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## Welcome Comments

Welcome to our April edition of the Southeastern Connecticut SCORE Chapter newsletter. This month, Dennis Peoples, our Editor is away for some much needed R&R, and it is my pleasure to alert you to progress made in various areas.



SCORE is best known for mentoring programs - both local "one-on-one" counseling and "online" counseling through a matching service provided through the National SCORE organization - [www.score.org](http://www.score.org). Our goal in both cases is to introduce prospective clients to experts in specific business situations. On-Line counseling means that a counselor in Old Saybrook could be working with a client in Madison, Wisconsin or Guilford, North Carolina through an exchange of emails.

Local counseling allows SCORE teams in Guilford, Madison, Old Saybrook, Mystic, and Gales Ferry (New London) and - beginning on April 23rd - Norwich to schedule an appointment with a client interested in buying, starting or rejuvenating a business where experienced executives may be able to offer advice in planning and operational review.

Although all SCORE counselors are volunteers and there is never any charge for our advisory services, there usually is a team composite representing all disciplines and more than a century of hands-on know-how. This is an extraordinary value proposition for those who take advantage of our services. Moreover, this is not necessarily a single visit consultation, but optimally the start of a mentoring relationship with periodic reviews and action plans updates.

In cooperation with regional sponsors, our SCORE counselors have also developed a series of theme-oriented workshops covering all aspects of managing your business on a daily basis. These seminars are scheduled for up to two hours including a Q&A and networking session. Visit our website: [www.southeasternctscore.org](http://www.southeasternctscore.org) for information.

## Set aside some time

*Have you ever said... I wish I had more time to...?*

*Well, you have all the time there is.*

*It's a question of priorities and focus and setting aside some time in a finite world. Set aside a small amount of your workweek to plan and work on those things that will improve your business. If you set aside 10% of your work week to identify and work on business improvement projects vs. the day to day, you will get a significant return on investment. It is hard to start this on your own... that is what we are here for.*

*Touch base with your SCORE counselor and sign up for a workshop or two. Don't overlook the Continuing Education catalogs that are coming in the mail from local colleges and universities. You will find a very wide variety of classes, both business and non-business related.*

*Review our 2008 workshop schedule in this newsletter.*

## SCORE® National Website

SCORE offers national E-mail Counseling via the Internet! Visit:

We are also pleased to announce that we have now moved into permanent quarters this month in our Old Saybrook office. We have been able to expand and improve the space and facilities available to us, and will now be able to offer additional counseling sessions . . . including the option of "walk-in" counseling sessions starting in May.



In addition to counseling and workshops, this SCORE Newsletter allows us to inform and reinforce our relationship with the hundreds of clients we have in our area. We are also able to introduce the SCORE program to those who may be able to benefit from our services now or in the future.

Do not hesitate to share this Newsletter with your friends and acquaintances.

This month, we welcome Peter Van Strum of Madison to our SCORE team. Peter brings to the Chapter extensive experience in commercial real estate.

On behalf of all of the volunteers from Southeastern CT SCORE, thanks for your continued interest and support.

Eric Steinmetz  
Chapter Chair

## Dennis Peoples - A Key Person on Our Leadership Team

In our continuing series of SCORE volunteer biographical sketches, meet Dennis Peoples. In his pre-SCORE life, Dennis had over forty years of experience in the electronics manufacturing industry. His job assignments included sales and marketing, product management and operations management. He attended Valparaiso University, where he received a BS in electrical engineering. While starting his career as a Sales Engineer, he went to night school at

[www.score.org](http://www.score.org) for more information.

You will also find a wealth of resources there for your planning and research needs. Look for the feature "Webinar" - free "on-line" Seminars. The Seminars are ready-made classrooms covering major business topics.

## Contact Us!

Please contact the  
**Southeastern CT Chapter of  
SCORE® at:**

**Phone:**  
860-388-9508

**Fax:**  
860-388-9433

**Mail:**  
Southeastern CT SCORE  
665 Boston Post Rd  
PO Box 283  
Old Saybrook, CT 06475

**E-mail:**  
[score579@hotmail.com](mailto:score579@hotmail.com)

**Web site:**  
[www.SoutheasternCTSCORE.org](http://www.SoutheasternCTSCORE.org)

Join Our Mailing List!

## Score Business Seminars

April 22  
**Business Plan**  
Guilford Police Station  
8-10am  
Sponsor: **Guilford Savings Bank**

April 29  
**Solopreneur**  
Clinton Library

Rutgers University and was awarded an MBA.



