

WORKSHOP SPONSORS

The Massachusetts Small Business Development Center Network at Clark University would like to extend thanks to the following institutions for their financial donations, thus allowing us to provide quality and educational workshops at a nominal fee to small business people.



REGISTRATION FORM

For reservations or information, call (508) 793-7615, or enclose a check for the appropriate amount made payable to Clark University forwarded along with this registration form to the address on the other side. (Be sure to list attendees names and which seminars you are paying for. You can also REGISTER ONLINE but we cannot process credit cards.)

All workshops will be held in the Grace Conference Room, Higgins University Center.

Registration:
8:45 - 9:00 AM

Program:
9:00 - 12:00 NOON

COSTS:	
\$39.00 - one workshop	
\$30 - each add'l workshop	
\$150.00 - ALL 5 workshops	
Total Workshops _____	
TOTAL \$ _____	

WORKSHOP SERIES:

Check off ALL workshops you will be attending (please specify how many attendees, if more than one)

- Do I Franchise, Buy, or Start from Scratch? / October 6, 2016
- Building Your Advisory Team / October 20, 2016
- Your Business Plan ... Roadmap to Success / November 3, 2016
- Am I Ready To Meet With The Bank? / November 17, 2016
- Employment Law / December 1, 2016

Name _____

Organization _____

Address _____

City _____ State _____

Zip Code _____ Phone _____

E-mail _____

Space is limited. Advanced registration required.

"Registration fees include materials and refreshments. The Clark SBDC reserves the right to cancel or reschedule a workshop due to insufficient enrollment. Registration fees will be returned or credited towards future programs only if the Clark SBDC cancels or reschedules a workshop. Sorry...no refunds will be given to individuals who cancel or do not show up for a workshop they have registered for."

EMPLOYMENT LAW

How to Stay Compliant When the Rules Keep Changing

Human resources law is complicated. Mistakes and miscommunications can lead to costly and distracting legal troubles. This session will keep you informed and empowered.

A basic overview will be provided on a wide variety of the topics during the main portion of the presentation. At the end of the program time will be allocated so that business owners can ask more specific questions to the various speakers.

Some of the topics that will be covered in this session include:

- **Exempt and nonexempt employees and overtime**
- **Massachusetts new pay equity law**
- **Independent contractor vs. employee Issues**
- **Workers' compensation**
- **Non-payment of wages**
- **Non-compete contracts**
- **Severance agreements**
- **Employee handbooks**

The speakers for this session have many years of experience in these highly specialized areas. They have worked with large and small businesses. They will focus the comments on the key issues that small business owners must keep in mind to avoid having significant HR problems. So whether you are hiring your first employee or already have many employees, this will be a very informative session.

SPEAKERS:

PAM STEVENS, Esq., Seder & Chandler, LLP, Worcester, MA
HOWARD STEMLER, Partner, Seder & Chandler, LLP, Worcester, MA
KURT BINDER, Partner, Seder & Chandler, LLP, Worcester, MA

TIME: 8:45 a.m. - 12:00 noon

PLACE: Clark University, Grace Conference Room,
Higgins University Center

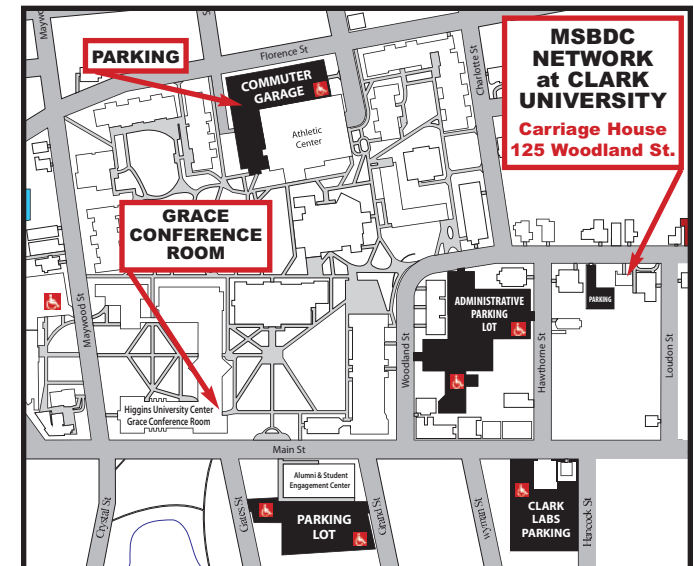
Sponsored by Berkshire Bank, Resource Management, Inc. (RMI),
Seder & Chandler, LLP and Southbridge Savings Bank

