle \$4.17 billion	NEW YORK COMMUNITY BANK (NEW YORK BASED) 2701 Ponce De Leon \$156 million
ANTHEM BANK & TRUST (LOUISIANA BASED) 1 Alhambra Plaza \$11.7 million	OCEAN BANK (MIAMI BASED) 2655 Le Jeune Rd. \$64 million
APOLLO BANK (MIAMI BASED) 1826 Ponce De Leon \$125 million	PACIFIC NATIONAL BANK (MIAMI BASED) 255 Aragon Ave. \$109 million
BAC FLORIDA BANK (CORAL GABLES BASED) 169 Miracle Mile \$1.9 billion	POPULAR BANK (NEW YORK BASED) 2317 Ponce De Leon \$123 million
BANESCO USA (CORAL GABLES BASED) 150 Alhambra Circle \$1.27 billion	PROFESSIONAL BANK (CORAL GABLES BASED) 396 Alhambra Circle \$699 million
BANK OF AMERICA (NORTH CAROLINA BASED) 2308 Ponce De Leon \$991 million 2600 S. Douglas Rd. \$212 million	REGIONS BANK (ALABAMA BASED) 2800 Ponce De Leon \$982 million
BANK OZK (ARKANSAS BASED) 1220 Ponce De Leon \$101 million	SEASIDE NATIONAL BANK & TRUST (ORLANDO BASED) 2222 Ponce De Leon \$179 million
BEAL BANK USA (NEVADA BASED) 2610 Ponce De Leon 19 million	SOUTHSTATE BANK (WINTER HAVEN BASED) 2901 Le Jeune Rd. \$20.4 million
CENTENNIAL BANK (ARKANSAS BASED) 121 Alhambra Plaza \$219 million	SUNSTATE BANK (MIAMI BASED) 2901 Le Jeune Rd. \$96 million
CITIBANK (SOUTH DAKOTA BASED) 396 Alhambra \$588 million	SYNOVUS BANK (GEORGIA BASED) 2020 Ponce De Leon \$226 million
CITY NATIONAL BANK OF FLORIDA (MIAMI BASED) 2855 S. Le Jeune Rd. \$3.47 billion	TD BANK (DELAWARE BASED) 2401 Ponce De Leon \$273 million 255 Alhambra Circle \$295 million
EASTERN NATIONAL BANK (MIAMI BASED) 270 Alhambra Circle \$45 million	THE FIRST NATIONAL BANK OF SOUTH MIAMI 3399 Ponce De Leon \$136 million
FIRST AMERICAN BANK (ILLINOIS BASED) 540 Biltmore Way \$107 million	THE NORTHERN TRUST COMPANY (ILLINOIS BASED) 595 Biltmore Way \$399 million
FIRST HORIZON BANK (TENNESSEE BASED) 121 Alhambra Plaza \$36 million	TIAA, FSB (JACKSONVILLE BASED) 20 Giralda Ave. \$492 million
FIRST-CITIZENS BANK & TRUST (NORTH CAROLINA BASED) 250 Palermo Ave. \$75 million	TRUST BANK (NORTH CAROLINA BASED) 2000 Ponce De Leon \$129 million 100 Miracle Mile \$354 million 201 Alhambra Circle \$131 million
FIRSTBANK PUERTO RICO (PUERTO RICO BASED) 2990 Ponce De Leon \$194 million	US CENTURY BANK (DORAL BASED) 396 Alhambra Circle \$137 million
GROVE BANK & TRUST (MIAMI BASED) 2151 S. Le Jeune Rd. \$80 million	VALLEY NATIONAL BANK (NEW JERSEY BASED) 2121 Ponce De Leon \$92 million
HSBC BANK USA (VIRGINIA BASED) 222 Ponce De Leon \$1.7 billion	WELLS FARGO NATIONAL BANK (SOUTH DAKOTA BASED) 2100 Ponce De Leon \$210 million 2555 Ponce De Leon \$800 million
IBERIABANK (LOUISIANA BASED) 2109 Ponce De Leon \$653 million	
JPMORGAN CHASE BANK (OHIO BASED) 355 Alhambra Circle \$311 million 1300 Ponce De Leon \$118 million	

*Source: Federal Deposit Insurance Corporation

GABLES FINANCIAL SERVICES PROFILES

AMERANT BANCORP.

ASSETS: \$7.74 BILLION AS OF MARCH 31, 2021

LOCATION: 220 ALHAMBRA CIRCLE

FOUNDED: 1979, FORMERLY KNOWN AS MERCANTIL BANK

KEY PERSONNEL: JERRY PLUSH, VICE-CHAIRMAN AND CEO

The largest bank based in Coral Gables, Amerant has a new chief executive as of March 2021. Jerry Plush has experience both in banking and private equity, and he's putting more emphasis on community outreach and on profitability at the company that trades its shares on Wall Street.

In recent months, Amerant has trimmed its network to 25 branches, 18 in South Florida and seven around Houston, closing two centers. It's also started buying back up to \$40 million of its own shares.

Profits rose to \$16 million in the second quarter 2021, up from \$14.5 million a quarter earlier. In 2020, the bank reported a \$1.7 million loss. That's mainly because of \$88 million in provisions for potential losses on loans, including cash owed by a Miami coffee trader that suddenly went bankrupt.

Amerant began in North Miami Beach in 1979 as Gold Coast National Bank. It then became Commercebank and later was bought by Venezuela's Mercantil group, which significantly increased assets. In 2018, it was spun off from Mercantil as Amerant Bancorp. and began trading its stock on the Nasdaq exchange.

Plush wants to deepen Amerant's local roots, shifting mindset from subsidiary to community bank.

"As we look forward," Plush told analysts, "we will be focused



JERRY PLUSH

on core deposit growth, building brand awareness, rationalizing our business lines and geographies, driving cost efficiencies across the business and optimizing our capital, with a clear goal to continue on the path toward improved performance."

Two key initiatives: Expanding digital offerings, an effort that features partnerships with fintech firms Numerated and Marstone, and boosting deposits from domestic U.S. customers.

BANESCO USA

ASSETS: \$2 BILLION AS OF MARCH 31, 2021

LOCATION: 150 ALHAMBRA CIRCLE, SUITE 100

FOUNDED: 2006

KEY PERSONNEL: MARIO OLIVA, PRESIDENT AND CEO

BanESCO USA is an independent Florida bank, with four branches in southeast Florida – Coral Gables, Hialeah, Aventura and Brickell, plus one branch in San Juan, Puerto Rico. It recently bought a building in the Doral area west of Miami International Airport and planned to open a branch there in late 2021.

The bank also intends to move its headquarters from Coral Gables to the building it purchased for nearly \$12 million at 3155 NW 77th Ave. in unincorporated Miami-Dade County. That shift aims partly to ensure more space for growth, says Mario Oliva, who became president and CEO in early 2020.

Founded 15 years ago, BanESCO USA is now strong in real estate lending. "We've developed robust commercial real estate and residential products that are very competitive for our domestic and international customers," Oliva says.

Although Covid-19 cut office traffic and boosted investment in online offerings, BanESCO USA achieved growth during the pandemic. "Lending to businesses through the government's Paycheck Protection Program brought in some 600 new customers," says Oliva. In the year ending June 2021, loans grew by 7 percent, or \$103 million; deposits by 2 percent, or \$38 million; and assets by 2 percent, or \$32 million, to top \$2 billion.



MARIO OLIVA

BanESCO USA is part of BanESCO International, a financial services brand with a presence in six countries including Venezuela, Panama and the Dominican Republic. Its founder and primary shareholder is banker and economist Juan Carlos Escotet Rodríguez, who also is the primary shareholder in Spain's Abanca. Recently, BanESCO USA and Abanca USA extended a \$17.5 million syndicated loan to Miami developer Cade Capital for a residential project of two five-story buildings in northern Miami-Dade County.

BRDESCO BAC FLORIDA BANK

ASSETS: \$2.1 BILLION AS OF MARCH 31, 2021

LOCATION: 169 MIRACLE MILE

FOUNDED: 1973, AS POPULAR BANK OF HIALEAH

KEY PERSONNEL: JULIO ROJAS, VICE CHAIRMAN AND HENRIQUE LIMA, PRESIDENT AND CEO

There's a new owner at the tech-savvy, one-branch bank on Miracle Mile that mainly serves Latin American customers: Bradesco, Brazil's financial titan that boasts nearly \$300 billion in assets. Publicly-traded Bradesco bought the nearly half-century-old Florida bank for about \$500 million in late 2020.

Now, longtime BAC chief Julio Rojas has become vice chairman, and Brazil's Henrique Lima is president and CEO at Bradesco BAC Florida Bank. The purchase helps expand U.S. options for Bradesco's clients in Brazil, helping them hold deposits in dollars and get loans for U.S. real estate, among other activities. "We have pent-up demand for these U.S. services," says Lima, noting Bradesco BAC is adding staff and investing to link BAC's and Bradesco's overseas tech systems to meet the demand from Latin America.

Lima calls the purchase "a perfect match." Both banks value digital offerings and nurture diverse teams, with many employees on staff for 10 years or more. BAC long has taken pride in serving overseas clients online, and more than half its officers are women. Today, about one-third of the bank's 215 employees in Coral Gables have worked at least a decade with either BAC or Bradesco, adds Lima.

Bradesco is keeping the Florida bank's strategy: service-orient-



JULIO ROJAS AND HENRIQUE LIMA

ed and tech-focused, but accelerating its growth. "We're building capacity for the long term," says Lima. That includes strengthening the broker-dealer arm Bradesco BAC Florida Investments, to serve affluent Brazilians and other Latin Americans looking to invest in U.S. stocks, bonds and other instruments. An important lure for that clientele, says Lima: "We're from the Latin American region, unlike some of our competitors who are U.S.-centric and come and go from the region."

CALAMOS WEALTH MANAGEMENT

ASSETS: \$3.2 BILLION UNDER MANAGEMENT AS OF JUNE 30, 2021 (\$1.3 BILLION FROM THE CORAL GABLES OFFICE).

LOCATION: 220 ALHAMBRA CIRCLE, SEVENTH FLOOR

FOUNDED: 1977 IN CHICAGO

KEY PERSONNEL: JOE NADER, HEAD OF THE NATIONWIDE FIRM, BASED IN CORAL GABLES

It's unusual for a company headquartered outside Florida to base their top national manager in Coral Gables, but Calamos Wealth Management has done just that. Joe Nader runs the firm nationwide from an Alhambra Circle office, which was expanded in 2020 to an entire floor employing 15 people, notably wealth advisors and certified financial planners.

The firm builds on the investment ideals of investor and self-made billionaire John P. Calamos, who is credited with "a risk-aware approach to investing," using corporate bonds that can be converted to stock. In 1977, the Chicago-area investor created Calamos Investments, now one of the country's largest "alternative asset" managers. That company spun off Calamos Wealth Management, expanding to New York and, in 2014, to Florida.

Nader says the firm chose Coral Gables for its third office and U.S. southeast base to serve existing area clients and because "domestic wealth is moving here from the Midwest and Northeast, and the second generation of Latin American clients is moving here." Coral Gables also is convenient for clients – near Miami International Airport and within a two-hour drive from the Palm Beach and Naples areas, he says.

Like its peers, Calamos offers advice and investment manage-



JOE NADER

ment, operating on a fee-based model and a fiduciary standard to put client interests first. It differs, however, "in its investment strategies," often using convertible bonds, liquid alternative assets, hedging and "a suite of private investment offerings not easily accessible to the public," says Nader. The firm also has access to the research and resources of Calamos Investments, which had \$38 billion in assets under management as of mid-2021.

Nader is chairman-elect of the Nicklaus Children's Health System.

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CORP SPON PDF 0820-096-1701601



CITY NATIONAL BANK OF FLORIDA

ASSETS: \$19.74 BILLION AS OF MARCH 31, 2021

LOCATION: 2855 SOUTH LE JEUNE ROAD

FOUNDED: 1946, AS NORTH SHORE BANK

KEY PERSONNEL: JORGE GONZALEZ, VICE CHAIRMAN AND CEO

When Covid-19 hit in 2020, City National Bank of Florida mobilized fast to help small- and mid-sized businesses. The Miami-based bank approved roughly \$2 billion in government Paycheck Protection Program loans, the most (relative to its size) for any large bank based in the state.

That outreach is indicative of City National's focus as "the Big Bank Alternative, able to provide the same products and solutions as the biggest banks, but still small enough to deliver a client experience based on personal relationships and local decision making," says vice chairman and CEO Jorge Gonzalez.

Since taking the helm in 2009, Gonzalez has grown City National into the second largest bank based in Florida, boosting assets from roughly \$3 billion to top \$20 billion as of mid-2021. The bank now employs nearly 1,000 people and operates 31 branches, mainly in Miami-Dade, Broward and Palm Beach counties. It runs executive offices in Coral Gables and collaborates with many civic and nonprofit groups.

Growth has been fueled partly by acquisitions. In 2015, Chile's Banco de Credito e Inversiones (Bci) bought City National for \$882 million. With that backing, City National in 2018 purchased Miami-based Total Bank for \$529 million, adding nearly \$3 billion in assets. In 2020, it acquired Miami's Executive National Bank,



JORGE GONZALEZ

adding some \$500 million more in assets.

Expansion continues. In May 2021, it branded its private banking and wealth management services as City National Private to focus more on that growing business, hiring Coral Gables banking veteran Steven Hayworth to lead the division. City National is also extending its reach northward, recently opening a Central Florida headquarters in Orlando and eyeing opportunities in Jacksonville.

CORAL GABLES TRUST COMPANY

ASSETS: ABOUT \$2 BILLION UNDER MANAGEMENT

LOCATION: 255 ALHAMBRA CIRCLE, SUITE 333

FOUNDED: 2004

KEY PERSONNEL: JAMES W. DAVIDSON, CHAIRMAN AND CEO; JOHN HARRIS, MANAGING DIRECTOR AND CHIEF WEALTH OFFICER

Coral Gables Trust Company offers something extra that distinguishes it from many other wealth management companies: trust and estate services. The firm advises clients on setting up trusts—separate accounts that hold client assets to minimize inheritance taxes and ease transfer of wealth to heirs after the client dies. That's on top of its fee-based services in financial planning and investment management.

2020 was the best year yet for the Gables-based firm in new clients added and in revenue, says CEO and Chairman Jim Davidson. In the early months of coronavirus, "a lot of people were locked in and had time to think about estate planning and investing. They wanted to talk." The firm's monthly calls with every client also prompted lots of referrals for new business, says Davidson.

Revenue rose, as its fees for investment management were applied to a larger base. Assets climbed toward \$2 billion both from clients' portfolio gains and new customers, including some transplants to South Florida from California and New York. "Through personal connections, we've been able to gain a number of new clients moving from high-tax states," says Davidson.

CGT serves clients with assets from \$1 million to \$50 million-plus, smaller amounts than many larger firms allow. It has four



JAMES W. DAVIDSON

offices: Coral Gables, Fort Lauderdale, West Palm Beach and Boca Raton. "We pride ourselves on putting clients' interests first, and we're more accommodating with clients than huge national banks," Davidson says. "And because we're local, we can be more flexible and responsive."

The firm also takes pride in community involvement. Executives and directors help with nonprofit groups including the Coral Gables Community Foundation, the Chapman Partnership, Informed Families and Vizcaya Museum.

DREW KERN

Leading Coral Gables
Real Estate Agent

Meet Drew

Senior Vice President, BHHS EWM Realty

Nicklaus Children's Hospital and Foundation board member

Chairman of the Coral Gables Chamber of Commerce, 2011-2012

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EVENSKY & KATZ/FOLDES FINANCIAL WEALTH MANAGEMENT

ASSETS: ABOUT \$2.5 BILLION UNDER MANAGEMENT

LOCATION: 4000 PONCE DE LEON BOULEVARD

FOUNDED: 1985

KEY PERSONNEL: (STANDING) BRETT HOROWITZ, CMO DAVID EVENSKY, HAROLD R. EVENSKY, DAVID GARCIA. (SEATED) MANAGING PARTNER MATT MCGRATH, CIO LANE JONES

Evensky & Katz started in South Florida some 35 years ago and has slowly expanded westward. It opened in Texas in the 2000s, when founder Harold R. Evensky helped develop the Personal Financial Planning Program at Texas Tech University. In 2020, it set up in Seattle, when planner Josh Mungavin relocated to serve clients in tech and other industries on the Pacific coast.

The boutique wealth-management firm differs from peers partly in its ownership model. It recently added four more shareholders, so that nearly half of its 33 employees now hold equity in the firm.

“We’re really proud to be an employee-owned firm, where our diverse team treats this like a family business,” says David Evensky, chief marketing officer and the founder’s son. “And because we’re business owners with skin in the game, like a lot of our clients, we really understand how important it is to give quality service.”

The firm is well known because founder Evensky literally wrote the book on wealth management – that unique blend of financial planning and services to preserve and grow wealth long-term – in the 1990s.

Today, some two out of three staffers are certified financial planners. The team helps executives, institutional clients and others expand assets for future generations, advising on philanthropy and



DAVID EVENSKY (THIRD FROM LEFT)

other goals. It does not sell proprietary products nor accept commissions on sales. Employees earn fees for managing client assets through third-party custodians and working under a fiduciary standard that puts client interests first, says Evensky.

While coronavirus affected clients’ finances – some saw business revenue dip or retired early – clients overwhelmingly stuck to pre-pandemic investment plans, says Evensky. “We’re long-term investors looking at long-term goals,” he says.

FIDUCIARY TRUST INTERNATIONAL

ASSETS: \$94 BILLION IN ASSETS UNDER MANAGEMENT COMPANY-WIDE; ABOUT \$1 BILLION BY THE CORAL GABLES TEAM

LOCATION: 2 ALHAMBRA PLAZA, PENTHOUSE 1A

FOUNDED: 1931 IN NEW YORK. IN CORAL GABLES SINCE 2015.

KEY PERSONNEL IN CORAL GABLES: MICHAEL A. CABANAS, REGIONAL MANAGING DIRECTOR FOR GREATER MIAMI

Fiduciary Trust International is a global wealth management firm founded in New York 90 years ago “by families for families.” It builds and manages personalized investment portfolios for clients and develops estate plans that aim to extend wealth for future generations.

The firm is part of Franklin Templeton, one of the world’s largest investment companies. It leverages Franklin Templeton’s extensive resources and capabilities, including research on the global economy and on thousands of companies. Yet wealth-planning decisions are tailored to the needs of each client and made locally, says Michael A. Cabanas, managing director of the firm’s Coral Gables office.

Headquartered in New York, the firm and its subsidiaries have 13 offices across the United States and a presence in the Cayman Islands. In Florida, it has locales outside Coral Gables in Boca Raton, Fort Lauderdale and St. Petersburg.

Fiduciary Trust opened in greater Miami more than three decades ago, but relocated from the downtown area to Coral Gables in 2015 to be in a more central and convenient location for its clients,



MICHAEL A. CABANAS

says Cabanas. Its Alhambra Plaza office now has nearly 20 employees serving clients in Florida, Latin America, Europe and beyond.

Coronavirus had little impact on how clients invested because of the firm’s planning-based, long-term approach, Cabanas says. But extra time at home and concerns over health did spur new activity. “Some people who’d been thinking about drafting an estate plan or setting up a trust went ahead and did it,” he says.



