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EDITORS' COMMENTS

April is the month when flowers sprout and the grass turns green, as nature begins a new cycle of growth. Your Southeastern Connecticut SCORE chapter is staying true to the season of growth with the addition of new counselors, new partnerships, and new newsletter features - all in an effort to help our readers be successful entrepreneurs.

In keeping with the *economics* theme of this issue, this month we're introducing a new feature to the Newsletter - polling, in which we ask you to provide answers to a brief series of questions; and then, the following month, we'll report the prior month's poll results. This month's poll asks questions aimed at getting a sense for how significantly the economic downturn has affected your business. Take a moment to share your anonymous feedback so that you

YOUR OPINION, PLEASE!

In keeping with our new feature of regular "mini" surveys and polls, and the economics theme of this e-newsletter, please give us your opinion on this subject - all strictly anonymous, of course. [We will report the results in next month's issue.]

So far, the downturn in the economy has:

- a) Not affected my business much at all
- b) Had a small but noticeable impact on my business
- c) Modestly impacted my business
- d) Significantly reduced sales and profitability.

[Click here to respond!](#) (The survey is created by Constant Contact - our e-mail handler.)

If you have any suggestions for other surveys or polls, e-mail us at score579@hotmail.com.

OUR SPRING 2009 WORKSHOP SCHEDULE

May 6 - "Preparing a Business Plan" 5 - 7 pm, Clinton

May 20 - Starting your Business in CT

will be able to see next month how your experience compares to that of other local entrepreneurs.

Another new feature this month announces SCORE's new partnership with FranNet and its Road Map to Success booklet. This article will be of interest to anyone who has thought about franchising as a means of pursuing the dream of owning a small business.

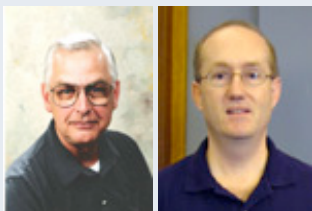
The newsletter still has many of the sections you are familiar with, including our Key Person, in which we introduce one of our members to you each month. Jim Lamb is spotlighted this month.

All of us at Southeastern Connecticut SCORE are pleased at the growing popularity of our newsletter, in addition to the increase in the demand for the counseling and workshop services we provide.

As our e-Newsletter Editor, Dennis Peoples, is on vacation *again*,

Sincerely,

Ed Gottschall and Don Flynn
Guest Editors



JIM LAMB - KEY PERSON

Jim has enjoyed bringing his sales/marketing and management experience to SCORE clients. Jim's professional career has been focused in the pharmaceutical industry. He started at the grass roots level, carrying a bag and calling on doctors and Hospitals. He moved from there through the management ranks and ultimately assumed responsibility for US sales for Bayer Pharmaceuticals. Jim was responsible for a sales organization with 2000 representatives and sales managers. Jim took early retirement at 55 and developed his own successful consulting business. This included business development for a unique sample delivery system and ultimately to the opportunity to work with a core group of executives to start Reliant Pharmaceuticals.

Jim later assumed responsibilities for operations and training for AFLAC in Connecticut. In what he describes as his "retirement career," he works as a Development Officer

8:30 - 11:30 am, Guilford

June 3 - Managing your Business
8 - 10 am, Guilford

The Fall Workshop Schedule is just being firmed up. Next issue!

For more information on topics, location and registration details, see the listing in this newsletter or [click here to visit our website](#).

SCORE BUSINESS WORKSHOPS

For more information and reservations on our Workshops, please call the following:

Guilford Workshops:

Jackie Simonetti, EDC Specialist
Guilford Savings Bank
203-453-8071
simonettij@ci.guilford.ct.us

Clinton Workshops:

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

Old Saybrook Workshops:

Jason Smith, Liberty Bank,
860-395-3050
jsmith@liberty-bank.com

Madison Workshop:

Liberty Bank Madison Branch
Linda Harvey 203-318-3000
lharvey@liberty-bank.com

SCORE® NATIONAL WEBSITE

SCORE offers national E-mail Counseling via the Internet! Visit: www.score.org for more information. Pick a counselor with specialties in you area, get a response in 48 hours, and establish a long term mentor relationship.

