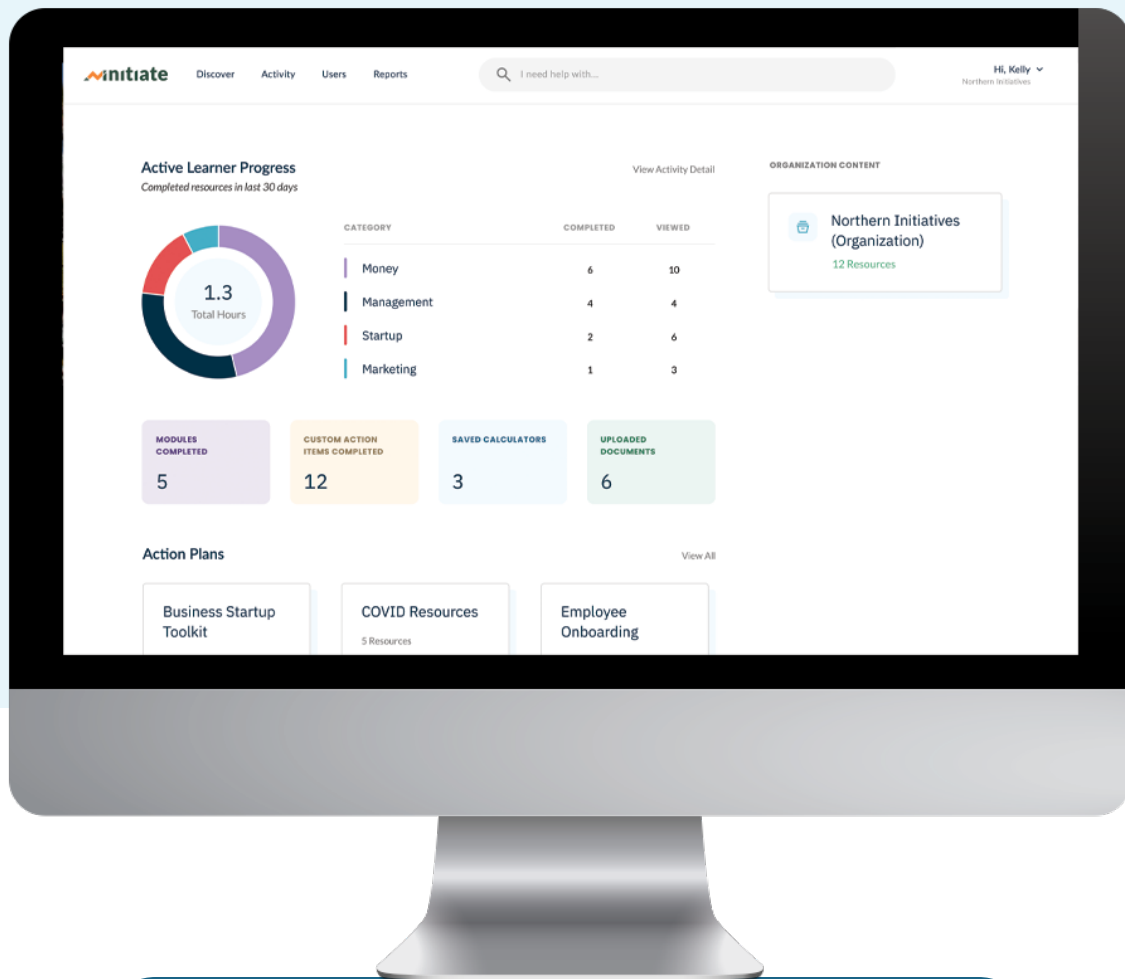


Small Business Learners' Guide to Initiate

Welcome to the *Initiate* community.



What You'll Find in This Guide

What is Initiate and How does it Work?

Resources and Modules

Where Should I Start? | Business Self-Assessment

Getting the Most out of Initiate

Initiate Platform Definitions, FAQs and Quicklinks

What is Initiate and How Does it Work?

Welcome to Initiate

Initiate is your trusted business resource platform, designed specifically for small business owners. Whether you are launching a new venture, growing an existing business, or navigating everyday challenges, Initiate provides valuable resources - including videos, templates, guides, and calculators - to help you make informed decisions and move your business forward.

You can use Initiate alongside a business coach or advisor to support your learning and goal-setting, or you can explore the platform independently 24/7 whenever you need answers, resources, or practical business guidance.

