

# SAVE THE DATE: MBTA's Introduction to Bonding Training 2

(Prior Attendance Not Required)

## DATE:

Wednesday, Jan. 24, 2024 from 9:30 a.m. to 11:00 a.m.

### LOCATION:

https://events.teams.micros oft.com/event/584d0c77c09e-4495-97e3-335db2d96e9e@027b2add-0ea4-4d40-bea4e8f28d4f5cd0

UPCOMING CONTRACTING OPPORTUNITIES: -Cabot Remediation

-System Wide Restroom Accessibility

Release Date: 2/1/2023 (Cabot)

# **EVENT DESCRIPTION**

The MBTA's Capital Programs Strategy & Innovation, in conjunction with the Office of Diversity and Civil Rights is pleased to announce the second session of our **Introduction to Bonding: Capital, Credit, & Growing Your Business.** This training was specifically designed to assist small businesses including women, minority, and DBE owned businesses with securing a bid/performance or payment bond. Additionally, this training will focus on the importance of securing capital and credit line increases. The workshop will empower you and can help you move your company to another level by establishing a bond line. The training will focus on:

- Access to Capital and Credit: Bank Underwriting and Loan Packaging
- How to determine the appropriate level of financing for your company and the role of the business plan in the credit decision.
- o Alternative financing
- o Understanding & Using your Financial Statements to Grow your Business
- Avenues to using your firm's financial statements as management and strategic planning tools.
- How to determine your company's financial health using your financial statements.

### More details are coming soon. We look forward to seeing you there!

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#### ACCOMMODATIONS

These meetings are accessible to people with disabilities and those with limited English proficiency. Accessibility accommodations and language services will be provided free of charge, upon request, as available. Such services include documents in alternate formats, translated materials, assistive listening devices, and interpreters (including American Sign Language).

For accommodation or language assistance, please contact MBTA/MassDOT's Chief Diversity and Civil Rights Officer by phone (857-368-8580), fax (857-368-0602), TTD/TTY (857-368-0603) or by email at MASSDOT.CivilRights@dot.state.ma.us.