

SBDC Offers Small Business Webinars – FREE!

The Small Business Development Centers of Ohio (SBDC) program, in collaboration with the U.S. Small Business Administration and the Ohio Department of Development, is offering for the first time, no cost, issue-specific webinars to Ohio's small business owners. Unlike seminars requiring in-class time, these webinars are a combination of PowerPoint presentations on the computer and a conference call through which the instructor relays his/her presentation. Consequently, your members can now attend these webinars right in their own offices! The webinars that the Ohio SBDC has organized target Ohio's entrepreneurs and small business owners and focus specifically on the major issues impacting small businesses today. Our first series of webinars covers the following topics:

HEALTHCARE 101 & CONSUMER-DIRECTED HEALTHCARE (2-part series)

**February 13 and February 20 or
April 24 and May 1, 2007
10:00 a.m. – 11:30 a.m. EST**

Roughly 45 million Americans live without health insurance. Of those without health insurance, about 60 percent are small business owners, employees and their families. This topic was designed to acquaint small business owners with new initiatives and to help them understand the issue of healthcare costs by addressing such factors as the reasons driving healthcare costs, the number of employees necessary to form a "group plan", what cost containment measures can be taken to maintain a group health plan and "Consumer-Direct Healthcare".

ENERGY SAVER February 27, 2007 or May 29, 2007 10:00 a.m. – 11:30 a.m. EST

Many small business owners comment on the difficulty of dealing with escalating energy costs and express the need for tools to assess energy use, to identify different energy efficiency measures, and estimate the costs and returns of each measure. The Ohio Small Business Energy Saver was customized from an energy savings software application offered by Nexus Energy Software. *This tool is designed to help those businesses who spend less than \$150,000 annually on energy.* This web-based pilot program was purchased by the Ohio Department of Development and will be maintained with financial support from Ohio's investor-owned gas and electric utilities.

During this webinar, small business owners *who spend less than \$150,000 annually on energy* will learn how to use the Ohio Small Business Energy Saver tool to calculate the returns on investment for different energy efficiency measures. They will also be provided with

information on the Energy Loan Fund and how grants and low interest loans can help small businesses implement the energy efficient measures they choose to adopt.

ACCESS TO CAPITAL March 27, 2007 or June 26, 2007 10:00 a.m. – 12:00 p.m. EST

The Ohio Small Business Development Center Program (SBDC) program is provided through a partnership between the Ohio Department of Development, the U.S. Small Business Administration and selected chambers of commerce, universities, and economic development agencies. In addition to offering free, confidential, in-depth one-on-one and e-counseling, quality-based assessments, and technical assistance and training, the SBDCs offer information on and guidance in loan packaging. We help small business owners and entrepreneurs locate funding through SBA and state loan programs, as well as conventional lending.

During this webinar, participants will get an overview of the major federal and state loan programs, and how to locate funding sources. These include the regular 7(a) business loans, 504 Loan Program, BLX, Ohio 166 Direct Loans & Ohio Enterprise Bond Fund, the Ohio Capital Access program, and Energy Loan Fund.

To REGISTER for any or all of these webinars, visit www.EntrepreneurOhio.org, click the Training link in the left-hand column, then scroll down to Small Business Webinars to locate the appropriate registration link. Any questions regarding the webinars may be answered by calling (800) 848-1300, and asking for either Domini Hunt, ext. 8-4607 or John Greenway, ext. 6-7406.

The Last Word

I receive the *Business and Legal Reports* "HR Daily Advisor" each day and have taken a lot from the publication. Here's a link to the article: http://hrdailyadvisor.blr.com/archive/2006/12/29/interview_for_employee_attitude_life_skills_for_better_hiring.aspx

I thought I'd share a bit from "Hire in Haste, Regret at Leisure" by Bob Brady (no, not the one from TV). Brady wants us, when interviewing for new hires, to look for life skills (or lack thereof). Brady offers a list of these skills and reasoning behind them. A lot of this is common sense, but hiring (unfortunately) is often centered in a time when those who have not had experience face heavy pressure to get someone into that position to attempt a return to normalcy. Sometimes, common sense can't be found in troubling times – no matter how level headed an individual may normally be.

Give the article a look and plan ahead to help fill that need easier in a time of need. – **Joel Miller**