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## EDITOR'S COMMENTS

I will be moving to the Chair Position for Southeastern CT SCORE in October. So with some reluctance, I give up the role of "Editor" for the chapter newsletter which I have filled for 2 years. I had no previous writing experience, except for a brief period as a technical writer and as an advertising account executive, but we needed some one to pull together the editorial content-and I volunteered. Ed Gottschall had done an outstanding job of setting up the technical side of the letter--email service, assembling list of target names and engaging a web designer.

We started the newsletter because of a desire to expand our services to our client base and we had virtually no budget for advertising to do it with. It is hard to believe a service that offers clients "free counseling" from 3 or more experienced executives still has to market its product. But we have demonstrated how the power of the Internet can

Join Our Mailing List!

 Forward to a Friend

## LOOKING FOR BALANCE IN YOUR LIFE?

**Recharge now.** Setting priorities is key. [Ask SCORE how.](#)

## FALL 2009 WORKSHOPS

The Fall Workshop Schedule is now being firmed up.

### Details in our next issue!

In the meantime, for information on planned topics and locations, [click here to visit our website.](#)

**OR: Call . . .**

### Guilford Workshops:

Jackie Simonetti, EDC Specialist  
Guilford Savings Bank  
203-453-8071  
[simonettij@ci.guilford.ct.us](mailto:simonettij@ci.guilford.ct.us)

### Clinton Workshops:

Heather Downie Desilio  
Liberty Bank, 860-669-1086,

be used to grow your business.

Attendance at our workshops has increased 15 times, recognition of SCORE in our geographic reach has improved dramatically, our counseling schedule has expanded from 11 sessions a month to 54 and we have attracted several leading regional banks to support our program helping counsel small businesses in the area. The plan worked and it is one more marketing tool we can recommend to our clients - we even have a workshop dedicated to marketing your business using the Internet.

Eric Steinmetz, the current Chapter Chair, is assuming the role of Team Leader for the Guilford team along with all the other odd things a Former Chair always does. In next month's newsletter, Eric will give us some perspective on business in the region and his aspirations going forward.



**Dennis Peoples**  
*Editor (Out going)*

### And, from the Editor "to be":

Two years ago, Dennis and I stared at each other over a conference table and pondered just what we were going to do with the October '07 Issue . . . from format, to contents, to the IT process, but mostly its intended market and message "Thrust."

That first issue was not totally smooth, but we learned quickly and evolved to what you have seen lately . . . a less onerous process technically, but even more content challenging in these difficult times for small businesses. We continue to ask ourselves at each editorial session "What could help? What would be useful? What might even be a "heads-up" that most of our clients would not be aware of or experienced in?

That is the mission of the Southeastern CT Chapter of SCORE . . . to help entrepreneurs plan for the start up and management phases of their business through education, on-line counseling, focused individual counseling sessions, and the monthly newsletter too.

[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:**  
Jason Smith, Liberty Bank, 860-395-3050 [jsmith@liberty-bank.com](mailto:jsmith@liberty-bank.com)

**Madison Workshop:**  
Liberty Bank Madison Branch  
Linda Harvey 203-318-3000  
[lharvey@liberty-bank.com](mailto:lharvey@liberty-bank.com)

### SCORE® NATIONAL WEBSITE

SCORE offers national E-mail Counseling via the Internet! Visit: [www.score.org](http://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.

### 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](mailto:score579@hotmail.com)

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

**GATEWAY TO SUCCESS ON  
YOUR TERMS**

SCORE National, a Resource Partner of the SBA (Small Business Administration), is composed of all volunteers just like us, 11,500 nationally, 250 in CT, and 35 in our Chapter. We get our reward from helping entrepreneurs make considered choices about starting a new business (or maybe not starting a new business).

Over the Summer, we have been thinking about some changes we want to make to the newsletter this Fall . . . some in presentation, some in content, and some with new or reworked features.

But, it can be lonely out here at the end of the month when that first week of the month publish deadline first rears its head! We always welcome your feedback and suggestions. What do you like? What would you like to see [or not see]? New FEATURE coming: A contribution from you, a solution to a problem you'd like to pass along, your perspective on some issue or article you'd like to comment on.

email: [Editor] @ score579@hotmail.com or phone 860-388-9508.



**Ed Gottschall**  
*Incoming Editor*

## EVENTS WORTH ATTENDING IN SEPTEMBER

We have 3 entrepreneurially focused activities we are participating in starting in early September. These are the largest venues we have attended since our participation in the Northeast Pharmacy Service Corporation Expo last Spring.

**Minority Supplier's Fair at Foxwoods:** GNEMSDC [Greater New England Minority Supplier Development Council, Inc.] Business Opportunity Expo, September 9-11 in the MGM Grand at Foxwoods. SCORE Counselors will facilitate a "Strategic Marketing" discussion - "How to Succeed as an MBE [Minority Business Enterprise] - Learning from Each Other" on September 9th, 2009 from 10am - 2.00pm at the MGM Grand at Foxwoods, 39 Norwich-Westerly Road, Ledyard, CT 06339.

