

Montana Child Care Business Connect

Q&A Series: Banking & Lending

Thursday, October 5, 2023

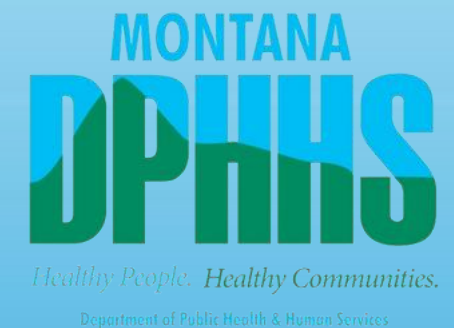
Phase III - Part 1 of 6 in the Tiny Training Series



Small Business Support. Big Community Impact.



ZEROTOFIVE
MONTANA



What is: The 'Tiny Training Series'

Statement of Purpose

- 30-minute webinars
- Every other Thursday at 1:30pm
- Attendance of four equals 2 hours of ECP credits
- Increase Engagement with Key Subject Matter Experts

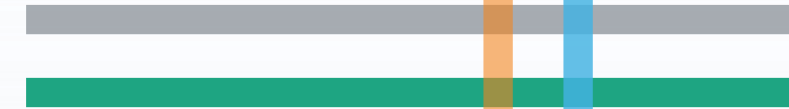
2023 Training Summary

- **October 5:** Bankers & Lenders
- **October 19:** Accountants
- **November 2:** Insurance & Risk
- **November 16:** Legal & Attorneys
- **November 30:** Human Resources
- **December 14:** Licensors & Resource and Referral

Goals for Q&A Series

- I. Encourage and Empower Relationships
- II. Increase Access to Expertise
- III. Improve Knowledge About SMEs

What is: **CONNECT**



Launched in:

2022

Focusing on:

Supporting communities and entrepreneurs with business elements of starting, owning and operating childcare programs.

Critical Areas:

Training, Technical Assistance, Mentorship, Community Capacity Building, Web-Resource Hub

Staffed by:

Rhonda Schwenke, Jason Nitschke, Heide Borgonovo, Shelby Whelan, Alex DuBois, Jennifer Owen, Kendra Edlin, Richard Heitstuman

Jason Nitschke; MA, EDFP

Senior Child Care Business Advisor



"Helping entrepreneurs turn
visions into reality"

Education

- 2002 – M.A. Communications – Hawaii Pacific University
- 1997 – B.A. Journalism/Political Science – University of Montana

Economic Development & Entrepreneurship

- 2019-2022 – Vice President – Great Falls Development Authority
- 2014-2022 – Regional Director – Great Falls area Small Business Development Center (SBDC)
- 2011-2012 -- Carondelet Estate Services, LLC; St. Louis, MO
- 2000-2002 -- JNitschke Photography; Denver, CO

Certifications

- 2021 – Certified PeerSpectives Facilitator – Edward Lowe Foundation
- 2017 – Certified Export Counselor – U.S. Small Business Administration
- 2017 – Certified Profit Mastery Facilitator – Business Resource Services
- 2015 -- Economic Development Finance Prof. (EDFP) – National Development Council
- 2015 -- Accredited Small Business Consultant (ASBC) – Association of Accredited Small Business Consultants
- 2015 -- Certified Business Advisor – GrowthWheel International

Recognitions

- 2022 – Boots to Business National Instructor of the Year – U.S. Small Business Administration
- 2018 – Montana SBDC State Star
- 2010 – Television News Enterprise Award – Montana Broadcasters Association
- 2009 – Television Sports Reporting Award – Society of Professional Journalists
- 2007 – Television Sports Enterprise Award – Montana Broadcasters Association

Bob Gieseke

Vice President, Senior Business Banker



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Time to Talk Banking & Lending!

Two Primary Themes:

Improving Relationships

Stop Comingling



Questions?

MONTANA CHILD CARE BUSINESS
CONNECT

Small Business Support. Big Community Impact.

For more on Building Your Team

MONTANA CHILD CARE BUSINESS
CONNECT

WHO WE ARE | WHAT WE DO | EDUCATION & EVENTS | CONTACT | RESOURCES

ZEROTOFIVE MONTANA

Tiny Training Series - How to Utilize a Business Advisor

MONTANA CHILD CARE BUSINESS
CONNECT

Small Business Support. Big Community Impact.

Tiny Training Webinar Series

Micro-learning for the busy business owner

How to Utilize Business Advisors

Watch on YouTube

This project is funded in whole or in part under a Contract with the Montana Department of Public Health and Human Services. The statements herein do not necessarily reflect the opinion of the Department.

<https://childcarebusinessconnect.com/tiny-training-webinar-series/how-to-utilize-a-business-advisor/>

MONTANA CHILD CARE BUSINESS
CONNECT

Small Business Support. Big Community Impact.

What is the Entrepreneur's B.A.I.L. Team?

Entrepreneurship is a team sport. Business owners cannot do every job that needs to be done in a business themselves. They also cannot feasibly do every job that needs to be done to operate the business. Therefore, every entrepreneur starting, running, or growing a business should have a series of subject matter experts (SMEs) to assist them.

Now to be fair, not all these advisors need to be actively engaged with the business to be considered on the team. But when there is a need, an entrepreneur can turn to this Rolodex to enlist the SME for services.

So, what is the B.A.I.L. team? It is an acronym for the team members every business needs plus a list of other SMEs that may need to be engaged throughout the life of a business.

There are two types of advisors, two approaches to their work, and two financial implications. The types of advisors include generalists and specialists. They will approach their engagement with you by working for you or working alongside you. And some you will pay while others you will not.

THE STANDARD B.A.I.L. TEAM

Every business, regardless of size or industry will need to employ all the four core SMEs:

- Banker – Deposits
- Banker - Lending
- Accountant – Bookkeeping
- Accountant - Payroll
- Accountant - Taxes
- Insurance – Liability
- Insurance – Employees
- Insurance - Practice
- Lawyer

THE LOCATION AND INDUSTRY TEAM (AS APPLICABLE)

Every childcare business will also need to address the regulatory environment as well as best practices for operating a high-quality program.

- Licensing – Industry
- Licensing – Jurisdiction
- Location - Planning, Zoning, & Occupancy
- Industry – Child Care Resource and Referral
- Industry – Professional Development Specialists
- Industry – Program Participation (CACFP)
- Industry – STARS Consultant

<https://childcarebusinessconnect.com/wp-content/uploads/2023/06/B.A.I.L.-TEAM- -POTENTIAL-AND-CURRENT-PROVIDERS.pdf>

More Professional Development Opportunities:

Tiny Training Series

October 19: Accountant
November 2: Insurance & Risk
November 16: Legal
November 30: Human Resources
December 14: Licensors & Resource and Referral

Register through your ECP Account:

<https://www.mtecregistry.mtecp.org/register.aspx?evid=518051>

Eastern Montana Events

10/10/23 – Rural Resource Partner Roundtable – Wolf Point

9:00am-5:00pm

233 Cascade St # 3 - Great Northern Development Corporation, Wolf Point MT 59201

10/12/23 – Rural Resource Partner Roundtable – Baker

9:00am–5:00pm

21 Main Street – The Coffeehouse at Lawlers, Baker MT 59313

<https://childcarebusinessconnect.com/education-events/>



Past Recordings Available At:

[On-Demand Webinars: ChildCareBusinessConnect.com](https://childcarebusinessconnect.com)



How'd We Do?