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FIRESTONE CAPITAL MANAGEMENT

ASSETS: ABOUT \$625 MILLION UNDER MANAGEMENT

LOCATION: 1501 VENERA AVE.

FOUNDED: 1991

KEY PERSONNEL: CARLOS A. CARBONELL, MANAGING PARTNER

Wealth management firms range widely in size from large corporate-owned companies to small family or employee-owned businesses. Firestone Capital Management represents the “high-touch, boutique” approach, operating a single office with a staff of eight, many of them certified financial planners and chartered financial analysts.

The Coral Gables-based firm focuses on “multi-generation family planning,” aiming to preserve, enhance and transfer wealth from generation to generation, to charitable causes and to others that investors hold dear. It works on a fee-only model for advice, with no commissions on sales, and emphasizes personalized service, says planner Jerad Waggy.

The 30-year-old company takes pride in its community roots and relationships. “Three out of five partners are born or raised here in Miami-Dade, so we’re locals serving locals,” says Waggy. The staff is active with nonprofit groups including the Woody Foundation, Miami Music Project and National Christian Foundation.

Firestone differs from some wealth-management firms by personalizing portfolios for clients who want investments to reflect their social values. That might mean putting cash into companies that produce renewable energy or that develop technologies of the future. Or it may mean steering clear of mutual funds with stocks in fossil-fuel, tobacco, gun or for-profit prison industries. Says Waggy:



CARLOS A. CARBONELL

“When clients want to be more mindful of where their money is invested, we accommodate them.”

In the year ending June 2021, Firestone boosted assets under management by roughly \$100 million to \$625 million, both from new clients and portfolio gains, Waggy says. During coronavirus, staff stayed in close touch with clients, he says, “reminding people of the long-term, so they could step back and look at their investment strategy for the next 20 years or into future generations.”

GROVE BANK & TRUST

ASSETS: \$932 MILLION AS OF MARCH 31, 2021

LOCATION: 2151 S. LE JEUNE ROAD, SUITE 100

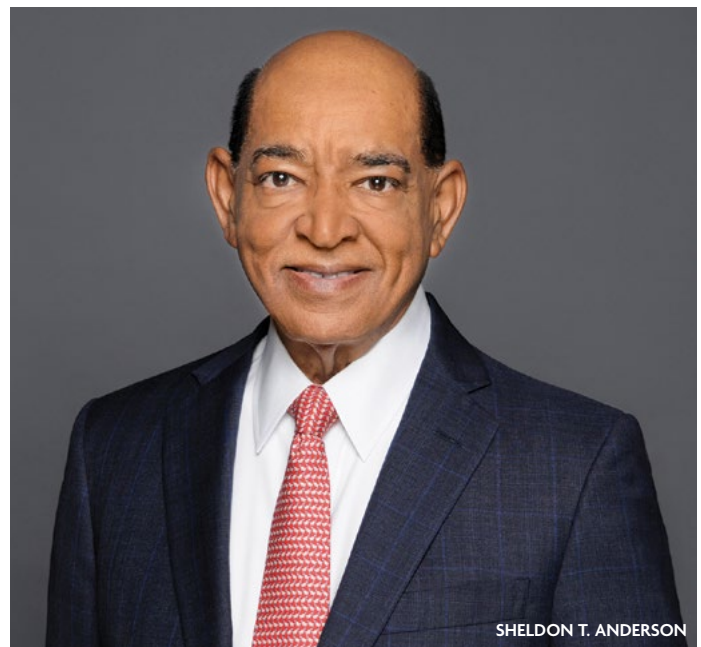
FOUNDED: 1926, LONGEST RUNNING BANK IN MIAMI-DADE

KEY PERSONNEL: SHELDON T. ANDERSON, CHAIRMAN AND CEO

In business for 95 years, Grove Bank & Trust boasts a key role in South Florida’s history. After the 1929 financial crisis, for instance, it helped the then-insolvent University of Miami avoid being sold, buying its assets and developing a plan for UM to buy them back. It also helped fund brothers Ralph and James Ryder’s venture to transport mail in Miami, helping grow what became Fortune 500 giant Ryder.

Sheldon T. Anderson, former president and CEO of the south-east region for Northern Trust Co., became chairman and CEO in March 2021 after five years on the board. Anderson leads a community bank with assets topping \$1 billion in mid-2021. It has five offices: the Coconut Grove headquarters, Coral Gables, South Miami, Palmetto Bay and Aventura. South Florida’s billionaire doctor and entrepreneur Phillip Frost is the largest shareholder.

Anderson says Grove Bank & Trust differs from others by offering “highly personalized service and solutions for families and institutions that have been here for generations.” It also offers both banking and trust services, while “most banks of our size don’t have trust and investment management capabilities,” he adds. Anderson now is keen on expanding the bank’s wealth management and trust business. Longer-term, he’s considering growth into Broward and



SHELDON T. ANDERSON

Palm Beach counties.

As banking goes digital, Grove has been making significant investments in technology and online offerings. It’s also active with the Beacon Council, Coral Gables Chamber of Commerce, New World Symphony, Gables Stage, Miami Foundation and other groups, says Anderson, “to really enhance our community.”

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KAUFMAN ROSSIN WEALTH

ASSETS: ABOUT \$90 MILLION UNDER MANAGEMENT

LOCATION: 3310 MARY STREET (GABLES ADJACENT)

FOUNDED: 2019

KEY PERSONNEL: JAY PELHAM, PRESIDENT

In its second year in operation, Kaufman Rossin Wealth saw business double to some \$90 million in assets under management. The firm picked up new clients partly through its affiliation with 59-year-old South Florida accountancy Kaufman Rossin. It also built on personal relationships forged through decades in banking and community groups by its founder and president Jay Pelham.

Coronavirus spurred growth too. "People had a lot more time to reflect on 'Gee, do I have a financial plan?'" says Pelham. After filing taxes or consulting on tax questions with Kaufman Rossin, some opted to work with the wealth-management affiliate and develop a long-term investment strategy.

Established in 2019, Kaufman Rossin Wealth now has a team of six at its Coconut Grove headquarters. It also recently added a financial advisor at Kaufman Rossin's accounting office in Fort Lauderdale. And plans call for adding more financial advisors at other Kaufman Rossin offices later, says Pelham.

The business operates like many wealth-management firms in South Florida: planning-based, fee-only, with a fiduciary standard that puts client needs first. What makes it different, besides its Kaufman Rossin links and Pelham's relations, is an association with Buckingham alliance, a group that advises investment management



firms that handle some \$50 billion in assets. Buckingham provides investment research, a bond desk, access to mutual funds and other services, says Pelham, "so we can focus on clients."

For 2021, Pelham also expects solid growth, partly from newcomers to South Florida relocating from New York, California and other higher-tax areas. After consulting Kaufman Rossin on taxes, some may choose to develop financial plans and manage assets locally, "without calling someone out of town."

PNC BANK

ASSETS: \$474 BILLION (BEFORE PURCHASE OF BBVA USA)

LOCATION: 2199 PONCE DE LEON AVE., SEVENTH FLOOR

FOUNDED: 1845, AS PITTSBURGH TRUST AND SAVINGS COMPANY

KEY PERSONNEL: CRESSMAN BRONSON, REGIONAL PRESIDENT FOR SOUTHEAST FLORIDA (RIGHT); BENNY GONZALEZ, HEAD OF CORPORATE BANKING FOR SOUTH FLORIDA; HENRY MATEO NUNEZ, REGIONAL MANAGER FOR MIAMI-DADE AND BROWARD COUNTIES.

The fifth largest banking group in the United States, PNC Bank debuted a Coral Gables office in April 2021. It opened a 6,000 square-foot space in the mixed-use development Plaza Coral Gables, which it helped finance. The office offers commercial banking, wealth management, retail and mortgage services, with some 40 employees, says Cressman Bronson, regional president for southeast Florida.

Based in Pittsburgh, Pennsylvania, with roots in finance for 176 years, PNC Bank long has served the U.S. mid-Atlantic, Midwest and southeast regions. It entered Florida in 2009, initially operating north of Miami-Dade County. By mid-2021, it had offices in the county in Aventura and Coral Gables and was opening soon in Brickell, Pincrest and Doral. It also had a Miami office specializing in wealth management for international clients, part of its \$11.6 billion purchase of BBVA USA from Spain's BBVA Group completed in June 2021.

Buying BBVA USA increased PNC's assets by roughly \$100 billion to \$574 billion and raised its ranking from seventh to fifth place among the country's largest commercial banking groups. The bank is part of the diversified PNC Financial Services Group Inc., whose stock trades on the New York Stock Exchange.

Yet PNC differs from other big peers in its "Main Street



philosophy" and management structure, Bronson says. The bank has more than 50 regional presidents nationwide who each oversee their respective area and lead that region's philanthropic foundation and outreach. "We really have a focus on making local decisions," he says.

Locally, the PNC Foundation is active in early childhood education and coronavirus relief. The bank also is working to boost loans in low- and moderate-income areas and support African-American communities.

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PROFESSIONAL BANK

ASSETS: \$2.2 BILLION AS OF MARCH 31, 2021

LOCATION: 396 ALHAMBRA CIRCLE

FOUNDED: 2008

KEY PERSONNEL: ABEL L. IGLESIAS, PRESIDENT AND COO (RIGHT); DANIEL R. SHEEHAN, CHAIRMAN AND CEO

Just one year after going public on Wall Street and completing its merger with Marquis Bank, Coral Gables-based Professional Bank is making bold moves again. The community bank announced that it's opening loan-production offices in the Tampa-St. Petersburg and Jacksonville areas to tap strong economic growth in those markets. The expansion is the bank's first in Florida outside the southeast.

Professional has been busy during the coronavirus pandemic. It approved more than \$322 million in three rounds of Paycheck Protection Program loans for businesses, the most (relative to its size) of any small bank in the state. The bank also has expanded its online offerings, working through its Digital Innovation Center in Cleveland, Ohio. Profits for the first half of 2021 were \$11.1 million, up five-fold from a year earlier.

A group of investors led by local physician Lawrence Schimmel started the bank 13 years ago, aiming to offer fellow professionals the quality customer service typical in private banking and sometimes hard to find in large commercial banks. Today, it has nine branches in Miami-Dade, Broward and Palm Beach counties, plus a loan-production office in New England for a specialized product. Staff now tops 200 people, serving a broad range of clients from professionals and corporations to small businesses and retirees.



ABEL L. IGLESIAS

To help with growth, Professional recently named its first Chief Marketing Officer, Adrian D. Collard, formerly with Mastercard and PayPal, among other companies. Yet the bank remains committed to personalized service for people, says President and COO Abel L. Iglesias. Clients want to know, says Iglesias, "if they have a problem, they can pick up the phone and get one of us on the line."

SUNSTATE BANK

ASSETS: \$521 MILLION AS OF MARCH 31, 2021

LOCATION: 2901 S. LE JEUNE ROAD

FOUNDED: 1999

KEY PERSONNEL: LLOYD DEVAUX, PRESIDENT AND CEO

Many South Florida-based banks picked up customers during the coronavirus pandemic, when owners of small businesses sought personalized help to apply for loans through the U.S. government's Paycheck Protection Program (PPP). One clear winner: service-focused Sunstate Bank.

"We did more than 1,000 PPP loans, and probably half were new customers," including some who decided to keep accounts permanently with Sunstate, says president and CEO Lloyd DeVaux.

The small bank began a generation ago as Sofisa Bank of Florida, owned by a family in Brazil that got its start in the shoe business. In 2007, it changed its name to reflect its priority to serve clients in Florida and make clear it is no longer linked to Brazil's Sofisa Bank. It also added the tagline "State of the Art Banking" to underscore its Sunshine State roots and widening digital reach.

In 2018, Sunstate bought the one-branch Intercontinental Bank, headquartered in West Miami, for \$28.5 million. In mid-2021, it was setting up a holding company to pursue future acquisitions.

Sunstate now operates three branches: its Palmetto Bay headquarters, Coral Gables and West Miami, and employs some 65 people. It serves both international and domestic customers, lending mainly for U.S. real-estate transactions and especially for homes in Florida.



LLOYD DEVAUX

DeVaux wants to grow Sunstate's assets to spread the rising costs of complying with regulations and deploying new technologies over a broader base. He's been investing to upgrade Sunstate's computer systems and to roll out new digital offerings for customers.

"Covid probably accelerated the digital transformation at banks by five years at least. Customers got used to online transactions," says DeVaux. "Business comes down more to the digital experience." ■

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The Foreign Connections

FOR TRADE AND COMMERCE, THE GABLES' CONSULAR CORPS ARE IMPORTANT PIECES OF THE PUZZLE



IN FRONT OF THE PERU CONSULATE

When you include those adjacent to the city, and those countries which have multiple offices here, Coral Gables hosts nearly two dozen consular and trade offices that provide services ranging from visa and passport acquisition to tourism, trade and educational exchanges. Some of the offices are full-scale consulates, with diplomats sent to Florida from their respective homelands. Others feature honorary, or volunteer, consuls. Don Slesnick, the former mayor of Coral Gables, serves for example as the honorary consul for Australia from his law offices in the Gables; business consultant Carolina Rendeiro, for another example, serves as the honorary consul for Portugal from her Gables offices.

“You really have two separate groups. There are the consul generals, and there are the honorary consuls, who represent the country but don’t have the power of a career diplomat like a consul general does,” says honorary consul Rendeiro. “We are, however, the boots on the ground, and nine out of ten times we have the business knowhow and the contacts in our market that the consul generals don’t have because they switch out every four years.”

On the reverse side of the coin, the consul generals here are well connected with their home countries and can provide important connections there. “People think that consular officers grant visas and stamp passports, but they do much more, from educational interchange to receiving groups from their countries,” says Nabil J. Achkar, Secretary of the Consular Corps of Miami. “The main job of the consulates now is business and economic development. Trade functions are an important part of their work.” These include offering advice on trade opportunities, arranging visits (in both directions) and supporting their country’s products with trade exhibitions.

In addition to their offices located here, Coral Gables is also the home to numerous consular officials who choose to live here because of the city’s cultural diversity and the old-world Latin/European elegance of its architecture, cuisine, and streetscapes. Even the U.S. government has a consular-type office in the city: An Office of Foreign Missions, which among other things serves foreign diplomats in the U.S. southeast region and ensures that diplomatic benefits are properly exercised.



PERU

Peru has become one of Miami's top trade partners, with nearly \$3 billion in combined air and sea shipments during 2020. Its consulate for Florida is based on Ponce de Leon Boulevard in Coral Gables, serving not only the interests of Peruvian citizens across the state, but acting as the connecting point for information about the Peruvian economy and trade opportunities.

Peru is the ninth largest trading partner at the Port of Miami, with nearly \$1.2 billion in trade last year, and the eighth largest trading partner at Miami International Airport, with more than \$1.7 billion in goods moved between the U.S. and Peru by air cargo last year. Principal imports from Peru include agricultural goods, gold, clothing, and tin; leading exports to Peru include machinery, plastics, car parts, computers, aircraft equipment, and telecom gear. Coral Gables is also a culinary outpost for Peru, with exceptional and authentic Peruvian cuisine.

LOCATION: 1401 PONCE DE LEON BLVD., 3RD FLOOR, CORAL GABLES, FL 33134
PHONE: 786-713-2500
EMAIL: SECRETARIA@CONSULADO-PERU.COM
WEBSITE: WWW.CONSULADO.PE/ES/MIAMI
CONSUL GENERAL: MARTHA LIZARRAGA PICCIOTI

TRADE FIGURES (2020)

PORT OF MIAMI	\$1.2 MILLION, RANKED #9
MIAMI INTERNATIONAL AIRPORT	\$1.7 BILLION, RANKED #8



COLOMBIA

Colombia is one of South Florida's largest trading partners. Last year, Colombia ranked second only to Brazil in trade (by dollar value) through Miami International Airport and came in at No. 7 for all goods exported from the Port of Miami. Top imports include coffee, gold, flowers, aluminium and seafood; top exports include machinery, chemicals, aircraft parts, computers and cellphones.

Established in 1981, the Colombian consulate is located in the heart of downtown Coral Gables, across the street from Books & Books and adjacent to the Art Cinema. It plays an active part in the city's cultural life, for years offering a venue for artists as part of the First Friday Gallery Night program.

The jurisdiction for the Colombian consulate covers all of South Florida, from Key West to Port St. Lucie. Its mission is to protect the interests of Colombian citizens here, and to enhance two-way trade and travel between the U.S. and Colombia.

LOCATION: 280 ARAGON AVE, CORAL GABLES, FL 33134
PHONE: 305-446-6060
EMAIL: CMIAMI@CANCELLERIA.GOV.CO
WEBSITE: WWW.MIAMI.CONSULADO.GOV.CO
CONSUL GENERAL: PEDRO A. VALENCIA

TRADE FIGURES (2020)

PORT OF MIAMI	\$701 MILLION, RANKED #8
MIAMI INTERNATIONAL AIRPORT	\$5.1 BILLION, RANKED #2



ITALY

Italy is the fourth largest trading partner at the Port of Miami by volume, with more than \$1.2 billion dollars in imports and exports for fiscal 2020. They do another half billion in trade through Miami International Airport. Their consular office is located in the Collection building on Ponce de Leon Boulevard and Bird Road.

The top imports from Italy include medicines, passenger vehicles, wine, and designer goods such as handbags, jewelry, wallets and leather shoes. Top exports to Italy include jewelry and gems, pharmaceuticals, organic chemicals, and computer parts. In Coral Gables, Italian companies include retail fashion outlets such as Italian Eyewear on Aragon Ave., and Artigiano on Laguna Street, where clients can have their tailored suits and shoes manufactured in Italy and shipped here. Much of the high-end kitchen and bathroom cabinetry used in Gables homes comes from Italy as well, via such shops as Snaidero and Scavolini, both on Ponce de Leon Boulevard. Italian food is the number one restaurant category in the city.

LOCATION: 4000 PONCE DE LEON BLVD., SUITE 590, CORAL GABLES, FL 33146
PHONE: 305-374-6322; 305-549-5518
EMAIL: ITALIANCONSULATE.MIAMI@ESTERI.IT / SEGRETERIA.MIAMI@ESTERI.IT
WEBSITE: WWW.CONSMIAMI.ESTERI.IT
CONSUL GENERAL: CRISTIANO MUSILLO

TRADE FIGURES (2020)

PORT OF MIAMI	\$1.2 BILLION, RANKED #8
MIAMI INTERNATIONAL AIRPORT	\$886 MILLION



SPAIN

Due to its cultural affinity with Coral Gables (two of the Gables' sister cities, Sevilla and Granada, are located there), Spain has the most extensive presences of any foreign country in Coral Gables. Its consulate, education office, tourist office, cultural center and trade commission are all co-located in a mid-rise at the intersection of LeJeune Road and Valencia Avenue. Spanish companies comprise one third of all multinational firms with offices in the city.

Spain's consular and trade officials oversee activities across all of Florida, as well as those in Georgia and South Carolina. Their mission is not only to help Spanish citizens here, but to foster bilateral trade and investment, along with educational projects and cultural exchanges. Most recently they assisted in the establishment of offices for the University of Salamanca in the Gables. The leading categories of exports to Spain include aircraft gear, telecom equipment, military supplies and scientific/medical supplies; leading imports include glass and ceramics, industrial machinery, beverages and pharmaceuticals.

