



LEARN HOW TO DO BUSINESS WITH THE FEDERAL AND STATE GOVERNMENT

\$100,000 FOR TWO HOURS! A small business person spent two hours at our Introductory Workshop Seminar, and had shipped and billed her first, ever, contract with the Department of Defense two months later. *The Department of Defense will spend \$300 billion this year. If your company can deliver: A QUALITY PRODUCT OR SERVICE, ON TIME, AT A COMPETITIVE COST. YOU SHOULD BE ABLE TO GET A SHARE OF THIS MONEY.*

"GOVERNMENT CONTRACTING FOR SMALL BUSINESS"

SPONSORED BY.....NJIT DEFENSE PROCUREMENT TECHNICAL ASSISTANCE CENTER

**WHERE.....BERGEN COMMUNITY COLLEGE
400 Paramus Road Room TEC 117
Paramus, New Jersey**

WHEN.....Wednesday, December 10, 2008

TIME.....10:00 A.M. to 1:00 P.M.

FEE.....\$25

To register call: 201-447-7488 code: B1673

For more information e-mail: rbloss@bergen.edu.



The New Jersey Small Business Development Center (NJSBDC) operates in partnership with the U.S. Small Business Administration and the New Jersey Commerce and Economic Growth Commission. SBA funding is provided under Cooperative Agreement WITH Rutgers University. The support given by the U.S. Small Business Administration through such funding does not constitute an express or implied endorsement of the co-sponsor(s) or participants opinions, products or services. All SBA programs are extended to the public on a nondiscriminatory basis. Reasonable arrangements for persons with disabilities will be made, if requested at least two weeks in advance by contacting Mr. Vincent D'Elia, Director, Small Business Development Center, 400 Paramus Road, Paramus, New Jersey 07652 (201) 489.8670.

THE ENTREPRENEUR CERTIFICATE PROGRAM

Maximize sales and profitability. Position your business in a highly competitive market. Guarantee successful returns. This program is brought to you by the New Jersey Small Business Development Centers (NJSBDC) and the Division of Continuing Education. Together we are committed to the growth of small business. CEU's available upon completion of the program.

Learn the following:

- Planning skills to begin, expand, or improve your business
- Management skills to organize business finances, records and tax reporting
- Tools to evaluate the market for your products and services
- Marketing strategies that insure you successfully reach your clients

Who should attend?

- Small or mid-size business owners
- Managers seeking to expand a successful business or improve profitability
- Prospective entrepreneurs (start-ups)
- Individuals contemplating starting their own business

To earn a certificate you must complete the following seven courses:

- BI 519 The Business Plan
- BI 550 Understanding Financial Statements
- BI 515 Legal I (Start-up specifics)
- BI 517 Small Business Record Keeping
- BI 520 Legal II (Contracts)
- BI 521 Small Business Taxes
- BI 516 Marketing

You may register for individual courses on a non-certificate basis. All courses are held on the Paramus campus.

BI 519 The Business Plan

3 sessions; \$125

001, Th; January 29-February 12, 2009

Hours: 6:00-9:00 p.m.

Business plans are a necessary tool for every phase of business operations, from start-up to expansion. Using a business plan to chart your course will improve your chances for success. This workshop will give you the basis for a sound business plan.

Instructor: Joseph Rosenberg

BI 515 Legal I (Start-up specifics)

1 session; \$45

001, Mon.; February 23, 2009

Hours: 6:00-9:00 p.m.

This workshop will give you basic knowledge of the laws affecting business. Business owners will learn how to choose the appropriate business structure, assess business risks, provide adequate protection and establish proper record keeping and controls.

Instructor: Anthony J. Buffalano

BI 520 Legal II (Contracts)

1 session; \$45

001, Mon.; March 2, 2009

Hours: 6:00-9:00 p.m.

This course will provide the basic understanding of contract law, legal ownership of a business, stock and partnership agreements.

Instructor: Anthony J. Buffalano

BI 516 Marketing

2 sessions; \$85

001, Wed.; March 11 & 25, 2009

Hours: 6:00-9:00 p.m.

This workshop shows you how to define the markets where your services or products will be most successful, develop an action plan and reach your target market.

Topics include: identifying and selecting marketing tools and techniques, developing logos, determining an advertising budget, and selecting appropriate printed materials.

Instructor: Ellen Silverman

BI 550 Understanding Financial Statements

1 session; \$45

001, Tues.; April 7, 2009

Hours: 6:00-9:00 p.m.

Learn to enhance and clarify your bottom line. Topics include: spreadsheets, understanding revenue and expense, structure and relationships, meaningful forecasts and projections, balance sheets, and more.

