



U.S. Small Business Administration

sba.gov/wv

in cooperation with

**West Virginia
SCORE**
*Counselors to
West Virginia's
Small Businesses*
www.wvscore.org

**West Virginia
Women's Business &
Training Center**
www.WestVirginiaWBC.org



800-767-8052
Extension 8, Then 0

Business Loans: No Hype. Just the Facts.

Need financing for your business? Come to this workshop first to discover the basics of commercial lending, the truth about grants, and the availability of SBA loan guaranties. We give you the facts you need, without the hype. 5:30 pm—6:30 pm. Free.

Sponsored by SCORE.

Charleston

[November 5](#)

[Click Date to Register](#)

[December 3](#)

[Click Date to Register](#)

Business Structure: Taxes vs. Liability

What are the advantages and disadvantages of sole proprietorships, partnerships, limited liability companies and corporations? Come to understand more about liability and tax rates to determine which business structure is right for you. 5:30 pm—6:30 pm. Free.

Sponsored by SCORE.

Charleston

[November 19](#)

[Click Date to Register](#)

Understanding SBA's ARC Loan Program

As part of the Stimulus Package, the SBA is offering a loan program for businesses that are stressed trying to meet expenses . The ARC loan can provide up to a \$35,000 interest free loan. The training will be held in Webster Springs on October 7, Charleston on October 8 and November 9, and Beckley on November 4. 5:30 pm—7 pm. Cost -\$10.

Sponsored by WV Women's Business & Training Center.

Click Here to Register

[ARC Registration](#)

8(a) Contractor Certification

Are you a disadvantaged business looking for a competitive edge in federal government contracting? This special contracting certification may be for you. We'll walk you through the application process. and provide expert tips on getting certified. 10:00 am—3:00 pm. \$49.

Sponsored by WV Women's Business & Training Center.

Beckley

[November 5](#)

Charleston

[November 10](#)

[Click Date to Register](#)

COMING IN JANUARY 2010

Not enough time in your day?
Then look to your desktop, every Friday at Noon.



Fridays

FREE Webinars

from the U.S. Small Business Administration

- ◆ **Small Business Loans**
- ◆ **Selling to the Federal Government**
- ◆ **Social Media Marketing**
- ◆ **Psycho Marketing**

The **Small Business Administration** provides small business counseling and training through a variety of programs and resource partners, located strategically around the country.

Women's Business Centers (WBCs)

Women's Business Centers represent a national network of nearly 100 educational centers designed to assist women start and grow small businesses. WBCs operate with the mission to level the playing field for women entrepreneurs, who still face unique obstacles in the world of business. WBCs also work with male entrepreneurs so contact them for assistance if you are in their area. The West Virginia WBC also excels in training, both online and instructor-led. Check out their web site at www.westvirginiawbc.org.

SCORE

The SCORE Association (Service Corps of Retired Executives) is a resource partner of the SBA dedicated to entrepreneur education and the formation, growth and success of small businesses nationwide. There are more than 10,500 SCORE volunteers in 374 chapters operating in over 800 locations who assist small businesses with business counseling and training. SCORE also operates an active online counseling initiative. For West Virginia's SCORE locations, go to www.wvscore.org.

Small Business Development Centers (SBDCs)

The Office of Small Business Development Centers (SBDC) provides management assistance to current and prospective small business owners. SBDCs offer one-stop assistance to individuals and small businesses by providing a wide variety of information and guidance in central and easily accessible branch locations. The program is a cooperative effort of the private sector, the educational community and federal, state and local governments and is an integral component of Entrepreneurial Development's network of training and counseling services. In West Virginia, go to www.sbdcwv.org for more information and office locations.