

SMALL BUSINESS RESOURCES & UPCOMING EVENTS LAST UPDATED 11/4/2024

November 4th - November 8th



Business Planning 4:00pm - 5:00pm

<u>Understanding the Business Loan Process</u> 10:00am - 11:00am

<u>Digitize Everything: A Primer in</u> <u>Digital Transformation for Small Businesses</u> 12:00pm - 1:00pm

> <u>Building a Startup Budget</u> 5:30pm - 7:30pm

Small Business Resource Fair 4:30pm - 6:30pm

Thursday 11/14

Wednesday 11/13

<u>Marketing</u> 4:00pm - 5:00pm



Tech Talks with Rob: Business Basics

Date: Wednesday, November 6th at 10:00am – 11:30am **Location:** Virtual

<u>Click This Link to Register</u>

Details: This webinar will cover professional email systems, cybersecurity, domains and web hosting, and more! This presentation will provide you with the knowledge needed to leverage technology for your business's success.

Cost: Free

Speakers: Rob DelMastro, Director of the MSBDC Western Regional Office

Contact Information: Paula Pawloski at the Massachusetts SBDC at <u>ppawloski@umass.edu</u>

Understanding Financial Ratios -For the Health of Your Business

Date: Wednesday, November 6th at 11:00am – 12:00pm Location: Virtual <u>Click This Link to Register</u>

Details: This webinar focuses on some of the basic financial ratios that can help a small business stay on top! This will discuss bankers, loan offices, investors, and tools to understand your company's performance over time.

Cost: Free

Speakers: Ramesh Advani, SCORE Boston Mentor

Ways to Improve Your Credit

Date: Thursday, November 7th at 11:00am – 12:00pm Location: Virtual <u>Click This Link to Register</u>



Details: This webinar will give you tips on how to increase your credit score. It will cover how credit scores are calculated, tips to build credit, how to manage debt, and common mistakes to avoid that can hurt your credit.

Cost: Free

Speakers: Nancy Gerardi, Regional Director of the MSBDC Northeast Regional Office, and Jugmi Rao, Vice President, Relationship Manager of Commercial Banking of TD Bank.

Contact Information: Paula Pawloski at the Massachusetts SBDC at <u>ppawloski@umass.edu</u>

The Importance of Cash Flow

Date: Thursday, November 7th at 12:00pm – 1:00pm **Location:** Virtual

Location: Virtual

<u>Click This Link to Register</u>

Details: This webinar will discuss the importance of a Cash Flow Statement and provide an overview of financial reports associated with the statement.

Cost: Free

Contact Information: James Dannhauser at

jim.dannhauser@scorevolunteer.org





Small Business Basics

Date: Thursday, November 7th at 4:00pm – 5:00pm Location: Virtual <u>Click This Link to Register</u>

Details: Participants will discuss doing research to test your ideas, how to create the legal entity and set up your business, action steps to reach your business goals, developing your team, resources, and more!

Cost: Free

Contact Information: Jamaica Plain Neighborhood Development Corporation at <u>info@JPNDC.org</u> or 617-522-2424



Government Contracting 101

Date: Friday, November 8th at 100:00am – 11:00am **Location:** Virtual

<u>Click This Link to Register</u>

Details: This webinar will discuss how to sell to the federal government and how the federal government purchases goods and services. It will also cover federal agency small businesses goals, federal certification processes, and more!

Cost: Free

Speakers: Sandra Ledbetter, Government Sales Advisor with the MA SBDC.

Contact Information: CWE Central Mass at

info.centralma@cweonline.org

Business Credit 101 - How Your Personal Credit Impacts Your Business Credit

Date: Tuesday, November 12th at 9:30am – 11:00am Location: Clark University, Alumni Student Engagement Center, Alumni Board Room 202, 939 Main St, Worcester, MA 01610

<u>Click This Link To Register</u>

Details: This workshop will discuss the essential principles needed to navigate the world of financing for the growth of your business. You will gain insight on where to start, lending options, and what lenders are looking for in terms of you as a borrower.