Instructor: Richard Murray

See page 81 for Information for Symposium for Success

BI 517 Small Business Record Keeping

2 sessions; \$85

001, Wed.; April 15 & 22, 2009

Hours: 6:00-9:00 p.m.

Learn how to do your own bookkeeping and use your records as a management tool. Key topics include: General ledger, balance sheet, understanding inventory control, cash flow management, tax planning, end of month summary procedures, accounts payable, accounts receivable, cash receipts, cash disbursements, profit and loss controls, and more.

Instructor: Richard Murray

BI 521 Small Business Taxes

1 session; \$45

001, Th; April 30, 2009

Hours: 6:00-9:00 p.m.

Learn the differences between local, state and federal taxes and what you need to know concerning employment, social security and sales taxes as well as the impact on your business structure.

Instructor: Joseph Rosenberg

THE BERGEN SMALL BUSINESS DEVELOPMENT CENTER

The Bergen Small Business Development Center (SBDC), located at the Ciarco Learning Center in Hackensack, is a private organization of professional management consultants that provide free counseling services to persons who own or operate a small business or, who are considering a small business venture. We are in the knowledge business, tapping best practices and providing technical assistance to existing and start-up businesses in the form of confidential consultations and training workshops. We assist with the formulation of strategies to meet challenges, provide resources to achieve objectives, and act in a mentoring capacity. This support, expertise, and dedication commits us to be, your "Total Business Resource." For information about workshops or free counseling call (201) 489-8670 or email vdelia@bergen.edu.

BI 347 Financing a Small Business

1 session; \$50

001, Fri.; January 23, 2009 -OR-

002, Fri.; March 13, 2009

Hours: 9:00 a.m.-12:00 p.m., CLC

For the small business owner seeking to secure financing for a start-up or expansion. Learn how to secure business loans, identify the appropriate type of loan, construction of credit, present a convincing business plan, bootstrapping or non-traditional financing.

Instructor: Vincent D'Elia, Regional Director, Bergen SBDC.

Register by calling (201) 489-8670.

Location: CLC

BI 611 Building and Financing Your Business with SBA

1 session; No Fee

001, Th. February 26, 2009

Hours: 4:00 p.m. – 7:00 p.m. CLC

This seminar, conducted by the Bergen Small Business Development Center and the U.S. Small Business Administration (SBA), Provides information on loan programs and technical assistance programs offered by the SBA and other resource partners. Bank lending officers are also on hand to discuss their role in the SBA's Guaranteed Lending Program discuss what goes into a good loan proposal, how to increase your chances of getting a loan and the loan application process. Find out about SBA's 7 (a) Loan Guaranty Program, the Pre-qualification Loan Program and 8(a) Minority Set-Aside Program.

Host: Vincent D'Elia, Regional Director, Bergen SBDC.

Register by calling (201) 489-8670

Location CLC

BI 312 Building a Consulting Business

1 session; \$50

001, Fri.; January 30, 2009 -OR-

002, Fri; May 8, 2009

Hours: 9:00 a.m.-12:00 p.m.

This course provides instruction in determining markets, techniques, generating businesses, proposal writing, fee setting, structuring contracts, letters of agreement and marketing tools.

Instructor: Vincent D'Elia, Regional Director, Bergen SBDC.

Register by calling (201) 489-8670.

Location: CLC

BI 637 Meet the Lenders

1 session No Fee

001, Th. April 30, 2009

Hours 10:00 a.m. – 1:00 p.m.

This is a workshop for pre-screened entrepreneurs looking to borrow money to finance the start or growth of their business. There will be a short presentation following the introduction of several loan officers representing banks willing to lend money to qualified individuals.

Host: Vincent D'Elia, Regional Director, Bergen SBDC.

Register by calling (201) 489-8670

Location: CLC



The New Jersey Small Business Development Centers (SBDC) network is partially funded by the U.S. Small Business Administration, the New Jersey Commerce and Economic Growth Commission and host institutions. SBA's funding is not an endorsement of any products, opinions, or services. All SBA funded programs are extended to the public on a nondiscriminatory basis. Reasonable accommodations for persons with disabilities will be made, if requested at least two weeks in advance by contacting Vincent D'Elia, Regional Director, Bergen SBDC, (201) 489-8670.

Self-Employment Assistance (S.E.A.) Entrepreneurial Program

This comprehensive program, co-sponsored by the Department of Labor and Workforce Development, includes pre-business decisions, selecting a legal formation, the start-up process, insurance considerations, developing a marketing plan, using the Internet for market research and advertising, developing a business plan, understanding taxes and recordkeeping. Participants write a marketing plan and draft a business plan. This 60-hour course includes class meetings at Bergen Community College. If you are unemployed and receiving unemployment benefits, you may be eligible to participate at no cost. Please contact your unemployment counselor to find out how to qualify for this program.