

**Silicon Valley
Small Business Development Center with
Milpitas Adult Education Center**



Training for: January – March 2008

Are you ready to take your business to the next level?

Gain the knowledge needed to make your business excel by attending our training classes. Classes offered are in management basics for those considering a new business venture as well as in specialized subjects for the experienced entrepreneur.

The Silicon Valley Small Business Development Center, in partnership with the Milpitas Adult Education Center, is in the business of supporting the start-up and growth of small businesses through training workshops. Business counseling is offered at the Milpitas Adult Education Center by appointment only.

- Registration for classes:
 - Web site: www.musd.org
 - Phone: (408) 635-2692

- Registration for confidential, one-to-one business counseling and additional information about the Silicon Valley SBDC:
 - Web site: www.svsbdc.org
 - Email: clientservices@svsbdc.org
 - Phone: (408) 494-0240

Date	Time	Class	Online Cost	At the Door
Wed., Jan 23	2:00pm-4:00pm	How to Start a Small Business	\$25	\$30
Mon., Jan 28	1:00pm-3:00pm	Understanding SBA Loans	\$25	\$30
Thu., Jan 31	2:00pm-5:00pm	Business Plan Development Part I	\$35	\$40
Tue., Feb 05	2:00pm-4:00pm	How to Sell to the City of Milpitas	\$0	\$0
Thu., Feb 07	2:00pm-4:00pm	Business Plan Development Part II: Financial Components	\$25	\$30
Wed., Feb 13	1:00pm-4:00pm	Basic Bookkeeping I: Accounting & Bookkeeping	\$40	\$45
Wed., Feb 27	1:00pm-4:00pm	Basic Bookkeeping II: Small Business Financial Analysis	\$40	\$45
Mon., Mar 03	6:00pm-8:00pm	How Personal Credit Impacts Your Business	\$25	\$30
Wed., Mar 05	6:00pm-8:00pm	Sales from Networking	\$25	\$30
Mon., Mar 10	2:00pm-4:00pm	Day 1: QuickBooks (3 part series; payable at 1st class)	\$80	\$85
Mon., Mar 17	2:00pm-4:00pm	Day 2: QuickBooks (3 part series; payable at 1st class)	NA	NA
Wed., Mar 19	2:00pm-4:00pm	Finding a Competitive Edge for Your Business	\$25	\$30
Mon., Mar 24	2:00pm-4:00pm	Day 3: QuickBooks (3 part series; payable at 1st class)	NA	NA
Thu., Mar 27	6:00pm-8:00pm	Financing Business Expansion	\$25	\$30

(Class descriptions on page 2)

The Silicon Valley SBDC is supported by the U.S. Small Business Administration and extended to the public on a non-discriminatory basis. SBA cannot endorse any products, opinions, or services of the SBDC's affiliated entities. Paid for under the current grant with the U.S. Small Business Administration and the Humboldt State University Sponsored Programs Foundation.

Reasonable accommodations for people with disabilities will be made if requested at least two weeks in advance. Contact Silicon Valley SBDC Client Services Coordinator at 408.494.0240 for arrangements. 12/12/07

Basic Bookkeeping I: Accounting and Bookkeeping

Understanding the basics of accounting and finance is vital if you are planning to succeed in business. This workshop will give you a basic overview of accounting and finance principles for a small business and the framework to make timely and accurate business decisions. Topics will include accounting methods, financial statements and ratios, break-even analysis, budgeting, and cash flow management.

Basic Bookkeeping II: Small Business Financial Analysis

Learn how to analyze your balance sheet, income statement and statement of cash flows and use them as a management tool. Topics include industry ratios, budget variances, trends and more. Participants should have completed Basic Bookkeeping I or be familiar with the concepts covered in that seminar.

Business Plan Development I

This session is designed for those planning to start a new business or owners who have never written a business plan and want to expand their business. You will learn why the business plan is an important tool in determining market feasibility, projecting costs, developing strategies, planning for contingencies and long range planning, and when seeking a loan for business expansion.

Business Plan Development II

This session reviews the components of the financial analysis section of a business plan. You will learn about the income statement, balance sheet and cash flow statement. This class is for those who have no or limited financial statement knowledge and seek to familiarize themselves with the basics of financial statements.

Finding a Competitive Edge for Your Business

Learn how to find your competitive edge, which will highlight the key strengths of your business in a 30-second "elevator pitch". Topics include: how to align your strengths to the needs of your target market and understand how to effectively communicate in your marketing materials.

Financing Your Business Expansion

This class is a must for any small business owner interested in securing a bank loan, leasing equipment, or refinancing existing debt. You will learn how a wide range of banks and other lending organizations evaluate your loan applications, and the types of funding they can provide.

How Personal Credit Impacts Your Business

This training provides you with helpful information to manage, establish, and improve your personal and business credit score. Learn the 5 factors that are used to score your report and the weight each factor carries. Learn how to manage your credit wisely and correct credit report errors. Learn the difference between how long negative information affects your score and how long negative information stays on your credit report. Learn about: loan types, credit history, how to handle collections and other negative information, and the impact of inquiries on your personal and business credit score.

How to Sell to the City of Milpitas

Learn the process of the federal government's procurement system, including programs for the small business, woman-owned, minority-owned and service disabled veteran-owned business; certifications for 8a, SDB and Hubzone. Also learn how to sell to the City of Milpitas, including but not limited to, what types of contracts are available and what products and services the City needs, as well as the requirements for subcontracting.

How to Start a Small Business

This is an excellent opportunity for those considering opening a business! Grow your knowledge of: business planning, small business financing, required legal forms of organization, licensing and permits, being an entrepreneur and the extended services provided by the Silicon Valley SBDC. Starting your business requires a strong foundation, and this training will empower entrepreneurs to move forward with confidence.

QuickBooks

This workshop is designed for the small business owner who uses or would like to learn QuickBooks 2008. Learn to manage and reconcile business accounts, write and print checks, keep track of income and expenses, accounts payable and receivable, invoicing, inventory, payroll, purchase order, estimating and other bookkeeping tasks relevant to running a successful business. Also covered will be the ability to generate essential reports including the Profit and Loss, and a Balance Sheet.

This course is a 3 session progressive course covering the basics from getting your business started to learning how to customize QuickBooks to suit your business needs. Knowledge of basic bookkeeping is recommended.

Sales from Networking

Increase your sales from networking and develop an advanced sales process to consistently gain new business with cutting edge sales and networking methods. This training session will give you techniques to convert more prospects into clients. Topics include: Networking opportunities, making the most of every contact, building rapport - ways to gain trust with customers, question asking skills - how to ask the right questions to learn what your customer truly needs.

Understanding SBA Loans

Discover the right way to seek financing for your business. We will discuss loan proposal requirements, financing options, and SBA programs.

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