LOCATION: 2655 LE JEUNE ROAD, SUITE 203, CORAL GABLES, FLORIDA 33134
PHONE: 305-446-5511 (CONSULATE GENERAL)
EMAIL: COG.MIAMI@MAEC.ES / MIAMI@COMERCIO.MINECO.ES (TRADE)
WEBSITE: WWW.MAEC.ES/CONSULADOS/MIAMI
CONSUL GENERAL: JAIME LACADENA HIGUERA

TRADE FIGURES

PORT OF MIAMI	\$564 MILLION IN TOTAL TRADE
MIAMI INTERNATIONAL AIRPORT	\$240 MILLION (2020)

OTHER CONSULAR AND TRADE OFFICES

AUSTRALIA CONSULATE, HONORARY CONSULATE

Location: 1200 Anastasia Ave., Suite CCA-100, Coral Gables, FL 33134
 Phone: 305.448.5672
 Email: donslesnick@scllp.com
 Website: www.usa.embassy.gov.au
 Top Official: Don Slesnick, Honorary Consul

BARBADOS, CONSULATE

Location: 2121 Ponce de Leon Blvd., Suite 1300, Coral Gables, FL 33134
 Phone: 786-515-1201; 305-442-1994
 Email: ngreenidge@foreign.gov.bb; miami@foreign.gov.bb
 Website: www.visitbarbados.org
 Top Official: Neval Greenidge, Consul General

BELIZE CONSULATE, HONORARY CONSULATE

Location: 1600 Ponce de Leon Blvd., Suite 904, Coral Gables, FL 33134
 Phone: 305-503-5741; 305-755-0276
 Email: miami.admin@mfa.gov.bz
 Website: www.belizeconsulatefla.com
 Top Official: Janine Sylvestre Vega, Honorary Consul

CATALONIA TRADE & INVESTMENT OFFICE

Location: 2655 South Le Jeune Road, Suite 810, Coral Gables, FL 33134
 Phone: 305-442-4018
 Email: miami@catalonia.com
 Website: www.catalonia.com
 Top Official: Conxita Mun/oz, Director

HUNGARY, VICE CONSULATE

Location: 2121 Ponce de Leon Blvd., Suite 732, Coral Gables, FL 33134
 Phone: 305-394-5089
 Email: consulate.mia@mfa.gov.hu; aniko.kubatov@mfa.gov.hu
 Website: www.miami.mfa.gov.hu
 Top Official: Aniko Kubatov, Economic Attaché

IRELAND CONSULATE, HONORARY

Location: 255 Giralda Ave, Suite 500, Coral Gables, FL 33134
 Phone: 305-204-0104
 Email: ian.oflaherty@honoraryconsul.ie
 Website: www.irishconsulatemi.com
 Top Official: Ian O'Flaherty, Honorary Consul

MONACO CONSULATE, HONORARY CONSULATE

Location: 1600 Ponce de Leon Boulevard, Suite 1053, Coral Gables, FL 33134
 Phone: 786-369-0484
 Email: tomabreu@monaco-miami.com
 Website: www.monaco-miami.org
 Top Official: Tomas J. Abreu, Honorary Consul

NORWAY, HONORARY CONSULATE

Location: 806 S Douglas Road., Suite 580, Coral Gables, FL 33134
 Phone: 305-358-4386
 Email: cg@rncgmiami.com
 Website: www.rncgmiami.com; Norway.org
 Top Official: Trond Jensen, Honorary Consul General

PORTUGAL CONSULATE, HONORARY CONSULATE

Location: 2000 Ponce de Leon Blvd., Suite 600, Coral Gables, FL 33134

Phone: 786-441-5182; 305-542-0299

Email: hcportugalmiami@gmail.com; rendeirocarolina@gmail.com
 Website: www.Washingtondc.embaxadaPortugal.mne.pt
 Top Official: Carolina Rendeiro, Honorary Consul

SAINT LUCIA, CONSULATE

Location: 2 Alhambra Plaza, Suite 850, Coral Gables, FL 33134
 Phone: 786-502-3351
 Email: st.lucia.consulate.miami@gmail.com; tassa.jean@govt.lc
 Website: www.govt.lc/consular-representatives
 Top Official: Tassa Jean, Consul General

SINGAPORE CONSULATE, HONORARY CONSULATE

Location: 1515 Sunset Drive, Suite 44
 Phone: 305-798-0113; 305-858-4225
 Email: SGreen@sg-miami-consulate.org; info@sg-miami-consulate.org
 Website: www.mfa.gov.sg/overseas-mission/miami
 Top Official: Steven J. Green, Honorary Consul General

TAIWAN/TAPEI ECONOMIC & CULTURAL OFFICE

Location: 2333 Ponce de Leon Blvd, Suite 610, Coral Gables, FL 33134
 Phone: 305-443-8917
 Email: tecomia@mofa.gov.tw
 Website: https://www.roc-taiwan.org/usmia/index.html
 Top Official: David K.C. Chien, Director General

THAILAND, HONORARY CONSULATE

Location: 2525 Ponce de Leon Blvd, Suite 300, Coral Gables, FL 33134
 Phone: 305-445-7577
 Email: thaiconsulatemi.com@hotmail.com; mdsariol.law@gmail.com
 Website: www.thaiconsulatemi.com
 Top Official: Maria D. Sariol, Honorary Consul General

U.S. OFFICE OF FOREIGN MISSIONS

Location: 95 Merrick Way, Suite 505, Coral Gables, FL 33134
 Phone: 305-442-4943
 Email: OFMMIAMI@state.gov
 Website: www.state.gov/contact-us-office-of-foreign-missions/
 Top Official: Frances Crespo, Regional Director

GABLES ADJACENT

BRAZIL, CONSULATE

Location: 3150 SW 38th Ave.
 Phone: 305-285-6200
 Email: cg.miami@itamaraty.gov.br; gabinetecg.miami@itamaraty.gov.br
 Website: http://.miami.itamaraty.gov.br/en-us/
 Top Official: João Mendes Pereira, Consul General

URUGUAY, CONSULATE

Location: 2103 Coral Way, Suite 600
 Phone: 305-443-7453/7253
 Email: cgmiami@mrree.gub.uy
 Website: www.uruguaymiami.org
 Top Official: Eduardo G. Bouzut Vignoli, Consul General

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Non-Governmental Organizations

THE KEY PRIVATE GROUPS THAT ENHANCE THE REACH OF BUSINESS LEADERS

While the public sector (aka the government) plays a strong role, the private sector is fundamental to the creation, operation and success of the city's business community and its economy. In the City Beautiful, private sector institutions are an essential part of the commercial fabric, providing platforms and connectivity for business and civic leaders.

While there are numerous smaller organizations, such as neighborhood associations, social clubs (the Garden Club, the Women's Club) and networking groups (the rotary,

the VFW, Knights of Columbus), these three non-governmental organizations (NGOs) are the largest and most powerful within the city and its business circles: The Coral Gables Chamber of Commerce, the downtown Business Improvement District, and the Coral Gables Community Foundation.

Here we look at these three NGOs: What their missions are, a summary of their agendas and activities, and a look at who the board members are and the companies they represent.



The Chamber's new offices on Alhambra Circle; Mark A. Trowbridge, President & CEO

THE CORAL GABLES CHAMBER OF COMMERCE

LOCATION: 201 ALHAMBRA CIRCLE, SUITE 100

PHONE: 305.446.1657

WEBSITE: CORALGABLESCHAMBER.ORG

DIRECTOR: MARK A. TROWBRIDGE, PRESIDENT AND CEO

MISSION

The Coral Gables Chamber of Commerce is an organization comprised of businesses and leading professionals. Its mission is to advance business success and member engagement in Coral Gables and beyond through our commitment to inclusiveness, relevance and integrity.

OVERVIEW

The Coral Gables Chamber of Commerce was founded in 1925 by George Merrick, the visionary city planner and developer who also founded the city itself. Merrick served as the first chairman of the chamber more than 95 years ago. Today, with 1,600 members, the Coral Gables Chamber is recognized as a top-tier chamber of

commerce, and one of South Florida's largest, based on membership size, annual budget and the assets of the organization.

With strong support from a collection of leading local businesses, including The Biltmore Hotel, Fresh Del Monte Produce, Bacardi, The Allen Morris Company, Florida Blue, UHealth, and Amerant bank, the Gables Chamber offers a comprehensive series of programs to encourage networking among its members, to educate the area's businesses on best-practices, and to engage the local business community through mixers, educational presentations, breakfast & lunch meetings, leadership interviews, roundtable discussions, annual events, etc. The chamber also supports an annual trip by members, along with city political leaders, to Tallahassee and Washington, D.C. to present its legislative priorities.

PROGRAMS / MONTHLY EVENTS

HAPPY HOUR MIXERS

Monthly happy hour events, such as "Wind Down Wednesday," for groups of like-minded business and professional participants who are similar or who complement each other. Currently virtual via Zoom.

TROW KNOWS CEOS

A popular monthly breakfast series, in which Chamber CEO Mark A. Trowbridge employs his best Actor's Studio interview techniques to encourage guest CEOs to share the secrets of their successes. Currently virtual via Zoom.

BUSINESS BOOK CLUB

Oprah Winfrey move over. The Chamber has its own Business Book Club, in which participants discuss timely tomes, often with visits by the author. Virtual via Zoom.

GOOD MORNING CORAL GABLES

A monthly signature breakfast for members, with a presentation by business leaders, consultants, pundits, etc. on a topic of relevance to the community and/or chamber members. It is also a great opportunity to network with likeminded business professionals.

WOMEN'S BUSINESS NETWORK LUNCHEON

A monthly gathering of women in business, to discuss opportunities and challenges. Currently virtual via Zoom.

MONTHLY TRUSTEE EVENTS

These include luncheons and receptions exclusively for Trustees and GEM members.

SMALL BUSINESS SEMINARS

A monthly "Impact" series geared toward small businesses. Subjects include best HR practices, techniques to motivate your sales team, franchising, social media opportunities, etc.

PROGRAMS / ANNUAL EVENTS

DIAMOND AWARDS

The Diamond Awards for "businesses that sparkle" in all industries is the Chamber's most prestigious awards program, including large, small, nonprofit, retail, woman-owned, family, tech and leadership, etc.

ANNUAL CONFERENCE

Held each summer, a gathering of the Chamber membership to discuss agenda, goals, etc. for the coming year, present topics of high impact, and to recognize incoming leaders and members.

SMALL BUSINESS EXPO

A tabletop showcase representing the products and services of small businesses. Nonprofits and local restaurants also participate.

SMALL BUSINESS SUMMIT

Held in May, this annual networking event and seminar celebrates all things small business, discussing topics that are timely and pertinent.

RISING STAR AWARDS

An annual awards program for young professionals who are showing vast promise.

BUSINESS WOMEN OF THE YEAR

An annual awards program honoring women in categories such as small business, corporate, entrepreneurial, startups, real estate, etc.

BURGERLISCIOUS

Started during the great recession, this fundraiser for the Chamber's Foundation fund attracts hundreds of participants who sample the best burgers from over two dozen local restaurants.

BOARD OF DIRECTORS 2021-2022

EXECUTIVE COMMITTEE

Chair of the Board: Ana Chaoui (Grove Bank & Trust)
Chair-Elect: Thad Adams (The Allen Morris Company)
First Vice Chair: Sara M. Hernandez (First Citizens Bank)
Treasurer: Frank Fernandez (CenterState/SouthState Bank)
Parliamentarian: Addys Kurlya (Florida Power & Light)
Immediate Past Chair: Brian Barakat (Barakat+Bossa)
Vice Chair, Global Affairs: Deirdre Nero (NERO Immigration Law)
Vice Chair, Community Affairs: Adrian Nunez (University of Miami)
Vice Chair, Business & Economy: Cristina Miller (Intermedia Touch)
Vice Chair, Member Affairs: Lauren Dowlen (Lowell Realty Intl.)
Vice Chair, Special Events: Elsa Powers (Doctors Hospital)
Vice Chair, Gov't & Legislative Affairs: Maria Garcia (Kozyak Troppin & Throckmorton)
Chairman's Appointee: Carolina Rendeiro (Connect2Global)
President & CEO: Mark A. Trowbridge

ELECTED - TERM EXPIRES 2022

Ricardo Alberty (Well Groomed Gentleman)
Lillian Ser (Ser & Associates, PLLC)
Amy Donner (Coral Gables Magazine)

ELECTED - TERM EXPIRES 2023

Steven Bradley (Clutch Burger)
Matthias Kammerer (The Biltmore Hotel)
Anabella Smith (Zyscovich Architects)
Efrain Sora (Sora Global Risk Advisors)

ELECTED - TERM EXPIRES 2024

Rudford Hamon (Jelly Places)
Rosella Papale (RP Branding Studio)
Monique Selman (Albany Homes Construction)
Myrna Vaca (UHealth)
Jessica Wilcox (J. Wilcox Consulting)

EX-OFFICIO MEMBERS (NON VOTING) - TERM EXPIRES 8/31/2021

**City of Coral Gables: Vice Mayor Michael Mena
**City of Coral Gables: Julian Perez
**Business Improvement District: Rick Alberty
**Coral Gables Community Foundation: Mary Snow
**Miami-Dade Beacon Council: James C. Kohnstamm
**Coral Gables Chamber Foundation: Cristina Miller

THE DOWNTOWN BUSINESS IMPROVEMENT DISTRICT (BID)

LOCATION: 220 MIRACLE MILE, SUITE 234

PHONE: 305. 569.0311

WEB SITE: WWW.EXPERIENCECORALGABLES.COM

DIRECTOR: AURA REINHARDT, EXECUTIVE DIRECTOR

MISSION

The mission of the Business Improvement District of Coral Gables is to promote the commercial vitality of Miracle Mile and Downtown Coral Gables through the implementation of marketing and advocacy programs. This collective organization of property owners and merchants position the downtown as the center of culture and commerce in Coral Gables.

SUMMARY

The Business Improvement District of Coral Gables was founded in 1997 as a special taxing district bound by Le Jeune Road on the west, Douglas Road on the east, Aragon Avenue on the north and Andalusia Avenue on the south. Using funds from the special assessments paid by property owners in this area (typically passed on to the merchant tenants), the BID markets the downtown as a destination for shopping, dining and experiencing the unique small-town feel of an area comprising mostly owner-occupied shops, with a limited number of national chains. The BID also advocates with local and state government for the needs of their member merchants. Among their various programs are events that bring people into the downtown area. While many of these have been curtailed by the pandemic, all are expected to return in the coming year.

PROGRAMS/SERVICES

WEBSITE FOR MERCHANTS

The BID maintains a comprehensive website with a directory of merchants by categories such as Arts & Culture, Beauty, Bridal, etc., including more than 92 restaurants and coffee shops. The site also features a calendar of events and marketing resources for small businesses.

WEEKLY NEWSLETTER

The BID sends out a weekly newsletter to residents alerting the 26K subscribers to special deals and promotions offered by shops and restaurateurs in the district.

GIRALDA UNDER THE STARS

During the cooler winter months, the BID hosts a monthly Giralda Under the Stars event on Giralda Plaza, consisting of a band performing at the east end of the plaza, and sponsors who offer free samples of drinks in several locations on the Plaza.

FAMILY EVENTS

The BID organizes family-oriented events on Miracle Mile (usually at McBride Plaza) and on Giralda Plaza, encouraging families to bring kids downtown for outdoor movies, magic shows and art classes.

HALLOWEEN

The BID hosts a downtown Halloween event, so kids in costume can trick or treat in the shops, attend spooky museum events and story time at Books & Books. The BID organizes the street with themed vignettes and supplies the candy and the visuals to the businesses.

MUSIC ON THE MILE

Over multiple weekends in the winter season the BID engages musicians to play at street corners on Miracle Mile. New performances will have temporary seating near the performers.

RESTAURANT WEEK

Usually scheduled for June, this event showcases local restaurants with promotional and culinary events. Special deals and discounts on menus are offered for diners who participate.

WINDOW IMAGES

The BID dresses up vacant storefronts with photo montages of local flora and fauna that are applied to the windows. QR codes allow visitors to experience the animals and the flowers of South Florida and learn about their local environment.



Aura Reinhardt, Executive Director

CHRISTMAS DECORATIONS

In partnership with the city, the BID dresses up Miracle Mile and Giralda Plaza during the Holiday season with a giant Christmas tree, bulbs, lights and wreaths that welcome visitors to the Downtown.

ART ON THE MILE

The BID continues to identify working artists for Pop-Up opportunities on Miracle Mile, a wonderful way to fill empty stores with activity that will attract visitors for interactive programs and personal engagement.

BOARD MEMBERS

President: Jill Hornik, Jae’s Jewelers
Vice President: Nick Sharp, Threefold Cafe
Secretary/Treasurer: Ricardo Alberty, Well Groomed Gentleman
Member at Large: Judy Weissel, Trusts/Will of Mildred Brown LLC

BOARD MEMBERS

Patricia Anton, Violeta’s
 Ari Bittel, Terranova Corp.
 Zeke Guildford, Property Owner
 Burton Hersh, Burton Hersh P.A.
 Steve Bradley, Clutch Burger
 Pat McBride, McBride Properties
 Alberto Perez, AJP Ventures
 Chamber Liaison: Brian Piper, Sykes Printing
 City Liaison: Mayor Vince Lago, City of Coral Gables
 Resident Advisor: Marc Schwarzberg, Maven Realty

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THE CORAL GABLES COMMUNITY FOUNDATION

LOCATION: 220 ALHAMBRA CIRCLE, SUITE 320

PHONE: 305.446.9670

WEBSITE: WWW.GABLESFOUNDATION.COM

DIRECTOR: MARY SNOW, PRESIDENT & CEO

MISSION

Celebrating 30 years, the Coral Gables Community Foundation works to foster initiatives that enhance the quality of life for people who live, work, learn and play in Coral Gables. The Foundation is at the forefront of Coral Gables' evolving needs by bringing together benefactors and beneficiaries to fund programs with the greatest impact and benefit to 'The City Beautiful'.

SUMMARY

Founded in 1991, The Coral Gables Community Foundation is the city's principle platform for channeling charitable donations to worthy causes in the arts, education and small business. Since its inception, it has donated nearly \$10 million to worthy causes throughout the community. The Community Foundation serves as the steward of more than 80 Donor-Advised Funds that improve the community. In the past year the Foundation has launched Support Surfside efforts; previously it provided free meals daily for eight weeks to home-bound seniors and the unemployed during the height of the pandemic. The Foundation also donated computers for those in need of home schooling or remote work stations during the pandemic. The Foundation is known for hosting two signature fund raising events each year, the Tour of Kitchens and the Biltmore Ball. It is also proud of bringing the Umbrella Sky to Giralda Plaza in 2018, creating a social media sensation and doubling foot traffic for restaurants there.

PROGRAMS

DONOR ADVISED FUNDS

The Foundation sets up charitable funds for donors, then manages the investment and distribution of the funds. The donor requests disbursement to their favorite charities, while the Foundation manages the back end. They have more than 80 ongoing funds.

