



### Level 3: Business Counselor Professional Development Skill Certification Program

Furthering knowledge and or skills in any one or more of the Elements. Level 3 Certifications can be obtained for a specific Element.

Name: \_\_\_\_\_ Position: \_\_\_\_\_ Center: SBDC@

Start Date: \_\_\_\_\_

<u>Element</u>	<u>Core Competencies</u> Below Are The Items For A Level Three Counselor. For counselors, the Center Director coordinates with the counselor to create the plan and evaluate their accomplishments toward completing each item of a specific Element. For Center Directors, the Lead Center designates an evaluator to coordinate, create the plan and evaluate their accomplishments towards completing each item for a specific Element.	<u>Plan</u> List the training, education, and/or actions towards fulfillment of Core Competencies below or on a referenced attachment.	<u>Completion Date</u>
<u>Business Planning, including Strategic Planning and Business Plan Development</u>	<p><b>j.</b> Identify and convey to the client the basic steps and considerations for starting or buying a business or franchise and selling, transferring or liquidating a business or franchise.</p> <p><b>k.</b> Assist in developing a strategic plan using tools such as a SWOT analysis, Porter's 5-Forces or other strategic tools.</p> <p><b>l.</b> Effectively assist clients in implementing their business plan.</p> <p><b>m.</b> Understand how intellectual property protections should be considered in the business plans and growth strategies of small businesses.</p>		
<u>Financial Analysis</u>	<p><b>g.</b> Track and forecast cash flow.</p> <p><b>h.</b> Know how to estimate minimum cash (working capital) reserves.</p> <p><b>i.</b> Know how to use business ratios and industry averages.</p> <p><b>j.</b> Effectively convey all of the above concepts to clients.</p> <p><b>k.</b> Understand and effectively convey to clients key financial management issues including costs, cash flow, break-even, gross profit margin, forecasting, business ratios and industry averages, and financial statements.</p>		
<u>Accounting</u>	<p><b>d.</b> Be able to teach a client how to hire and pay an employee in the specific State/Region.</p>		



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	<p>e. Provide resources for setting up a company using electronic software such as Quick Books.</p> <p>f. Create financial statements.</p> <p>g. Account for A/P and A/R.</p> <p>h. Account for COGS (Beg. Inv. + Purchases – End Inventory)</p> <p>i. Demonstrate knowledge of each part of the Accounting Equation</p> <p>j. Demonstrate knowledge of invoicing and collections.</p> <p>k. Demonstrate knowledge of internal controls necessary to minimize theft.</p>		
<u>Marketing</u>	<p>n. Understand competitive strengths and how to perform a competitive analysis (SWOT)</p> <p>o. Assist clients in developing a “superior” value proposition</p> <p>p. Assist clients in developing a marketing plan consisting of a strategic plan and a tactical plan. Concise strategies will be developed for:</p> <ol style="list-style-type: none"> <li>1. Products/services</li> <li>2. Targeting</li> <li>3. Positioning</li> <li>4. Pricing</li> <li>5. Value proposition (Why should I choose you?)</li> <li>6. Distribution (Go to market strategy)</li> <li>7. Communication (the message and the media)</li> </ol>		



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<u>Assistance with Access to Capital</u>	<p>c. Identify and define financing strategies</p> <p>d. The factors considered for project/loan approval via each financing vehicle</p> <p>e. How to convert an unfundable project/proposal to one that is fundable</p> <p>f. Understanding how to effectively combine a myriad of financing programs – investors, banks and government loans when necessary to fund the project</p> <p>g. Understand and demonstrate a fundable loan proposal</p> <p>h. Assist in developing the loan proposal to include two year month to month financial projections</p> <p>i. Amortization schedules</p> <p>j. Leases</p>		
<b>Plan created</b>	Employee: _____ Date: _____ Evaluator: _____ Date: _____		
<b>Plan Accepted</b>	Associate State Director: _____ Date: _____		
<b>Plan Completed</b>	Employee: _____ Date: _____ Evaluator: _____ Date: _____		

I certify that the above professional development level has been completed and that the counselor/director has earned an Element of Level 3 Business Counselor Certification. ASD to verify uploaded information required under this program and upload this completed plan to the counselor/director PD plan in Neoserra.

ASD: \_\_\_\_\_ Date: \_\_\_\_\_