The purpose of this Learner Guide is to help you navigate the Initiate platform and make the most of its features and resources. As you work through content on the platform, you will build knowledge, develop critical business skills, and gain confidence in making decisions that support the success and sustainability of your business.

Who uses the platform?

LEARNER

This is you, the small business owner!

You can use all the resources 24/7 to build your business knowledge.



ADVISOR

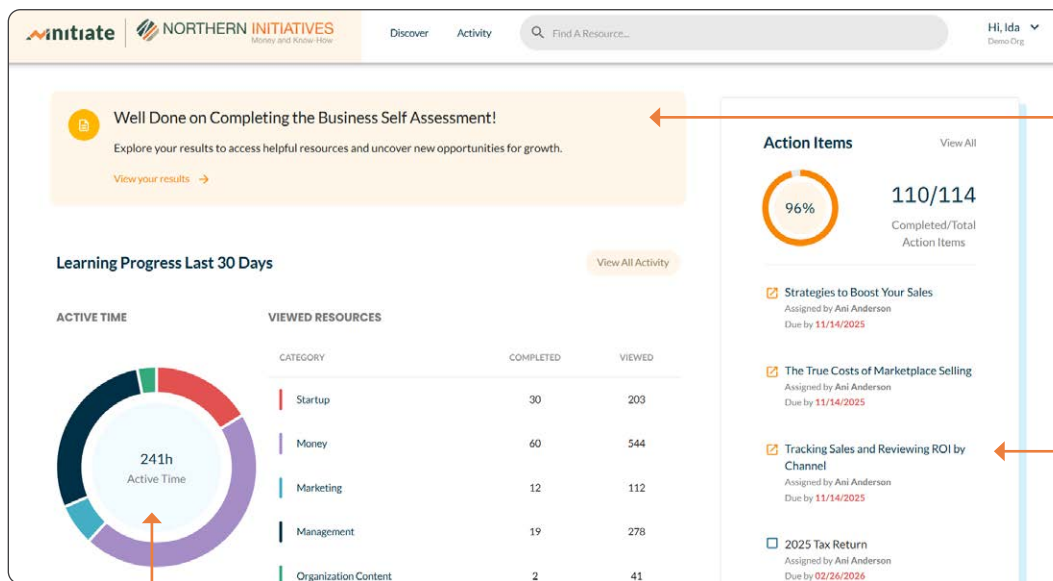
This is the organizational staff you are working with - i.e. your business lender or coach at a CDFI, Bank, CU, etc.

They can assign you resources and track your progress in the platform.



Dashboard

This Dashboard is what you will see every time you log in.



BANNER PROMPT

Upon your first log-in you will see this banner prompting you to take the Business Self-Assessment. Once completed, the prompt will encourage you to visit recommended resources based on your results.

ACTION ITEMS

These are Action items that you have been assigned by an Advisor.

