

June 2020

Business Resource Center Newsletter

The official start of summer is Saturday, June 20. The seasons continue to come and go as they have throughout centuries of human history, reminding us that today's unique circumstances and difficult decisions will be temporary in the grand scheme of time.

But how do we manage in the day-to-day?

Crises of all types force us to reexamine priorities and the status quo. This includes the way we do business. What problems in the present could be viewed as possibilities through another lens? What inconveniences being experienced could inspire innovation? The future may be brighter than we realize from our current vantage point.

Complimentary Business Counseling Continues

Please remember that your Zions Bank BRC team is here for you. Our team is working from home, but we are still providing complimentary business counseling using Skype meetings (phone or face-to-face consultations) or responding to your questions and concerns via email. Reach out to us through our general inbox of utresources@zionsbank.com anytime to schedule a confidential virtual appointment.

Zions Bank BRC Events

Smart Startup™ Workshop

If you are a new entrepreneur or are thinking about starting a business, this workshop is for you!

**This virtual workshop will be delivered using Skype technology.
In this two-hour workshop, you will receive the tools to:**

- Determine if your business idea is viable
- Do market research, break even analysis and competitive investigation

- Prepare a Unique Value Proposition
- Understand types of legal structures
- Identify key resource partners
- Create a funding plan

Date: Thursday, June 4

Time: 11:00 a.m. to 1:00 p.m.

Cost: Complimentary, but you must register to reserve a virtual “seat”

Place: Virtual session using Skype technology

Registration: Email utresources@zionsbank.com or call 801-844-7900

Link: We will email the link to the Skype session once you register.

LinkedIn® Strategies: Managing Your Brand

Learn how to build and manage your personal and business brand by connecting and commenting on LinkedIn®. This two-hour workshop provides an in-depth discussion of online networking and how to establish your reputation as a thought leader and subject matter expert.

This virtual workshop will be delivered using Skype technology.

We will discuss how to:

- Create professional profile
- Make the right connections
- Research, join and participate in groups
- Post updates, comments and articles
- Utilize this platform to grow your business

Date: Tuesday, June 9

Time: 11 a.m. to 1 p.m.

Cost: Complimentary, but you must register to reserve a virtual “seat”

Place: Virtual session using Skype technology

Registration: Email utresources@zionsbank.com or call 801-844-7900

Link: We will email the link to the Skype session once you register.

Inside Secrets to Funding Your Business™

Find out how to get the financing you need to launch or expand your business. This workshop offers in-depth discussion and review of how to obtain funds for acquisitions, start-up, expansion and working capital. Strong emphasis placed on financial statement analysis, projections, cash flow, and successfully presenting your request to a lender.

This two-hour, virtual workshop will be delivered using Skype technology.

We will discuss:

- How to prepare a loan package, including a business plan and financial projections
- How lenders determine a loan decision and what you can do about it
- What investors look for when evaluating a deal
- How to prepare, read and analyze your business financial statement

To Register:

Date: Wednesday, June 17

Time: 11 a.m. to 1 p.m.

Cost: Complimentary, but you must register to reserve a virtual “seat”

Place: Virtual session using Skype technology

Registration: Email utresources@zionsbank.com or call 801-844-7900

Link: We will email the link to the Skype session once you register.

Secretos internos para financiar su negocio™ - Presentado en español

Descubra cómo obtener la financiación que necesita para lanzar o expandir su negocio. Este taller ofrece una discusión y revisión en profundidad de cómo obtener fondos para adquisiciones, iniciar, expansión y capital de trabajo. Fuerte énfasis en el análisis de los estados financieros, las proyecciones, el flujo de caja y la presentación exitosa de su solicitud a un prestamista.

Este taller virtual de dos horas se ofrecerá en español por medio de Skype.

Discutiremos cómo:

- Cómo preparar un paquete de préstamos, incluyendo un plan de negocios y proyecciones financieras
- Cómo los prestamistas determinan una decisión de préstamo y qué puede hacer al respecto
- Qué buscan los inversores al evaluar un acuerdo
- Cómo preparar, leer y analizar los estados financieros de su empresa

Para registrarse:

Fecha: Miércoles Junio 24

Hora: 11 a.m. a 1 p.m.