You will also find a wealth of resources at the Web Site 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.

for the SARAH Foundation. He coaches basketball and softball in the Guilford school system. He maintains a consulting practice, which focuses on business management in the franchise industry. He volunteers as a mentor with Big Brothers Big Sisters for a young man in Guilford. He serves on the Big Brother Big Sisters Board of Directors for Southwestern Connecticut, as well as a board member for Guilford Youth and Family Services for the town of Guilford. He also serves on the Board for SARAH Inc.

Jim has a BS Degree from Furman University and a MS degree from West Virginia University. He and his wife Lynne live in Guilford and are celebrating 40 great years of married life.



He wishes he had more time to devote to SCORE counseling, but really enjoys his role in the SCORE workshops and especially leading the Solopreneur Workshop that he developed and presents.

In summary, Jim says, "Through SCORE, I have been able to meet many passionate and well intentioned individuals that are looking to achieve independence by creating their dream. They are looking for help and counsel to help them make their dreams a reality. Not everyone makes it, but it is nice to play a minor role for those who do! I think that is what SCORE is all about."

OUR NEW COUNSELORS



Susan Tyler [Lyme]

Background in budget and finance, served as First Deputy Budget Director for New York's Governor Mario Cuomo overseeing fiscal and budgetary policy for the State.

Founded National Trade Publications, a multi-media, business-to-business communications company responsible for administration, project management, production, budget and finance issues.

Paul Morris [Guilford]

CONTACT US!

Please contact the Southeastern CT Chapter of SCORE® at:

Phone:
860-388-9508

Fax: [NEW #]
860-388-9508

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

E-mail:
score579@hotmail.com

Web site:
www.SoutheasternCTSCORE.org

Join Our Mailing List!

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; OR visit our Chapter website: www.southeasternctscore.org.

You can also get "on-line" counseling support through our national SCORE website - www.score.org. You will find a wealth of information and resources



Career in Public Accounting, General Contractor and Real Estate Developer including holding the positions of CFO and Chief Administrative Officer and responsibility for credit relationships with Surety Companies, banks, insurance companies, pension funds, and investment firms.



William Riviere [Guilford]

Experience in General Management, project management, business plans and "Turn Arouds," sales and marketing including special Trades Contracts.

OUR WORKSHOPS

SCORE'S INTERNET MARKETING WORKSHOP - RIGHT ON TARGET

By Tom Burland

This year the Southeastern CT SCORE Chapter will conduct 15 - 20 workshops covering themes ranging from "Solopreneur - the real challenges of being your own boss" to "Internet Marketing."

Developed by SCORE counselor Tom Burland, **Internet Marketing** has proven to be "the one not to miss" due to its relevance for every successful small business.

The SCORE counseling teams are often asked - how do we bridge the gap from traditional ways of doing business to reaching out to those sitting at their laptops - with fingers now waltzing on a computer keyboard rather than walking through the yellow pages?



Tom spent many years assisting companies with internet-based solutions as Sales Vice President for AT&T Enterprise Services but put it all together when he developed and launched his internet marketing strategy for his own business as a realtor in Madison. The

workshop focuses on the need to be Google-d first using Search Engine Optimization techniques - while touching on the service provider alternatives and the cost advantages of parallel marketing over social networking sites.

In plain language for the mixed crowd of young entrepreneurs to baby boomers starting their second careers, Tom presented the essentials to get started and some of the risks one runs in not maintaining "brand"

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, Essex, and New London/Groton [Gales Ferry] areas. "Walk-in's" are also welcome at Gales Ferry.

When:

The 1st and 2nd Tuesdays of each month in **Old Saybrook** at the New Alliance Bank, 20 Main St., Old Saybrook, [2nd Floor Conference Room] @ 9:15 AM 10:15 AM 11:15 AM.

Wednesday's in **Madison** at the Liberty Bank, 859 Boston Post Road (Route #1), Madison @ 9:15 AM 10:15 AM 11:15 AM.

The 3rd Wednesday of each month in **Mystic** at the Mystic Chamber of Commerce, 14 Holmes St., Mystic @ 1:00 PM 2:00 PM 3:00 PM.

Tuesday's each week from 11:00 AM - 2:00 at the Chamber of Commerce of Eastern Connecticut in **Gales Ferry** 39 Kings Hwy [Rt. 12]... "Walk-in's" Welcome or by appointment.

