

## NJSBDC at Rutgers – New Brunswick Courses Descriptions

Access to Capital with SBA & Lenders	<p><b>Building &amp; Financing Your Business/Meet the Lenders</b> – SBA/NJSBDC Conference held twice a year where participants learn about the SBA’s business loans, no-cost business management counseling programs, what goes into a good loan proposal and how to prepare one to increase the chances of getting a loan. Attendee can schedule an appointment for credit counseling on the spot. SBA presenters and local lenders will be on hand to discuss various loan programs, credit profiles and financial readiness.</p> <p><b>Free</b></p>
Alternative Lending Strategies (Also offered as webinars)	<p><b>Preparing Your Business For Lender Scrutiny</b>– Learn ins and outs of the lender approval process including the 5-C Criteria lender use to review each loan package (Capital, Character, Collateral, Capacity (Cash Flow), and Conditions. Traditional lenders as well as SBA-guaranteed programs will be discussed in detail.</p> <p><b>Webinars are free; workshops - \$15-\$50.</b></p>
Credit Clinic	<p><b>The BOA Credit Clinics</b> are offered every month. The seminar addresses impact of critical credit issues: 1) How to understand one’s credit situation/status based on what your credit report reveals 2) How credit scores are calculated; determined; manipulated and navigated; what factors impact the scores and how to make them work for you better. 3) How personal &amp; business financial statements and tax returns impact strategies developed to enhance a credit rating. 4) How to disable the myth about personal and business financial issues not being interwoven.5) How investors, lenders and creditors use credit bureau reports to assess business capacity.</p> <p><b>Free</b></p>
Franchising	<p><b>Franchising or Business Ownership Exploration Seminars</b> - Buying into a proven business or franchise affords a glimpse of the company’s operations, competition, and future profit potential. Explore the alternatives to starting a new business. Seminar will cover the pros and cons of acquiring an existing business.</p> <p><b>Fee: \$15 - 25</b></p>
Government Contracting Programs For Small Businesses	<p>The seminar explains various programs allowing entrepreneurs to do business with State and Federal organizations. A special guest speaker from U.S. Small Business Administration covers the following questions:</p> <ul style="list-style-type: none"> <li>• Do you qualify for any of the Federal Contracting Programs?</li> <li>• What Federal contracting programs and how are the Federal Contracting/Procurement Programs are beneficial to your business?</li> <li>• How Can You Apply?</li> </ul> <p><b>Free</b></p>
Growing Your Business Globally	<p><b>Global Business Webinars and Workshops</b> help participants to identify readiness and potential for international expansion as a growth strategy. Established companies will learn how to assess export readiness by reviewing proposed goals or gains for international business. Is exporting consistent with other company goals? What demands will exporting place on your company’s key resources, management and personnel, production capacity, and financing? Is there a competitive advantage to exporting? Can your company compete globally? To respond to these concerns, an in-depth export readiness assessment will be provided.</p> <p><b>Webinars are free; workshops - \$25-\$50.</b></p>
Intellectual Property Basics for Small Businesses and Start-Ups	<p>This workshop reviews intellectual property assets such as trade secrets, trademarks, patents and copyrights and how they can be protected at a state and federal level. The participants will be taken through the simple steps every business owner can take to register copyrights and trademarks.</p> <p><b>Fee: \$15</b></p>

<p><b>International Business Q&amp;A Roundtable</b></p>	<p>International trade is one of the hot industries with over 95% done by small entrepreneurs. This round table will host global industry experts who will provide real life solutions to your global trade queries. As the world becomes more technologically advanced, international trade becomes more of a strategic growth and expansion model for many companies. This event will assist established entrepreneurs in defining business objectives, risks, and profit potential of global expansion. It will provide fluency in key international strategies, market analysis, and integration into existing domestic business model.</p> <p><b>Fee: \$50</b></p>
<p><b>Intro to Entrepreneurship Q&amp;A</b></p>	<p>The Intro to Entrepreneurship Q &amp; A sessions addresses business start-up issues and questions with a special focus on Starting <i>with The Finish Line In Sight</i>. The topics include doing business in New Jersey such as: Online Business Registration; Legal Structuring of the Business; Getting a Federal ID; Registering for taxes; Financial Sources and Resources; Licensing/ Certification; General discussion on other specific topics related to the participants' business questions and needs. Also available in Spanish.</p> <p><b>Fee: \$20</b></p>
<p><b>Lean Business Planning Workshop</b></p>	<p>This 20-hour workshop is a comprehensive course with a leading edge approach for developing new business and product ideas. The program is uniquely designed for both startups and existing businesses. The Lean Startup Methodology, developed by Silicon Valley entrepreneurs Steve Blank and Eric Ries, has been adopted at many universities, corporations, government and business organizations, and the National Science Foundation. Participants will learn how to rapidly design, develop, test, and validate a business idea; how to conduct a market research and customer market validation; how to launch and fund a business startup with minimum resources and time. Each participant will be guided through a Business Model Canvas as the foundation for a validated business plan. The workshop's sessions are: <b>Part 1- Value Proposition, Business Model Canvas, Business Structure &amp; Organization; Part 2 - Marketing and Market Research; Part 3 - Identifying Key Partners and Key Activities; Part 4 - Financial Documents: Quantitative Part of Your Plan.</b> Once workshop is completed, clients who need additional fine-tuning of their business plans can request post training business &amp; financial plan consultations. A laptop is recommended.</p> <p><b>Fee: \$195</b></p>
<p><b>QuickBooks &amp; Money Management Workshops/Clinics</b></p>	<p>The covered topics are: which version of QuickBooks is best for a business and how to use it; financial planning; understanding a chart of accounts; financial statements such as balance sheet (assets, liabilities and equity) and profit and loss statement; managing cash flow. In addition, clients will use financial analysis software to analyze their financial performance against industry comparison and get a take-away report with recommendations and strategies. Each client will be taken through the initial startup phase of QuickBooks. Post-training financial counseling is available.</p> <p><b>Fee: \$30-\$125</b></p>
<p><b>Social Marketing Workshops, Webinars &amp; Clinics</b></p>	<p>Many small businesses seek the right strategies to make their marketing efforts as effective as possible. Our instructors will take turns to teach important concepts and best practices of the social media marketing We offer various types of the workshops such as Social Media Marketing (Facebook, LinkedIn, Twitter, and Instagram), Facebook for Business – Beginner Level, Facebook – Advanced Level, Google Tools, and Email Marketing. In addition, <b>Facebook and Google Tools Clinics</b> will be available 6-8 times/year.</p> <p><b>Webinars are free; workshops/clinics - \$15-\$25.</b></p>