



**PSBSI**

**PRIVATE SMALL BUSINESS  
SOCIETY INSTITUTION**

PRIVATE SMALL BUSINESS SOCIETY | THE BIZCO FIRM | BIZCO CAPITAL

# Code of Conduct and Policy Handbook Outline

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## **Introduction**

Welcome to the Private Small Business Society's (PSBS) Code of Conduct and Policy Handbook.

### **Purpose of This Handbook**

This handbook is designed as a foundational guide for all professionals holding or aspiring to obtain certifications from the Private Small Business Society (PSBS). Its purpose is to ensure a clear understanding of the ethical, professional, and operational standards expected of our certified members. By establishing these guidelines, we aim to maintain the highest level of integrity and respect within our community and the broader small business sector.

### **Upholding Certification Integrity**

The certifications offered by PSBS are not just credentials; they represent a commitment to excellence in the small business domain. As bearers of these certifications, professionals are regarded as knowledgeable, ethical, and responsible contributors to the industry. This handbook outlines the behaviors and practices that uphold the prestige of these certifications. Adherence to these standards is crucial for maintaining the personal credibility of our certified professionals, the collective reputation of our community, and the trustworthiness of the certifications we offer.

### **Our Commitment to Professional Development**

At PSBS, we believe in the power of continuous learning and the pursuit of excellence. This handbook also serves as a guide for ongoing professional development and growth. We are committed to providing a framework that not only outlines the expectations but also supports our members in their journey towards becoming exceptional small business professionals.

### **Handbook Structure**

The following sections of this handbook detail the prerequisites for certification, the processes for examination and re-examination, our

expectations for professional conduct, and the necessary steps for continuous professional development. It is structured to provide clarity and guidance for every stage of your professional journey within the PSBS framework.

## **Certification Prerequisites**

### Establishing the Foundation: PSBS-SBP Certification

The journey towards excellence in small business proficiency begins with the PSBS-SBP (Small Business Professional) certification. This foundational certification is a mandatory prerequisite for all other specialized certifications offered by PSBS. It ensures that all candidates possess a comprehensive understanding of small business operations, covering a broad spectrum of essential business skills and knowledge.

### Comprehensive Eligibility Criteria

To be eligible for the PSBS-SBP certification and subsequent specialized certifications, candidates must meet the following criteria:

- **Educational Background:** A minimum educational requirement (if applicable, specify the level, such as a high school diploma, associate degree, etc.).
- **Work Experience:** Practical experience in a small business setting (specify the duration and nature of experience required, if applicable).
- **Professional Endorsements:** Recommendations or endorsements from industry professionals or supervisors, attesting to the candidate's skills and ethical conduct in a business environment (if required).

### Character and Professional Integrity Check

- **Exam Request Application (ERA):** Prior to certification exams, candidates must submit an ERA, which includes a thorough character

and professional integrity check. This process is designed to ensure that all candidates uphold the values and standards expected by PSBS.

- **Non-Refundable Exam Fee:** Along with the ERA, candidates are required to pay a non-refundable exam fee. This fee covers the cost of processing the application and administering the exam.

### Ensuring Continuous Professional Development

- **Commitment to Ongoing Learning:** PSBS certifications are not just a testament to current knowledge and skill but also a commitment to continuous learning and professional development. Candidates must demonstrate a willingness to engage in ongoing education and skill enhancement.

## **Exam Request Application (ERA)**

### Application Process for Certification Exams

The Exam Request Application (ERA) is a pivotal step in the journey towards certification with the Private Small Business Society (PSBS). This process is designed to ensure that all applicants are adequately prepared and meet the high standards set for PSBS certification candidates.

### Submission of ERA

- **Application Requirements:** To apply for any PSBS certification exam, candidates must submit a completed ERA form. This form collects essential information about the candidate's educational background, work experience, and professional references.
- **Character Check:** An integral part of the ERA is the character check, which assesses the candidate's professional integrity and alignment with PSBS values. This check is crucial to maintaining the high standard of conduct expected from all PSBS-certified professionals.

- Application Timeline: Candidates are advised to submit their ERAs well in advance of their desired exam date. The processing time for applications can vary, and timely submission ensures adequate preparation for the examination.

