

## **MoDOT DBE Supportive Services for Eastern Missouri Spring 2023 Webinars for DBE firms**

**DBE firms in Eastern Missouri are invited to participate in a series of webinars offered during spring 2023. The focus of these webinars is to provide DBE owners with skills to position their business for growth, resiliency, and success.**

These webinars are offered by Philips & Associates, MoDOT's DBE Supportive Services consultants for Eastern Missouri (St. Louis, Central, Southeast, and Northeast districts) in collaboration with the Missouri Small Business Development Center. Please register early to assure a place in one or more of these webinars.

### **Webinar 1) Understanding Your Financial Statements**

**Friday, January 13, 2023, 10:00 am to 12:00 pm**

This webinar is designed for business owners to turn financial statements into useful management tools. Participants will be able to identify key business information that is captured on a Profit and Loss Statement and Balance Sheet. They will learn to calculate several useful ratios and understand what those ratios indicate in terms of their business productivity and success. Participants will leave this session with a greater understanding of how to read and interpret financial documents and use that information to drive business decisions.

### **Webinar 2) Analyzing and Managing Your Cash Flow**

**Friday, January 27, 2023, 10:00 am to 12:00 pm**

This webinar is designed for business owners who need to know how to turn a Statement of Cash Flow into a useful management tool. During this webinar, participants will take a close look at where cash comes from in their business, where it is used, and learn to identify and correct cash flow problems. This course also introduces the basic concepts of capital budgeting.

### **Webinar 3) Predicting Your Company's Cash Needs**

**Friday, February 10, 2023, 10:00 am to 12:00 pm**

**This webinar** is designed for business owners to use a Cash Budget to manage the performance of their business. During this course, participants will learn to estimate future sources and uses of cash. They will also learn how to analyze those predictions to make more informed decisions. Participants will leave this session feeling more comfortable about making decisions related to preparing for growth, realistic loan, and financing requests, how much cash they can safely take out of the business and making affordable purchases for the business.

### **Webinar 4) Cybersecurity for Small Businesses**

**Friday, February 24, 2023, 10:00 am to 12:00 pm**

This course provides a tool kit designed to help navigate the complicated subject of cyber and data protection and to help protect a business from cyber-attacks. Tool kit includes Cyber Critical Information • Cyber Resources and Cyber Policy • Cyber Do's and Don'ts • Ransomware.

**Webinar 5) Business Resiliency for Small Businesses**

**Friday, March 10, 2023, 10:00 am to 12:00 pm**

This course assists business owners in creating a plan that would help them deal with unexpected disruption. This type of planning is critical to the sustainability and success of a small business. The planning done now can mean the difference in how quickly—or if—a business recovers. This class will provide: Small Business Resiliency Guide, Business Resiliency Plan Template, and Emergency Procedures Template.

**Webinar 6) Commercial Insurance**

**Friday, March 24, 2023, 10:00 am to 12:00 pm.**

This webinar provides a comprehensive overview of the different commercial insurance products required to keep your business protected against theft, fire, general liability, etc. It also demystifies the difference between insurance and a surety bond and helps the business owner understand when it is required, why it is often required in the contracting industry and how to get one.

**Please register using the following link. Only one registration is required to participate in one or more webinars. More details, including access information to the webinars, will be provided after application.**

<https://MoDOTDBEWebinars2023.eventbrite.com>

**Please contact Philips & Associates for any additional information.**

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