**Main Campus**

**SBA Academy:**

This six-part seminar series facilitated by the Small Business Administration provides in depth, critical information for small business success. The series consists of : 50 Home Based Businesses for Start Up Entrepreneurs or A Second Career, Intro to SBA & Its Small Business Resource Programs, 337 Ways to Market for Greater Profits In Your Business, Developing Personal And Commercial Credit for Your Small Business Success, Veteran Entrepreneurship Programs by the SBA, and Alternative Financing for Your Small Business. Mark your calendars now and attend all of these valuable FREE resource programs. This academy will establish you with the educational foundation needed for a successful business! We look forward to seeing you at one or all of these seminars! All will be held fall semester on the MAIN CAMPUS, dates and times are listed below.

**50 Home Based Businesses for Start Up Entrepreneurs or A Second Career**

In 2013, over 25% of all startup small businesses were home based businesses? This course is designed to provide start up entrepreneurs with the flexibility they seek in career options by exploring the availability of a home based small business career.  Offered by the US Small Business Administration, topics will include developing the key processes for a home based business such as; the startup requirements; the business plan; the marketing plan; the financial plan; and how to obtain alternative lending for your home based small business. SPECIAL OFFER: A 200+ page E-book of all 50 Home Based Business ideas is provided for students attending the seminar that take you through how to jump start and grow that home based business! (Part 1 of the SBA Academy or you may attend as a stand-alone seminar)

8/27/15 2-5 p.m. Th

**Business Essentials**

The North Carolina Department of Revenue, North Carolina Secretary of State and NC Industrial Commission will present a seminar entitled "Business Essentials." Each agency will cover basic requirements to help businesses in North Carolina understand the laws and obligations necessary to be compliant.

Department of Revenue – Covers the basics of tax compliance ranging from registering your business, to withholding from employees, and sales and use tax requirements. Information will be provided on a program for businesses that have fallen behind on sales and use, withholding, and other trust taxes.

At the end of the seminar, there will be a question and answer session with the presenters and networking possibilities with other business owners. Don't miss this great opportunity.

9/09/15 1-3 p.m. W

**Fueling Your Business**

The North Carolina Rural Economic Development Center will offer a free seminar Monday, September 14th. The seminar is designed to help small business owners and prospective entrepreneurs understand how to access credit and capital for their businesses. It will review the six basic principles many lenders use to make credit decisions and provide an overview of the resources available in North Carolina for small businesses. Finally, the seminar will cover the Rural Center's Microenterprise Loan Program and provide details about its lending criteria and application process.

9/14/15 1-3 p.m. M

**Intro to SBA & Its Small Business Resource Programs**

The U.S. Small Business Administration provides a variety of resources to assist small businesses. This course will help you gain knowledge that may help you grow your own small business opportunities through SBA programs and partnerships in your area. In this overview of the SBA, learn about SBA alternative capital lending programs, how to qualify for lending assistance, natural disaster preparation and lending, take advantage of SBA managed procurement programs (HUBZONE and 8a) to help market your business to the federal government for women, minority owned, disabled veterans, and those lacking net worth of under $250k. (Part 2 of the SBA Academy or you may attend as a stand-alone seminar)

9/23/15 2-5 p.m. W

**\*WOMANPRENEUR Empowerment Summit (FEE $45)**

The Womanpreneur Empowerment Summit is sure to educate and empower participants with resources and tools to benefit their business or career, enhance their life and provide a support system to allow them to reach both their personal and professional goals.  This event will include a panel discussion on female entrepreneurship and workshops on personal branding and reputation management, leadership and healthy living.  If you need assistance reaching your goals in 2015, mark your calendars to attend this event.

9/25/15 9-3 p.m. F COST IS $45 (includes refreshments, lunch, and book)

*Back by Popular Demand!* **337 Ways to Market for Greater Profits In Your Business**

The key to any successful business is a successful marketing program that gets measureable results and keeps marketing costs low. Every business has a marketing expense – either by direct labor or purchasing. Learn how to maximize that marketing investment and improving your strategic visibility by generating leads, closing sales opportunities, increasing customer transactions and purchasing, utilize strategic pricing techniques, and dramatically improve bottom line profits.