STUDENT SCHOLARSHIPS

The Foundation manages 12 different scholarship programs. Eight are managed for third parties (local families and organizations), while the remaining four are used to distribute funds raised by the foundation's board and through its annual events.

COMMUNITY GIVING

Twice each year, in the fall and in the spring, the foundation gives cash grants to local non-profits that serve Coral Gables directly or indirectly. These range from the Lighthouse for the Blind to local schools in need of laptops for underprivileged students.

THE TOUR OF KITCHENS

Each spring the Foundation organizes a full-day tour of kitchens in local homes. The kitchens are in the homes of volunteers, with food served by local restaurants, and funds going toward the foundation's educational programs.

THE BILTMORE BALL

Each fall the Foundation organizes a grand black-tie ball with a theme (one year it was the Beatles invasion, another it was a Cirque



Mary Snow, President & CEO

du Soleil theme). In addition to raising funds, it allows the Foundation to honor individuals who have positively impacted Coral Gables.

BOARD MEMBERS

BOARD CHAIRS

Chair: Laura Russo, Attorney

Immediate Past Chair: Jack Lowell, Colliers International

Chair Elect: Venny Torre, Torre Development Group

Treasurer: Michael Walsh, Evensky & Katz/Folds Financial

Secretary: Aura Reinhardt, BID Executive Director

Scholarship Committee Chair: Matthew Meehan, Philanthropist

Giving Committee Chair: David Olazabal, Morgan Stanley

REGULAR BOARD MEMBERS

Kaiser Ahmed, Wells Fargo

DeDe C. Austin, Doctors Hospital

Vivian De Las Cuevas-Diaz, Holland & Knight

Sissy DeMaria-Koehne, Cultivate PR

Wayne Eldred (ex-officio), Brown Label

Erica English, Katz Barron

Gina Guilford, Writer, Community Activist

John Harris, Coral Gables Trust Company

Paul Lowenthal, Lowenthal Family Holdings

Michael McCarthy, Celebrity Cruises, Ltd.

Vice Mayor Mike Mena (city liaison, ex-officio), MSP Recovery Law

John O'Rourke, First American Bank

Lee Osiason, Osiason Law

Liz Parnes, Illustrious Marketing Expert

Pedro Parra, Amerant

Alberto José Pérez, AJP Ventures Corp.

Sadia Raja, South Miami Hospital

Scott Richey, Northern Trust

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A Guide to the “Smart City”

Coral Gables continues to be a national leader in smart city technology. Last year the Center for Digital Government awarded the Gables its top honor for innovative technologies in U.S. cities with 75,000 or fewer residents. Likewise, the Smart Cities Connect Foundation named Coral Gables No. 1 for Urban Infrastructure in its “Smart 50 Awards.” This year the city was named the top-performing U.S. organization in the Open Cities Index (OCI). Under the direction of Chief Innovation Officer Raimundo Rodulfo, the wired city continues to offer a wealth of information to businesses through its website and apps, especially via its Smart City Hub (www.coralgables.com/smartcity). Here are brief descriptions of Smart City Hub resources:

TRANSPARENCY PORTALS

Via these financial and public information dashboards and graphs, businesses can request and search for public records on city revenues and expenditures, capital improvement projects, city lobbyists, city contracts, scheduled permit inspections, and more. When its new enterprise software is fully installed next year, the status of all city permits will be visible in real time.

CITIZEN ENGAGEMENT

This section of the city’s website is designed to facilitate communication between citizens and the municipal government. It includes connections to the police department, links for public input, information on sustainability programs, maps of city points of interest, and signups for eNews and city programs.

APP STORE

The Coral Gables App Store allows users to download the city’s Mobile App, which lets users check for such things as available parking, public transportation routes and locations, where to dine and shop, and a slew of FAQs on everything from permitting to recycling to where to file complaints. www.coralgables.com/cityapp.

eGOV CITY SERVICES

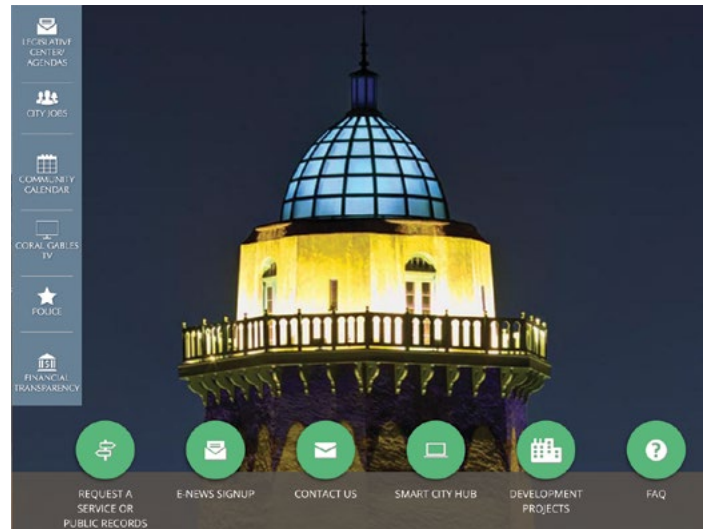
Here businesses can apply for and pay for licenses, certificates of use, invoices, permits and leases; pay a stormwater bill or special assessment; register as a city vendor; or pay for a parking permit renewal. It also includes information on the city’s zoning code (by parcel, as well), city employees and registered lobbyists.

OPEN DATA

The city offers a dozen free open data sources that provide information on such things as the city’s tree canopy and government financial transparency. For businesses, the Open Business Data portal is the most useful, with information on requirements to start a business, city properties for sale or lease, demographic data, business workshops, and links to the Chamber of Commerce and the Downtown Business Improvement District (BID)

INTERNET OF THINGS

Sensors in downtown Coral Gables that track pedestrian and vehicle traffic provide retailers and marketing analysts with real-time information. For example, block-by-block foot traffic on Giralda Plaza, and vehicle and foot traffic on Miracle Mile and at various intersections, can be invaluable in planning retail strategies.



TOP: RAIMUNDO RODULFO, THE CITY’S DIRECTOR OF INFORMATION TECHNOLOGY
ABOVE: RESIDENTS HAVE ACCESS TO A GOVERNMENT INFORMATION DASHBOARD

GIS (GEOGRAPHIC INFORMATION SCIENCE)

The “science of where” integrates data and maps to provide businesses with an array of information, including WiFi locations, EV charging site locations, street light locations, bicycle routes, and WAZE traffic activity.

COMMUNITY INTELLIGENCE CENTER

Businesses are invited to join residents on this platform, designed in part for community initiatives and collaborations – for example, in Smart City competitions seeking solutions to transportation and traffic challenges. It is also designed to supply real time data on traffic. ■
For the latest updates on IT projects go to www.coralgables.com/techstories.

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Start Me Up!

GABLES-BASED ORGANIZATIONS THAT HELP GET BUSINESSES OFF THE GROUND



Coral Gables is one of the great U.S. municipalities for small businesses, frequently ranked at the top of surveys of small cities conducive to new startups. The reasons are copious, ranging from the profusion of inexpensive, shared workspaces to a culture that encourages small businesses, independent professionals and, more importantly, high-tech enterprises that rely more on brain than brawn.

The city is home to a number of organizations that assist startups with funding and mentorship; even its shared workspaces, such as The Forum, offer ongoing lecture series and programs to educate budding entrepreneurs. The city itself, through its Department of Economic Development, has been enormously supportive of small businesses. After a survey revealed that 63 percent of small businesses were unprepared for online

commerce during the pandemic, it created a series of “virtual bootcamps” to address such things as how to set up secure consumer websites and optimize that site for search engines.

“The city is now a Google partner, which means we have access to webinars that Google puts out,” says Belkys Perez, who hosted seven of the online tutorials. The city also went out of its way to make sure that, during the pandemic, 60 small businesses were granted \$15,000 each to help pay their rent. To access the city’s small business tech tutorials, go to www.coralgables.com/businessworkshops.

High-tech instruction and incubators aside, one of the great attributes of the city as a bastion of small enterprises is the business culture created by the Chamber of Commerce and the downtown Business Improve-



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Sold Than Market Average

15% Higher
Sales Price Than
Market Average

Based on Coral Gables' Transactions

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ment District (BID), both of which encourage a co-mingling of ideas and resources.

“One big thing that is useful [for new, small businesses] is industry-based connections, which come through the Chamber and the BID,” says Nick Sharp, who launched first his successful ThreeFold Café on Giralda Plaza, and has since launched Bay 13, an elegant, sprawling craft brewery and restaurant on Alhambra Circle. “The organizations in themselves are great, but it’s the events you attend, so that you can share resources and experiences – like how to navigate the city in terms of basic operations... Information sharing between businesses is really, really helpful, and the Chamber is really good at that.”

For that reason and others, Coral Gables remains a petri dish for new small businesses, both low and high tech, many of them growing into regional, national and even multinational enterprises. “For us, entrepreneurship is the cornerstone of economic development,” says Andrea Torres, former head of strategic partnerships and marketing for Endeavor Miami.

What follows are a few of the organizations designed to help entrepreneurs.

ENDEAVOR MIAMI

Endeavor is a nonprofit that helps startups grow in emerging markets. It started in Latin America more than two decades ago and Endeavor Miami, the first U.S. affiliate, came to the Gables in 2013. By focusing on emerging markets, the idea is to create a community of entrepreneurs that will encourage other startups in those area. “Eighty percent of entrepreneurs [in Argentina] can be linked back to Endeavor ... that’s exactly what we want to curate in Miami,” says Andrea Torres, former head of strategic partnerships and marketing for Endeavor Miami.

Endeavor looks for high-impact companies, where founders can become future mentors and future funders. Another criterion is scalability; they want to support ongoing startups that can generate the most jobs and revenue. Their ScaleUp Program is a four-month acceleration program for companies that are at least three years old with a minimum of 20 percent compound annual growth rate CAGR. Their EdeavorLAB Program is a two-month accelerated program designed to support local early-stage companies currently using Endeavor’s mentorship and peer support for growth, with a focus on women and minority founders.

Endeavor Miami currently has a portfolio of 22 companies led by 38 high-impact entrepreneurs. According to Torres, those 22 companies have created over 3,000 jobs and \$250 million in revenue in Miami.

ENDEAVORMIAMI.ORG
786.953.7541
MIAMI@ENDEAVOR.ORG

EMERGE AMERICAS

Founded by Gables serial entrepreneur Manny Medina, eMerge Americas aims to transform Greater Miami into the hub for technology and innovation in the Americas. “eMerge Americas is a platform that connects the dots between startups, investors, government officials, higher-education institutions and corporate enterprises all for one objective: To spur investment in South Florida and Latin America and to help create a sustainable and thriving tech hub of the Americas in South Florida,” says eMerge Americas’ COO Diane Vidoni.

Gables-based eMerge Americas hosts an annual tech confer-



NICK SHARP, THREEFOLD CAFÉ: INFORMATION SHARING IS KEY

ence which gathers over 16,000 attendees and over 100 different start-ups from all over the world. Startups that are selected to compete at the showcase pitch their ideas in front of investors and corporate partners. Three different categories enter the competition: The university track, the early-stage track, and the later-stage track. Key components include a clear problem/need being served; if the team has the knowledge, skills and passion needed; and if financials are solid and show a strong return – except for the university track where they expect little return.

“Coral Gables was an easy choice [to locate eMerge], as it offers easy access to all of the Miami and South Florida market, in addition to great office space options, exceptional restaurants and an overall community feeling,” says Vidoni.

EMERGE AMERICAS
EMERGEAMERICAS.COM
305.407.8568
INFO@EMERGEAMERICAS.COM

OUTLIERS INSTITUTE

On Tuesday or Wednesday evenings the Coral Gables Museum becomes an interactive classroom. Here you will find a band of dedicated entrepreneurs and small business owners looking to become larger, listening to real world experiences that can guide them in startups or scale ups. This is Outliers Institute, a new Gables business school for startups. “We have a core curriculum, but we layer in guest speakers who talk about their experiences,” says Wayne Eldred, the proprietor and ringmaster of the non-profit academy. “My class is full of business leaders, owners, managers – it’s really an immersive incubation to learn how to overcome challenges.”



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2665 S. Bayshore Drive
Coconut Grove, FL 33133

TONI SCHRAGER

Vice President | Realtor®
Brown Harris Stevens

Toni@ToniSchrager.com
direct: 305.338.9000

The institute focuses on self-development, leadership, hospitality in business, management, sales and innovation. Classes start at 6 pm, but students arrive at 5 pm for a happy hour of networking and dinner. Semesters are one month long and cost \$1,500.

OUTLIERSINSTITUTE.COM
305.603.8067
INFO@OUTLIERSINSTITUTE.COM

UNIVERSITY OF MIAMI

The University of Miami has a number of resources for entrepreneurs within the UM community.

LAUNCH PAD

Launch Pad is a free, on-campus service for students, alumni and faculty who want to start businesses. Since its inception in 2008, over 500 companies have been created through Launch Pad, with two thirds of them making it past the five-year mark. Two of those companies are The Salty Donut, which has locations in Wynwood and South Miami, and House of Per'La, a coffee processor with a shop on Almeria Avenue. Through Launch Pad, entrepreneurs affiliated with UM can participate in one-on-one counseling, mentorship programs, and comprehensive workshops. Entrepreneurs can also utilize free co-working space, a resource library, and events and lectures. Launch Pad Director Brian Breslin sees his incubator as a vital tool to develop what he calls “a ton of intellectual property and talent” associated with UM. “Miami is a very young and malleable city and as a first-generation Miamian, I’m happy that this is happening. I think this is good for the locals, the overall ecosystem, the universities, and all the Miami institutions,” he says.

THELAUNCHPAD.ORG
305.284.2789
HELLO@THELAUNCHPAD.ORG

WALLACE H. COULTER CENTER FOR TRANSLATIONAL RESEARCH

The Wallace H. Coulter Center for Translational Research supports transforming biomedical science and engineering research into products. A committee of executives, investors and entrepreneurs looks at the most promising projects and selects a few each year to receive funding and development support. “There’s been \$4.9 million in project expenditures and those technologies have gotten over \$500 million in follow up funding over the years,” says Dr. Norma Kenyon, Vice Provost of Innovation for the University of Miami and Chief Innovation Officer of the Leonard M. Miller School of Medicine.

INNOVATION.MIAMI.EDU
305-243-5689
COULTER@MED.MIAMI.EDU

THE STARTUP CLINIC

Another free service is The Startup Clinic, which was launched in 2016 by Dan Ravicher, a former law school professor. The clinic connects UM law students with new entrepreneurial clients needing legal assistance for issues that arise as they launch and grow their businesses. “In essence, we’re like a boutique law firm that represents entrepreneurs,” said Ravicher. “Entrepreneurs have lots of transac-



BRIAN BRESLIN, LAUNCH PAD: INCUBATORS ARE VITAL TOOLS

tional corporate securities and intellectual property needs and we will do all of those.” The Startup Clinic receives at least 100 applications every month, most sourced through the students, out of which they work with around 50 clients a year.

UMSTARTUP.COM
305.284.8486
D.BARSKY@LAW.MIAMI.EDU

CANE ANGEL NETWORK

The 'Cane Angel Network was launched in mid-March 2020 to bring together the extended UM network to support the growth of startups. The 'Cane Angel Network extends farther than just UM students, alumni and faculty; it also includes direct family members of students and alumni. “It’s really meant to capture the broad UM community,” says Dr. Norma Kenyon, Vice Provost of Innovation for UM. “So, if you are a member of that community, your startup can apply to the network for funding. If you are a member of that community and you qualify as an investor by IRS regulations, you can be an angel.” Start-Up criteria includes having a founder, executive, or board member who is a UM alumnus, employee student or parent, a raising of early stage equity capital, and a location in the US. Investor criteria includes being a UM alumnus, employee student or parent.

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A Return to the Downtown

THE BIG POST-COVID QUESTION IS WHAT THE NEW DOWNTOWN BUSINESS LANDSCAPE WILL LOOK LIKE

COMMERCIAL OFFICE SPACE: COMPARING THE MARKETS

CATEGORY	CORAL GABLES	BRICKELL	COCONUT GROVE	DOWNTOWN MIAMI
TOTAL SQ. FT. *	7,739,703	7,637,626	1,589,324	8,447,563
VACANCY RATE	17.2%	14.9%	16.3%	24.3%
AVERAGE RENT	\$43.99/sf	\$54.60/sf	\$47.43/sf	\$45.30/sf

*Blended rate for Class A&B combined
Source: Avison Young, for 2nd Quarter 2021

Prior to the Covid sending employees home to work remotely, some 50,000 workers commuted daily to Coral Gables, filling its array of mid-rise Class A office buildings (all of which are capped at 16 stories high). Those high occupancy rates predictably slipped during the pandemic, but the good news is that workers are coming back, and office occupancy is again on the rise – as are rental rates.

According to various surveys, about half of all workers want to come back to the office, for the personal relationships they have with colleagues, as well as the desire to be more productive and more creative through those interactions with other workers. About a quarter want to continue working some days from home – creating a ‘hybrid’ work model – while a final quarter want to continue working from home.

Partly for these reasons, office vacancies in the Gables rose from 9 percent up to about 17 percent, according to figures supplied by Avison Young. Another reason was the addition of more than a half million new square feet of office space, mostly via new office buildings at The Plaza project on Ponce Circle.

“The combination of a slowdown and new deliveries made our vacancy rate skyrocket,” says Donna Abood, a leading commercial realtor with Avison Young. While the increase in vacancy does not look good at first blush, the current activity for new leases in the City Beautiful “is amazing,” says Abood. “What’s making it look bad is the new space.” Indeed, says Abood, commercial rental rates are actually rising rather than falling, thanks to out-of-state businesses – in particular high-tech and fin-tech companies – moving not just to the Gables, but to all of greater Miami.

While the offices are back open, with the return of 50 to 60

percent of office workers, one reason that companies have not drastically cut their space requirements is because office layouts are being redesigned post-pandemically, with more space between desks and work areas. Abood predicts that vacancy rates will drop over the next 12 months, leveling off by summer 2022. “We got spoiled working from home,” says Abood. “It was too comfortable not to get up and commute.”

Regardless of how the mix of working at home vs. working at the office sorts itself out, commercial realtors see strong demand for Class A product in coming months. “We have emerged as a highly desirable location due to the pandemic,” says Thad Adams of the Allen Morris Company. “Many top executives have relocated to residences down here. Now we are getting calls for office space near their new homes,” he says.

Adams notes that Coral Gables has always been one of the stronger commercial submarkets in Miami-Dade County, thanks to the clustering of multinationals here, the proximity to the airport and its safe, walkable environment. Those elements remain strong, and “Going into the third and fourth quarters this year, there will be pent-up demand from all the companies that hit the pause button [during the pandemic],” he says. “We are looking to see a reemergence of the absorption of office space.”

Adams predicts that interest in office space will rise in tandem with the percentage of people who get vaccinated. “While home working is here to stay, the surveys show that workers only want to work at home a few days a week, not five days a week. The office is not gone, but it is being redefined. Essential relationships between employees cannot be conducted remotely.”