Tuesday's at the **Guilford** Chamber of Commerce, 51 Whitfield Lane, Guilford @ 10:00 AM - 1:00 PM.

The 2nd and 4th Wednesday of each month at the Dime Bank 290 Salem Turnpike, **Norwich** @ 10:00 AM - 1:00 PM... "Walk-in's" Welcome or by appointment.

The 2nd Thursday of each month at the Essex Library in **Essex**, 33 West Ave. @ 10:00 AM - 1:00 PM.

OTHER SCORE CHAPTERS IN CT

BRIDGEPORT
score471@bridgeport.edu
www.scorebridgeport.org

NEW HAVEN

consistency and learning how to express expectations to web designer partners and others.

Co-sponsored by the Guilford Savings Bank and the Town of Guilford Economic Development Commission, Margaret Livingston, President of the GSB welcomed the "full house" of over 70 who assembled at the Guilford Fire Station on April 1st.

Jackie Simonetti, the Guilford EDC specialist working with the GSB Marketing Team was effective in developing a press release, posters and information on websites and newsletters to get the word out. The Southeastern CT SCORE Chapter, also an internet marketer, set up an email blast newsletter program to remind those late to sign-up, while Jackie reconfirmed - electronically, of course, to all that due to the number of participants - a larger seminar room was required.

The Internet Marketing Workshop will be given again in Clinton on November 12th.

STARTING BUSINESS IN CT

Following up on our successful two-hour series of workshops over the last year and a half on basic management topics, the Chapter launched the first of a series of three hour workshops on more detailed business issues - "Starting Business in CT" - or perhaps just as aptly named - "Staying in Business in CT".

Peter Pappas, lecturer, teacher, and management consultant, led the workshop. Topics covered in the lecture and its accompanying manual ran from the basics of a Business Plan to details of protecting "intellectual" property protection, trade name registration, required forms filing, and even local issues of zoning and permits.

The next **Starting your Business in Connecticut** workshop will be in Guilford and will be sponsored by the Guilford EDC and SCORE - Wednesday May 20th 8:30 - 11:30. See location and contacts below.



score@qwcc.comnet.edu
www.newhavenscore.com

DANBURY
danburyscore@sbcglobal.net
www.westernctscore.com

NORTHWESTERN CT
score@nwctchamberofcommerce.org
www.nwctscore.org

HARTFORD
ContactUs@hartfordscore.org
www.hartfordscore.org

NORWALK
score41@aol.com
www.scorenorwalk.org



WORKSHOPS SCHEDULE

Upcoming Workshops:

Preparing a Business Plan *by Joe Beerbower*

Wednesday, May 6 from 5-7 pm

at the Clinton Library

10 Killingworth Turnpike (Route 81) Clinton

Sponsored by Liberty Bank

Contact: Heather Downie-Desilio

by email: HDesilio@LIBERTY-BANK.com

or by phone: (860) 669-5773

Starting your Business in Connecticut *by Peter Pappas*

Wednesday May 20 from 8:30 - 11:30 am

at the Guilford Fire Dept, Conference

Room, 400 Church St. (Route 77) Guilford.

Sponsored by the Guilford EDC and SCORE.

Contact: Jacklyn Simonetti

by email: simonettij@ci.guilford.ct.us

or by phone: (203) 453 8071

Managing Your Business

Wednesday, June 3 from 8-10am

GSB/EDC Guilford Police Department Conference Room

400 Church Street (Route 77), Guilford

Sponsored by Guilford Savings Bank and the

Guilford Economic Development Commission

Contact: Jacklyn Simonetti

by email: simonettij@ci.guilford.ct.us

or by phone: (203) 453 8071

Watch for additions and changes to the schedule here in

this e-Newsletter, from special e-mail announcements,

and, as always, on our Web Site at:

www.southeasternscore.org.

If you cannot take the time to attend one or more of our scheduled workshops or go to the local college or university course, SCORE On-Line Workshops are the solution. These workshops are available at no cost on the Internet with over 26 small business-training modules.