This course is a "must see" for those small businesses seeking to gain maximum exposure of their product or service within their community and be able to better measure the effectiveness of their marketing efforts through a step by step formula – the 337 ways! (Part 3 of the SBA Academy or you may attend as a stand-alone seminar)

10/21/15 2-5 p.m. W

**Developing Personal And Commercial Credit for Your Business Success**

A good-to-excellent personal credit score is vital for every small business. Can you qualify for a commercial business loan? The lender decision is based on personal credit score. Good credit is a cherished asset to protect and maintain.  The course focuses on how to build good personal credit AND establishing commercial credit for your company. Commercial credit is key for those companies needing short term credit for their cash flow management. Good commercial credit becomes a tangible asset of your business. Learn about the factors of credit scoring; how to overcome negative credit issues; the hidden costs of bad credit; how to minimize the risk of identity theft; how to rebuild negative credit reports, and how to engage creditors successfully. (Part 4 of the SBA Academy or you may attend as a stand-alone seminar)

11/04/15 2-5 p.m. W

**ATTENTION VETERANS! -Veteran Entrepreneurship Programs by the SBA**

***DID YOU KNOW***: Veteran businesses succeed 250% greater than non-veterans? The SBA provides veteran entrepreneurs with and honorable discharge with special benefits they are automatically eligible for when starting or growing their small business.

Veterans can gain startup or expansion capital or to purchase and occupy commercial real estate property. SBA provides opportunities for veterans contracting with the federal government. Take advantage of your veteran benefits through the SBA available to you and your current spouse (or a widowed survivor). (Part 5 of the SBA Academy or you may attend as a stand-alone seminar)

11/12/15 2-5 p.m. Th

**Alternative Financing For Your Small Business**

DID YOU KNOW: Most startups and those in business less than two years can only gain access to capital to start or grow business through the US Small Business Administration and their affiliated resource partners! Unfortunately, it’s true!! This course, offered by the US Small Business Administration, will provide information about the current US lending environment and issues shaping lending practices of the banking community. This seminar discusses how to successfully obtain a commercial credit loan and how to approach your lender regarding an SBA loan guaranty. Discussion points include personal and professional credit; the business plan; managing cash flow; business accounting; collateral requirements; the commercial loan process; and a discussion of small business lending programs available with the U.S. Small Business Administration. SBA guaranty loans provide clients with access to capital when collateral is an issue, or fixed term financing is not available by your lender. SBA programs can also save you money through their commercial real estate loan program. There is also a key topic on "alternative lenders and brokers” who may assist you in gaining access to capital when your bank does not and the SBA cannot. (Part 6 of the SBA Academy or you may attend as a stand-alone seminar)

12/03/15 2-5 Th

**Leland Center**

***Interested in a Non-Profit or currently working with one?* How to Start a Non-Profit Business**

Presenter: Sam Gore, Risk Management Specialist, and director of Towards A Fruitful Ministry Inc.

There is a tremendous interest coming from our communities of wanting to know how to form a nonprofit business. Careful consideration should be given to this quest and much attention needs to be given to the proper steps to take. Failure to do so could result in with serious consequences for individuals as well as becoming detrimental to the original cause for which the non-profit was designed. If you are considering stating a non-profit business, please plan to attend this very informative seminar. Participants will discover:

· Basics on what a non-profit business is

· Refine the definition of a non-profit

· Issues to consider before starting a non-profit

· Key steps in forming a non-profit

· Forms and Documents needed to be filed

· What takes place at the first board meeting?

· Do you need an attorney?

9/17/15 6-9 p.m. Th

**DOING THE 501(C)(3) THING**

COMPLETING THE IRS 1023 FORM FOR TAX EXEMPT STATUS

The Question: "Can we get 501(c)(3) status without hiring an attorney or accountant?"

The benefits of 501(c)(3) status and the ability to apply for government and foundation grants, can be vital to the success of your non-profit organization.

IRS receives tens of thousands of them each year! In 2008, one IRS official estimated that organizations not represented by attorneys, accountants or other tax

professionals account for 70% of the exemption applications submitted. (This is down from a similar estimate of 85% in 2002.) This seminar will carefully guide individuals through the 1023 form and provide vital information concerning how to respond to statements and questions needed to satisfy IRS reviewers.

Required Materials: Participants should download form 1023 from [www.irs.gov](http://www.irs.gov) and bring it to the seminar.

The Answer:"Yes, you CAN get 501(c)(3) status on your own."

