



# ZIONS BANK®

## ***FREQUENTLY ASKED QUESTIONS***

### **IDAHO BUSINESS RESOURCE CENTER**

800 W. Main Street, 6th Floor, Boise, ID • 208-501-7450, [www.idahosmallbusiness.com](http://www.idahosmallbusiness.com)

**KAREN APPELGREN**

Assistant Director

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208-501-7449

This document contains typical questions and answers regarding the purpose and function of the Idaho Business Resource Center. This will be of particular interest to those who are new or current business owners that are seeking to start, grow and finance their companies. The Idaho Business Resource Center is open to the general public, free of charge and provides customized business counseling and group business training classes.

Are you a new entrepreneur or current business owner?

Do you have questions about starting, growing or financing your business but aren't sure where to go or what to do?

### **THE ZIONS BANK BUSINESS RESOURCE CENTER IS HERE FOR YOU!**

If you are or want to be an entrepreneur, we are here to assist you in starting, expanding and financing your business venture by providing knowledge, tools and guidance for success. Growing successful local businesses helps fuel the Idaho economy, which improves the well-being of individuals, families, businesses and our communities as a whole. That is why we offer the services of the Business Resource Center to all who are entrepreneurial-minded.....free of charge!

## DO I HAVE TO BE A CLIENT TO UTILIZE BRC SERVICES?

You are not required to be a Zions Bank client to utilize the BRC. We are open to all business owners.....existing and brand new. As a client of the BRC, you will be able to attend any of our free scheduled group workshops or training activities. Additionally, you can choose to make an appointment to receive free personalized business assistance in person, via phone, email or WebEx from one of our experienced business counselors.

We are available to answer questions, discuss ideas, develop strategies, solve problems, provide resources, make referrals and give guidance on a one-on-one basis on any aspect of business start-up, marketing, sales, financing, management or growth issues. Additionally, we help you evaluate the criteria for buying or selling a business. We also offer access to local resources and industry experts such as CPA's, attorneys, marketing experts, website developers and others through our extensive referral network of professionals.

## DO ANY OF THESE SITUATIONS DESCRIBE YOU AND YOUR BUSINESS?

- » Do you have an idea but no business experience, business plan or business model?
- » Do you need to determine if your business idea is viable and profitable?
- » Do you need marketing research or competitive analysis but don't know how to begin?
- » Are you having difficulty in preparing financial projections or a loan package?
- » Do you want to know what your financial statement says about your business?
- » Do you want to know how to obtain a business loan to start or grow your business?
- » Do you want to increase your business sales and your profits?
- » Do you want a strategic marketing plan but aren't sure where to start?
- » Are you struggling with business financial or management issues?

These are some of the business matters that we can assist you with at the Zions Bank Business Resource Center.

**CONTACT US TODAY AT (208) 501-7450 OR (208) 501-7449.**

## WHAT SPECIFIC SERVICES ARE OFFERED BY THE BRC?

One-on-one confidential counseling appointments with BRC staff provide opportunities for you as a business owner to look critically at your particular industry, business model, marketing, finances, operations, management and situational factors. Our goal is to assist you in developing, refining and implementing successful strategies and tactics for increased efficiency and profitability. You will be given "homework" which includes concrete action steps at each session designed to move your business forward.

### SPECIFIC SERVICES INCLUDE BUT ARE NOT LIMITED TO THE FOLLOWING:

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| » Analyze, edit and review marketing materials                  | » Homework assignments to create client accountability                         |
| » Assist in prioritizing timelines                              | » Identify cash flow problems  |
| » Brainstorming   | » Identify marketing issues  |
| » Break-even analysis guidance                                  | » Loan packaging   |
| » Business plan advice and suggestions                          | » Lists of resources for client business                                       |
| » Cash flow and profit – explanation and review                 | » Marketing research analysis assistance                                       |
| » Coaching on how to present your loan package to your banker   | » Press release writing assistance   |
| » Contingency planning  | » Referrals to lenders, CPAs, attorneys, and other resource partners as needed |
| » Creating systems, forms and surveys guidance                  | » Risk assessment guidance   |
| » Customized business analysis and solutions                    | » Sales call preparation consulting  |
| » Customized business plan guidance                             | » Script writing assistance  |
| » Customized financial projection assistance                    | » Social Media training  |
| » Developing and implementing systems, processes and procedures | » Special event planning guidance  |
| » Elevator pitch coaching                                       | » Unique Selling Proposition consulting  |
| » Financial statement explanation                               | » Web site copy review and advice  |

## WHAT KIND OF SPECIALIZED KNOWLEDGE DOES THE BRC STAFF HAVE?

The Zions Bank Business Resource Center staff has “walked in your shoes” as small business owners. Because of that, we are able to offer a real-world perspective on launching, growing and financing business ventures.

