

SSBCI Class Schedule and Descriptions

1. The Path to Profit: Understanding Break-even Dynamics

Date: October 1, 2024

Time: English: 12:00 pm – 1:00 pm | Spanish: 6:00 pm – 7:00 pm

Overview:

This course offers a comprehensive look at identifying and categorizing business expenses—fixed, variable, and periodical—and the significance of calculating the break-even point. Participants will gain hands-on experience with manual calculations and digital tools to analyze and improve their break-even points. Through this analysis, businesses can make data-driven decisions to enhance profitability and operational efficiency.

Learning Objectives:

- Identify and categorize business expenses.
- Calculate the break-even point manually and using digital tools.
- Develop strategies for reducing costs and increasing revenue.
- Optimize pricing models to improve the break-even point.
- Apply break-even analysis to make data-driven business decisions.
- Participate in interactive workshops to enhance understanding of financial management.

2. Cashflow Command: Planning for Profitability

Date: November 5, 2024

Time: English: 12:00 pm – 1:00 pm | Spanish: 6:00 pm – 7:00 pm

Overview:

Participants will dive into the critical practice of cash flow projections and understanding and analyzing their operating cycles. This class emphasizes using cash flow projections as a strategic tool for setting goals, informing decision-making, and devising tactics to optimize financial performance.

Learning Objectives:

- Understand and analyze operating cycles.
- Create accurate cash flow projections.
- Use cash flow projections to set goals and inform decision-making.
- Adjust projections in response to changing market conditions.
- Engage in case studies to apply cash flow management techniques.
- Develop skills in adaptive financial planning and strategic foresight.

3. Decoding Financial Statements: Interpreting Your Business's Health

Date: December 3, 2024

Time: English: 12:00 pm – 1:00 pm | Spanish: 6:00 pm – 7:00 pm

Overview:

This workshop covers the essentials of accounting, from understanding the big three financial

statements to the golden rules of accounting and double-entry bookkeeping. Participants will explore T-Accounts and other accounting basics, empowering them with the knowledge to interpret their financial health accurately and make informed business decisions.

Learning Objectives:

- Understand the big three financial statements.
- Learn the golden rules of accounting and double-entry bookkeeping.
- Utilize T-Accounts and other accounting tools.
- Analyze financial statements to identify trends and areas for improvement.
- Use financial statements to attract investors, secure loans, and manage growth.
- Apply accounting knowledge to make informed business decisions.
- Participate in case studies to organize finances and interpret information into actionable outcomes.

4. Banking Basics for Entrepreneurs: Unlocking Financial Success

Date: January 7, 2025

Time: English: 12:00 pm – 1:00 pm | Spanish: 6:00 pm – 7:00 pm

Overview:

This workshop demystifies the process of opening a business bank account, guiding participants through the common requirements and knowing what questions they need to ask to ensure their banking needs align with their business goals. Attendees will learn about the variety of banking and credit union products available and how these can be leveraged to save time, reduce costs, or enhance revenue.

Learning Objectives:

- Understand the requirements for opening a business bank account.
- Identify the questions to ask to ensure banking needs align with business goals.
- Learn about various banking and credit union products.
- Leverage banking products to save time, reduce costs, or enhance revenue.
- Explore advanced banking strategies, including cash management and fraud prevention.
- Integrate banking products into business operations.
- Navigate the banking system effectively to select the right banking partner and services.
- Learn from real-world examples and engage in interactive discussions.

5. Capital Quest: Funding Options for Your Small Business

Date: February 4, 2025

Time: English: 12:00 pm – 1:00 pm | Spanish: 6:00 pm – 7:00 pm

Overview:

This class navigates the complex landscape of funding options available to small businesses, including grants, loans, lines of credit, self-investment, angel investors, venture capital avenues, and crowdfunding. It addresses common barriers small businesses face in securing funding and offers strategies to overcome these obstacles.

Learning Objectives:

- Explore various funding options available to small businesses.
- Understand common barriers to securing funding and strategies to overcome them.
- Prepare loan packages, including financial documents and pitches.
- Emphasize transparency, realistic projections, and a clear value proposition.
- Communicate business potential effectively to secure funding.
- Engage in interactive sessions to enhance chances of securing necessary funding.
- Learn from a certified commercial lender through the American Bankers Association.

6. Pitch Perfect: Crafting Compelling Business Presentations

Date: March 4, 2025

Time: English: 12:00 pm – 1:00 pm | Spanish: 6:00 pm – 7:00 pm

Overview:

Focusing on the art of persuasion, this class teaches participants how to craft compelling business models, business plans, and elevator pitches. Tailored for entrepreneurs seeking investment, it covers the essentials of presenting ideas confidently and convincingly to potential investors, financiers, and partners.

Learning Objectives:

- Craft compelling business models and plans.
- Develop effective elevator pitches.
- Present ideas confidently and convincingly to potential investors.
- Learn advanced presentation techniques, including storytelling and visual communication.
- Engage audiences effectively during presentations.
- Practice delivering pitches and receive constructive feedback.
- Prepare to make impactful pitches that captivate audiences and secure investment.