Costo: Gratuito, pero debe registrarse con anticipación

Lugar: Sesión virtual con tecnología de Skype

Para Registrarse: Envíe un correo electrónico a utresources@zionsbank.com o llame al 801-844-7900

Enlace de Skype: Le enviaremos el enlace por correo electrónico a la sesión de Skype una vez que se registre

Credit Matters: Know Your Score and More

Your credit score can affect what interest rates you are offered on loans, if you will be considered for certain jobs or even if you qualify for the best auto insurance rates. So how do you build and manage credit? This topic isn't usually taught in schools or discussed at the family dinner table, leaving most of us to try to figure things out on our own. We hope we'll get it right.

But hope is not a financial strategy. Our best intentions can sometimes lead to costly mistakes or misinformation that limit our personal and business opportunities. Learn how to take control of your credit by attending this complimentary workshop.

In this two-hour, virtual workshop you will learn about:

- Different types of credit and the cost of credit
- What goes into a credit score
- Where to access your credit report
- How to identify and dispute errors
- When and why you might need a credit freeze
- How financial institutions and others use credit data for decisions
- Good habits you can begin today to improve your situation

To Register:

Date: Tuesday, June 30

Time: 11 a.m. to 1 p.m.

Cost: Complimentary, but you must register to reserve a virtual "seat"

Place: Virtual session using Skype technology

Registration: Email utresources@zionsbank.com or call 801-844-7900

Skype Link: We will email the link to the Skype session once you register.

Community Events

Virtual Coffee with Clancy: 3 Keys to Healthy HR

Are you in need of business advice but haven't been able to meet with Clancy in our office? Are you looking to expand your network and kick start your morning with a great conversation with other entrepreneurs? Do you need an excuse to grab some coffee, hot chocolate or a croissant?

You're in luck because we are bringing Clancy and a handful of business experts to you!

Coffee with Clancy will now be available virtually. Clancy and a business expert will host a casual discussion on an entrepreneurial topic from the comfort of your home! Pour yourself some coffee or hot chocolate and tune in. We encourage you to ask questions, so you can get the answers and guidance you need for your entrepreneurial success!

Date: Wednesday June 3, from 9 - 10 a.m.

Location: Virtual, you must register in order to receive the workshop link.

Fees/Admission: FREE Website WBCUtah.org

Contact Information: Teresa Bagdasarova at teresa@wbcutah.org

Registration: Please [click here](#)

Virtual Business Essentials: Working with Difficult Customers

Serving happy customers is enjoyable for those selling and in a service role. However, helping customers that may not be so happy and can be stressful demotivating and costly to any small business. Learn from the Kendra Scott City Creek team on how to best handle difficult customers and demanding situations. Understand how to build rapport, listen to customers be professional in a tough situation and de-escalate tense conversations, while managing daily stress.

Date: Tuesday, June 16, from 11 a.m. to 12:30 p.m.

Location: Virtual

This training is available statewide. Registration is required to receive the training link.

Fees/Admission: Free

Website: WBCUtah.org

Contact Information: Teresa Bagdasarova at teresa@wbcutah.org

Registration: Please [click here](#).

Recommended Reading from Zions Bank

- [Small Business Marketing Tips During the COVID-19 Pandemic](#)
 - [Coronavirus Small Business Guide](#)
 - [Business Taxes in 2020: Your Checklist for a Penalty-Free Tax Season](#)
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Opportunities

It's critical to understand stock market activity and state and national economic data. Market Insights and Economic Snapshots are complimentary newsletters brought to you by Zions Bank. Get these resources delivered each month to your email inbox at no cost by subscribing [subscribing here](#).

Online Articles of Interest

Cultivating Creativity at Work

[READ MORE](#)

What's Hot in Small Business – Chris Crum

[READ MORE](#)

Social Media Blogs by Aliza Sherman

[READ MORE](#)

The Coronavirus and UTAH Small Business

[READ MORE](#)

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If you no longer wish to receive our email newsletters, please let us know so we can remove your name from our list.

Cordially,

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