The Link to these learning modules is: <http://www.va-interactive.com/score/>. Each of the learning modules has several case studies with worksheets that are very helpful. The first time you log onto the Learning Center, you will need to register. After that, you will have unlimited access to all the 26 online SCORE courses.

WORKSHOP SPONSORS



SOUTHEASTERN CONNECTICUT SCORE - A SHORT HISTORY: WHERE WE CAME FROM - HOW WE GOT HERE!

Southeastern CT SCORE, originally Old Saybrook SCORE, began operating in the early 1980's as a branch of the New Haven SCORE Chapter. The founder, Will Hunter, was a retired schoolteacher who was at that time Director of the Old Saybrook Chamber of Commerce. He recruited twelve members or former members of the chamber to join SCORE and the team met once a month at the chamber office to counsel clients.

From its inception, the Chapter has practiced team counseling, largely because New Haven did and, in the early days, members of New Haven Chapter came monthly to "school" the new team. Although National SCORE has from time to time discouraged team counseling, and even New Haven has shifted to one-on-one, the Chapter has persisted. Today multiple counselors seem to be favored by National. The theory is that the advantages of multiple points of view more than outweigh the slight additional expense.

The Old Saybrook Chapter became an independent Chapter in 1989. Its membership quickly rose to more than twenty Counselors. It became apparent that the idea of "confronting" a client, especially a young client, in a 'committee' setting with 15 or 20 aging counselors was intimidating and non-productive. Moreover, the caseload was also rapidly increasing. It was decided to split the group into three sections ["Teams"] each of which would meet on one of the first three Tuesdays of each month. Thus, clients would face only five or six counselors at most. This ratio seemed to work effectively and continues to this day. Counseling sessions also moved from the cramped Old Saybrook Chamber of Commerce office to a fine Conference Room in the then Old Saybrook branch of the New Haven Savings Bank, now the New Alliance Bank - where the Chapter still counsels as often as four times a

month on Tuesday mornings.

This approach continued essentially unchanged throughout the 1990's. However, only infrequent seminars and workshops were held and attempts to broaden coverage by counseling at other locations met with little success. More recently as membership has increased well above thirty and members have been recruited from the New London and New Haven Counties, as well as from Middlesex County, it became possible to counsel in Mystic, Gale's Ferry, Madison, Guilford, Norwich, Essex, and, of course, Old Saybrook - as well as to schedule regular workshops in those locations.

The cooperation of Chambers of Commerce in each of those locations has been essential to the success of the expansion of the Chapter's operations. The Connecticut District has recognized these changes and now views the Southeastern CT Chapter as one of the most successful Chapters in the state.

John Moran



[John, who is still a very active Counselor, was one of the original Chapter members, Chapter Chair for several terms, and SCORE District Director for Connecticut.]

SCORE TALKS

While not a "Talk" in the usual and traditional sense of a public relations speech, the Chapter has launched a major effort this year to have a presence at regional Trade Shows and Job Fairs. The Job Fair at the Groton Sub-Base is just an example, and a successful one, of this renewed approach to marketing the Chapter and its services to a much wider audience.

GROTON SUB BASE JOB FAIR

On March 25th, the Southeastern CT SCORE Chapter sent a team of volunteers to participate at the semi-annual Groton Naval Submarine Base Job Fair for service members planning to transition in to civilian life in the near future.

Forty exhibitors were present including Walgreens, the U.S. Secret Service, the CT State Police, and numerous manufacturers of technical equipment.

Approximately 400 service members, dependants and area residents attended the fair. Informational sessions were held with more than forty visitors to the SCORE booth

contemplating next steps in their professional life. The organizers of the fair indicated that the turnout was more than expected and they are looking forward to the next event during the second half of 2009.

The Chapter schedules counseling sessions every Tuesday at the Chamber of Commerce of Eastern CT, 39 Kings Highway in Gales Ferry - just a few miles from the Naval Base. Appointments can be made by telephoning the Chamber at 860-464-7373 or contacting SCORE at: score579@hotmail.com.

In the usual sense, we welcome the opportunity to speak to any group. Chapter Members are prepared to make a brief 10 - 15 minute presentation about SCORE, what we do, how we do it and where, and what we hope to accomplish in working with our Clients. Groups or organizations interested in arranging a talk should contact the Chapter at 860 388 9508 or by e-Mail at score579@hotmail.com.