LEADING CLASS A COMMERCIAL PROPERTIES



**2811 PONCE DE LEON BLVD.
(PLAZA NORTH TOWER)**
 BUILT: 2020
 STORIES: 13
 SQ. FT.: 291,267 SQ. FT.
 TYPICAL FLOOR: 31,977 SQ. FT.
 AVAILABLE: 208,156 SQ. FT.
 PERCENT LEASED: 28.5%



**121 ALHAMBRA PLAZA
(ALHAMBRA TOWERS)**
 BUILT: 2003
 STORIES: 16
 SQ. FT.: 174,307
 TYPICAL FLOOR: 22,600 SQ. FT.
 AVAILABLE: 41,701 SQ. FT.
 PERCENT LEASED: 93.9%



220 ALHAMBRA CIRCLE
 BUILT: 1997
 STORIES: 13
 SQ. FT.: 176,990
 TYPICAL FLOOR: 13,846 SQ. FT.
 AVAILABLE: 43,406 SQ. FT.
 PERCENT LEASED: 91.5%



355 ALHAMBRA CIRCLE
 BUILT: 2001
 STORIES: 16
 SQ. FT.: 222,884
 TYPICAL FLOOR: 13,930 SQ. FT.
 AVAILABLE: 41,694 SQ. FT.
 PERCENT LEASED: 83.3%



1 ALHAMBRA PLAZA (COLUMBUS CENTER)
 BUILT: 1991
 STORIES: 14
 SQ. FT.: 261,867 SQ. FT.
 TYPICAL FLOOR: 19,000 SQ. FT.
 AVAILABLE: 65,232 SQ. FT.
 PERCENT LEASED: 78.8%



2 ALHAMBRA PLAZA (THE ALHAMBRA)
 BUILT: 1987
 STORIES: 14
 SQ. FT.: 231,632
 TYPICAL FLOOR: 16,545 SQ. FT.
 AVAILABLE: 42,729 SQ. FT.
 PERCENT LEASED: 84.5%

LEADING CLASS A COMMERCIAL PROPERTIES



**396 ALHAMBRA CIRCLE,
NORTH TOWER**
BUILT: 2012
STORIES: 15
SQ. FT.: 170,185
TYPICAL FLOOR: 10,767 SQ. FT.
AVAILABLE: 11,153 SQ. FT.
PERCENT LEASED: 100%



2020 PONCE DE LEON BLVD.
BUILT: 2009
STORIES: 14
SQ. FT.: 130,200
TYPICAL FLOOR: 16,423 SQ. FT.
AVAILABLE: 50,375 SQ. FT.
PERCENT LEASED: 73.9%



2333 PONCE DE LEON BLVD. (COLONNADE)
BUILT: 1988
STORIES: 12
SQ. FT.: 205,463
TYPICAL FLOOR: 14,664 SQ. FT.
AVAILABLE: 59,501 SQ. FT.
PERCENT LEASED: 96.6%



550 BILTMORE WAY
BUILT: 1986
STORIES: 15
SQ. FT.: 162,293
TYPICAL FLOOR: 10,820 SQ. FT.
AVAILABLE: 23,652 SQ. FT.
PERCENT LEASED: 85.4%



4000 PONCE DE LEON BLVD. (THE COLLECTION)
BUILT: 2002
STORIES: 8
SQ. FT.: 183, 696
TYPICAL FLOOR: 22,962 SQ. FT.
AVAILABLE: 42,755 SQ. FT.
PERCENT LEASED: 84.4%



1515 SUNSET DR. (SUNSET OFFICE CENTER)
BUILT: 2018
STORIES: 5
SQ. FT.: 60,799
TYPICAL FLOOR: 13,085 SQ. FT.
AVAILABLE: 19,059 SQ. FT.
PERCENT LEASED: 68.7%



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Flexible Space

A GUIDE TO COWORKING SPACES OFFERED IN THE GABLES

They are known as flex spaces or shared office spaces or coworking spaces, and Coral Gables has more of them per capita than any other city in Florida. The concept is simple and efficient: an office complex configured into a variety of smaller spaces, with short term leases and shared facilities, such as kitchens, conference rooms and office support equipment. They can accommodate anything from a tiny startup to a division of a major corporation. They offer low costs and flexibility, and in the post-pandemic world of shrinking office footprints and hybrid work patterns, they are more in demand than ever. WeWork, for example, provides everything from simple access to shared, open workspaces (tables) for individual entrepreneurs with their laptops, to several floors it currently rents to a 215-person division of telecom giant Millicom.

While WeWork was among the first national brands to popularize the concept, they are becoming the new normal in the business world. In Coral Gables, co-working spaces have blossomed, many created by smaller firms that offer unique configurations for companies, from start-ups to multinationals.

“It’s really about flexibility, and about reducing your footprint,” says Rishi Kapoor, whose firm Location Ventures launched Forum on Alhambra Circle last year. “Companies just don’t want to commit to long-term leases if they don’t have to.” Besides the standard amenities, Kapoor’s Forum provides businesses support services such as marketing and accounting, as well as education forums for entrepreneurs.

Shared workspaces also benefit the growth of the business community by offering low-cost entry points for start-ups that want to

be based in the Gables. “I love that we have these spaces here because Coral Gables does not allow home-based businesses,” says Mark Trowbridge, president and CEO of the Coral Gables Chamber of Commerce. “If you’re not ready to go from the germination of an idea to a fully fleshed-out business, this gives you a runway to do that. I think people will always value a Coral Gables business address.”

Besides providing a local address, coworking spaces have other benefits that businesses can’t get from traditional office space without making substantial investments – such as access to state-of-the-art technologies in communications and data storage.

Since there are so many coworking spaces to choose from in the Gables, it comes down to which is best for your business model. Some, like Office Edge, cater to small businesses that are already established; others, like Pipeline, are entrepreneurial-focused; still others are hybrids. “We have some creative and some tech [firms], but our soft spot is professional firms in law and finance,” says Laura Kozelouzek, CEO and founder of Quest Workspaces. Taking that specialization one step further is Esq. Suites, which focuses entirely on lawyers.

The move away from traditional office space to flex space has, of course, been accelerated by the coronavirus. With many companies realizing that working remotely is possible, some are looking to downsize offices and move into shared workspaces. “Companies with long term agreements are much more desirable to get into short term situations, say six months instead of three years, to be able to scale up or scale down at a later time,” says Phillipe Houdard, founder and CEO of Pipeline. “This flexibility is very important and

FORUM

275 ALHAMBRA CIRCLE. 305.203.5443

One of the more recent additions to the Coral Gables coworking scene, Forum is a collaborative environment with a kitchen, lounge, and conference rooms of varying sizes. It is on the first floor of its Alhambra Circle location, so feels grounded. Their conference rooms include “Parley,” their smallest for four people at 100 square feet, “Roundtable” with 50 additional square feet, and “Council,” a large space that sits eight to 10 people at 300 square feet.

The Forum spaces are rented as memberships, starting at \$350/month for the “nomads” who just need a space to work. All include meeting room credits, printing room credits, amenities like networking events and seminars, and services like high speed internet and consulting services. For \$500 a month, “reserved desks” provide a small, lockable space to work. And starting at \$800 monthly, business owners can have a private suite for one, two or more workers. For those who don't need workspace, there is a virtual membership starting at \$95 per month, and the Access membership at \$150 a month, which includes all the benefits of virtual membership along with bi-monthly workspace access, programming, and business support.

The Forum is also located in the office building/headquarters of owner Venture Locations, which houses numerous business support services, such as marketing, accounting, graphics, legal, web design, etc. These are available to clients on an à la carte basis.

QUEST WORKSPACES

2525 PONCE DE LEON BLVD. SUITE 300. 305.615.2182
2000 PONCE DE LEON BLVD. SUITE 600. 305.363.1809

With two locations in downtown Coral Gables, Quest offers turn-key private offices that come with a number of amenities, such as garage parking, administrative support, unlimited coffee, access to a gym, and networking and wellness events, starting at \$500 per month. All you have to do is focus on growing your business. When you need more space than a private office, you can purchase a monthly meeting room package, priced at \$149 for five hours, \$249 for 10 hours and \$449 for 20 hours.

While some of its clients are small tech and design firms, most provide professional services. For this reason, their individual offices are walled and private, with little “open architecture” or glass walls. If you don't want a physical office in one of their Gables locations, Quest offers virtual services. For that desired Gables business address, a mailbox costs \$99 per month and includes administrative assistance, discounts on meeting rooms and day offices, and, most importantly, complimentary café use. For another \$50, entrepreneurs can add a phone plan that includes a local phone number, calls answered in the company's name and call forwarding.

PIPELINE

95 MERRICK WAY, 3RD FLOOR. 786.477.6440

Pipeline is a flexible workspace designed to attract small, creative companies, both startups and more established businesses. It has an edgy vibe, with everything from shared “flex space” (open your laptop and start working in any open space), to “dedicated desks,” which means a tiny, one-person room, to private office suites for up to six people. Most of the space is separated by glass walls, for a modern, futuristic feel. More than 200 small companies call it home, 50 of them in private suites.

The \$199 monthly flex space membership is optimal for individuals or teams who don't need to leave items overnight. The



smallest monthly lockable space – the “dedicated desk” – goes for \$449 monthly. Pricing for private suites starts at \$649 per month. Private offices vary in size and can accommodate up to six people.

Pipeline also offers virtual offices for \$99/month, for that coveted Gables address, local phone number and access to conference rooms and receptionist services. The office space is open 24/7, so tenants, both virtual and physical, can work whenever. And if you're working 24/7, at least there's gourmet coffee.

WEWORK

2222 PONCE DE LEON BLVD. 305.363.4997
255 GIRALDA AVE., 5TH FLOOR 305.250.2832

One of the best-known workspaces is WeWork, with two locations in downtown Gables: One on Giralda Avenue and the other next door on the corner of Giralda and Ponce de Leon. Both locations have common areas, meeting rooms, lecture events, Wi-Fi, phone booths for a quiet place to take a call, and kitchens stocked with cutlery, cups and condiments. 255 Giralda has additional amenities like a wellness room, a bike storage rack and outdoor balcony and rooftop space where you can have coffee or lunch – or even squeeze in a quick yoga practice.

The main difference between the two locations is pricing, with the newer and more expansive 255 Giralda location slightly more expensive. There are three different types of workspaces in both locations: “Hot Desks” for the solo entrepreneur, with access to vacant desks in common areas (\$340 vs. \$425); Dedicated Desks in shared, lockable offices (\$520 vs. \$680); and private offices (\$1200 vs. \$1,380 for two persons). You can also purchase a day pass in a co-working space for \$29 a day or a conference room from \$10 an hour.

WeWork prides itself on its mix of larger, established firms that want a shared, interactive environment (Kayak, Millicom) with smaller entrepreneurs and startups.

ESQ.SUITES

121 ALHAMBRA PLAZA, SUITE 1500. 844.377.1234

With the doubtful return to water cooler gatherings or office life in general, what will law firms look like for the rest of 2021 and beyond? That is the question posed – and answered – by ESQ.suites, a shared workspace for lawyers and legal professionals only. Located

on the 15th floor of what is arguably the most prestigious office building in the city – The Alhambra Tower – Esq.Suites has a litigation war room, multiple conference rooms and a parking garage for tenants and visitors. It also has 23 suites with stunning views, which they offer starting at \$1,250 per month.

If you are looking for something less permanent, virtual office packages are available, where you can also have access to the conference rooms for \$50-\$100 per hour. Launched just three years ago, the idea here is for easy networking within the legal profession, including cross-specialty referrals.

REGUS

2332 GALIANO ST., 2ND FLOOR 305.728.7000
1 ALHAMBRA PLAZA (COLUMBUS CENTER), PH 786.749.2200

Regus is one of the oldest and best-known brands in coworking spaces, founded in Belgium in 1989 to provide “serviced offices,” business lounges and conferencing facilities. It has two locations in downtown Gables: one in the Colonnade building and the other in the penthouse of Columbus Center off Alhambra. Both locations have office spaces for teams, coworking spaces for individuals, and virtual office memberships. Combined, Regus has 148 private offices, 18 coworking desks and six meeting rooms. Private office space starts at \$799 per month and a virtual office starts at \$267 per month. There is also the co-working option beginning at \$329 a month which provides offices for a specific number of days per month; the bang here is that clients have access to Regus offices for the day anywhere in their extensive international network.

OFFICE EDGE

4000 PONCE DE LEON BLVD., SUITE 470. 305.777.0200

A boutique provider of turn-key executive suites, private offices and meeting rooms, Office Edge has served business owners, attorneys, accountants and other professionals since 2002 from The Collection Building on Ponce and Bird Road. The airy 8,800 sq. ft. space features 22 furnished offices with a choice of sizes and views, well-equipped conference rooms seating up to 16, a dedicated mailroom with keyed access to private mailboxes, and a complete kitchen. A full-service business center is staffed by in-house administrative professionals, including live receptionists, bookkeepers, certified paralegals and certified court reporters. Service packages and pricing are fully customized to meet each client’s unique needs. Private offices start at \$700 monthly. Work-at-Home virtual service packages range from \$160 to \$175 monthly. There is ample garage and street parking, with easy access to the Shops at Merrick Park, international restaurants, boutique hotels and other area amenities.

PLATINUM BUSINESS CENTER

1600 PONCE DE LEON BLVD., 10TH FLOOR. 786.350.1200

Founded in 2010, Platinum Business Center is located in the North Gables business corridor in a modern, state-of-the-art office tower, occupying a total of 12,000 square feet. The workspace is home to a wide range of businesses, from marketing and law, to accounting, real estate, and engineering. Clients share a reception area where calls are answered in the company name, with a coffee/tea break room and conference rooms of various size. All private suites come fully furnished with Herman Miller furniture, and range from \$700 to \$2,800 monthly depending on size. Office space can take up 100 to 300 square feet. Platinum Business Center also has three virtual office plans: The virtual office plan, which includes address, mailbox



and access to business center services (\$75 monthly); the gold plan, which adds a business line and call answering (\$175 monthly); and the platinum plan, which adds break room access, meeting room hours, docking station hours and private office use hours (\$275 monthly).

GABLES EXECUTIVE OFFICES

2655 LE JEUNE RD., 5TH FLOOR. 305.441.9548

Gables Executive Offices is another of the old-school executive shared-space offices, located in the Ocean Bank building on Le Jeune at Valencia Ave. With some 150 tenants occupying four floors of suites from 80 to 250 square feet, Gables Executive Offices has been located in its well-maintained building since the mid 1980s – still owned by the family of the original builder, Stanley Davidson. Standard services include reception, answering service, mail and package handling, conference room, and furnished offices for between one and four persons. Among its amenities is access to a wide balcony with seating overlooking the city, dry cleaning services, and freshly brewed coffee, tea, etc. You can lease office space for price ranges between \$500 to \$1500 per month. There’s easy parking for tenants and guests in the building, and it’s walking distance to a Publix and Miracle Mile shops and restaurants.

BIZNEST

2000 PONCE DE LEON BLVD. SUITE 600. 305.421.6301

Intended for the work needs of independent professionals, tech start-ups, and teams from both small and large businesses, BizNest offers private suites, dedicated desks, and flex spaces for any kind of work style, from those well established to more flexible ones.

Private suites are offered in difference sizes, depending on specific needs. This option works for individuals or small teams, and includes a filing cabinet to store documents. Starting at \$550 a month, this is the best option for those who wish to work with the most privacy. Dedicated desks begin at \$300 a month, and include an individual desk where you can set up your own computer and personal items, while also including lockable storage and whiteboard. The flex space option allows clients to come in and sit at any desk or outside work space for \$99 per month. This is the most convenient option for startups with limited resources. All that is needed is a laptop; the coffee is free! ■

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As the Coral Gables Business Improvement District, we're committed to featuring our beautiful, historic downtown by promoting our world-class restaurants, unique shops and services, cultural offerings and so much more. We work directly with business owners to help them market to our thousands of social media followers and BID Newsletter readers. Our handpicked influencers, engaging advertising campaigns, family-friendly activities, curated events, and memorable experiences keep bringing new visitors to experience everything our downtown has to offer.

If your business is in Downtown Coral Gables, let us know how the BID can work for you!

Contact: info@experiencecoralgables.com | 305.569.0311

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THE MIAMI HERBERT BUSINESS SCHOOL

Graduate Business Education

PROGRAMS IN AND AROUND CORAL GABLES

For many in the business community, returning to school for an advanced business degree provides a path to career advancement – as well as a sharper business brain. Fortunately for Gables residents and professionals, you don't have to uproot your life to pursue a post-graduate business degree. During the downtime of the pandemic, there has been

a renewed interest in graduate programs. “MBA programs are a little bit countercyclical, meaning when there is a downturn in the economy, people go back to school,” says Dr. Henrik Cronqvist, vice dean of graduate business programs and executive education at UM's Herbert Business School. Here are some of the best programs available.

UNIVERSITY OF MIAMI

The Miami Herbert Business School has several MBA programs. The full-time MBA program, which has been in existence for over 70 years, is a two-year (21-month) program. It is ranked among the top 50 such programs in the country. There is also a seven-month accelerated program and an 18-month accelerated MBA in real estate.

For those who can't go to school full-time, there is the professional MBA. Classes are taught on weekends and Monday evenings

with working professionals in mind. While most programs have one intake that starts in August or September, the professional MBA has two: One in July and one in the January.

The school has two executive programs: The Miami Global Executive MBA and the Executive MBA for Health Management and Policy. The former is tailored to established professionals, small business owners and family business executives. The latter is tailored to fully employed healthcare professionals who are seeking leadership positions in the industry.

The Miami Herbert Business School also offers specialized master's programs where you can earn your degree in less than a



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With a long tradition of hospitality and care, Belmont Village is collaborating in a unique partnership with Baptist Health South Florida to redefine senior living. Our newest community, opening soon in Coral Gables, builds on our innovative, and first-rate clinical care to include a wellness-focused Healthy Living Center by Baptist Health South Florida on the ground floor. With best-in-class amenities, there's a life here to meet every need and surpass every expectation.

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BelmontVillage.com/CoralGables



year. These programs are offered in accountancy, taxation, business analytics, finance, health administration, international business, leadership and, most recently, sustainable business. They are designed for undergrads who do not yet have a lot of real-world experience but who want to specialize in one particular field.

Another perk of pursuing a business degree at UM is the alumni network throughout the Gables and beyond, an important source for career advancement and employment. Tuition is \$2,170 per credit hour, so the overall cost varies per program. Visit bus.miami.edu for more information.

KELLOGG SCHOOL OF MANAGEMENT AT NORTHWESTERN UNIVERSITY

Northwestern University has a satellite campus in downtown Coral Gables that offers an executive MBA degree. According to their website, the Chicago-based university chose a campus in Coral Gables because “the city is bustling with global commerce, attracting corporations from around the world and serving as a bridge between the United States and Latin America.”



The Miami EMBA offers the same rigorous curriculum as the Chicago program, with high quality faculty and the same access to their global campus network. Designed so that non-Miami residents can earn a degree through the program, classes meet only once a month from Thursday to Sunday afternoon. With campus just four miles from Miami International Airport at 95 Merrick Way, traveling business students are put up in the Hyatt Regency Coral Gables. The program also allows students to travel to the Evanston campus in Chicago – or any other campus – to take elective courses not offered in the Gables. Classrooms are equipped with the latest technology and the “campus” has private study rooms, conference areas and lounges.