Cost: Free

- **Speakers:** Sonia Descormiers, VP, Relationship Manager, Berkshire Bank
- **Contact Information:** MA SBDC Central Region at

Sadoran@clarku.edu or 508-793-7615



Business Planning

Date: Tuesday, November 12th at 4:00pm – 5:00pm **Location:** Virtual

<u>Click This Link to Register</u>

Details: Participants will cover topics such as what is a business plan, key elements of a business plan, getting started with a simple approach to a 1 page business plan, templates for financial statements, and examples of business plans.

Cost: Free

Contact Information: Jamaica Plain Neighborhood Development Corporation at <u>info@JPNDC.org</u> or 617-522-2424

Understanding the Business Loan Process

Date: Wednesday, November 13th at 10:00am – 11:00am **Location:** Virtual

Click This Link To Register

Details: This presentation will discuss the ins and outs of business loan proposals. It will cover the "5 C's of Credit", how to obtain startup loans, how to obtain a loan for an existing business, and how to obtain a loan to buy a business.

Cost: Free

Speakers: Awilda Irizarry, Senior Business Advisor and Financial Specialist of the MSBDC Northeast Regional Office **Contact Information:** Kaitlin Muldoon at Kmuldoon@salemstate.edu or 978-542-7369

> Digitize Everything: A Primer in Digital Transformation for Small Businesses

Date: Wednesday, November 13th at 1:00pm – 2:00pm Location: CoWorking Station of Walpole, 55 West St, 2nd Floor, Walpole, MA 02081 <u>Click This Link To Register</u>



Details: In this webinar you will gain insight as to how entrepreneurs, small businesses, and nonprofits can transform their business processes to a digital platform. It will discuss why digitizing your accounting, marketing, legal, and more is beneficial.

Cost: Free

Speakers: Rob Stutzman, SCORE Boston

Contact Information: Teresa Lang at

Teresa.lang@scorevolunteer.org

Building a Startup Budget

Date: Wednesday, November 13th at 5:30pm – 7:30pm

Location: East Cambridge Savings Bank, 243 Salem St, Medford, MA 02155

<u>Click This Link To Register</u>

Details: This workshop will guide you through the process of creating a startup and operating budget. You'll learn how to create a budget that will guide your spending decisions, monitor your financial performance, and identify your cashflow needs.

Cost: Free

Speakers: Michael Sandman, SCORE Boston Mentor

Contact Information: Teresa Lang at <u>Teresa.lang@scorevolunteer.org</u>

Small Business Resource Fair

Date: Thursday, November 14th at 4:30pm – 6:30pm

Location: Eldredge Public Library, 564 Main St, Chatham, MA 02633 – Forgeron Hall (Front Half)

<u>Click This Link To Register</u>

Details: Attend the Small Business Resource Fair to learn about the free and low-cost options to start, strengthen, and grow your business. Cape Cod Young Professionals, Chatham Chamber of Commerce, Community Development Partnership, EforAll Cape Cod, WECAN, SCORE and a representative from the Small Business Administration will all be on hand.

Cost: Free

Contact Information: Amy Andreasson at

amyandreasson@clamsnet.org or 508-945-5170



Date: Thursday, November 14th at 4:00pm – 5:00pm **Location:** Virtual

<u>Click This Link to Register</u>

Details: Participants will discuss what marketing is and why it is so crucial to your business. This webinar will also cover the goal of a marketing strategy, marketing plans, and how to prepare one.

Cost: Free

Contact Information: Jamaica Plain Neighborhood Development Corporation at <u>info@JPNDC.org</u> or 617-522-2424

Community Development Corporation of South Berkshire

The CDC's Small Business Technical Assistance (SBTA) program is free and works with local small businesses. Whether you want to launch, pivot, or scale your business, the program's goal is to equip you with fundamental business operations knowledge and practical guidance on business growth and operations. This program is open to all small businesses in Berkshire County with fewer than 20 employes, with a special focus on underresources communities. To learn more about the program and how to apply contact Emmalyn Gaertner at <u>emmalyn@cdcsb.org</u> or call 413-717-7806.