Eric Steinmetz
Chapter Chair

FRANNET AND SCORE PARTNER

A Workbook to Help Clients in Connecticut
[EXTRACTED from FranNet Press Release 09/4/08]

FRANNET

Local. Trusted. Franchise Experts.

Small businesses in America account for 50 percent of the private workforce, which makes personal entrepreneurship a vital component of the American economy. However, getting on the entrepreneurial path and making goals become a reality can be challenging. Therefore, FranNet, in cooperation with SCORE, presents the Road Map to Success booklet for anyone who seeks to put their ideas and dreams into action. The FranNet and SCORE alliance was announced at the Annual SCORE Conference last August.

FranNet and SCORE are focused on bringing new and valuable educational resources to entrepreneurs. The Road Map to Success booklet is a concise primer on how to navigate your way to franchise success. The booklet features practical information and exercises that will enable Connecticut entrepreneurs to consider whether a franchise

is right for them.

"FranNet is dedicated to helping entrepreneurs succeed and has partnered with SCORE to make educational resources available to help anyone plan for success. No one has to do it alone. Great resources like SCORE counseling and the Road Map to Success booklet can help. "It's about living your dream," said Luc Deslauriers Director of FranNet for Connecticut. According to Deslauriers, FranNet guides individuals through the entire franchise-seeking process. The booklet is an additional instrument to assist entrepreneurs on choosing the path that is right for them.

"On behalf of SCORE, we are pleased to unite with FranNet to bring The Road Map to Success resource booklet to entrepreneurs," comments W. Kenneth Yancey, Jr., Chief Executive Officer of the SCORE Association.

Jania Bailey, President and COO of FranNet adds, "We are excited about the opportunity to partner nationally with all SCORE offices to provide our educational services to their clients. FranNet is committed to providing continuous education resources about the franchise industry to all entrepreneurs."

FranNet and SCORE will be distributing the Road Map to Success booklets to all FranNet offices, including the Connecticut office, 75 Silo Rd. Bristol CT. If you would like to learn more about the SCORE and FranNet partnership, please visit www.score.org and www.frannet.com.

About FranNet

FranNet provides no-cost guidance, information and support to individuals who are interested in purchasing a franchised business. FranNet consultants specialize in helping their clients find the right franchise through their exclusive matchmaking process. Meetings with clients face-to-face are preferred, but FranNet consultants also advise clients via the phone and Internet. FranNet also hosts numerous informational seminars and educational programs that are open to the public each month throughout the country and online. To learn more about opportunities with FranNet call 1-860-986-4596 and visit www.frannet.com.

INTERESTING LINKS & ARTICLES

This month, we have taken a slightly different approach to our INTERESTING ARTICLES feature providing links to Web Sites we found helpful and interesting as well. While no endorsements are intended of any Web Site or its contents by SCORE or the Chapter, as with everything else on the Web, you can always find a great deal of information to

smooth your way to success.

SBDC [SMALL BUSINESS DEVELOPMENT CENTERS]

Entrepreneurial Educational Workshop Series

The CT SBDC's are offering a FREE series of evening workshops designed to help those thinking of starting a business in CT as well as owners of Start-Up's or more established businesses.

The series is being offered at these locations:
Hartford Public Library
Three Rivers Community College - Norwich
Western CT State University

The Workshops include:
Entrepreneurial Self-Assessment
Starting your CT Business: A Step-by-Step Guide
Writing a Business Plan
Fundamentals of Running Your Small Business

A Certificate of completion will be awarded for completing ALL FOUR Workshops.

For more information, locations, dates and times, go to:
www.ccsu.edu/sbdc/workshops

THE ENDS-AND-OUTS OF LLC'S

Attorney Judy Gedge has spoken to a number of the SCORE Chapters in the State on this ever-popular subject and has written extensively on it.

This article will give you an idea of the information you can find on her Web Site.

Opening a Franchise...Look Before You Leap

By Attorney Judy Gedge

If you're like many people, you may have that secret yearning to own your own business. There are certainly advantages to 'being your own boss'. For one thing, no one can fire you! On the other hand, there's no 'calling in sick' when it's your own business. While you can open your own business or buy an existing business, a popular approach is to open a franchise business.