### Non-Refundable Exam Fee

- Fee Details: Along with their ERA, candidates must submit a non-refundable exam fee. This fee covers the administrative costs associated with the examination process, including application review, exam administration, and result processing.
- Payment Instructions: Specific details on payment methods and instructions will be provided on the PSBS website and within the ERA form.

### Importance of Accuracy and Honesty

- Accuracy of Information: It is imperative that all information provided in the ERA is accurate and truthful. Any discrepancies or false information can lead to disqualification from the examination process.
- Confidentiality: All personal and professional information provided in the ERA is treated with the utmost confidentiality and is used solely for the purpose of exam eligibility assessment.

## **Policy on Refunds for Application Denials**

### Refund Policy Overview

**The PSBS takes pride in maintaining rigorous standards for its certification process. In line with this commitment, the following outlines our policy on refunds in the event of an application denial.**

### Non-Refundable Fees

- Application and Exam Fees: As previously stated, the fees associated with the Exam Request Application (ERA) and examination are

non-refundable. This policy is in place to cover the administrative and operational costs incurred during the application and examination processes.

- Denial of Application: In cases where an application is denied, whether due to failure to meet the eligibility criteria, discrepancies in the application, or other reasons, the fees paid will not be refunded.

### Exceptional Circumstances

- Consideration for Refunds: PSBS may consider refunds in exceptional circumstances on a case-by-case basis. Such circumstances may include but are not limited to administrative errors on the part of PSBS or unforeseen events impacting the candidate's ability to meet application requirements.
- Procedure for Requesting a Refund: Requests for refunds under exceptional circumstances must be submitted in writing, detailing the reasons for the request and any relevant supporting documentation.

### Transparency and Fairness

- Review Process: Each refund request will be reviewed thoroughly to ensure fairness and transparency. PSBS is committed to maintaining integrity in all its processes, including handling of refund requests.
- Communication of Decision: Applicants will be informed of the decision regarding their refund request in a timely manner.



## **Code of Conduct for Certified Professionals**

### **Upholding Professional Standards**

As a holder of a certification from the Private Small Business Society (PSBS), each professional is expected to adhere to the highest standards of conduct. This Code of Conduct outlines the ethical and professional behaviors expected of our certified members.

### **Professional Behavior and Integrity**

- **Ethical Practices:** Certified professionals must engage in business practices that are ethical, honest, and respectful of the law.
- **Professionalism in Conduct:** All interactions, whether with clients, colleagues, or the broader community, should be conducted with professionalism, courtesy, and respect.
- **Confidentiality:** Respect for the confidentiality of client information is paramount. Certified professionals must safeguard sensitive information unless legally mandated to disclose it.

### **Representation of Certification**

- **Accurate Representation:** Professionals must accurately represent their PSBS certification status. Misrepresenting one's certification, or implying certification in a specialty area for which they are not certified, is strictly prohibited.
- **Use of PSBS Designation:** The use of the PSBS certification designation is allowed only as prescribed by the Society. It should be used in a manner that enhances the professional standing of both the individual and PSBS.

### **Prohibited Actions and Misrepresentations**

- **Misuse of Certification:** The certification should not be used in any way that discredits PSBS or the certification program, nor should it be used to engage in any illegal activities.
- **Conflict of Interest:** Certified professionals should avoid conflicts of interest and should disclose any potential conflicts to relevant parties.

## Maintaining the Prestige of the Certification

- Ongoing Education: Certified professionals are expected to continuously update their knowledge and skills in their respective areas of certification.
- Contribution to the Community: Encouraged to contribute to the growth and development of the PSBS community and the small business sector as a whole.

## Consequences for Infractions

### Addressing Violations of the Code of Conduct

The integrity of the PSBS certifications is upheld through strict adherence to our established Code of Conduct. This section details the consequences and procedures for addressing any infractions of this code.

### Types of Infractions

- **Minor Infractions:** These may include, but are not limited to, minor breaches of professionalism or inadvertent misuse of certification titles.
- **Major Infractions:** These are serious violations, such as falsification of certification credentials, unethical business practices, or actions that significantly harm the reputation of PSBS or its members.