September 11th representatives from the SCORE Chapters of Fairfield County and Southeastern Connecticut will

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

#### When:

The 1st and 3rd Tuesdays of each month in **Old Saybrook**. The New Alliance Bank, 20 Main St., Old Saybrook, [2nd Floor Conference Room] @ 9:15 AM 10:15 AM 11:15 AM.

The 1st, 2nd and 3rd Wednesday of each month in **Madison** at the Liberty Bank, 859 Boston Post Road (Route #1), Madison @ 9:15 AM 10:15 AM 11:15 AM. The 4th Wed is available if necessary.

The 1st and 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.

Tuesdays 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

provide individual business counseling sessions and candid review of your Marketing and Business plans at the SCORE booth.

**Entrepreneur Expo at Subase New London:** With many people in the Groton area re-examining their career options, The Fleet & Family Support Center (FFSC) in conjunction with MilitarySEEDStm is pleased to host an Entrepreneur Expo on Thursday September 10, 2009, 9:00 a.m. - 2:30 p.m. The Expo has been designed for personnel leaving the military to consider small business entrepreneurial opportunities. This Expo should have a special appeal to displaced Pfizer employees that are seeking a new career path.

Expo will start with Keynote Speaker Dr. Alicia Farrell. Dr. Farrell's keen insights making the transition into civilian life as an entrepreneur will provide passion and direction in this complicated world. Community executives of SBA and regional banks will be part of the 6 workshops presenting topics relevant to starting your own business. In addition, up to 19 franchise/small business exhibitors will be on hand to answer questions on start-up, operation and support of your new business. This event is open to the public, but the focus will be to navy service members leaving the military, veterans and/or spouses wanting to start a business. For pre-registration, information and directions call 860-694-3383. The event will be held at Shepherd of the Sea Chapel, 235 Gungywamp Rd, Groton, CT.

**Marketing Your Business:** will be presented by SoutheasterCTSCORE - on September 10. It will include a detailed explanation of what is in a marketing plan and how to prepare one, differentiate your business from competitors, understand who the end user is, define the served markets, tools to reach target customers, importance of pricing, measure customer satisfaction, obtain referrals, and strategic partnering presented by Eric Steinmetz at the Liberty Bank, 859 Boston Post Road in Madison. Contact Linda Harvey for registration [LHarvey@LIBERTY-BANK.com](mailto:LHarvey@LIBERTY-BANK.com) (203) 318-3000

## REPORT ON RECENT EVENTS

### Capital Access Workshop

Congressman Joe Courtney in conjunction with the SBA [Small Business Administration] and Southeastern CT Enterprise Region sponsored 'An Educational Forum for Small Business' on the subject: "Access to Capital" at Three Rivers Community College in Norwich on July 13th.

SCORE Chair Eric Steinmetz participated on a panel with

appointment.

The 1st, 2nd and 3rd Tuesday of each month at the **Guilford** Chamber of Commerce, 51 Whitfield Lane, Guilford @ 10:00 AM - 1:00 PM... "Walk-in's" Welcome or by appointment.

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 and 4th 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](mailto:score471@bridgeport.edu)  
[www.scorebridgeport.org](http://www.scorebridgeport.org)

NEW HAVEN

[score@gwcc.commnet.edu](mailto:score@gwcc.commnet.edu)  
[www.newhavenscore.com](http://www.newhavenscore.com)

DANBURY

[danburyscore@sbcglobal.net](mailto:danburyscore@sbcglobal.net)  
[www.westernctscore.com](http://www.westernctscore.com)

NORTHWESTERN CT

[score@nwctchamberofcommerce.org](mailto:score@nwctchamberofcommerce.org)  
[www.nwctscore.org](http://www.nwctscore.org)

HARTFORD

[ContactUs@hartfordscore.org](mailto:ContactUs@hartfordscore.org)  
[www.hartfordscore.org](http://www.hartfordscore.org)

NORWALK

[score41@aol.com](mailto:score41@aol.com)  
[www.scorenorwalk.org](http://www.scorenorwalk.org)

Ginnie-Rae Clay, SBDC [Small Business Development Center], Darlene Guillot, Chelsea Groton Bank and Mark Cousineau, CTCIC to discuss strategies for securing a loan in a tight credit market.

This Breakfast Forum also included a presentation on the American Recovery and Reinvestment Act (ARRA) presented by Greta Johansson of the SBA and a presentation of alternatives to bank financing in a segment entitled "Finding the Right Loan for You".

All participants agreed that a business plan, past experience and a minimal amount of ones own capital or collateral are necessary to consider starting or expanding a business. Important to note is that there is an extensive resource of workshops and contact information on the SCORE website and that SCORE counseling can be scheduled at short notice and is always confidential and free.