The Miami EMBA program has two start dates: In September and January. The annual tuition cost is currently \$108,918, bringing the two-year total to \$217,836. This includes courses, books and supplies, meals, accommodation at the Hyatt, career services and a lifelong access to elective courses on an auditing basis. The only thing not included in tuition is airfare for traveling students. Visit Kellogg.northwestern.edu for more information or email emba-admissions@kellogg.northwestern.edu

FLORIDA INTERNATIONAL UNIVERSITY

Though not in the Gables, the FIU Business program is worth the drive beyond the city limits. Its Chapman Graduate School of Business is the largest producer of graduate business degrees in the state of Florida, offering full-time, part-time and online programs, as well as healthcare and executive MBAs.



The full-time international MBA is a 12-month program with classes Monday through Friday. Depending on the year, 30 to 50 percent of the students in this program are international, and the demographic skews younger than other MBA programs designed for professionals.

The executive MBA program, for example, is 16 months long and geared toward those with 12 to 15 years of experience in the workforce. These “students” may be division managers, or senior executives, in search of a broader perspective.

The trend lately, however, is the specialized master’s programs. They’re popular because they are shorter, less expensive and more focused on one specific area. FIU has nine different specialized master’s degrees, including ones in health information and analytics, finance and accounting. Among the strongest is the master’s in real estate.

The Chapman Graduate School of Business is recognized both nationally and internationally for its graduate programs. The online MBA program was #3 in the U.S. in 2020 and the master’s in marketing program was #6 in the U.S. in 2019, according to QS World University Rankings. In 2020, the international MBA program was ranked eighth and the online master’s in business program was ranked 22nd by U.S. News & World Report.

Tuition varies per program and ranges from \$14,315 to \$52,000 for Florida residents. For more information, visit business.fiu.edu. ■

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TECHNOLOGY &
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CORAL GABLES HIGH SCHOOL

Family Education & Health

FOR THOSE RELOCATING TO CORAL GABLES, EDUCATION AND HEALTH OPTIONS

Two of the most important resources to consider when moving to a new city are the schools and hospitals in the area. If Coral Gables is the next destination for your business, and you are concerned about family issues for yourself or your

employees, no need to worry. The city is replete with options for both education and health care. In Coral Gables, you'll be surrounded by an array of prestigious private and public schools and some of the top hospitals in the state.

PRIVATE SCHOOLS

CORAL GABLES PRESCHOOL

PRESCHOOL

320 GIRALDA AVE.

786.332.3610

www.preschoolingables.com

Coral Gables Preschool provides an early learning experience for children ages 6 weeks to 5 years. Curriculum includes reading/writing, language and art/music, and promotes social, emotional, physical and cognitive development. Full-time or part-time, with after-school care.

TUITION: \$225-\$300 WEEKLY

CRYSTAL ACADEMY

KINDERGARTEN – MIDDLE SCHOOL

107 ANTILLA AVE.

305.567.5881

www.crystalacademycg.com

With a curriculum designed for children with developmental delays such as Autism, Crystal Academy creates an enriching and therapeutic learning environment. Individualized programs cater to the

learning abilities of students to become more independent and social within their communities. Academics include handwriting, math, reading, science & social studies, group speech, group music, art, tutoring as well as group time for social and problem solving skills.

GRANADA DAY SCHOOL

INFANT DAYCARE – KINDERGARTEN

900 UNIVERSITY DR.

305.444.2028

www.granadadayschool.com

Established in 1954, Granada Day School is a “Christ-centered” school with infant daycare, preschool and kindergarten programs. Accredited by the Christian Schools of Florida, activities include library time, computer center, music and movement, and gardening.

TUITION: \$695 - \$1,025

BANYAN DAY SCHOOL

PRESCHOOL – KINDERGARTEN

340 PALERMO AVE.

305.447.1233

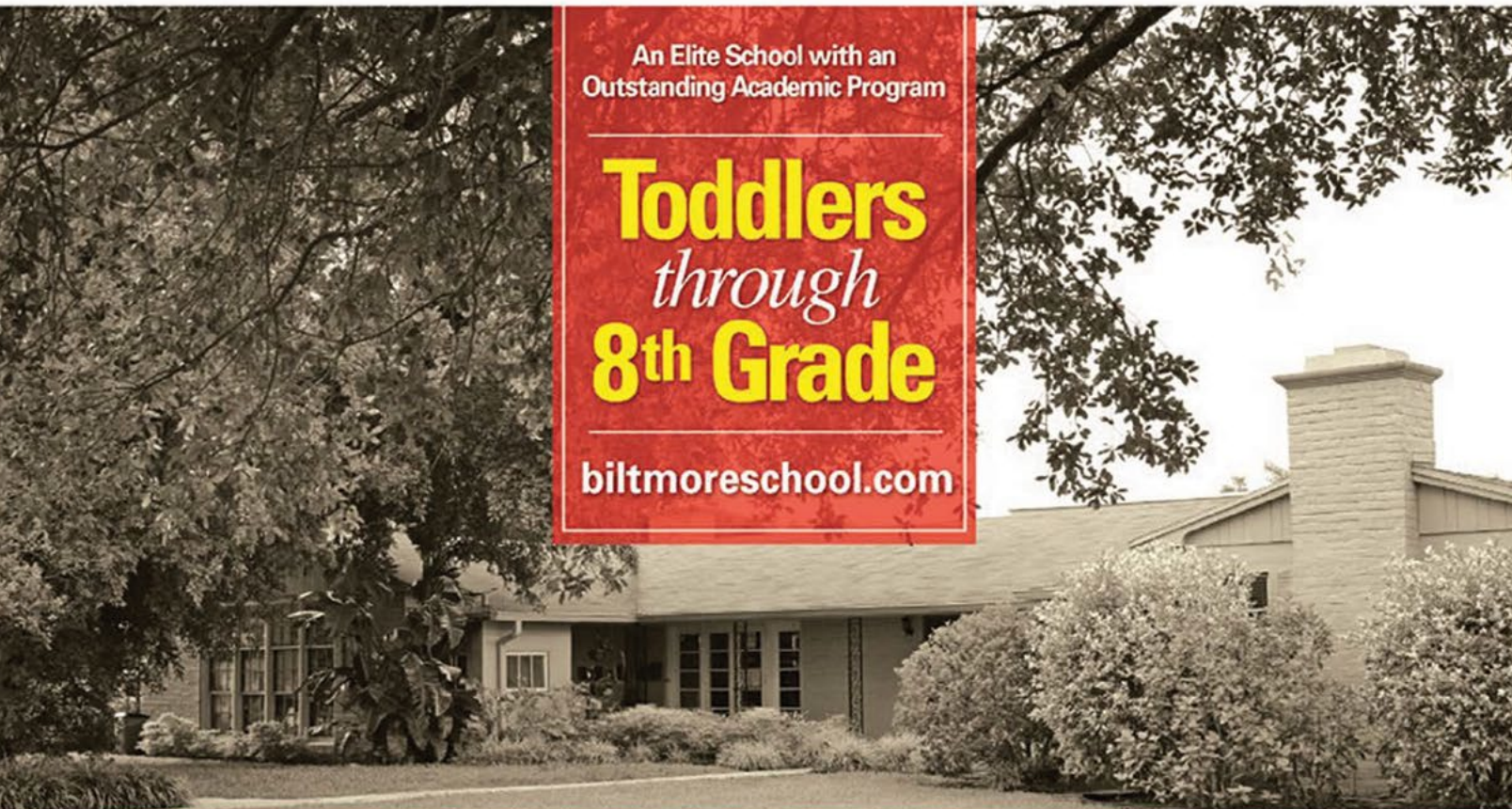
www.banyandayschool.org

Banyan Day School accepts children from ages 1 to 6-years-old. Class time includes blocks, Legos, hand-eye coordination/puzzles and reading. Music and stories facilitate learning and retention;



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Toddlers
through
8th Grade

biltmoreschool.com

1600 S. Red Road | 305.266.4666

Spanish classes are offered to children ages 3+.
TUITION: \$860 - \$970

FIRST UNITED METHODIST: THE GROWING PLACE

PRESCHOOL – KINDERGARTEN

536 CORAL WAY
305.446.0846

www.welovecoralgables.org

The Growing Place is a Christian early childhood center focused on high quality education in a nurturing environment. Small class sizes, with low teacher-student ratio. Early morning care starts at 7:30 a.m., after-school enrichment until 3:30 p.m. and extended care until 5:30 p.m.

TUITION: \$6,550 - \$9,000

INTERNATIONAL CHILDREN'S SCHOOL

PRESCHOOL – KINDERGARTEN

3930 S. LE JEUNE RD.
305.445.8918

www.icscoralgables.com

International Children's School is a private day care, preschool and school for children from ages 3 months to kindergarten. A broad-based language education are an integral part of the school; kindergarten includes instruction in English, Spanish and German.

TUITION: \$9,800

ST. PHILIP'S EPISCOPAL SCHOOL

PRESCHOOL – ELEMENTARY

1121 ANDALUSIA AVE.
305.444.6366

www.saintphilips.net

Founded in 1953, St. Philip's mission is to educate each child intellectually, physically and spiritually. Open to students from preschool through 5th grade, the curriculum includes science and technology, sacred studies and mindfulness. With small classes, the student body is capped at 180.

TUITION: \$22,820 - \$26,010

THE BILTMORE SCHOOL

PRESCHOOL – MIDDLE SCHOOL (8TH GRADE)

1600 SOUTH. RED RD.
305.266.4666

www.biltmoreschool.com

The first IB (International Baccalaureate) school in South Florida (founded in 1926), the Biltmore School focuses on an international education, including foreign languages. The school guides students to be independent, productive and accomplished. The arts program includes drama, modern dance, and music.

TUITION: \$9,800 - \$15,800

CARROLLTON SCHOOL OF THE SACRED HEART

(NEAR CORAL GABLES)

PRESCHOOL – HIGH SCHOOL

3747 MAIN HWY.
305.446.5673

www.carrollton.org

Just outside Coral Gables in Coconut Grove, Carrollton's is considered to be one of the top all-girls schools in the area. Curriculum includes religious studies, world languages and science. Athletics include soccer, volleyball, swimming and diving (& Beach Volleyball, Basketball, Cross Country, Golf, Softball, Tennis, Track and Field, and Sailing.)

TUITION: \$25,740 - \$38,556

GULLIVER PREP (IN AND NEAR CORAL GABLES)

PRESCHOOL – HIGH SCHOOL

12595 RED RD. (MARIAN C. KRUTULIS PK – 8 CAMPUS) 305.665.3593
7500 SW 120TH ST. (MIDDLE SCHOOL MONTGOMERY CAMPUS)
305.238.3424

6575 N. KENDALL DR. (UPPER SCHOOL CAMPUS) 305.666.7937

8000 SW 56TH ST. (UPPER MIDDLE SCHOOL CAMPUS) 305.274.9535

www.gulliverprep.org

The Marian C. Krutulis PK – 8 campus is in Coral Gables while the other campuses are in Pinecrest and surrounding neighborhoods. Signature academic programs in architecture, engineering, international diplomacy and legal studies. They also offer over 70 clubs, organizations and honor societies as well as sports like bowling, golf and water polo.

TUITION: \$19,460 - \$39,830

RIVIERA SCHOOLS

PRESCHOOL – HIGH SCHOOL

6800 NERVIA ST. (DAY SCHOOL) 305.666.1856

9775 SW 87TH AVE. (PREPARATORY SCHOOL) 786.300.0300

www.rivieraschools.com

Riviera is a co-educational, independent college preparatory school for students from preschool through 12th grade. Wide-ranging curriculum, including STEM preschool through 12th grade with specialized coursework in biomedical sciences, engineer, computer sciences and architecture.

TUITION: \$11,350 - \$29,400

PUBLIC SCHOOLS

GEORGE W. CARVER ELEMENTARY SCHOOL

PRE-KINDERGARTEN – ELEMENTARY SCHOOL

238 GRAND AVE.
305.443.5286

www.gwces.com

G.W. Carver Elementary is an "A" rated international magnet school with programs in Spanish and Italian for a multilingual environment. Small class sizes for grades kindergarten through 2nd and small group instruction for math and reading; book, drama, science and art clubs.

CORAL GABLES PREPARATORY ACADEMY

KINDERGARTEN – MIDDLE SCHOOL

105 MINORCA AVE.
305.448.1731

gablese.dadeschools.net

Formerly Coral Gables Elementary School, Coral Gables Preparatory Academy is a nationally recognized School of Excellence and an "A" rated school since 2000. Kindergarten to 4th graders are in the Lower Academy, 5th to 8th graders in the Upper Academy, both historic landmarks.

HENRY S. WEST LABORATORY SCHOOL

KINDERGARTEN – MIDDLE SCHOOL

5300 CARILLO ST.
305.661.7661

www.westlabschool.org

Henry S. West Laboratory School is a professional development school in partnership with the University of Miami's School of

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106678-0721

Education. An “A” rated school, it collaborates with UM on various projects, such as science programs, with UM faculty and students both teaching here.

GEORGE W. CARVER MIDDLE SCHOOL

MIDDLE SCHOOL

4901 LINCOLN DR.

305.444.7388

gwcm.dadeschools.net

With an “A” rating from the Florida Department of Education, George W. Carver Middle School is considered to be one of the top public schools in the state. A magnet school for international studies and education, it offers Spanish, French, German and Italian language classes.

PONCE DE LEON MIDDLE SCHOOL

MIDDLE SCHOOL

5801 AUGUSTO ST.

305.661.1611

www.poncedeleonmiddle.net

Ponce de Leon Middle School is an International Baccalaureate Middle Years Programme (IBMYP) that provides education for students. Rated one of the Top 9 Magnet Schools in the U.S. by Magnet Schools of America with a Silver STEM Designation from the county.

CORAL GABLES HIGH SCHOOL

HIGH SCHOOL

450 BIRD RD.

305.443.4871

www.coralgablescavaliers.org

With over 3,000 students, Gables High School has an IB program and an Academy of Finance, ranked among the best in the nation. The school has dual enrollment options with Miami-Dade College and Florida International University. Recently underwent a \$26 million renovation.

INTERNATIONAL STUDIES PREPARATORY ACADEMY

HIGH SCHOOL

1570 MADRUGA AVE.

305.663.7200

www.internationalstudiesprep.net

ISPA is a small magnet high school where the focus is an international education and the study of modern languages (Spanish, French, Italian). ISPA is the first school in the Americas to receive the “Label-FrancÉducation” seal of quality for French dual language education.

its emergency department. It was ranked #4 in South Florida and #11 in the state of Florida by U.S. News & World Report. It also achieved Magnet recognition, which is the highest national honor for nursing excellence. “We can be the community hospital taking care of our neighbors in the community, but we are also nationally and internationally renowned,” says Doctors Hospital CEO Javier Hernandez-Lichtl

UNIVERSITY OF MIAMI HEALTH SYSTEM

LENNAR FOUNDATION MEDICAL CENTER:

5555 PONCE DE LEON BLVD. TEL: 305.689.5555

UNIVERSITY OF MIAMI HOSPITAL AND CLINICS:

1400 NW 12TH AVE. TEL: 305.325.5511

SYLVESTER COMPREHENSIVE CANCER CENTER:

1475 NW 12TH AVE. TEL: 844.324.4673

www.umiamihealth.org

@UMiamiHealth – Twitter, Facebook, and Instagram

The University of Miami Health System includes the Lennar Foundation Medical Center, University of Miami Hospital and Clinics, Sylvester Comprehensive Cancer Center, Bascom Palmer Eye Institute and more than 50 other Florida locations where patients can access high quality care. The Lennar Foundation Medical Center is a 200,000-square-foot outpatient center on UM’s Coral Gables campus that provides access to leading physicians for students, faculty and staff, as well as residents of surrounding communities. The University of Miami Hospital and Clinics, also known as the UHealth Tower, is a 560-bed facility and the region’s first university-owned, multi-specialty, acute care hospital and only academic medical center in South Florida. Sylvester Comprehensive Cancer Center is one of 71 National Cancer Institute-designated cancer centers in the country and the only one in South Florida. Bascom Palmer Eye Institute has been ranked the No. 1 ophthalmology program in the U.S. by U.S. News & World Report 19 times.

NICKLAUS CHILDREN’S HOSPITAL

3100 SW 62ND AVE.

305.666.6511

www.nicklauschildrens.org

Located just outside of Coral Gables, Nicklaus Children’s Hospital is the only licensed specialty hospital exclusively for children in South Florida. The hospital has nearly 800 attending physicians and over 475 pediatric subspecialists. Their specialties include cardiology and cardiovascular surgery, neurology and neurosurgery, cancer and blood disorders treatment, and orthopedic surgery. “Generations of families have looked to us for clinical excellence and support for children with complex care needs or routine care,” says Matthew A. Love, president and CEO of Nicklaus Children’s Health System.

CORAL GABLES HOSPITAL

3100 DOUGLAS RD.

305.445.8461

www.coralgableshospital.com

Coral Gables Hospital offers a wide range of services, including cardiovascular and orthopedics, general and bariatric surgery, and physical and speech therapy. It was the first in Miami-Dade to be certified by The Joint Commission in total hip and total knee replacement and recently earned The Joint Commission Gold Seal of Approval. It was also awarded the Tenet Healthcare “Circle of Excellence” for clinical and operational excellence in 2015, 2017 and 2018. Most recently, it was acquired by Steward Health. ■

HOSPITALS

DOCTORS HOSPITAL

5000 UNIVERSITY DR.

786.308.3000

www.baptisthealth.net

Located adjacent to the University of Miami, Doctors Hospital has provided high-quality care to the Coral Gables community since 1949. As part of the Baptist South Florida system, it is recognized for its services in orthopedics, sports medicine, general surgery, geriatrics, minimally invasive laparoscopic surgery, intensive care and



She Matters Most

Nicklaus Children's Hospital is the highest-ranked children's hospital in South Florida.

Donate to help children in need right here in South Florida. Please give today at give.nicklauschildrens.org



**Nicklaus
Children's
Hospital**

Where Your Child Matters Most

Housing Trends

CORAL GABLES HAS TRADITIONALLY BEEN A BASTION OF SINGLE-FAMILY HOMES. NOW TOWNHOUSES AND LUXURY CONDOS ARE JOINING THE MIX



VILLA VALENCIA

A 13-STORY CONDO BUILDING DOWNTOWN WITH 39 UNITS SELLING FOR AN AVERAGE \$2.5 MILLION EACH. BY THIS SUMMER ABOUT 60 PERCENT OF THE UNITS WERE SOLD AT AN AVERAGE PRICE OF \$1,000 PER SQUARE FOOT.

“AND WE’RE EXPLORING A SEQUEL LARGER THAN VILLA VALENCIA,” SAYS DEVELOPER RISHI KAPOOR OF LOCATION VENTURES.

Coral Gables is known for single-family houses with leafy canopies and ample lawns. But a new residential option is gaining traction: luxury townhomes and house-size condos, especially for empty-nesters and new arrivals from cities in New York and California.

The trend is clear in the success of two Coral Gables-based developers: Rishi Kapoor of Location Ventures and Alirio Torrealba of MG Developer, who both have deluxe projects selling now and plans for even bigger ones.