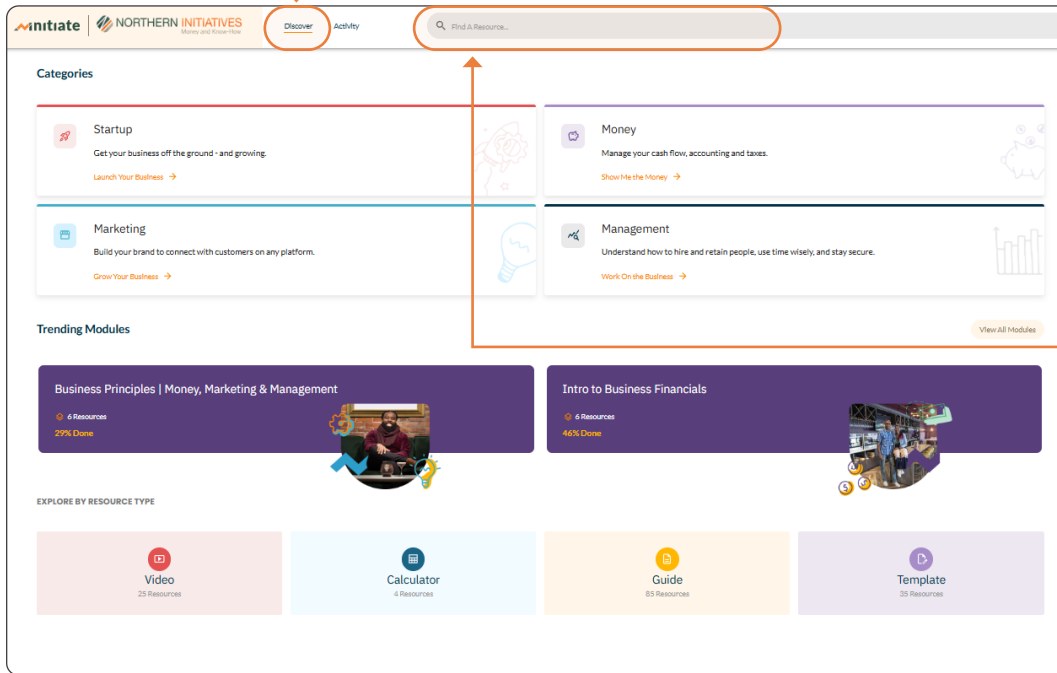
ACTIVE TIME

Here is the total time you spent in Initiate and the amount of time spent in each content area in the last 30 days.

Resources and Tracking

Discovery

The “Discover” tab is where you will find resources organized into the categories of Start-Up, Marketing, Money, and Management. Choose the category that aligns with your goals to continue learning and building the skills needed to grow your business.

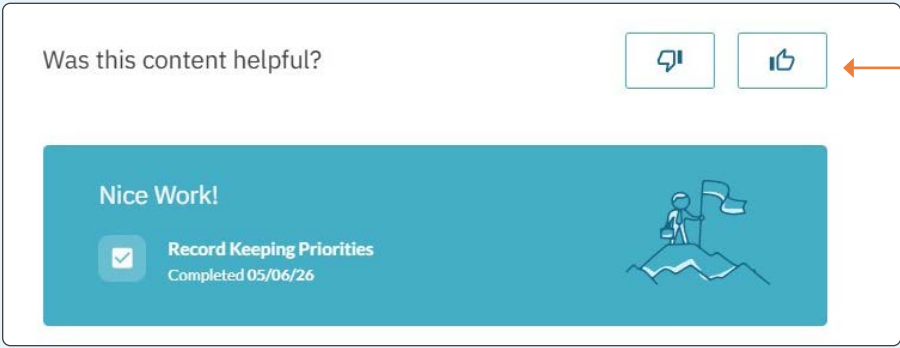
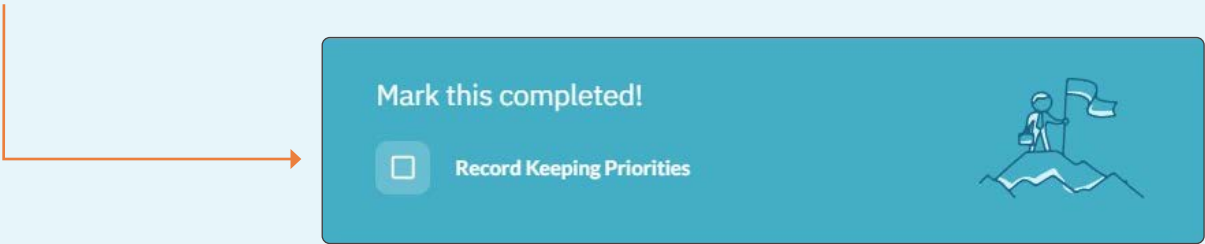


All Resources are organized by Category, Modules and by Type

You can search for a specific item by typing a brief description in the search bar at the top. **TIP:** If your search doesn't return the resource you're looking for, try using a simpler or broader keyword. For example, search for “job” rather than “job postings” to see a wider range of related resources.

Tracking Your Progress

Be sure to check the completion box after finishing each resource so you can track your progress, monitor your learning, and see how far you've come in Initiate!



You can also use the thumbs up or thumbs down icons to share feedback about each resource and let us know what was helpful or how it can be improved.

Where Should I Start? | Business Self-Assessment

Doing regular self-assessments is helpful for any entrepreneur. Looking closely at what you can do well and where you may need support helps you set goals to improve your skills and grow your business.

Initiate's business self-assessment helps you reflect on your skills in the key business areas of money, marketing and management and it inventories the systems you use to run your business to ensure you have what you need to be successful.

Self-Assessment

Money

Creating and using cash flow projections

1 I want to learn 2 I need practice 3 I could improve 4 I apply it well

Creating and understanding a Profit & Loss

1 I want to learn 2 I need practice 3 I could improve 4 I apply it well

Creating and understanding a Balance Sheet

1 I want to learn 2 I need practice 3 I could improve 4 I apply it well

Read and reflect on what you want/ need to learn more about. When you complete the assessment, the platform will immediately identify what resources you can get started with.

