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**SMALL BUSINESS  
DEVELOPMENT CENTER**

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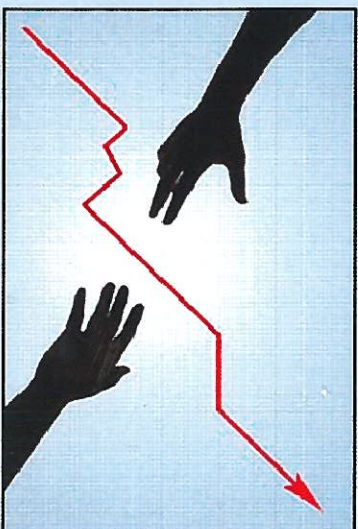
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**SMALL BUSINESS  
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**Your Business Resource  
for Consulting, Training**



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## UMWSBDC - Your Business Resource for Consulting, Training and Research

### What is the UMWSBDC?

The University of Mary Washington Small Business Development Center (UMWSBDC) is a resource center that provides assistance to the small business community via management training, industrial and demographic research, and confidential one-on-one consulting with a focus on capital access and management planning.

### Who can use the UMWSBDC?

Any existing or start-up small business can use the services of the UMWSBDC. The UMWSBDC-Fredericksburg office serves the city of Fredericksburg and the counties of Caroline, King George, Spotsylvania, and Stafford. It also serves the eastern portion of Prince William County. Our UMWSBDC-Warsaw office serves the Northern Neck and Middle Peninsula area, including the counties of Essex, King and Queen, King William, Lancaster, Middlesex, Northumberland, Richmond, and Westmoreland.

### How do I become a UMWSBDC client?

Interested individuals must complete and sign a short application form (Request for Consulting). An existing business owner will be contacted by a business consultant to schedule an appointment. A start-up business owner is required to take the "First Steps to Starting a Business" seminar before requesting an appointment. For a list of seminar dates visit: [www.SBDC-UMW.com](http://www.SBDC-UMW.com) Confidential consultation is by appointment and is free of charge.

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### What kinds of services are available?

Consultants meet individually with clients in confidential sessions to determine their particular small business needs and to develop plans of action. Consultants provide information on a variety of business subjects so that clients can make informed decisions regarding their businesses.

Some of the most common areas for discussion include:

- Business and strategic planning
- Business structure considerations (sole proprietorship, partnership, corporation, limited liability company, etc)
- Marketing
- Personnel concerns (hiring employees, policies and procedures, etc.)
- Purchase or sale of a small business
- Cash flow analysis
- Financial Forecasting
- Loan proposal preparation

### What about Seminars, Training Programs, and Workshops?

Our seminars, training programs, and workshops are developed to prepare new and existing small business owners to start, expand, or improve management operations.

For a complete list of training go to: [www.SBDC-UMW.com](http://www.SBDC-UMW.com)

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### What additional resources are available?

#### Government Contracting Center

The UMWSBDC hosts one-on-one personalized government contracting assistance with advisors from the Virginia Department of Business Assistance and the Central Virginia Procurement Technical Assistance Center. The advisors will be able to answer questions for new and existing vendors doing business with the state or federal governments.

#### Professional Service Center

The Professional Services Center provides one-on-one personalized advising by experts in various subject areas. Current topics covered are legal information, media marketing, commercial real estate, SBA guarantee and e-marketing. Professional Service Center Advisors will answer questions for new and existing businesses that are clients of UMWSBDC.

#### Business Constellation

The UMWSBDC provides on-site consulting and training at Regional Economic Development Offices throughout Planning District 16. Participating Business Constellations partners are:

- Caroline County
- King George County
- Spotsylvania County
- Stafford County

#### Franchise Assistance

The UMWSBDC hosts one-on-one personalized franchise advising for clients who are interested in exploring franchising as a path to business ownership

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