Kapoor is developing Villa Valencia, a 13-story condo building downtown with 39 units selling for an average \$2.5 million each. He expects to start delivering units in December 2021, provided supplies are not too delayed by Covid bottlenecks. As of summer, about 60 percent of the units were sold at an average price of \$1,000 per square foot, “a new record for condos in Coral Gables,” says Kapoor.

“And we’re exploring a sequel larger than Villa Valencia,” says Kapoor. He’s considering a 17-floor building with similar luxury



RISHI KAPOOR



ALTHEA ROW

FIVE GRAND TOWNHOMES OF THREE-STORY UNITS SPAN MORE THAN 7,000 SQUARE FEET, WITH FOUR BEDROOMS, A FOUR-CAR GARAGE AND HIGH-END APPLIANCES, AMONG OTHER AMENITIES. THE PRICE: ABOUT \$4 MILLION EACH. BY SUMMER 2021, THREE OF THE FIVE UNITS WERE SOLD. ALIRIO TORREALBA OF MG DEVELOPER IS ALREADY PLANNING HIS NEXT BIG VENTURE: GABLES VILLAGE

features, from high-end appliances to a resort-style pool, spa and conference room. “There is a market for people who want to be in the Gables, who want great amenities and who want nothing but the best finishes. That’s led me to target a project twice in scale.”

Torrealba is completing Biltmore Square, comprising more than 55 luxury residences at an investment topping \$80 million. Next up for delivery: Five grand townhomes at Althea Row, named for the mother of Gables founder George Merrick. Each three-story unit spans more than 7,000 square feet, with four bedrooms, a four-car garage and high-end appliances, among other amenities. The price: about \$4 million each.

By summer 2021, three of the five units were sold, fetching almost \$900 per square and setting a new record for townhomes in the city, Torrealba says. He also is developing 10 more townhomes at adjacent Biltmore Row, where prices on four- or five -bedroom units are expected to start at around \$3.3 million.

Torrealba is already planning his next big venture: Gables Village, a mix of townhomes, duplexes and condos that could add 50 units near the Coral Gables branch library by 2024. The new residences would sit on 17 lots that his company aims to buy for roughly \$20 million. Those lots now have older one- and two-story houses or apartment buildings on them.

“Coral Gables founder George Merrick was a big proponent of



ALIRIO TORREALBA

villages, from the French to the Chinese,” says the Venezuela-born developer. “We want to build on his legacy with Gables Village, offering a variety of options for residents. The condos at 1,200-square-foot can appeal to younger professionals.”

SINGLE-FAMILY HOMES: BIDDING WARS

Many factors explain why luxury townhomes and condos are gaining ground now. For starters, there’s the red-hot market for

THE CHANGING RESIDENTIAL MARKET (2ND Q): LESS SINGLE FAMILY, MORE CONDOS*

UNDER \$2 MILLION

YEAR	SINGLE FAM. HOMES 4 SALE	SUPPLY	CONDOS FOR SALE	SUPPLY
2021	53	1.2 MONTHS	106	2.5 MONTHS
2020	200	8.1 MONTHS	196	18.7 MONTHS
2019	263	7.6 MONTHS	254	8.5 MONTHS

OVER \$2 MILLION

YEAR	SINGLE FAM. HOMES 4 SALE	SUPPLY	CONDOS FOR SALE	SUPPLY
2021	81	2.4 MONTHS	23	18.4 MONTHS
2020	138	25.3 MONTHS	22	20.7 MONTHS
2019	172	72.6 MONTHS	19	17 MONTHS

*Source: Berkshire Hathaway Homes Services/EWM Realty
Condo includes townhomes



MERRICK MANOR

“MANY PEOPLE LOOK FOR A SINGLE-FAMILY HOUSE FIRST, BUT WHEN THEY REALIZE THE PRICE HAS INCREASED SIGNIFICANTLY AND THE INVENTORY IS SO LOW, THEY TURN TO MULTI-FAMILY HOMES,” SAYS PATRICK O’CONNELL, SENIOR VICE PRESIDENT OF REAL ESTATE FIRM BERKSHIRE HATHAWAY HOMESERVICES EWM REALTY WHO ARE HANDLING SALES FOR MERRICK MANOR, A HIGH-END CONDO MID-RISE NEAR THE SHOPS AT MERRICK PARK.

single-family houses in Coral Gables, fueled in part by the coronavirus pandemic. Covid prompted many families to seek more space to work and study, both inside their homes and in private outdoor areas. With limited inventory in the city, prices for houses have been skyrocketing.

“Any house we list ends up selling, often in a few days, and often for more than the asking price, in a kind of bidding war,” says Patrick O’Connell, senior vice president of real-estate Berkshire Hathaway HomeServices EWM Realty, which is based in Coral Gables.

Headlines show the strength of the market for houses. Salsa singer Marc Anthony sold his 12-bedroom mansion in May 2021 for \$22.4 million, three years after buying it for \$19 million. Real estate developer R. Donahoe Peebles sold his 10-bedroom estate in



PATRICK O’CONNELL

Plastic Surgery

and the Business World

Success in any business involves many components. Competence is a must, but so are human interactions and relationships. Like it or not, appearance matters. We shouldn't judge a book by its cover, but it's in our nature to do so - the fashion and beauty industry thrives on this.

First impressions include physical appearance, even before you have a chance to show your abilities. We are prone to judge prematurely. Well dressed and looking well emits signals that we are evolutionarily geared to interpret. Favorable appearance is interpreted as healthy, strong, and capable. The opposite, as weak or ineffectual. (For more on that, see Harvard psychologist Nancy Etcoff's book on "Survival of the Prettiest"). Thus, Plastic Surgery, the surgery of appearance, is a relevant topic in business.

Looking your best always helps, including in a competitive work environment. Society's preoccupation with youth can, unfortunately, put those not 'looking so young' at a competitive disadvantage while appearing 'well and vigorous' provides measurable benefits. So, it's not just about personal vanity.

When consulting with prospective patients, I emphasize the importance of physical, and emotional, wellness. It's hard to look your best if you're overstressed, overweight, drinking too much, smoking, and never exercise. So, Plastic Surgery shouldn't be your initial thought at self-improvement. First, try to get yourself in better, preferably the best, shape within your reach. Plastic Surgery can do a lot, but not the many things you can, and should do for your health and well-being.

Plastic Surgery is, however, a powerful tool to manage the inevitable signs of aging. Fundamentally, it artistically removes excess and sagging skin caused by aging - something you cannot accomplish on your own.

For example, heavy, tired looking eyelids, due to redundant skin, can be rejuvenated with eyelid surgery ('blepharoplasty') and, if indicated, with a conservative brow lift. Saggy jowls and droopy necks can be corrected with a 'lower face and neck lift', rendering a younger, refreshed, natural-looking appearance, radiating with renewed vigor, potentially a substantial plus in a competitive business environment.



Stephan Baker MD

Other highly effective procedures include the tummy tuck ('abdominoplasty') which re-defines the mid-section, and usually dramatically so, allowing for a new wardrobe. In the case of implants, reducing their size or removing them after a certain age, along with a lift ('mastopexy') or a reduction in case of age-induced breast enlargement can also contribute to a trimmer and younger appearance.

So, Plastic Surgery, along with non-surgical treatments, can help substantially in managing the physical signs of aging and making you more visually 'competitive', especially if combined with a healthy lifestyle. In the final analysis, your success in business is the product of many personal variables, yet the impact of appearance is not to be underestimated.

As always, research carefully, be realistic, before proceeding. And be sure that your surgeon has the necessary specialized Plastic Surgery training, experience, and reputation, to provide you with safe and happy results.

STEPHAN BAKER, MD, FACS

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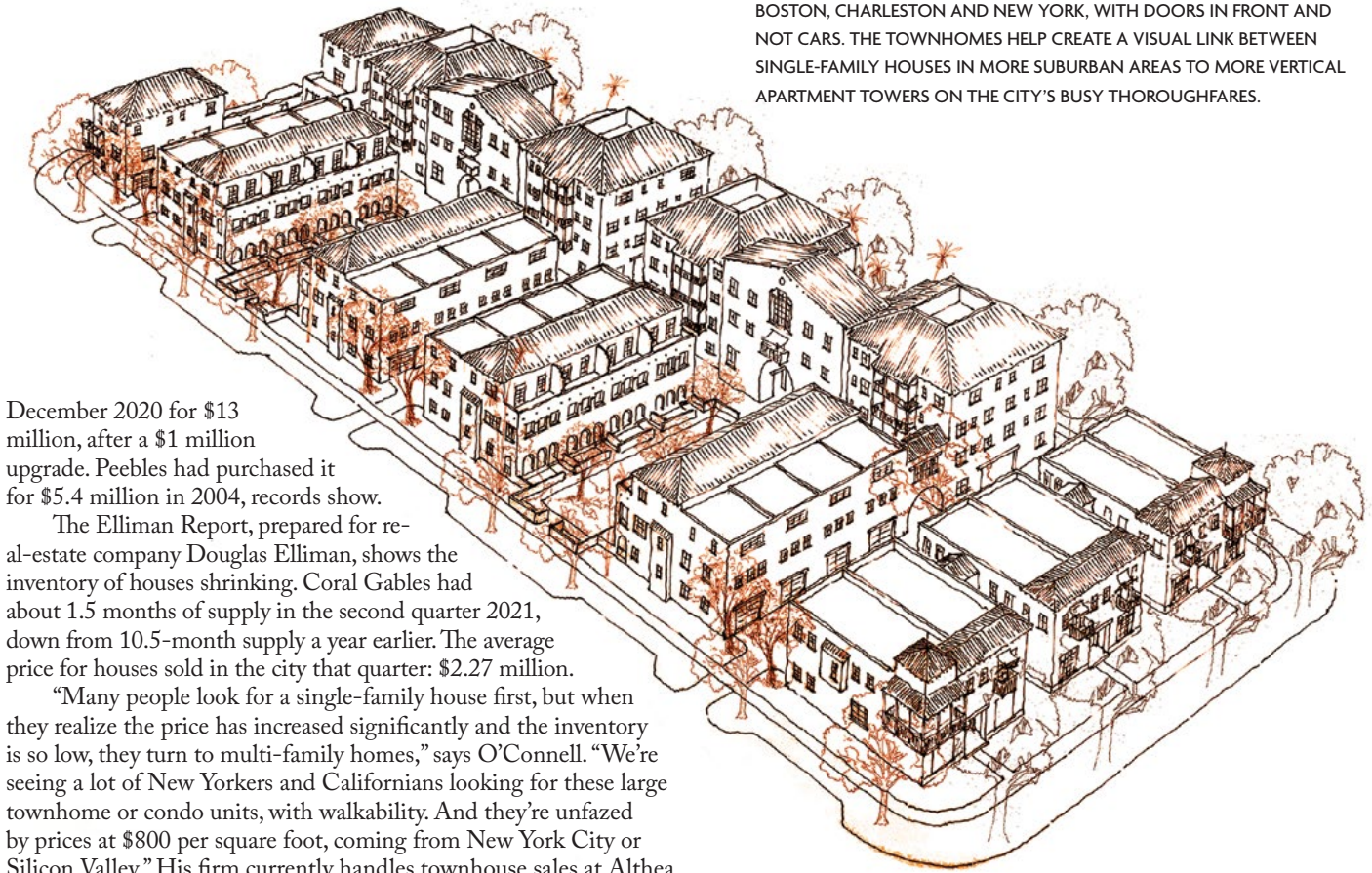
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GABLES VILLAGE

A MIX OF TOWNHOMES, DUPLEXES AND CONDO BY MG DEVELOPER. THE IDEA IS TO ENCOURAGE URBAN TOWNHOMES LIKE THOSE IN BOSTON, CHARLESTON AND NEW YORK, WITH DOORS IN FRONT AND NOT CARS. THE TOWNHOMES HELP CREATE A VISUAL LINK BETWEEN SINGLE-FAMILY HOUSES IN MORE SUBURBAN AREAS TO MORE VERTICAL APARTMENT TOWERS ON THE CITY'S BUSY THOROUGHFARES.



December 2020 for \$13 million, after a \$1 million upgrade. Peebles had purchased it for \$5.4 million in 2004, records show.

The Elliman Report, prepared for real-estate company Douglas Elliman, shows the inventory of houses shrinking. Coral Gables had about 1.5 months of supply in the second quarter 2021, down from 10.5-month supply a year earlier. The average price for houses sold in the city that quarter: \$2.27 million.

“Many people look for a single-family house first, but when they realize the price has increased significantly and the inventory is so low, they turn to multi-family homes,” says O’Connell. “We’re seeing a lot of New Yorkers and Californians looking for these large townhome or condo units, with walkability. And they’re unfazed by prices at \$800 per square foot, coming from New York City or Silicon Valley.” His firm currently handles townhouse sales at Althea Row and Biltmore Row, and at Merrick Manor, a high-end condo mid-rise near the Shops at Merrick Park.

Also fueling luxury townhomes and condos: a decade-old Coral Gables zoning update that lets developers build closer to the street, provided they offer access for parking through an alley or driveway in the back. The idea is to encourage urban townhomes like those in Boston, Charleston and New York, with doors in front and not cars. The townhomes help create a visual link between single-family houses in more suburban areas to more vertical apartment towers on the city’s busy thoroughfares. MG Developer’s proposed Gables Village would have all its parking inside the complex, for instance. “This helps make parking and traffic more orderly and makes the area more walkable,” says Torrealba.

EMPTY-NESTERS AND ARRIVALS FROM NEW YORK, CALIFORNIA, LATIN AMERICA

So far, most of the buyers of the new luxury townhomes and condos are locals from the greater Gables area, many of whom have decided to sell their large houses after their children moved out. They no longer want to maintain a lawn, garden and private pool; instead, they seek to easily lock their door to take off traveling.

Kapoor estimates locals – mainly from the Gables, Coconut Grove, South Miami, Miami Beach and Key Biscayne – make up 65 percent of buyers at his Villa Valencia, most of them empty-nesters. “There’s a peace of mind of not having to take care of a large house and a large yard,” says Kapoor.

A small percentage of buyers come directly from overseas,

though the portion of foreign buyers in South Florida has declined in recent years, partly because coronavirus has made travel difficult. So far, Kapoor says two families from Mexico are among buyers at his 515 Valencia Ave. condo building. “We expect that overseas demographic to pick up, as Latin Americans make plans to come back to the United States and buy,” he says. The timing will depend in part on how fast vaccines are rolled out across Latin America and when travel restrictions ease, say experts in international business.

Further revving up sales since 2020: transplants from the U.S. Northeast and U.S. West Coast, who realized while working remotely during Covid that they could be just as productive elsewhere. They’ve moved to South Florida for lower taxes, a business-friendly climate, warm weather and a home with more bang for the buck. And they’ve chosen the affluent, well-planned Gables for its central location, proximity to Miami International Airport and abundance of restaurants, shops, schools and amenities.

So far, Kapoor estimates U.S. transplants make up about 25 percent of buyers at Villa Valencia. At Torrealba’s Althea Row, all three of the buyers to date come from other parts of the United States. “We never expected buyers from outside the area,” says Torrealba. “Our target market has been people moving from houses in Gables Estates or Cocoplum. But since our type of product might fetch \$8 million in Boston or \$11 million in New York, people moving to the Gables see great value at our price point.”

The boost from out-of-town buyers has real estate executives especially buoyant. “The long-term trend for Coral Gables is up,” says BHHS/EWM’s O’Connell. “I fully expect demand for luxury real-estate in the Gables to grow.” – *Doreen Hemlock*



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Permitting & Business Licensing

IN CORAL GABLES, THE PROCESS FOR NEW BUSINESSES AND NEW CONSTRUCTION PERMITS CAN BE COMPLEX, BUT IT IS BECOMING INCREASINGLY TRANSPARENT AND EASIER TO TRACK



As with any city or unincorporated area in the State of Florida, new businesses must apply for permits in order to operate. This applies to any company, from a professional moving into a high-rise office space to a retailer opening a shop on Miracle Mile.

The simplest thing to acquire is a business permit for a company moving into an office and making no changes, either in the type of business being practiced or in the physical location. From there it becomes more complex, with added requirements for change of use and/or for

“AS A PROFESSIONAL PLANNER, I CAN TELL YOU THAT CORAL GABLES IS NO DIFFERENT THAN OTHER COMMUNITIES YOU GO TO. THERE ARE CERTAIN PROCESSES THAT YOU HAVE TO FOLLOW”

JULIAN PEREZ, DIRECTOR OF THE ECONOMIC DEVELOPMENT DEPARTMENT

modifications to the physical site, especially exterior changes. The most complex process is for a business that requires a new building; the larger the project, the more hurdles it has to clear.

Sometimes the process of acquiring permits needed to conduct business are straight forward. Other times the flow can move in different directions between departments.

In the end, the art of getting permits for new businesses comes down to two things: understanding the requirements and following those rules; and allocating sufficient time in your business planning cycle to accommodate the process.

“As a professional planner, I can tell you that Coral Gables is no different than other communities you go to,” says Julian Perez, director of the Economic Development Department. “There are certain processes that you have to follow.” Coral Gables does have stricter codes than most cities, however – one reason it remains a City Beautiful. “The most important thing for [new businesses] that come here is to have either a consulting team or use the team we have in Economic Development, to understand the process,” says Perez.

PERMITTING PROCESS FOR NEW BUSINESSES “AS IS”

The simplest permits to acquire are for businesses that require no changes to their space, either office-based businesses that provide professional or administrative services, or retail businesses that find the suitable space, as is, for a similar usage.

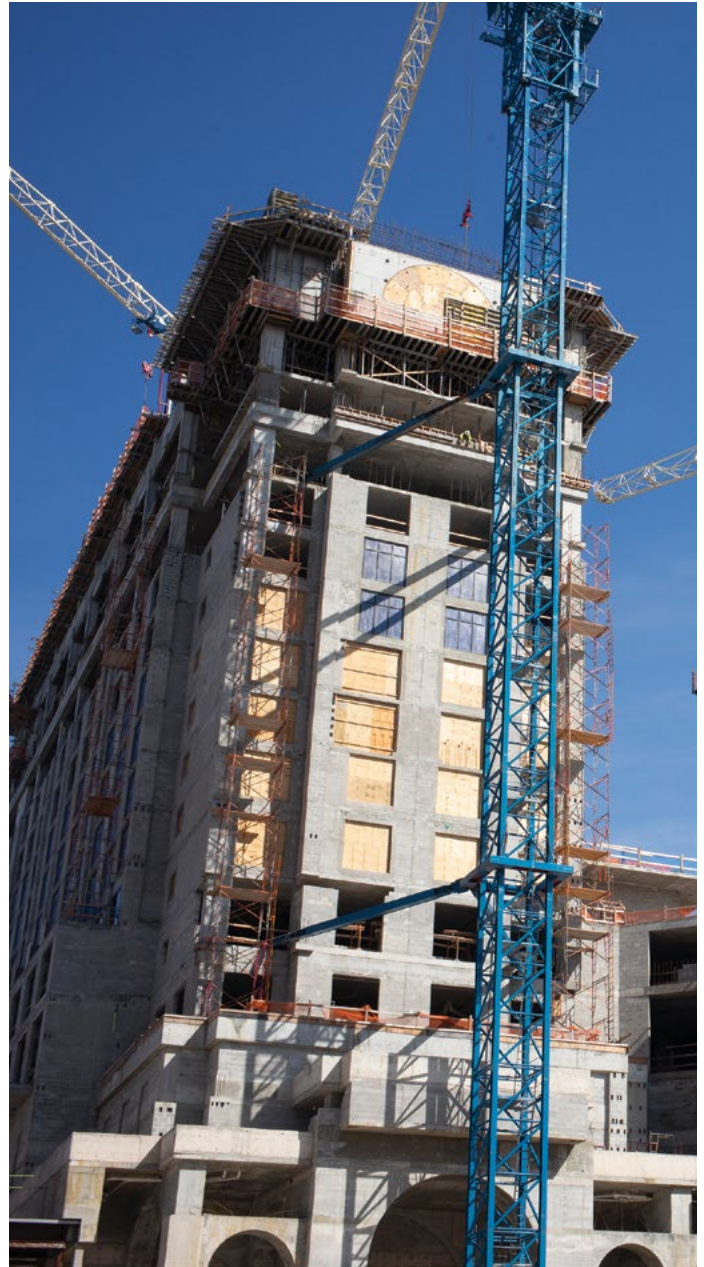
For both, a Certificate of Use and a Business Tax License is required, the first from the Zoning Administrator in the Zoning & Planning Department, the second from the Finance Department. With rare exceptions (the need for a new fire inspection, for example, or to re-certify the plumbing work), that’s it.