### Disciplinary Actions

- **Warning and Guidance:** For minor infractions, a formal warning may be issued, along with guidance or mandatory ethics training to rectify the behavior.
- **Fines for Misconduct:** Depending on the severity and nature of the infraction, a monetary fine may be imposed in addition to or in lieu of other disciplinary actions. The fine amount will be determined based on the nature of the misconduct and its impact.
- **Suspension of Certification:** In cases of more serious or repeated minor infractions, a temporary suspension of certification may be imposed.
- **Revocation of Certification:** Major infractions may lead to the permanent revocation of PSBS certification. This measure is reserved for severe cases where the individual's actions are fundamentally opposed to the principles of the certification and PSBS.

### Appeal Process

- Initial Review: Individuals may request an initial review of any disciplinary decision if they believe there has been a misunderstanding or error.
- Formal Appeal: Following the initial review, if the individual is dissatisfied with the decision, a formal appeal can be submitted. An independent committee will review this appeal for a final decision.

### Rehabilitation and Reapplication

- Rehabilitation Process: Individuals whose certification has been suspended may be required to undergo a rehabilitation process, which could include additional training or community service within the PSBS community.
- Reapplication for Certification: After completing the rehabilitation process, individuals may reapply for certification. Their application will be subject to a comprehensive review of their conduct during the rehabilitation period.

## **Continuing Education Requirements**

### **Commitment to Lifelong Learning**

Continual professional development is a cornerstone of maintaining PSBS certification. To ensure that our certified professionals remain at the forefront of industry standards and practices, we require ongoing education.

### **Requirement for Continuous Learning**

- **Education Cycle:** Certified professionals are required to engage in continuing education activities every three years to maintain their certification status.
- **Types of Acceptable Activities:** Continuing education can include attending industry-related workshops, conferences, webinars, advanced courses, or other relevant learning experiences that contribute to professional growth.

### **Documentation and Reporting**

- **Proof of Participation:** Certified professionals are responsible for maintaining records of their continuing education activities, including attendance certificates, transcripts, or other formal documentation.
- **Submission Process:** Detailed instructions on how to report continuing education credits will be provided by PSBS. Professionals must submit proof of their continuing education activities as part of the certification renewal process.

### **Non-Compliance Consequences**

- **Audit of Activities:** PSBS reserves the right to audit the continuing education activities of certified professionals to ensure compliance with the requirements.
- **Consequences of Non-Compliance:** Failure to meet the continuing education requirements may result in suspension of certification until the requisite credits are earned.



## **Exam Retake Policy**

### **Approach to Examination Retakes**

The PSBS recognizes the importance of providing candidates with the opportunity to succeed. Accordingly, we have established a fair and structured policy for retaking certification exams.

### **Policy Details**

- **First Retake Opportunity:** If a candidate fails to pass a certification exam, they are eligible to retake the exam after a waiting period of 30 days. This allows time for additional study and preparation.
- **Second Retake:** In the event of a second failure, the candidate must wait 3 months before attempting the exam again. This extended period is intended for more in-depth learning and understanding of the subject matter.
- **Subsequent Retakes:** If a candidate fails the exam a third time, they will be required to wait one year before their next attempt. This time should be used for comprehensive review and preparation to ensure readiness for the exam.
- **Retake Fees:** Each exam retake requires the payment of an additional exam fee. The fee structure will be consistent with the initial exam fee and is necessary to cover the costs associated with administering the exam.

### **Encouraging Preparedness**

- **Preparation Resources:** PSBS encourages candidates to utilize all available study materials, resources, and preparatory courses offered by the Society to improve their chances of success.
- **Guidance for Improvement:** Candidates who fail an exam will receive feedback or guidance on areas for improvement to aid in their preparation for a retake.

### **Limit on Retakes**

- **Maximum Attempts:** There is a limit on the number of times a candidate can retake an exam. This limit ensures that candidates are genuinely prepared and fit for certification.



## **Industry Standards and Best Practices**

### **Commitment to Excellence**

The PSBS is dedicated to upholding and promoting the highest standards in the small business sector. This commitment is reflected in our adherence to industry standards and best practices within our certification programs and professional conduct guidelines.

### **Alignment with Industry Standards**

- **Regular Updates:** PSBS certifications and training materials are regularly updated to align with the latest industry standards, ensuring that our professionals are equipped with current and relevant knowledge.
- **Collaboration with Industry Leaders:** We actively collaborate with industry experts and organizations to stay abreast of emerging trends and incorporate these insights into our certification programs.

