



# Small Business University 2024

**REGISTER NOW**



<https://tinyurl.com/SBU104>

## Course 104:

# Small Business Financing and Financial Management



Thursday, May 23, 2024  
4:00 pm - 6:00 pm  
Virtual via ZOOM

## Course Description

This course equips small business owners with essential financial management skills, including finding resources for growth, effective capital management, understanding bank funding criteria, mastering the 5 Cs of credit, demystifying the bonding process for new and established businesses, and addressing common misconceptions. Through practical information and examples, participants will learn about optimizing cash flow, navigating financing options, and building strong relationships with financial institutions. By the course's end, attendees will be empowered with tools to make informed financial decisions and propel their businesses toward sustainable growth and success.

Led by finance experts: Dr. George Charles, Professor from Palm Beach State College, Pamela Stewart, President of the Black Business Investment Corporation and Pathway Capital Funding, and Richard Zimmerman, Surety Bond Consultant from Seubert & Associates.

## Meet the Instructors



**Dr. George E. Charles**  
Palm Beach State College



**Pamela Stewart**  
BBICPBC, Pathway Capital Funding



**Richard Zimmerman**  
Seubert & Associates



**Contact:**  
Maricel De Leon, Manager  
Office of Diversity in  
Business Practices, SDPBC  
maricel.deleon@  
palmbeachschools.org  
561.681.2406