### **The Greater Norwich Area Chamber of Commerce**

Pictured at the meeting with Southeastern CT SCORE and the Board of the Greater Norwich Chamber of Commerce planning expanded counseling services and workshops for the area.



The Board consists of Gerald Coia, Andre Messier, Bill Cheng, Bob Congdon, Bob Mills, Bob Reed, Chris Coutu, Everet Gawendo, John Bilda, Lee King, Michael Matera, Rodney Green, Tom Cummings, Tucker Braddock, Vicky Schroeder, and Kim Chamber (not all present). SCORE was represented by Eric Steinmetz, Larry Flick and Dennis Peoples.

### **Northeast Pharmacy Service Corporation Expo**

Southeastern CT and the Norwalk Chapters of SCORE

participated in the Northeast Pharmacy Service Corporation Expo. SCORE workshops were presented by Peter Pappas - "Starting your Business..." and by Nazz Paciotti - "Finance for Small Business Management."



Pictured are (l to r) Dennis Peoples, Mike O'Malley and Eric Steinmetz staffing the SCORE booth at the Northeast Pharmacy Service Corporation Expo. This was an excellent opportunity to meet owners of independent pharmacies and explain our service. As a result we signed up many new clients for business counseling.

## WORKSHOP SPONSORS

These generous local businesses help with our Chapters operating expenses by sponsoring workshops that allow counseling services to be available to you at no charge.



Local banks and Chambers of Commerce also let us use their meeting facilities for our counseling sessions. We

recognize and thank these organizations: the Guilford Chamber of Commerce, Liberty Bank (Madison), New Alliance Bank (Old Saybrook), Essex Library, Dime Bank (Norwich), Chamber of Commerce of Eastern CT (Gales Ferry), the Mystic Chamber of Commerce and, always, the East Lyme Library for our monthly and other Chapter Meetings.

## PHIL LOMBARDO - KEY PERSON



Phil Lombardo joined the Southeastern CT Chapter of SCORE this year after a career with a variety of large corporations and 15 years managing his own business. Phil graduated from the University of Notre Dame with a B.A. in Sociology and subsequently entered the U.S. Army as an officer in the Quartermaster Corps

After leaving the military, Phil started his business career as human resources professional. He has held positions as the HR vice president of a \$500 million dollar business unit as well as corporate level positions in management development and training

Phil then went on to start his own business that provided human resource and management services to small entrepreneurial business. His services encompassed management coaching, improvement of individual employee performance, policy development, compensation, and recruitment.

Phil has worked with large and small companies in various business segments power generation, paper, banking, mining, and aerospace industries. He has learned that a successful business should have the right balance between flexibility and structure in its financial, marketing, human resource, and business systems.

He enjoys working with a team of other SCORE counselors who help companies find the right balance for them. As a member of the Mystic counseling team, Phil has spoken to several civic groups in Southeastern CT and was received enthusiastically by the audience.

Phil and his wife Carolyn live in southeastern Connecticut and have three children and six grandchildren.

## SCORE VIRTUAL LEARNING CENTER

### **Building your Web Site**

This is an excellent video that explains what steps you should take to build a successful web site. Even if you are going to contract out building the web site, make sure you

understand what you are buying and that it will meet your needs. This course works you through the process of creating a marketing plan and how your web strategy fits into your marketing plan. Click on the link below and register for the video work shop. Make a note of your user name (email address) and password for future use. There are 25 more workshops in this series and this address gives you free access to all of them once you have registered.

[http://www.score.org/presentations/  
Building A Website/](http://www.score.org/presentations/Building_A_Website/)

## INTERESTING READING

Every month we research newspapers and trade journals for short articles you might find helpful running your business. Here are our top 3 choices for the month.

### **Five Alternative Sources of Funding**

Diana Ransom has written an excellent article in the Small Business Section of the Wall Street Journal on five alternative sources for funding your business. Many of these programs are new or have been given extra resources to help small businesses survive the current cash crunch. Click on the link below to find out more about the SBA's ARRA loan, community banks and credit unions, peer to peer networks, microlenders, and asset based lenders.

[http://online.wsj.com/article/  
/SB124827141870672175.html](http://online.wsj.com/article/SB124827141870672175.html)

### **What Higher Wages Mean for Small Business**

There is good news and bad news. The good news is - workers receiving this increase in minimum wage are most likely to spend it...spending could help bring the economy out of its doldrums. But, for more information on what higher wages mean to small businesses, click on this link to get the whole article written by Diana Ransom in the Wall Street Journal.

[http://online.wsj.com/article/  
/SB124870311346083795.html](http://online.wsj.com/article/SB124870311346083795.html)

### **Start-Ups Share Space to Shave Costs in Slump**

Need space for your new business venture, author Raymund Flandez offers some interesting ideas on sharing space in an article published in the Wall Street Journal. For more details, click on the link below.

<http://online.wsj.com/article>

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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