Even though Dennis has lived outside of Connecticut for most of his professional life (Harrisburg, PA, Raleigh, NC and Annapolis, MD), he considers his home Connecticut. Dennis and his wife of forty-three years raised their three boys in the Killingworth area. For over twelve years, the Peoples had a small farm in Killingworth with many horses, goats, chickens and sheep. Pattie and Dennis now have five grandchildren, two in Higganum and three in Palm Bay, FL.

His experience as a product manager in a global market has made him well grounded in the fundamentals of running a small business. Product managers are accountable for the sales, product costs, design, tooling and profit of a designated product and are responsible for developing business plans that meet management's expectations for growth and then successfully implementing the plan. To increase market awareness of his products, Dennis implemented WEB business strategies. He has used this background to help small businesses focus on successful growth.

When he moved back to Connecticut, Dennis joined a successful consulting firm. His focus is to bring six Sigma management principles into businesses. These management principles are used to give clients a strategic leadership position in their market. His current focus is on processes in hospitals.

At the SCORE Southeastern CT Chapter, Dennis has consistently stepped up to new assignments. When one team needed a new team leader, he accepted the challenge. Working with other team members, he knew that a newsletter would help grow the SCORE Chapter, so he volunteered to be the editor. The newsletter is now on the seventh issue and is distributed to over 400 area small business entrepreneurs in southeastern Connecticut.

In addition, Dennis volunteers for The COVE's annual "Run for The Cove" as race co-chairman. The Cove provides family and school-based programs to help children, teens and families work with their unresolved grief due to the death of someone significant in their lives and to other traumatic losses. The annual race is a major fund raiser for The Cove. He used his knowledge of WEB marketing to create record registrations.

When not involved with SCORE and consulting, Dennis is an avid sportsman. He plays Tennis year-round and is a member of two tennis teams. He also enjoys golf and sailing on the Chesapeake Bay.

## Internet Marketing - Challenges and Pitfalls of Developing a Website

In today's business world, particularly in small businesses, Internet marketing is a critical part of a comprehensive marketing strategy. Once you decide how you want to use a website for your business, either purely marketing and lead generation or as a transaction processing site, the real work begins. Once you start, your website needs to become a part of your overall branding

8-10am

Sponsor: **Liberty Bank**

May 20

**Customer Loyalty**

Guilford Police Station

8-10am

Sponsor: **Guilford Savings Bank**

May 22

**Marketing Your Business**

Old Saybrook Library

8-10am

Sponsor: **Liberty Bank**

**For more information and reservations please call the following:**

**Guilford Workshops:**

Guilford Chamber of Commerce  
203-453-9677

**Clinton Workshops:**

Heather Downie Desilio, Liberty Bank, 860-669-1086,  
[hdesilio@liberty-bank.com](mailto:hdesilio@liberty-bank.com) or the  
Clinton Chamber of Commerce,  
860-669-3889,  
[chamber@clintonct.com](mailto:chamber@clintonct.com).

**Old Saybrook Workshops:**

Old Saybrook Chamber of  
Commerce  
Judy Sullivan  
[judy@oldsaybrookchamber.com](mailto:judy@oldsaybrookchamber.com)  
860-388-3266

## Business Opportunities

In response to requests from our clients, we will post interesting business opportunities here.

Should you have a business for sale, or are looking to acquire an existing business or seeking partners for an established entity, email Southeastern CT SCORE at [southeasternctscore@hotmail.com](mailto:southeasternctscore@hotmail.com). Please provide a brief description of the opportunity you have or you are interested in. Be certain to reference this Business Opportunity Posting in this Newsletter.

## Your Hip Pocket Agenda

strategy.

The primary pitfalls in developing a website are:

- Spending all your money on the development phase.
- Expecting too much, too fast.
- Building it and leaving it alone.
- Not having an Internet marketing strategy or ongoing budget.
- Not knowing if it is working.
- Not backing your site up.
- Investing too little time and expecting immediate results.

There are three primary ways to create your website: Build it yourself with purchased software; find an outsource company with templated sites; or hire a website developer. Each approach has its costs and benefits. Selecting the optimal approach depends on your skill set, time, and budget.

Creating a professional looking site is not a simple task, but it need not be an insurmountable obstacle. Where most people go wrong is in spending all their time and money creating a slick site with bells and whistles, leaving little time, energy, and money left for content and promotion.

Building your site is just the start. You need to tell people about it and drive traffic to your site. Only then will your investment begin to pay dividends. There are several ways to begin to promote your site. No one approach is the best, but clearly using only one is not the best. Several strategies need to be used in concert. Building your traffic takes time, patience, and effort.