9/24/15 1-4 p.m. Th

## **\*\*NEW\*\*So You Think You Want to Start a Business**

This seminar has been created for those individuals who are thinking about starting and operating their own business; however, they do not know if they have the personality, drive, creativity, adaptability, and a host of other talents and attributes that comprise a successful entrepreneur. During this seminar, attendees will honestly assess “themselves” in order to discover their strengths and weaknesses; wherefrom, they can make a better informed decision on moving forward at this point in time. The seminar will also incorporate various exercises and “role playing” events where the attendee will be faced with realistic challenges encountered by entrepreneurs and they will have to determine or design a solution. Attendees will also be given the opportunity to present their business “ideas” and they will be shown various ways they can determine if the idea is feasible and viable. After attending this seminar, if an attendee makes the decision to move forward, they will be strongly encouraged to register for the core seminars at their local Small Business Center starting with, “How to Start a Business.”

9/29/15 6-9 p.m. T

*Small Business Series -Back Again!* **Small Business Success Series (6 Sessions)!**

This six-part series is an essential professional development program for all potential new business owners and for owners of early-stage businesses. The six 3-hour workshops that make up this program progressively build on each other, providing valuable training and tools for all aspects of starting and managing a successful business. The first two sessions are devoted to organizing, planning and financing the young business. The third and fourth sessions focus on growth and marketing strategies for the business. Session five reviews all aspects of the critical subject of cash management. The sixth session provides tools for performance measurement and for determining what the business is worth. (It is recommended that participants attend all six sessions, although this is not mandatory.) Participants will gain valuable in-depth training and insights into small business management from a serial entrepreneur; they will take away many, proven and useful tools that can be immediately applied in their businesses. Take advantage of this free resource information!

10/05/15 9-12 p.m. M- **Session 1**

10/07/15 9-12 p.m. W- **Session 2**

10/12/15 9-12 p.m. M- **Session 3**

10/14/15 9-12 p.m. W- **Session 4**

10/19/15 9-12 p.m. M- **Session 5**

10/21/15 9-12 p.m. W - **Session 6**

**QuickBooks for the Small Business Owner**

Participants will begin using QuickBooks accounting software as soon as they arrive. By the end of the session, they will have a business checking account and budget ready to use. See how you, the business owner or prospective business owner, can minimize your daily accounting tasks and maximize financial control of your business.

10/05/15 6-9 p.m. M

**Business Essentials**

The North Carolina Department of Revenue, North Carolina Secretary of State and NC Industrial Commission will present a seminar entitled "Business Essentials." Each agency will cover basic requirements to help businesses in North Carolina understand the laws and obligations necessary to be compliant.

Department of Revenue – Covers the basics of tax compliance ranging from registering your business, to withholding from employees, and sales and use tax requirements. Information will be provided on a program for businesses that have fallen behind on sales and use, withholding, and other trust taxes.

At the end of the seminar, there will be a question and answer session with the presenters and networking possibilities with other business owners. Don't miss this great opportunity.

10/08/15 1-3 p.m. Th

**Fueling Your Business**

The North Carolina Rural Economic Development Center will offer a free seminar Monday, November 16th. The seminar is designed to help small business owners and prospective entrepreneurs understand how to access credit and capital for their businesses. It will review the six basic principles many lenders use to make credit decisions and provide an overview of the resources available in North Carolina for small businesses. Finally, the seminar will cover the Rural Center's Microenterprise Loan Program and provide details about its lending criteria and application process.

11/16/15 10-12 p.m. M

**QuickBooks for the Small Business Owner**

Participants will begin using QuickBooks accounting software as soon as they arrive. By the end of the session, they will have a business checking account and budget ready to use. See how you, the business owner or prospective business owner, can minimize your daily accounting tasks and maximize financial control of your business.

12/07/15 6-9 p.m. M

**South Brunswick Islands Center**

**Fueling Your Business**

The North Carolina Rural Economic Development Center will offer a free seminar Tuesday, August 18th. The seminar is designed to help small business owners and prospective entrepreneurs understand how to access credit and capital for their businesses. It will review the six basic principles many lenders use to make credit decisions and provide an overview of the resources available in North Carolina for small businesses. Finally, the seminar will cover the Rural Center's Microenterprise Loan Program and provide details about its lending criteria and application process.

8/18/15 1-3 p.m. T

**North Carolina Sales & Use Tax**

Learn the basics about North Carolina Sales & Use tax. Understand general reporting requirements for the most common types of sales & use tax reporting situations, how to complete a sales tax form, and different ways to track your business transactions to help you stay on top of reporting compliance.

