Evergreen presents  
The Essentials of Financial Planning (with Quickbooks Online)  
Course Overview

What to expect:
This series will help you deepen your understanding of your business financials and help you engage in financial conversations about your business. We will break down mental barriers and expose you to the world of finance and accounting so you can be more hands-on with your finances and more in control of your business! This will be done by employing instruction on both financial 'theory and practice' as well as on Quick Books Online.

Applicants / Participants must be:
• Open to using Google Sheets and the Google suite of tools
• A Quickbooks Online User
• Able to 'bring' a fully-charged laptop with access to their QBO file

Class One: Tuesday, April 21, 2020 9:30 am-12:30 pm  
Financial Lingo: Learning the Language of Business  
Facilitator: Elli Papadopoulos, Skopos Collective

The class begins by creating a foundation in financial terminology and accounting structure. During this class, participants will:
• Discover how the Chart of Accounts is used to codify financial transactions.
• Understand how the Chart of Accounts forms the Income Statement, Balance Sheet and Cash flow Statement.
• Design their Chart of Accounts to reflect unique revenue streams and cost drivers that management wants to see.
• Grasp why cash flow is limited even when you’re profitable.

Class Two: Thursday, April 23, 2020 9:30 am-12:30 pm  
Quickbooks Online, Part 1: Customizing QuickBooks Online  
Facilitator: Ramona Cedeno, FiBrick Financial Services

Bring your laptop and Quickbooks Online file! It’s time to put the concepts and theories learned into practice with Quickbooks. During this class, participants will learn how to:
• Update their Chart of Accounts in QBO.
• Maintain Product & Service Lists work so they map correctly to the Income Statement.
• Maintain Customer Lists.
• Manage and comply with Sales Tax requirements.
• Create customer invoices and apply payments.
• Create estimates and progress billing.
• Track revenue and expenses for custom jobs using Customer Projects.
• Create Customer Types to capture different customer segments.

Class Three: Tuesday, April 28, 2020 9:30 am-12:30 pm
Quickbooks Online, Part 2: Processing Transactions
Facilitator: Ramona Cedeno, FiBrick Financial Services

In Part 2 of our Quickbooks segment, participants come back with their laptop and Quickbooks Online file. During this class, participants will learn how to:
• Processing payroll through Quickbooks Payroll Services
• Add transactions to bank and credit card ledgers.
• When and how to apply bank rules.
• Reconcile bank and credit card accounts.
• Generate, customize and save financial reports.

Class Four: Thursday, April 30, 2020 9:30 am-12:30 pm
Financial Analysis: Telling Your Financial Story
Facilitator: Elli Papadopoulos, Skopo Collective

Organized financial reports hold useful information that can be used to increase profitability, make informed decisions and plan for the future. Participants are expected to bring their own financial reports (Income Statement, Balance Sheet and Cash Flow Statement) to class. During this class participants will:
• Calculate financial metrics for their business using the Income Statement and Balance Sheet to identify opportunities or areas for improvement.
• Review and analyze their financial reports for insights into how to improve business operations.
• Begin to develop 3-5 business goals and the investments necessary to make the changes.

Class Five: Tuesday, May 5, 2020 9:30 am-12:30 pm
Financial Goals & Budgeting: Planning Your Future
Facilitator: Elli Papadopoulos, Skopo Collective

In this class, insights turn into opportunities as participants distil their analysis into growth goals and spreadsheet their financial targets for the year. During this class participants will:
• Continue to develop 3-5 financial goals for the next twelve months.
• Build Income Statement projections based on an identified sales goal.
• Build out assumptions to support their projections.
• Estimate how much money is needed to invest in growth and be well-capitalized.

Class Six: Thursday, May 7, 2020 9:30 am-12:30 pm
Quickbooks Online, Part 3 Growth Hacking
Facilitator: Ramona Cedeno, CPA, Fibrick Financial Services

We round out the series with a final foray into Quickbooks. During this class participants will:
• Use QBO’s “Budgeting” feature and input their drafted projections for the year as a QBO budget
• Run a report of Budget vs. Actual performance to monitor progress on a monthly basis.
• Learn how to integrate ecommerce applications (Shopify, Stripe, Amazon, PayPal)
• Gain exposure to third-party apps that enhance accounting and reporting
• Have an opportunity to ask questions

ABOUT SKOPOS & ELLI PAPADOPOULOS

Skopos helps ambitious business owners better compete and negotiate in New York City’s fast-paced, ever-changing business climate (and be better prepared for the messy middles). We do so through our business advisory services as well as educational workshops centered around Small Business Finance. Together with our clients, we solve complex financial and operational challenges, explore fresh opportunities, connect to capital and partner with the right resources.

Elli Papadopoulos is a mission-driven entrepreneur with deep experience in small business strategy and finance, and is the founding Principal of Skopos. After spending seven years working with the Grow America Fund to underwrite and manage a multimillion-dollar commercial loan portfolio at the height of the recession, she grew tired of declining small business loan requests due to inadequate financials, lack of clear planning and limited cash flow. Elli started Skopos to work with business owners on the other side of the table, advising them on the financial issues that prevent them from operating smoothly, accessing financing and communicating their growth plans. Her expertise with financial planning, project planning and capital resources has helped dozens of manufacturing, creative and food businesses bring ideas to life.

ABOUT FIBRICK FINANCIAL SERVICES & RAMONA CEDENO

FiBrick simplifies your search for integrated financial services by providing a collaborative team of financial experts to meet all your accounting and tax planning needs. Our services are designed to develop customized strategies and solutions, and provide ongoing guidance to help clients navigate the ever-changing dynamics of personal and business finances. We bring best practices and state-of-the-art technology to the services we offer, ensuring a strong foundation for growth through the transition to a more sophisticated finance and accounting structure.

Ramona Cedeno is a CPA and CGMA with over 15 years of experience as a Financial Controller for large (Fortune 500), pre-IPO start-ups and small companies, with a track record of successfully devising and deploying innovative strategies that enhance operational and financial performance. Ramona earned a Bachelor’s in Accounting from Baruch College, a Master’s in Finance from Fairleigh Dickinson University and a Certificate in Financial Planning from Boston University. She is also a Certified QuickBooks ProAdvisor and member of the AICPA and the NYSSCPA.

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