### **Best Practices in Professional Conduct**

- **Ethical Business Practices:** PSBS certified professionals are expected to follow ethical business practices that are in line with industry norms and legal requirements.
- **Continual Improvement:** We encourage a culture of continuous improvement and innovation, urging our members to always seek better ways to conduct business and serve their communities.

### **Adherence to Legal and Regulatory Standards**

- **Compliance:** Certified professionals must ensure that their business practices comply with all applicable laws and regulations. This includes, but is not limited to, areas such as employment law, consumer protection, and data privacy.
- **Professional Responsibility:** It is the responsibility of each PSBS member to stay informed about the legal and regulatory changes that impact their field and to adjust their practices accordingly.

## Fostering a Community of Excellence

- Sharing Knowledge: We encourage our members to share their knowledge and experiences with the PSBS community, contributing to a collective pool of expertise.
- Supporting Professional Growth: PSBS offers various platforms and opportunities for members to engage in professional development activities that foster growth and excellence within the small business community.

## **Certification Renewal Process**

### **Ensuring Continued Competence and Relevance**

To maintain the high standards of PSBS certifications, it is essential that certified professionals regularly renew their credentials. This renewal process reaffirms their commitment to professional development and ensures their skills and knowledge remain current.

### **Renewal Criteria and Process**

- **Regular Renewal Cycle:** Certification renewal is required every [specify period, typically 2-3 years]. This cycle encourages ongoing professional growth and adaptation to changing industry standards.
- **Continuing Education Credits:** As part of the renewal process, certified professionals must provide evidence of their continued education, as detailed in the Continuing Education Requirements section.
- **Renewal Application:** A renewal application must be completed, documenting all relevant professional development activities and any additional information required by PSBS.
- **Renewal Fee:** A renewal fee will be charged to cover administrative costs associated with the renewal process. The fee structure and payment details will be provided by PSBS.

### **Audit and Verification**

- **Random Audits:** PSBS may conduct random audits of renewal applications to verify the accuracy and validity of the information provided.
- **Documentation Requirements:** Certified professionals should retain records of their continuing education activities, as these may be requested during an audit.

### **Failure to Renew**

- **Consequences of Non-Renewal:** Failure to renew certification by the deadline may result in the suspension of certification status.

Reinstatement will require completion of the renewal process and may include additional penalties or requirements.

## **Ethical and Professional Standards**

### **Upholding Ethical Values in Business Practices**

The PSBS is committed to fostering a culture of ethical behavior and professionalism among its certified members. Adhering to these ethical standards is vital for maintaining the trust and respect of clients, colleagues, and the community.

### **Key Ethical Principles**

- **Integrity and Honesty:** Certified professionals must conduct all business activities with integrity and honesty, ensuring that all representations and communications are accurate and truthful.
- **Fairness and Respect:** Treat clients, colleagues, and all business stakeholders with fairness and respect. Embrace diversity and inclusivity in all business dealings.
- **Confidentiality:** Maintain the confidentiality of client and business information, disclosing only when legally obligated or with proper consent.
- **Accountability:** Take responsibility for your actions and decisions. Promptly address any issues or mistakes and strive for continuous improvement.

### **Professional Conduct Expectations**

- **Adherence to Laws and Regulations:** Comply with all applicable laws, regulations, and professional standards relevant to your business operations and practices.
- **Conflict of Interest Avoidance:** Actively avoid conflicts of interest and disclose any potential conflicts to relevant parties in a timely manner.
- **Continual Professional Development:** Engage in ongoing learning and professional development activities to enhance your skills and knowledge.

### **Representing PSBS**

- Role as an Ambassador: As a holder of a PSBS certification, you are an ambassador of the Society. Your conduct should reflect positively on the PSBS community and contribute to its reputation.
- Promotion of Standards: Encourage and promote ethical and professional standards within your network and community, serving as a role model for others in the industry.

## **Grievance and Appeals Process**

### **Addressing Concerns and Disputes**

The PSBS is committed to a fair and transparent process for addressing grievances and appeals related to certification, conduct, or any decisions made by the Society. This process ensures that all members have the opportunity to have their concerns heard and resolved in a just manner.