**KAREN APPELGREN, ASSISTANT DIRECTOR** - Karen brings a diverse skill set to Zions Bank’s Business Resource Center. Her background includes marketing, public relations, sales, event management, organizational leadership, teaching, training, curriculum development, career services and business consulting. She is passionate about creating success opportunities for individuals, companies and communities through customized counseling, group trainings and volunteer involvement.

Karen’s most recent success includes participation in the creation, enhancement and promotion of the Women’s Business Center brand as a statewide economic development program. She provided one-on-one business consulting and training to hundreds of entrepreneurs in diverse industries. Consulting areas included business startup, marketing, sales, operations, financing, loan packaging and international trade.

Karen understands the challenges and excitement of starting, growing and managing a small enterprise. She and her former husband launched and operated a construction contracting business in Southern Oregon for 10 years. Karen also founded and was president of a membership association in Boise for four years which is still operating nine years later. Karen trained and mentored a sales staff at a start-up publication in San Diego while selling advertising to local, regional and national accounts. She also managed customer satisfaction and sales for a telecommunications firm during a three-company merger. Karen earned her bachelor’s degree in Business Administration, magna cum laude, from Northern Arizona University.

## WHAT TRAINING WORKSHOPS OR EVENTS ARE OFFERED AT THE BRC? WHAT IS THE COST?

By completing the recommended “core courses” in our Business Success Academy™, you will do more than dream about starting and operating a successful business. You will take action and receive the practical, hands-on, real world advice, tools, training and coaching to build a strong foundation to propel your business to the next level.

Business Success Academy™ Core Courses

Smart StartUp I and II™

Inside Secrets to Funding Your Business™

Money-Making Marketing™

LinkedIn Strategies: Managing Your Brand™

These courses are offered on a regular or periodic basis at no cost. A schedule showing dates and content will be publicized on the Zions Bank Business Resource Center (BRC) website at [www.idahosmallbusiness.com](http://www.idahosmallbusiness.com)

Participants who complete all five of the Business Success Academy™ courses will earn a certificate.

Please request a PDF copy of the Course Catalog for the Business Success Academy™ from the Zions Bank Business Resource Center. Contact request: [karen.appelgren@zionsbank.com](mailto:karen.appelgren@zionsbank.com)



## HOW DO I ENROLL IN THE BRC TRAINING WORKSHOPS OR SCHEDULE AN APPOINTMENT?

To enroll in any of our scheduled training courses, please email or call Karen Appelgren at the BRC. Contact information is listed below.

Typically, we are not available for “drop-by” or “walk-in” appointments due to previously scheduled training activities and client meetings. Please email or call us first to make arrangements for a personal meeting.

## ADDITIONAL RESOURCES TO ASSIST YOU

Here are some other providers who are also serving entrepreneurs in Idaho:

- » SBA – Small Business Administration - [www.sba.gov](http://www.sba.gov)
- » SBDC – Small Business Development Center - [www.idahosbdc.org](http://www.idahosbdc.org)
- » SCORE – Service Corps of Retired Executives - [www.idahotvscore.org](http://www.idahotvscore.org)
- » WBC – Women’s Business Center - [www.wbcidaho.org](http://www.wbcidaho.org)

## HOW DOES THE ZIONS BANK BUSINESS RESOURCE CENTER WORK WITH EXISTING ENTREPRENEUR RESOURCES LIKE THE SBA, SBDC, SCORE, OR THE WBC?

The new Zions Bank building located at 800 W. Main Street in downtown Boise has a dedicated entrepreneurial training room for Business Resource Center workshops and events. We plan to offer the use of the training room to other economic development organizations and community-focused groups for business training workshops or events.

We may refer you to these other organizations for trainings, workshops, events or counseling not offered at the BRC but deemed of value to you.

## CONTACT US

If you have questions about what we can do for you, please contact us!

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