

Credit 101 – Are You Bankable?

Larry Riter & Don Spry • **FREE Seminar**

Thursday, 2/16/12 • 6:00 pm – 9:00 pm

Melton Skills Center, Room 104

Having good credit and being “bankable” and “lendable” is the key to success for most any small business. This seminar will provide tips and lead discussion on how to build good credit and how to keep a strong credit standing. Learn how to help protect against identity theft and how to build credit and/or to rebuild adverse credit. Information on lending programs available through the Small Business Administration will also be provided.

How to Raise Your Credit Score to Over 740 Points

Bob Moore • **FREE Seminar**

Tuesday, 2/21/12 • 6:00 pm – 9:00 pm

Melton Skills Center, Room 104

Now more than ever, having good credit is important in being able to obtain a loan. Your credit score is also important in determining the interest rate of your loans, insurance premiums, and deposits required for phone and utility services. In this seminar, we will discuss how to read a credit report and what factors are used in calculating your FICO or Beacon score. You will learn the legal tricks credit bureaus do not reveal on how to raise your score simply by the way you use your credit cards, treat inquiries, make your payments and carry balances. This seminar will also include information about the importance of maintaining good credit and the positive financial consequences it produces.

How to Get Money for Your Small Business

James Howell • **FREE Seminar**

Wednesday, 2/22/12 • 1:00 pm – 4:00 pm

Melton Skills Center, Room 104

Having a good business idea is one thing – getting it funded is quite another. This seminar will help you understand what information you should include in your business plan to obtain funding for your business. You’ll learn all about funding sources and what to do if the bank says “No”. If you want to get the money, come to this session.

Please note the following information for registration and payment of seminars:

To register, simply call the College at 910.938.6322 or 910.938.6389. Provide your name and a daytime phone number. Your name will be added to a pre-registration list, and you’ll receive a courtesy call in advance of the seminar to remind you of the seminar, confirm your participation, and update you with any changes.

To pay for a fee-based seminar, use one of the following options:

1. **Mail your payment** to the Chamber at 1099 Gum Branch Road, Jacksonville, NC 28540.
2. **Visit the Chamber** at 1099 Gum Branch Road to make your payment in person.
3. **Make your payment with a credit card by calling** the Chamber at 910.347.3141.

Coming up in March

- Grant Writing, Part I (Beginner Course)
- Grant Writing, Part II (Advanced Course)
- Recruiting, Interviewing, Hiring & Retaining Exceptional People
- Plan a Winning Website
- Business Basics
- 15 Common Mistakes that Will Undermine Any Business
- Small Business Roundtable
- Bulletproof Your Business Start-Up
- How to Write a Successful Business Plan
- Savvy Social Media Strategy for Small Businesses
- How to Get a Small Business Loan with the SBA

For additional information or to register, please contact

**Diana Reyes, Assistant to the Director
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Small Business Center SEMINARS FEBRUARY 2012



Sponsored by:

- Coastal Carolina Community College Small Business Center
- Jacksonville - Onslow Chamber of Commerce



Small Business Center SEMINARS



For February

How to Start a Successful Business

James Howell • FREE Seminar

Wednesday, 2/1/12 • 1:00 pm – 4:00 pm

Melton Skills Center, Room 104

Are you thinking about starting your own business? Are you a new business owner who needs to make sure you've covered all the bases? This seminar is designed to provide basic information to individuals who are thinking about starting a business. This information includes critical ingredients for start-up success such as the business plan, legal considerations, recordkeeping and taxes, and business financing.

Social Media Marketing for Expos

Cindy Edwards • FREE Seminar

Thursday, 2/2/12 • 9:00 am – 12:00 pm

Melton Skills Center, Room 104

Explore guidelines for appropriate business use of social media and learn how to utilize it for greater results at the 2012 Business Expo. Learn best practices, time savers, tips for online image management and more. Discover which social media sites are *actually* benefitting businesses. The last portion of the session will be hands-on help for those who need to set up accounts and post their first updates.

Doing the 501(c)(3) Thing

Sam Gore • FREE Seminar

Thursday, 2/2/12 • 6:00 pm – 9:00 pm

Melton Skills Center, Room 104

This informative seminar will provide guidance to consumer groups for the process of formally filing for tax exempt status with information to include: what is a 501(c)(3) organization; forming a Board of Directors; establishing a mission statement; filing Articles of Incorporation; drafting Bylaws; developing a budget; conducting a SWOT analysis; vision statement; filing for 501(c)(3) status; developing a record & accounting system.

Marketing & Promotion for Small Businesses

Russ Seagle • FREE Seminar

Tuesday, 2/7/12 • 6:00 pm – 9:00 pm

Melton Skills Center, Room 104

Businesses that stand out from the crowd get noticed. Businesses that get noticed get more traffic. More traffic means more opportunities to WOW people and turn them into customers. More customers means a more successful business. This seminar will teach you how to make the most of what you have, get in front of customers where they are, communicate the value you offer, and start putting more money in the bank.

SBA HUBZone & 8a Programs

Don Spry • FREE Seminar

Thursday, 2/9/12 • 6:00 pm – 9:00 pm

Melton Skills Center, Room 104

In 2010, the SBA provided 116 8a North Carolina firms with over \$460M in government contracting revenue. This could be available to you by formally registering as an 8a company or certifying as a HUBZone firm. This seminar will provide information on the steps necessary to enroll in the SBA 8a Program for businesses owned by minorities, women, disabled veterans, and those economically disadvantaged (with net worth LESS than \$250k). Find out how to qualify for the 8a program, and learn about opportunities to sell to the General Services Administration (GSA) and Defense Logistics Agency (DLA). A discussion on the HUBZone (Historically Underutilized Business Zones) will also provide small businesses with additional government contracting opportunities.

Let the Small Business Center Network help you realize your dream of owning your own business or making your current business more profitable.

visit www.sbcn.nc.gov

Small Business Record Keeping

Kim Beauchamp • FREE Seminar

Tuesday, 2/14/12 • 6:00 pm – 9:00 pm

Melton Skills Center, Room 104

This seminar is designed to help small business owners, who are in the start-up and early phases of their business, learn the basics of sound record keeping and involves a mixture of hands-on exercises and detailed record keeping principles.

How to Do Business with the Government

Anne Campbell • FREE Seminar

Wednesday, 2/15/12 • 1:00 pm – 3:00 pm

Melton Skills Center, Room 104

Attend this seminar to find out if your business can make money through government contracting. Learn about the internet-based procurement systems launched by the Federal and North Carolina Governments. Follow the procurement process, from the registration and certification requirements to finding out what and where the government is buying. Learn about contract preference programs, who they benefit, and how they work. Get contacts and resources for further advice and assistance should you decide to pursue government business. This seminar will de-mystify government procurement so you can make an informed decision on whether to enter this important market.

Small Business Roundtable

Pete Ellis, Jr. • FREE Seminar

Wednesday, 2/15/12 • 6:30 pm – 9:30 pm

Melton Skills Center, Room 104

In this session, participants will learn best practices and share secrets of success to effectively operate their small businesses.

We offer FREE One-on-One Small Business Counseling.
Call 910.938.6322/6389 or register online:

- Go to www.ncsbc.net
- Click on "Contact Your Local SBC"
- On the map, click on "Onslow County"
- Click "Online Request for Counseling"
- Complete the request and the SBC will contact you within 48 hours to schedule an appointment