Your Internet strategy is not all "on-line". It is also "on everything you do". Place your website on your letterhead, advertising, storefront, email "signature". Set your email up with your domain name. Instead of @gmail.com or @yahoo.com use @mybusiness.com.

The Holy Grail in Internet marketing is in getting search engines to list your site in their first page of results. Search Engine Optimization (SEO) is big business. There are professionals whose whole business is based on helping your site climb to the top 10 on Google and Yahoo. Typically, it takes almost six months for websites with solid, relevant content to begin to climb the "organic" search results. You don't need to hire a professional. You can do it, but this will take time, effort, and willingness to learn.

You cannot just build the site and leave it alone. You do need to devote several hours per week to the effort. Some advice tells you to spend two hours a day in the initial several months after you launch. This is primarily focused on building content and site promotion.

*"Management by objectives works if you first think through your objectives. Ninety percent of the time you haven't."*

- Peter Drucker [ca. 1976]

Drucker... famous for his musings and works on management theory and practice... also said: *"Starve your problems; feed your opportunities."*

Do you have your objectives sorted out?

Could you tell . . . let's say . . . your Banker what your major priorities are in less than a minute?

Here's a trick!

We call it the "Hip Pocket Agenda"... something you can pull out at the drop of your hat and talk about with authority and certainty. It's also called the "Elevator Talk". You've got from the first floor to the sixth floor to get it all out and done with.

What are your opportunities? What are your problems? How are you addressing them?

Try these questions:

- What would SUCCESS look like to you at the end of this year?
- What would DISASTER look like?
- Do you know how you are going to steer your way to or through them?
- Make a list:
  - What are the six most important things for you to get done this year . . . in order?
- What must happen this year if you are to succeed?
  - What are the two worst things

There are two "short cuts" to getting your site onto page one of a keyword search. The first requires more out of pocket expense than time. Internet ads! - Google Ads or Yahoo Ads. The second requires more time but less dollars and that is the use of Blogs. There is a strategy to using a blog as part of your Internet marketing strategy versus just placing thoughts out there. The content should be short, relevant, and interesting. Blogs are used almost as a teaser with a link to a more comprehensive discussion that is housed on your website - people will click over and browse through your site.

Knowing what is working and what is not is critical in helping you evaluate your return on investment. Many hosted sites will provide you with traffic statistics, page views, traffic source, and bounce rates. You can also use Google analytics or other traffic measuring services. It matters not what you use to measure traffic ... it is that you are measuring traffic. Like every other thing in business, if is important - measure it.

Your site is housed in "cyberspace". Make sure your hard work is backed up to the point of printing your pages out. The last thing you want is for your service provider's servers to crash taking your work with it.



The last words are that far too many people invest far too little time in their Internet strategy and give it far too little time to succeed. Remember that integrating a website into your marketing effort takes several hours a week, is a comprehensive effort, and real results will take about six months to develop. Like every other part of your business, you can spend more to get faster results. Helping others with their Internet marketing has become big business.

Tom Burland  
Counselor

### Interesting Articles you will want to read:

**SCORE Success Story** - My Tutor and Me, LL - Shannon and Fred Converse came from different business experiences to start a successful new company. Shannon has an education background and continues to teach students with multiple and severe disabilities at the Therapeutic Learning Center at Ox Ridge Elementary in Darien, CT. Fred, meanwhile, boasts business expertise from working for Viacom for many years, then later for a Denver-based media dot-com. [My Tutor and Me, LLC | SCORE](#)

**SCORE Virtual Learning Center** is available on the Internet with over twenty-six small business training modules. Each of the modules has several case studies with work sheets that are very

you cannot allow to have happen? Do you know how to head them off or to prevent them from happening? That's it!

One last hint!

When you have your agenda, practice it in front of a mirror [your bathroom mirror, perhaps] until you have it down cold and can do it in one minute flat.



Do it daily, and ask yourself: "Is it convincing? Has anything changed? Am I still on course?"

That's Focus!

Ed Gottschall  
Counselor

## Challenges and Opportunities in a Downturn

Almost all businesses are subject to cycles, both up and down, and almost all are impacted by the macro economic climate. The constant headlines in our 24x7 news cycle world are that the credit crunch has driven the U.S. economy into a downward trend. All business cycles, good and bad, present opportunities and challenges.

