

<p><b>Starting a Small Business Seminar</b></p> <p><b>\$25<sub>+HST</sub></b></p>	<p><b>Description</b></p> <ul style="list-style-type: none"> <li>• Do I have what it takes to start and operate a small business?</li> <li>• What's involved in getting things off the ground?</li> <li>• What financial and advisory assistance programs are there to help me?</li> <li>• Legal and Tax considerations</li> <li>• Why do I need a Business Plan?</li> </ul> <p><b>This seminar is a pre-requisite for enrollment in the Business Planning Basics.</b></p>
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<i>Topic</i>	<i>November 2011</i>	<i>January 2012</i>	<i>February 2012</i>	<i>March 2012</i>
<b>Starting a Small Business Seminar</b>	Wed. Nov, 16th 6:00-9:00 p.m.	Wed. Jan, 18th 6:00-9:00 p.m.	Wed. Feb, 15th 6:00-9:00 p.m.	Wed. March, 21st 6:00-9:00 p.m.

<p><b>Business Planning Workshop</b></p> <p><b>\$100<sub>+HST</sub></b></p>	<p><b>Session 1</b></p> <ul style="list-style-type: none"> <li>• Market Research; Industry, Consumer, Competition</li> <li>• The Marketing Plan</li> <li>• Developing a Marketing Strategy</li> </ul>	<p><b>Session 2</b></p> <ul style="list-style-type: none"> <li>• Networth &amp; Contributed Equity</li> <li>• Breakeven Analysis</li> <li>• Operational Issues: Start-up costs, Production Process</li> </ul> <p><b>Note:</b> Please bring your own calculator</p>	<p><b>Session 3</b></p> <ul style="list-style-type: none"> <li>• Financial Considerations</li> <li>• Sales Forecasting</li> <li>• Projected Cash Flow, Income Statement, and Balance Sheet</li> </ul>
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**A Certificate of Completion will be awarded to participants who attend all three sessions of the Business Planning Workshops.**

<i>Topic</i>	<i>November 2011</i>	<i>January 2012</i>	<i>February 2012</i>	<i>March 2012</i>
<b>Business Planning Workshop Session 1</b>	Wed. Nov, 23rd 6:00-9:00 p.m.	Wed. Jan, 25th 6:00-9:00 p.m.	Wed. Feb, 22nd 6:00-9:00 p.m.	Wed. March, 28th 6:00-9:00 p.m.
<b>Business Planning Workshop Sessions 2 &amp; 3</b>	Fri. Nov, 25th 9:00 a.m.-4:00p.m.	Fri. Jan, 27th 9:00 a.m.-4:00 p.m.	Fri. Feb, 24th 9:00 a.m.-4:00 p.m.	Fri. March, 30th 9:00 a.m.-4:00 p.m.

**Pre-registration required for all seminars and workshops. Seating is limited.**

**To register, please call 519-659-2882 x 0 or visit <http://www.sbcentre.ca/seminars.htm>**

**OOPS! We cancelled it because we didn't know you wanted it! Be sure to register at least 1 week before the start of your course/seminar.**

**NOTE: Sorry - No Refunds for missed seminars or workshops (see our refund policy for details).**

**Please plan to arrive at least 15 minutes early to ensure seminars start on time. Please note that the building doors will be locked shortly after the evening seminar start time of 6:00p.m.**

# **Refund Policy of The Small Business Centre**

## **Refunds for Starting a Small Business Seminar & Business Planning Workshops:**

*Less than 48 Hours:* A refund will NOT be given if the customer cancels within 48 hours of the seminar/workshop.

*More than 48 hours:* Cancellations made 48 hours or more prior to the seminar/workshop will be refunded in the same manner as the payment was made, less a \$10 administration fee.

## **Refunds for Advanced Business Seminar Series**

*Less than 48 Hours:* A refund will NOT be given if the customer cancels within 48 hours of the seminar.

*More than 48 hours:* Cancellations made 48 hours or more prior to the seminar will be refunded in the same manner as the payment was made, less a \$10 administration fee.

## **Refunds for Accounting, Legal, and Online Presence Advisory Service**

*Less than 48 Hours:* A refund will NOT be given if the customer cancels within 48 hours of the advisory session.

*More than 48 hours:* Cancellations made 48 hours or more prior to the advisory session will be refunded in the same manner as the payment was made, less a \$10 administration fee.

## **Refunds for Publication Sales:**

*No Refund:* Unfortunately, there will be no refund on any publication sales. All sales final.