### **Filing a Grievance**

- **Procedure for Submission:** Members wishing to file a grievance must do so in writing, detailing the nature of their complaint and any relevant evidence or documentation.
- **Timeliness:** Grievances should be submitted within a specified time frame (e.g., 30 days) following the incident or decision that is being contested.

### **Initial Review**

- **Review Process:** Upon receipt of a grievance, an initial review will be conducted by a designated committee or representative of PSBS to determine the validity and scope of the complaint.
- **Communication:** The individual filing the grievance will be informed of the progress and outcome of this initial review.

### **Formal Appeals**

- **Right to Appeal:** If the individual is dissatisfied with the outcome of the initial review, they have the right to file a formal appeal.
- **Appeals Committee:** An independent appeals committee will be convened to review the case. This committee will be composed of unbiased members not involved in the original decision or grievance.

### **Resolution and Feedback**

- Final Decision: The appeals committee will make a final decision on the matter, which will be communicated to the individual and relevant parties.
- Documentation: All grievances and appeals will be documented and stored securely for reference and to inform future policy revisions.

### Learning and Improvement

- Continuous Improvement: The grievance and appeals process will be regularly reviewed and updated to ensure its effectiveness and fairness.
- Feedback Mechanism: PSBS encourages feedback on the grievance and appeals process to continuously improve and adapt it to the needs of our members.



## **Policy Changes and Updates**

### **Adaptability to Evolving Standards**

The Private Small Business Society (PSBS) acknowledges that industry standards, legal requirements, and best practices are subject to change. To maintain the relevance and effectiveness of our certifications and policies, we are committed to regularly updating our guidelines.

### **Process for Policy Updates**

- **Regular Review:** PSBS will conduct periodic reviews of all policies, guidelines, and certification criteria to ensure they align with current industry standards and legal requirements.
- **Stakeholder Involvement:** Input from certified professionals, industry experts, and relevant stakeholders will be sought to inform policy revisions, ensuring a comprehensive perspective.

### **Communication of Policy Changes**

- **Notification:** All members will be notified of significant policy changes through email, newsletters, or announcements on the PSBS website.
- **Effective Dates:** Clear communication regarding the effective dates of new policies will be provided to allow members adequate time to adapt.

### **Member Feedback and Suggestions**

- **Feedback Mechanism:** PSBS encourages feedback from its members on existing policies and potential areas for improvement. Suggestions can be submitted through designated channels, such as an online feedback form or during member meetings.
- **Consideration of Feedback:** All feedback will be considered during policy review processes, and members may be consulted for further insights or clarification.

### **Transitional Arrangements**

- Grace Periods: In cases where policy changes require significant adjustments, PSBS may provide transitional arrangements, such as grace periods or phased implementation, to ease the transition for members.

### Keeping Informed

- Responsibility of Members: Members are responsible for keeping themselves informed about the latest PSBS policies and guidelines. Regularly checking official communications from PSBS is encouraged.

## Conclusion

### Summarizing Key Principles and Commitments

As we conclude this handbook, we wish to reiterate the core principles and commitments that define the Private Small Business Society (PSBS) and its members. Our dedication to upholding the highest standards in the small business sector is reflected in the detailed policies and guidelines outlined in this document.

### Reflecting on Our Collective Responsibility

- **Maintaining Standards:** Each certified professional is a custodian of the PSBS's reputation. Adhering to the standards set forth in this handbook is not only a personal commitment but also a contribution to the collective integrity of our community.
- **Embracing Continuous Improvement:** The pursuit of excellence is a continuous journey. We encourage our members to engage in lifelong learning, ethical business practices, and a commitment to professional growth.

### Encouragement for Future Endeavors

- **Inspiring Excellence:** As members of PSBS, you are encouraged to strive for excellence in your professional endeavors, be innovative in your approach, and be proactive in contributing to the small business community.
- **Support and Resources:** PSBS is committed to providing support, resources, and opportunities to help our members achieve their professional goals and make meaningful contributions to the industry.

### Looking Ahead

- **Evolving with the Industry:** The small business sector is dynamic and ever-changing. PSBS will continue to adapt and evolve, ensuring that our certifications, policies, and practices remain relevant and valuable.

- Your Role in Shaping the Future: As members, your insights, feedback, and participation are vital in shaping the future of PSBS and the small business sector. We value your engagement and look forward to your continued involvement.