The benefits of opening a franchise business include

- Use of a tried and true set of business techniques
- The advantage of goodwill and name recognition of an established franchise
- Extensive training by the franchise company in how to run a successful business

- Pooled marketing and advertising dollars amongst a large numbers of franchise operators
- Assistance in site selection, build-out and other start-up requirements

The very essence of running a franchise business is that you must follow the franchise company's rules and regulations in operating your business.

Ummmm! OK! Read on! Go to: www.GeddeLaw.com

YOUR LOCAL LIBRARY AND THEIR BUSINESS RESOURCE CENTERS

Did you know that many local libraries [and not necessarily only the large ones] have a Business Resource Center staffed by experts in the issues especially affecting small businesses? Not only that, but your local library card gives you access to almost all of the State's large daily newspapers - On-Line - for free. [Some advanced functions and features though may have a fee attached to them.]. Ask your local librarian.

Here is one librarian, **Jennifer Keoene**, who has spoken to many CT SCORE Chapters and runs the Business Resource Center at the Simsbury Public Library. Not only that, but the Library regularly runs Workshops and Seminars on a variety of topics, often with well-known and highly experienced speakers and lecturers.

This is just a sample from a recent seminar.

The Nuts & Bolts of Employment Law; or Help! I think my job is in Jeopardy! *with Attorney, Robert Fortgang*

This "nuts and bolts" discussion of a difficult, but timely subject will cover topics such as:

- what you can do while you are still employed
- how you can lessen the impact that a lay off will have on you and your family
- effective techniques you can use to obtain a more equitable severance package
- how to obtain employment compensation benefits
- what you can do to cope with the stress of losing your job
- what you can do if you believe your selection for this lay off is rooted in illegal discrimination
- how to turn outplacement assistance into additional cash
- what you should divulge to a prospective employer
- and what you can and should do to protect your finances

Contact: Jennifer Keohane
Business Outreach Librarian

INTERESTING ARTICLES

Google: 5 ways to crash your small business

By Sheyna Steiner · Bankrate.com

Millions of workers dream of starting their own business, but the odds of being successful are daunting enough to keep most hopefuls on the sidelines.

For those who do go into business for themselves, without a background in business, it can be a steep learning curve.

But hope springs eternal. According to the Small Business Administration [SBA], 637,100 small businesses with employees were opened in 2007. Based on its research, the SBA estimates that two-thirds of new establishments will survive two years; only 44 percent will survive four years. The survival rate plummets to 31 percent when the life of the business reaches seven years.

Although small businesses can crash and burn for many reasons, avoiding some of these common mistakes can help your small business beat the odds.

How to run your business into the ground!

1. Use your heart, not your head
2. Underestimate cash needs
3. Skip the market research
4. Limit your business acumen
5. Treat the business like a job

[You can read this story on Bankrate.com here.](#)

Then, there's Micro Lending from the New York Times:

Microlenders Widen Their Client Base
Amid Tight Credit Market, More Firms Look Beyond Banks for Financing

No loan is too small for small businesses these days. With many banks continuing to put a hold on lending, more small-business owners and would-be entrepreneurs are turning to microlenders, organizations that dole out smaller loans typically ranging from as little as \$500 to \$35,000.

Microlenders, most of whom are nonprofits, have traditionally focused on helping small-business owners,

particularly minorities and women, in lower-income communities as well as entrepreneurs in developing countries who need a few dollars to buy, say, a sewing machine. They tend to charge higher interest rates than banks because their borrowers are often first-time entrepreneurs or have weaker credit profiles.

"Noble Strategy" received a microloan for about \$40,000 last year to help finance a mortgage for a new headquarters in Newark, N.J.

Microlenders are more lenient in screening prospective clients, however, and they are more willing to tailor repayment periods to the specific needs of a business. And it is that flexibility that is attracting more small-business borrowers these days.

[Click here to learn more.](#)

Thanks for reading our e-newsletter!

Sincerely,

Southeastern CT SCORE®

This material is based on work supported by the SBA under cooperative agreement number SBAHQ-03-S-0001. Any opinions, findings, and conclusions or recommendations expressed in this publication are those of the author(s) and do not necessarily reflect the views of the SBA.

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