The challenges are in insuring that your business remains healthy and uses a correction cycle to strengthen the core business and to make sure you are making solid business decisions. One of the first things to pay attention to

moques has several case studies with work sheets that are very helpful. If it is your first time logging onto the Learning Center, you will need to register. After that, you will have unlimited access to the on line SCORE courses. [Read more.](#)

**SeCTer's Virtual Pitch for Region** - SeCTer serves as the Southeastern Connecticut region's economic development agency. Anthony Cronin of The Day of New London provided an overview of this organization's launch of a new website which provides assistance and up-to-date regional information important to growing the economy of Southeastern Connecticut. [TheDay.com - SeCTer's Virtual Pitch For Region](#)

**Some Hope on the Healthcare Front** - *NY Times* ... It seems that some lawmakers in Washington have been listening to all our talk about the disastrous situation around [health insurance for small businesses and the self-employed](#). Recently, a bipartisan group of senators - Olympia Snowe, Republican of Maine; Dick Durbin, the majority whip who is a Democrat from Illinois; Blanche Lincoln, Democrat of Arkansas; and Norm Coleman, Republican of Minnesota - proposed legislation that seeks to reduce the cost and improve coverage options for small businesses. The bill is supported by the National Federation of Independent Businesses, the National Association of Realtors and the Service Employees International Union... [Some Hope on the Health Insurance Front - Shifting Careers - Small Business - New York Times Blog](#)

## Gateway to Success on Your Terms

The Southeastern CT Chapter of SCORE® helps approximately two hundred people just like you each year. We believe that business decisions deserve to be discussed in an environment where all of the relevant details about your business and your plans can be aired. Our counseling process consistently yields high quality results.

We make it easy for you to get "face-to-face" counseling. Call 860 388 9508, email [score579@hotmail.com](mailto:score579@hotmail.com), or visit our Chapter website: [www.southeasternctscore.org](http://www.southeasternctscore.org).

You can also get "on-line" counseling support through our national SCORE website - [www.score.org](http://www.score.org). You will find a wealth of information and resources at both web sites, but our own web site is specially tailored to your needs in Connecticut.

## Counseling Locations & Times

Counseling appointments are available in the Old Saybrook, Mystic, Madison, Norwich, Guilford, and New London/Groton [Gales Ferry] areas. "Walk-in's" are also welcome at Gales Ferry, Guilford, and starting in April 2008 in Norwich as well.

### When:

The 1st and 2nd Tuesdays of each month in Old Saybrook. The New Alliance Bank, 20 Main St., Old Saybrook, [2nd Floor Conference Room]

The 1st and 3rd Wednesday of each month in Madison. Memorial Town Hall - 2nd Floor, 12 School St., Boston Post Rd (Route #1), Madison

The 3rd Wednesday of each month in Mystic. Mystic Chamber of Commerce, 14 Holmes St., Mystic

is Accounts Receivables - has your A/R begun to grow and stretch out? This is typical in a downturn as people try to maximize their cash flow at the expense of others. Cash Flow is critically important and one of the best things you can do is pay attention to receivables and make sure that you are keeping the cash flowing.

Most business owners are focused on top line revenue, which is natural. However, when that becomes the sole mission it can lead to sub-optimal decisions on cash flow and profit. Customer friendly payment terms are granted and credit is extended to firms/clients you may not have done business with in better times ... just to get the order. In the end if you can't collect the money what did it really add to your ultimate goal?

Opportunities are also available during these times. Look at your business more closely. Are there lines of business or products that you should trim? Now would be the time. Are there related lines of business that are counter cyclical that you could launch and take advantage of the downturn?

In downturns, it is all about fine-tuning your business, refocusing, tightening up processes and Expanding Market Share. Are there opportunities to buy a competitor out or launch initiatives that will take share away from a weaker competitor?

Check out these articles from SCORE's library:

[Small Businesses Can Face Economic Cycles With Confidence](#)

[7 Steps to Small Business Success | SCORE](#)

Tuesdays each week from 11:00 AM - 2:00 at the Chamber of Commerce of Eastern Connecticut in Gales Ferry

The 2nd and 4th Wednesday of each month at the Guilford Chamber of Commerce, 60 Whitfield Lane, Guilford

The 2nd and 4th Wednesday of each month at the Dime Savings Bank 290 Salem Turnpike, Norwich

**Times:** There are three Counseling Sessions on each date:

In Old Saybrook & Madison: 9:15 AM 10:15 AM 11:15 AM

In Mystic: 1:00 PM 2:00 PM 3:00 PM

In Gales Ferry: 11:00 AM - 2:00 PM . . . "Walk-in's" Welcome or by appointment.

In Norwich: 10:00 AM - 1:00 PM . . . "Walk-in's" Welcome or by appointment.

In Guilford: 11:00 AM - 2:00 PM . . . "Walk-in's" Welcome or by appointment.

Thanks for reading our e-newsletter!

**Sincerely,**

Southeastern CT SCORE®

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