Company Goals

1 Year Goal

3 Year Goal

Insert SMART goals - Specific, Measurable, Achievable, Relevant, and Time-bound

Systems Used

Accounting Systems

Credit Card / Point of Sale Systems

Payroll

Click all that apply

When completed, you will immediately see resource recommendations on **where** to start your journey in Initiate! These recommendations will be displayed on your *Discover* tab for easy access!

Explore these resources based on your results

Money

Separating Business & Personal Finances -...

3m

Money

3 Key Business Financial Statements

12m

Money

Getting a Handle on Payroll Taxes

7m



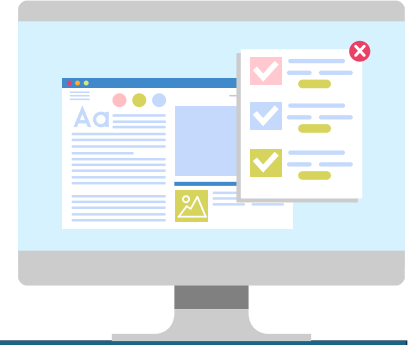
NOTE: When you create an account in Initiate, you will immediately be prompted to complete the business self-assessment. Then, every three months you be prompted to retake it so you can see your growth over time.

Modules

In addition to stand-alone resources, you can also work through a Module, which are pre-grouped resources that provide information centered around a specific topic.

For example, do you need to set up an employee handbook? Or do you need to create a strong onboarding process for new hires? Visit the **Creating Good Jobs** module for resources to help!

Modules are in a specific order and when you complete one resource, you will be able to access the next resource in the group order. Here are the modules currently available in Initiate:

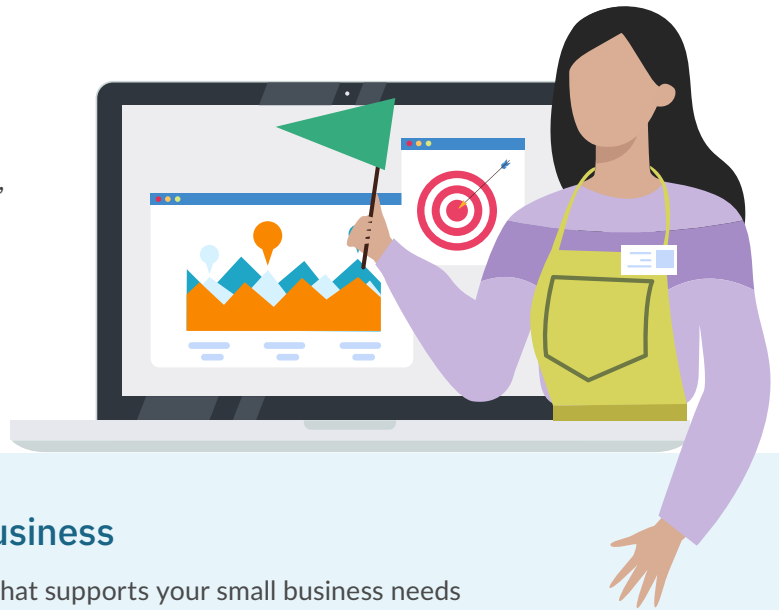


Title	Summary
Exploring Business Ownership	Interested in starting a business but not sure where to start? Use this module to explore and plan for a successful first year in business.
Crafting Your Business Plan	Thinking about starting a business, or looking to grow your current business, a business plan is a valuable tool that can help you to achieve your goals.
Preparing for a Loan Request	Need a business loan? This module walks you through the types of loans available, what lenders look for, and how to prepare for your loan request.
Launching Your Business	Launching a business is a challenging but rewarding experience. Use these resources to increase your chances of success.
Business Principles Money, Marketing & Management	How do you create the business you want? Lead with the 3 M's of business.
Intro to Business Financials	What do business financials include? Everything from choosing accounting software to creating and reading financial statements to bookkeeping habits.
Marketing Plan Essentials	Looking to focus your marketing efforts? Start with a solid plan. Your marketing plan outlines everything you need to know to promote your business successfully.
Choosing Your Marketing Channels	Deciding which marketing channels to try? This module breaks down some of the most common channels available and can help you decide the best ones to test.
Creating Good Jobs	How do you create a safe and welcoming work environment that supports employees and your growing business? Find out how with tools that help you create good jobs that people want to keep.
Inventory Planning and Management	Overwhelmed by your inventory? These resources will help you organize inventory, manage products and vendors, and keep the right amount of stock on hand to support your business cash flow.
Get your Money Right Goals, Spending, Credit and Smart Money Habits	Learn how credit works, how to use it wisely, and how everyday choices can strengthen—or weaken—your financial future. Whether you're just getting started or looking to improve, these tools will help you build a strong, stable financial foundation.
AI Foundations for your Business	Get a simple introduction to using AI confidently in your business.
Deciding Where to Sell Your Product	Looking to focus your marketing efforts? Start with a solid plan. Your marketing plan outlines everything you need to know to promote your business successfully.