When the business moving in is different from the previous tenant, however, applicants should first check with the Zoning Administrator, or what is known as the Concurrency group in the Development Services Department (Zoning is part of both) to make sure the new use is permissible in that space.

PROCESS FOR NEW BUSINESSES WITH CONSTRUCTION NEEDS (INCLUDING ADDITIONS AND REPAIRS)

Construction of any kind must be reviewed and approved by the Building Division of the Development Services Department, which issues a Building Permit. The City of Coral Gables, like other municipalities in the State of Florida, requires that all provisions of the Florida Building Code be met prior to issuing that permit.

Unlike other Florida cities, however, any new buildings and/or exterior changes to existing buildings must be approved by the Board of Architects, which reviews the plans to make sure they comply with the aesthetic standards of the city.



Also, unlike most Florida cities, Coral Gables is increasingly transparent in the process, with full online access to the status of any plan reviews and/or inspections available beginning by Q2 2021. Go to www.coralgables.com for information on how to access records in process.

Once construction is complete, and passes inspection, the business receives a Certificate of Occupancy. The business can then get its Certificate of Use and Business Tax License and start to operate.

HOW THE PROCESS IS ORGANIZED

The Development Services Department is the city’s umbrella organization for all business permits and licenses. It is broken down into three parts:

PLANNING & ZONING

THE BUILDING DIVISION

CODE ENFORCEMENT DIVISION

THE PLANNING & ZONING DIVISION

Planning & Zoning is responsible for initial permitting of businesses, as well as making sure that all businesses are in compliance with the city’s zoning regulations. In addition to staff who receive applications for business permits – aka Certificates of Use – as well as organize inspections of the premises, the Planning & Zoning Division is comprised of a number of important boards that review plans for new use and construction.

PLANNING & ZONING BOARD

A seven-member quasi-judicial board advisory to the City Commission that meets the second Wednesday of each month to review development applications as required for compliance with zoning regulations, particularly for larger projects that affect things like density, height, contentious uses, land-use amendments, and the right-of-way.

DEVELOPMENT REVIEW COMMITTEE

An administrative and technical committee composed of representatives from Planning and Zoning, Building, Fire, Police, Public Services, Historical Resources, Parking, Public Works and other departments. The DRC is intended to streamline and coordinate the review of the development process. Meets second to last Friday monthly.

BOARD OF ARCHITECTS

A board of seven local architects that meets every Thursday morning to “preserve the traditional aesthetic character of the community” by reviewing applications for construction of new residences and new commercial structures, or exterior changes to these.

BOARD OF ADJUSTMENT

A seven-member quasi-judicial board that meets on the first Monday of each month. It hears variances and appeals from staff decisions other than the City Architect.

THE BUILDING DIVISION

The Building Division is in charge of the permitting process for any construction, to make sure it is compliant with the Florida Building Code. The Building Division ensures that the construction plans are within code for structural, mechanical, electrical and plumbing elements, as well as in compliance with zoning, fire, historical, public works and other departments as needed. If all passes, then a Building Permit is issued.

THERE ARE SEVERAL TYPES OF APPLICATIONS

FOR BUILDING PERMITS

For Interior Changes, the application goes directly to the Building Division for code compliance review. It may need a review for fire, plumbing, electrical, zoning, etc., but in most cases can be approved by the City Architect.

For Exterior Changes and/or Additions, the city requires review and approval by the Board of Architects, to make sure it meets the changes meet the aesthetic standards for the city. Then the plans are reviewed for zoning compliance, followed by review of the structural elements by the Building Division. Other departments are brought in as needed – historical, landscape services and public works for example.

For New Buildings and/or Projects, the city requires the most



comprehensive reviews, encompassing not only aesthetic standards, but those of zoning, building, environmental impact, and public services, such as sewage treatment. The largest projects require approval not only from numerous boards and divisions, but also from the City Commission.

When all changes/construction has been completed, the Building Division provides inspectors for structural, mechanical, electrical, plumbing approvals prior to granted a Certificate of Occupancy for the structure.

The Building Division is also home to the Construction Regulation Board, a five-member board that enforces construction laws, including licensing, building codes, and land development regulations. This board keeps contractors from violating the state building code.

TIMELINE

For minor repairs and upgrades to the electrical, mechanical or plumbing within a building, the permits are normally reviewed in one to two business days.

For new construction projects, additions or exterior alterations,

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the process can take between two weeks and a month for plans to be reviewed. It can then take as much as another month for the county agencies DERM (Department of Environmental Resource Management) and WASD (Water and Sewer Department) to review plans.

For large projects that impact entire neighborhoods, or ones that require significant variations from the zoning code and therefore need to be reviewed by the City Commission, permitting may take many months to complete.

DEMOLISHING BUILDINGS

Coral Gables places a high priority on preserving historic buildings. Hence, the demolition of any building requires a review by the Historical Resources and Cultural Arts Department. If considered of historic importance, the demolition must be reviewed by the Historic Preservation Board, a nine-member board which meets on the second Monday of each month. It has the power to designate a building as historic, preventing it from being demolished.

THE PROCESS

PERMITTING PROCESSES FOR A NEW BUSINESS

FOR A NEW, MOVE-IN BUSINESS WITH NO MODIFICATION OF SPACE

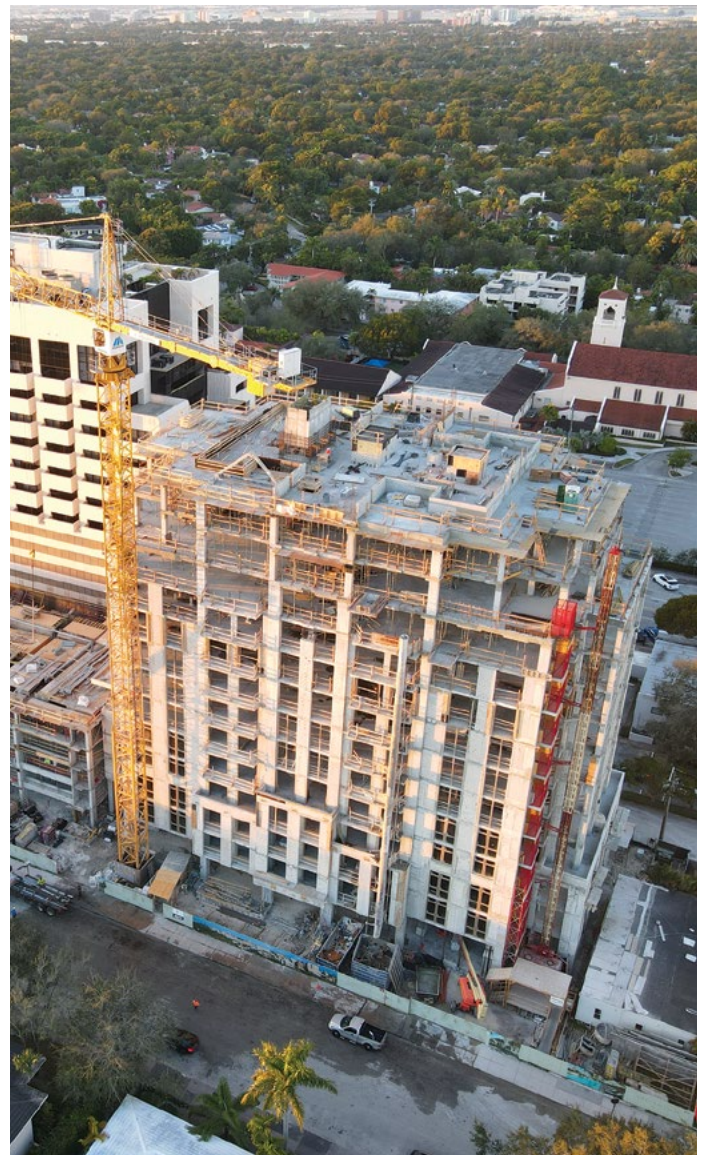
1. Apply for a Certificate of Use from the Zoning Department
2. Apply for a Business Tax License from the Finance Department
3. Check with the Zoning Administrator prior to signing a lease to make sure there are no problems with the building or zoning. A different use of the space – say, changing it from a bookstore to a dance studio – may not be permitted.
4. A new Certificate of Use application, especially for a new type of use, may trigger inspections from building and fire officials, as well as county inspectors from DERM (The Department of Environmental Resources Management)

FOR A NEW, MOVE-IN BUSINESS WITH INTERIOR REMODELING

1. Present plans to the Development Services Department
2. If they are simple, they will go to the Building Division to review for Building, Electrical, Mechanical, Plumbing, Fire, etc. for review and approval.
3. If the plans are extensive and involve a significant change of use, they may go to the DRC (Development Review Committee) as well as Zoning and DERM for approval.
4. Perform the work and apply for a Certificate of Occupancy
5. Apply for Certificate of Use and Business Tax License
6. Move in and open doors for business

FOR A NEW, MOVE-IN BUSINESS WITH EXTERIOR REMODELING/ADDITIONS

1. A pre meeting with Zoning Administrator is always advised
2. If there is a new use for the space, check with Zoning first
3. Present plans to the Board of Architects
4. Once approved, submit plans to the Building Division to review for Building, Electrical, Mechanical, Plumbing, Fire, etc.
5. If the plans are extensive, they may go to the DRC (Development Review Committee) as well as to Public Works & Landscape, Historic, and the county (DERM) for approval
6. Perform the work and apply for a Certificate of Occupancy
7. Apply for Certificate of Use and Business Tax License
8. Move in and open doors for business



FOR NEW SMALL BUSINESSES, BUILDING FROM SCRATCH

1. A pre application meeting with the Zoning Administrator is recommended to make sure the business will be allowed in that location, then to:
2. The Development Review Committee (DRC), then to:
3. Board of Architects, then to:
4. Historic, if needed, then to:
5. Building Division, then to:
6. If needed, Public Works, Landscape and Zoning, then to:
7. County for DERM, DOH (Department of Health), WASD (Waste and Sewage Disposal) if no sewer available then to:
8. Building for C of O, Zoning for C of U, and Finance for Business Tax License

FOR MAJOR COMMERCIAL PROJECTS

All the same processes as above, except that additional approvals are needed from:

1. Planning & Zoning, and
2. The City Commission, and
3. County departments (DERM, DOH, WASD, etc.) ■



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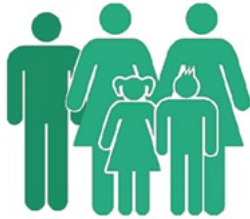
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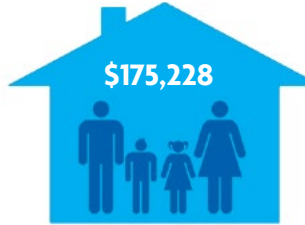
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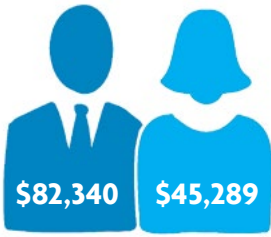
DEMOGRAPHICS



50,226
POPULATION



\$175,228
AVERAGE HOUSEHOLD
INCOME



\$82,340 **\$45,289**
AVERAGE INCOME
MALE AND FEMALE



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HS DEGREE OR HIGHER **96%**
COLLEGE DEGREE OR HIGHER **66.7%**
POST-GRADUATE DEGREE **34.86%**



5.2%
PERCENTAGE
UNEMPLOYED



10,001
NUMBER OF COMPANIES



\$1,300,000
MEDIAN HOUSING VALUE



75%
WHITE COLLAR
WORKFORCE



1,128
VETERANS



91.3%
HOUSEHOLDS WITH BROAD-
BAND INTERNET



17,921
NUMBER OF HOUSEHOLDS

ELECTED & APPOINTED OFFICIALS

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Source: worldpopulationreview.com; towncharts.com;
rockethomes.com; census.gov (as of 2019)

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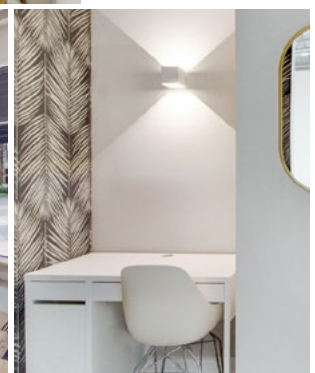
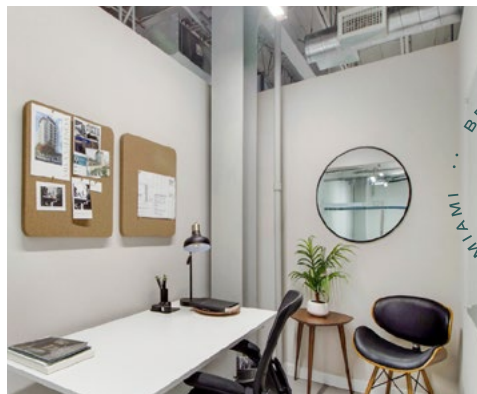
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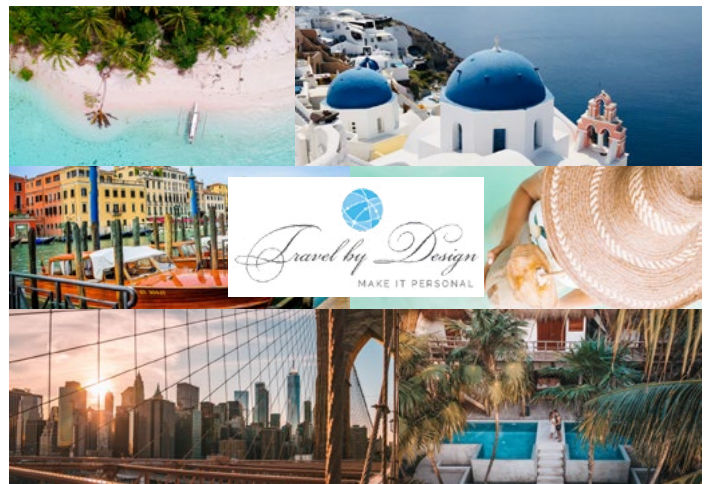


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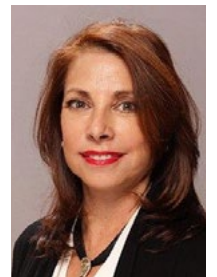
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Illustrated in *Wifredo Lam: Catalogue Raisonné of the Painted Work, Volume II, 1961-1980*, Acatos 2002, catalogued as no. 73.214.

Illustrated in *Wifredo Lam*, Max-Pol Fouchet, First Edition, 1976, pg. 246, no. 605, and in Second Edition, 1989, pg. 266, no. 637.

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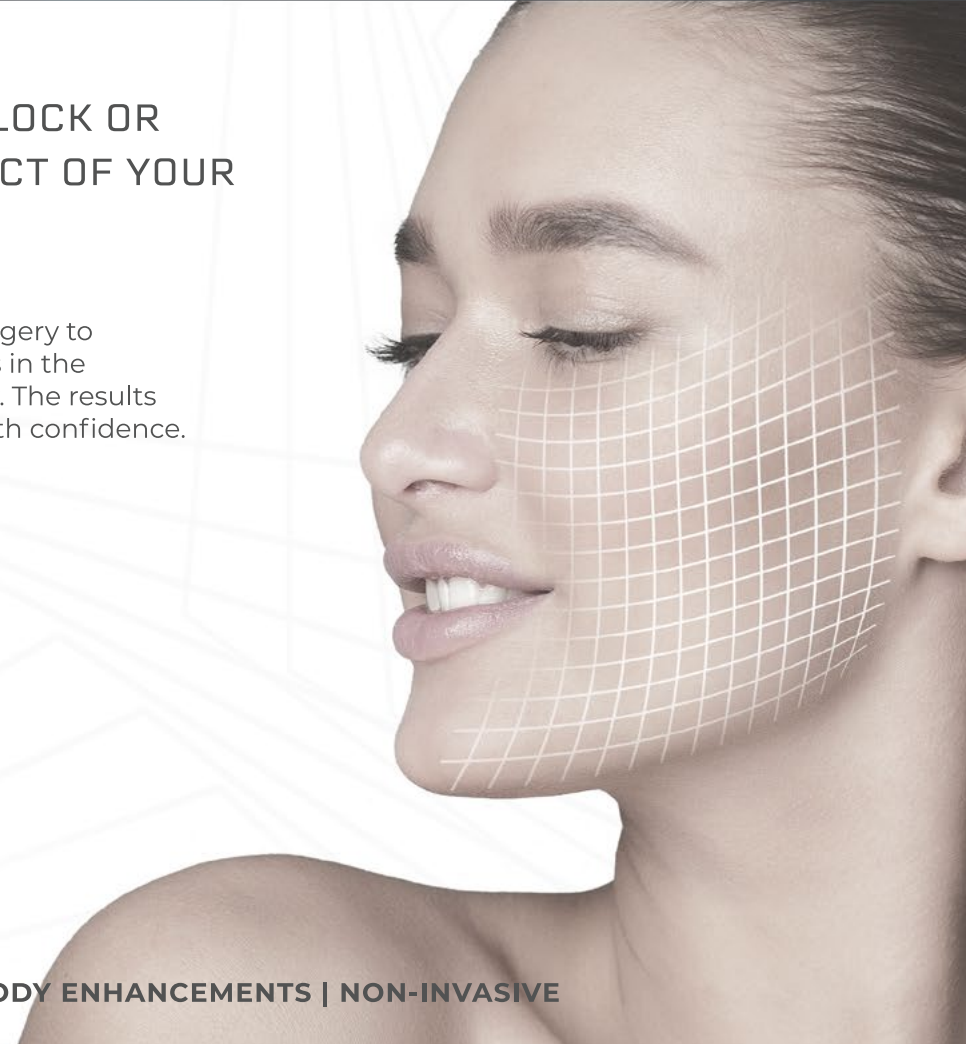


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