9/15/15 1:30-4 p.m. T

**Understanding Financial Statements Part I & Part II**

*This expanded two-part seminar shares easy to follow explanations and practical examples designed especially for the non-accountant. Each two hour segment allows the presenter ample time to answer questions, explore the topic in depth, and help the student build a solid understanding of financial statements. (Part II does not require Part I as a pre-requisite).*

**Understanding Financial Statements Part 1:** – **The Balance Sheet** – This seminar, led by an accountant and educator, answers the questions most often asked by business owners and those writing a business plan: What is a balance sheet and why does it “balance”? What is owner’s equity? Why does my business need a balance sheet? How can I prepare a balance sheet if I am already in business? The presenter offers clear and easy to understand examples to help you have a better understanding of this important but often misunderstood financial statement.

9/15/15 6-9 p.m. T

**Understanding Financial Statements Part II:** – **The Profit& Loss Statement** - An insightful seminar that addresses the basics of preparing a profit and loss statement. Includes information on the “cost of goods sold” section and how it differs in retail and service-based business; how inventory costs are tracked; the difference between the cash and accrual basis method of accounting; and how historical data can help you manage your business. Also introduces break-even analysis everyone in business needs to understand, and offers tips on how to track sales information in financial software.

9/17/15 6-9 p.m. Th

**Business Essentials**

The North Carolina Department of Revenue, North Carolina Secretary of State and NC Industrial Commission will present a seminar entitled "Business Essentials." Each agency will cover basic requirements to help businesses in North Carolina understand the laws and obligations necessary to be compliant.

Department of Revenue – Covers the basics of tax compliance ranging from registering your business, to withholding from employees, and sales and use tax requirements. Information will be provided on a program for businesses that have fallen behind on sales and use, withholding, and other trust taxes.

At the end of the seminar, there will be a question and answer session with the presenters and networking possibilities with other business owners. Don't miss this great opportunity.

11/03/15 1-3 p.m. T

**Southport Center**

**ATTENTION ARTISTS AND CRAFTERS!!!-"Creative Marketing for Artists and Crafters Part 1: How to Make Your New or Existing Art Business Successful!"**

Come find out why marketing your work is as exciting and creative as the process of making art! Learn the top ten marketing methods of over twenty artists—painters, sculptors, folks artists, jewelry makers, musical instrument makers, theatre artists, writers, crafters, etc.—who make their livings from their art business. You’ll come away with a palette of bold, bright ideas and a plan to implement them. Stop suffering from starving artist syndrome and instead become a marketing maven in this fun seminar!

9/29/15 1-4 p.m. T

***"Creative Marketing for Artists and Crafters Part 2: 33 Creative Ways to Increase Your Art Business Sales and Success!"***Are you running out of ideas for what to do with your art? Come to this fun, invigorating seminar and get a taste of thirty-three free or low-cost ways you can get your art out there, get it seen, and get it sold! Be sure to bring some of your art along so we can brainstorm what will work best for you and your art/talent.

9/29/15 6-9 p.m. T

**Fueling Your Business**

The North Carolina Rural Economic Development Center will offer a free seminar Tuesday, October 20th. The seminar is designed to help small business owners and prospective entrepreneurs understand how to access credit and capital for their businesses. It will review the six basic principles many lenders use to make credit decisions and provide an overview of the resources available in North Carolina for small businesses. Finally, the seminar will cover the Rural Center's Microenterprise Loan Program and provide details about its lending criteria and application process.

10/20/15 10-12 p.m. T

**Online**

HP LIFE e-Learning- Register at: <https://www.ncsbc.net/reg.aspx?mode=event&event=60350036>

Online training for entrepreneurs- Empowering you with entrepreneurship, business, and IT skills-On Demand, available until December 31

This free, online training program will help you gain real-life business and technology skills to start or grow your business or integrate entrepreneurship lessons into your educational program. The courses are interactive, self-paced, and full of practical exercises.

HP Learning Initiative for Entrepreneurs (HP LIFE) is a global program that offers aspiring entrepreneurs and small business-owners valuable business skills. HP LIFE offers participants a path to realizing their business dreams. The NC Small Business Center Network, in partnership with the National Association for Community College Entrepreneurship (NACCE), is pleased to offer this innovative program to NC entrepreneurs and small business owners free of charge! This program is self-paced, making it possible for more aspiring entrepreneurs to participate. All you have to do is register to start. (Speaker: Various & Location: **Online)**