Thursday, December 1, 2016

MSBDC

Massachusetts Small Business Development Center
Central Regional Office at Clark University

The Massachusetts Small Business Development Center Network (SBDC) is a partnership program with the U.S. Small Business Administration and the Massachusetts Department of Business and Technology under Cooperative Agreement number SBAHQ-16-B-0001 through the University of Massachusetts Amherst. SBDCs are a program 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 any external parties or activities. If requested at least two weeks in advance, every attempt will be made to reasonably accommodate persons with disabilities and those who need translation services. For further information, contact the MSBDC Network at Clark University at 508-793-7615.



MASSACHUSETTS SMALL BUSINESS DEVELOPMENT CENTER NETWORK AT CLARK UNIVERSITY

950 Main Street, Worcester, MA 01610-1477
phone - 508-793-7615 • fax - 508-793-8890
www.clarku.edu/offices/sbdc/

DIRECTIONS/PARKING... Take Exit 11 (College Square/Federal Square) off 290. Go straight, following sign for Federal Square/Downtown. At second traffic light take a left onto Cambridge Street (St. Matthew's Church on left and Culpeppers Bakery on right). Go one mile to the end of Cambridge Street. Take a sharp right onto Main Street. Drive down Main Street (the campus is on your left) thru your first set of traffic lights.

Clark Commuter Garage - From 950 Main Street turn onto Woodland Street. Woodland Street curves to the right. Turn left on Charlotte Street, then left on Florence Street. Make the next left onto Downing Street & park on the Upper level of the Community Garage on the right.

Alumni & Student Engagement Center Parking Lot - 939 Main Street (next to St. Peter's Church).

Administrative Parking Lot - Between Woodland & Hawthorne Streets.

Some on-street parking is permitted, but please check street signs carefully for parking restrictions.

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Massachusetts Small Business
Development Center Network
at Clark University
950 Main Street
Worcester, MA 01610



Central Regional Office at Clark University



WORKSHOP CALENDAR - FALL 2016

- **Thursday, October 6, 2016**
DO I PURCHASE A FRANCHISE, BUY A BUSINESS, OR START A BUSINESS FROM SCRATCH?
- **Thursday, October 20, 2016**
BUILDING YOUR ADVISORY TEAM
How Important is an Attorney, a CPA, an Insurance Agent & a Banker?
- **Thursday, November 3, 2016**
YOUR BUSINESS PLAN IS YOUR ROADMAP TO SUCCESS
Is It Sound?
- **Thursday, November 17, 2016**
AM I READY TO MEET WITH THE BANK?
How Does A Bank Review My Loan Request?
- **Thursday, December 1, 2016**
EMPLOYMENT LAW
How To Stay Compliant When The Rules Keep Changing



YOUR BUSINESS PLAN IS YOUR ROADMAP TO SUCCESS Is It Sound?

A well-written business plan will allow you to bring the many facets of your business idea into an easy to read roadmap that will define your company, while also articulating a believable financial plan.

A business plan for your company does not have to be an arduous task. If you are ready to start a business, or fund an existing one, you should certainly be able to write a small booklet explaining the basics, and more important, how you plan to make money. This program was developed in an effort to take the mystique out of writing a plan. It will give you a step by step explanation of each of the sections required to develop a plan, while also allowing for audience questions and examples.

Topics that will be included are:

- **Defining your business and your market**
- **Exploring a marketing strategy**
- **Defining your competition**
- **Location and facilities**
- **Management of the organization**
- **Additional personnel**
- **Start-up expenses & capital equipment**
- **Revenues, expenses and your balance sheet**
- **Finalizing your Business Plan**

Art Martin, Senior Business Advisor from the MSBDC, has many years of experience in starting and running small businesses. For the past four years, Art has been advising small business owners on the many facets of being a successful entrepreneur. Ample time will be provided for questions from the audience.

SPEAKER:

ARTHUR MARTIN, Sr. Business Advisor/Technology Specialist,
Clark University SBDC, Worcester, MA

TIME: 8:45 a.m. - 12:00 noon

PLACE: Clark University, Grace Conference Room,
Higgins University Center

Sponsored by Country Bank, Fidelity Bank,
Middlesex Savings Bank and Shepherd & Goldstein

Thursday, November 3, 2016

AM I READY TO MEET WITH THE BANK?