Getting the Most out of Initiate

Initiate gives you the tools, resources, and guidance to build stronger business skills and make confident decisions as you grow your business by staying organized, setting goals, applying what you learn, and making steady progress along the way.

Here are four practices to follow to enhance your journey:



Remember, YOU are in charge of your business

Take ownership of your learning journey – with content that supports your small business needs and goals. *For example, if you are having employee retention issues visit the Creating Good Jobs module for resources that can help strengthen your onboarding and relationship building.*

Take time to understand the expectations of your business lender or coach

Your access to Initiate is sponsored by your lender or coach – Make sure you understand what they may require as a part of that program. Ask questions and request support when needed.

Review specific collaboration tools and opportunities

Find the specific resources that are relevant and useful to you. What is most important to your business operations right now? Increasing sales through new marketing channels or creating a seasonal cash flow that helps guide your spending decisions?

Take advantage of meetings with Advisors and ongoing virtual learning opportunities

Your meetings with a lender or advisor, whether in person or online, should connect with your work in Initiate. Using both together helps reinforce what you learn, builds your confidence, and strengthens the skills needed to grow your business.

To get the greatest benefit from Initiate, we encourage you to complete assessments and templates as accurately and honestly as possible. Your responses are confidential and can only be viewed by you and your coach or advisor. This information helps create a more personalized and effective business support experience.

Initiate Platform Definitions, FAQs and Quicklinks

Learner – This refers to the role assigned to you, any entrepreneur or business owner working with an *Advisor* to utilize the content on the Initiate platform. All *Learners* must be invited to the platform by their *Advisor* to access the platform.

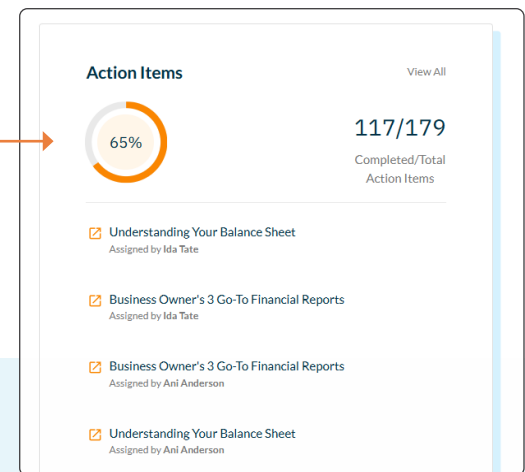
Advisor – This refers to the role assigned in the platform to any person that provides business support and/or training, and guides *learners like you*.

Technical Assistance (TA) – This is a term you may hear that references any business support services provided to small business owners like you.

Resources – These are any of the tools on the platform – all categorized into Money, Marketing, Management or Start-Up Resources

Action Items – These are resources that have been assigned to you by your Advisor. You will see them in your Dashboard every time you log in.

Action Plans – These are groups of resources that your Advisor put together and assign to you specifically to support your business goals.



Q: How do I access Initiate?

A: Your Advisor will invite you to the platform.

Q: How often can I use Initiate?

A: Once you create an account, you have unlimited access to Initiate 24/7!

Q: Is the Initiate platform accessible from smart phones?

A: Yes, while it is not a separate App, it is mobile friendly.

Q: Where should I start?

A: When you create an account, you will be prompted to take the Business Self-Assessment. We recommend you start there to think about what's most important to your learning at this time.

Q: Can I upload my finished work to the platform?

A: This depends on your Advisor's account settings.

Please reach out to them to discuss.

Video Quick Link



Introduction to Initiate for Learners (1 min)

Initiate Shortcuts

Login: <https://app.initiateprosperity.org>

[View all resources >](#)

[View all modules >](#)