How Does a Bank Review My Loan Request?

I need money. What does a bank need from you to make their decision? Learn what is important to a lender.

We've put together a panel of four business loan officers who will provide their perspectives and lending criteria.

Some of the topics we will cover will be:

- **The Five C's of Lending - why is it important?**
- **Have you identified what the money will be used for and how much you need?**
- **Learn what lenders will finance and what they won't finance?**
- **How will the lender evaluate my proposal? What do I need to include?**

We will have an interactive panel with loan officers prepared to answer your questions.

Come prepared with four questions that you would like the panel to answer.

Our goal is to answer as many questions as possible so that you walk away with a better understanding of how bank looks at your loan request and business plan. You may also find that all banks are different. It's important that the bank you choose is the right fit for your needs.

This is a great opportunity to gain insights into how a bank reviews your business loan request.

SPEAKERS:

*An Interactive Panel of 4 Lending Officers from Avidia Bank,
BayState Savings Bank, TD Bank and Webster Five Cents
Savings Bank*

TIME: 8:45 a.m. - 12:00 noon

PLACE: Clark Univ., Grace Conf. Room, Higgins Univ. Center

Sponsored by Avidia Bank, BayState Savings Bank,
TD Bank and Webster Five Cents Savings Bank

Thursday, November 17, 2016

DO I PURCHASE A FRANCHISE, BUY A BUSINESS, OR START A BUSINESS FROM SCRATCH?

You've been thinking about starting your own business for some time. You want to take action, but you're not sure what direction you should take. In this workshop, we will focus on the different ways to start a business.

First of all, do you have what it takes to be a business owner vs. an employee? We will start the workshop with self-analysis questionnaire that will guide you as you listen to our different panelists.

Each panelist has a very different view point. How does it match with your personal makeup, business idea (you may not have this defined), and your resources? How will it affect your life?

Some of the different aspects in your decision will concern:

- **Control and decision making of the business**
- **Lending options**
- **Financial and operating systems**
- **Cash flow**
- **Customer base**
- **Marketing**
- **Support and training**

Be prepared to ask questions that will help you make this very important decision.

SPEAKERS:

LARRY LAFRANCHI, Marketing Associate, FranNet, Beverly, MA
CHRISTOPHER GEORGE, President/CEO, George & Co., Worcester, MA
TODD SNOPKOWSKI, Owner of multiple businesses including Snapchef, Inc.

TIME: 8:45 a.m. - 12:00 noon

PLACE: Clark University, Grace Conference Room,
Higgins University Center

Sponsored by **Commerce Bank & Trust,**
Digital Federal Credit Union (DCU) and Harbor Law Group

Thursday, October 6, 2016

BUILDING YOUR ADVISORY TEAM

How Important is an Attorney, a CPA, an Insurance Agent and a Bank?

Starting a new business or managing an existing business involves applying what you know, and managing rules, regulations and other elements of risk and uncertainty. Not having the correct information from the start can derail your business.

To help guide you through your decision process, we have assembled a group of expert business professionals who will provide you with helpful tips to start and manage a business.

No matter the size of a business, you need to develop your "Advisory Team." The services of an attorney, an accountant, a business banker and a business insurance specialist are essential. As experts, they will help guide you through all stages of business ownership, and advise you regarding changes in laws, regulations and options.

Topics that will be included in this session are:

- **Legal Structure and Employment Law**
- **Accounting Considerations and Taxes**
- **Financing Criteria and Banking Options**
- **Insurance Requirements and Options**

Join us for an interactive seminar that will inform and inspire you to build your advisory team.

SPEAKERS:

JEFFREY DONALDSON, Of Counsel, Mirick O'Connell, Worcester, MA
RUSLAN BURSHEYN, CPA, StowBrook Business Services, LLC, Stow, MA
YVONNE BAKER, Commercial Acct. Mgr., The Feingold Companies, Worcester, MA
CLAIRE CHEEVERS, Employee Benefit Mgr., The Feingold Companies, Worcester, MA
DONNA MOLET, Circle of Honor Agency Producer, Colonial Life, Millbury, MA
SEAN O'CONNELL, VP & Small Business Banking Manager, UniBank, Worcester, MA

TIME: 8:45 a.m. - 12:00 noon

PLACE: Clark Univ., Grace Conf. Room, Higgins Univ. Center

Sponsored by **The Feingold Companies, Mirick O'Connell,**
StowBrook Business Services, LLC and UniBank

Thursday, October 20, 2016