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Editor's Comments

Thanks to the intensive efforts of our Chief Technology Officer, Ed Gottschall, we now have a virtual office allowing us to access voice mail, team counseling schedules and workshop schedules remotely. This has been rolled out to all our counselors and they can perform office duties remotely from the office.

We have worked hard to set up the office routines so we can respond to your requests while on the phone, not to exceed 24 hours. Call us at 860-388-9508 or email us at score579@hotmail.com. Give us your contact information: name, address, phone number, email address and the issue you want to discuss.

A counselor will want to talk to you on the phone to make sure we select the most appropriate and convenient team for you to work with. If you have time, email the Counseling Request 641 form to us, but make sure you bring the form and information sheets to the your first meeting.

We have established a new counseling venue in Essex at the Essex Library (<http://www.essexlib.org/>). Counseling hours will be from 10am to 1pm on the 2nd Thursday of each month. Our first session will be on March 12th. Appointments can be made the normal way - thru the office, the website or by email.

Set aside some time...

. . . to meet with your SCORE Counselor to make plans to tighten credit policies, cut expenses and look at holding cash in your accounts.

Five Smart Strategies for Surviving the Recession in 2009
[-more-](#)

Touch base with your SCORE counselor and sign up for a workshop or two.

[Review our 2009 workshop schedule.](#)

More workshops dates are:

Feb 18 - "Solopreneur" 5pm, Madison

March 4 - "Managing your Business" 8am, Guilford

March 12 - "Starting your Business in CT" 8am, East Lyme

March 18 - "Solopreneur" 8am, Old Saybrook

April 1 - "Internet Marketing" 5pm, Guilford

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

[For information on topics, location and registration details, click here to visit our website.](#)

SCORE® National Website

SCORE offers national E-mail Counseling via the Internet! Visit: www.score.org for more information.

Our featured SCORE counselor this month is Roger Wardwell. Roger brings a wealth of experience to the Madison/Guilford counseling team.

The theme of this issue is education with information on our 2009 workshop schedule and the on the SCORE "On-Line Workshops".



Our newsletter continues to grow in popularity. We welcome your feedback and will publish any comments you would like us to pass along. Send your email to Editor at score579@hotmail.com or leave a phone message at 860-388-9508.

Dennis Peoples
Editor

2009 Workshop Schedule

Last year Southeastern CT SCORE volunteers facilitated 12 workshops. This year we have expanded the program to 14 workshops with more in the planning stage. Returning sponsors are Liberty Bank, Guilford Saving Bank and Essex Printing. This year we have a new sponsor, the Guilford Economic Development Commission. We are also presenting a new three hour workshop titled "Starting your business in Connecticut" at the East Lyme Public Library. All the other workshops are approximately 60 minutes with open discussion of the topic.

Our first workshop this year, "Solopreneur", will be held on February 18, 5 pm at the Liberty Bank in Madison. The second workshop, "Marketing Your Business", will be held March 4, 8 am at the Guilford Police Department's community conference room. Register now!

The workshop schedule through May is posted in the banner to the right with more information available [on our web site under the tab for Workshops](#). Advance notices will be emailed to our client list approximately 2 weeks before each scheduled event. If you have already received this newsletter by email, you will receive notification. By subscribing to the newsletter, you will automatically receive updates and announcements on our workshops.

Workshops Sponsors

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: [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!

Score Business Seminars

For more information and reservations please call the following:

Guilford Workshops:
Jackie Simonetti, EDC Specialist
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.



Roger Wardwell - Key Person

Roger Wardwell is our key our counselor of the month. Roger lives in Guilford and is a volunteer in the Guilford/Madison counseling team of the Southeastern Connecticut chapter of SCORE.

Before joining SCORE he was the owner of his own business for ten years doing repairs and improvements for homeowners, condo associations, and property management companies. His business employed three part time people. In a business this size, it was important to know a great deal about record keeping, documentation, taxation, payrolls, and insurance. Doing it yourself, wherever possible, makes a real difference in the bottom line.

If buying a new piece of equipment seemed like a good idea, it made a lot of sense to consider how necessary that equipment is, are there other ways to get the job done, or was it more the temptation to latch on to a new toy. It needs to be clear that the new item will pay for itself in added profits.

Of course, in going from handyman at home to being a professional contractor, he had to learn many new skills and to use them to produce highest quality work in a reasonable amount of time. He also had to know the importance of planning ahead and being careful in preparing job estimates. Here errors can do a lot significant damage to a business.

In fact, much of what he learned helped him later during his tenure as treasurer of his church. In this role he became proficient in business accounting and computer software accounting.



In prior years he was engaged in the world of manufacturing in a variety of management and engineering positions in metalworking and assembly.

Roger and his wife Beth recently celebrated their fiftieth wedding anniversary. They have two grown children, and one granddaughter. Also two cocker spaniels, who have a lot to say about how the household is run.

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

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 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 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] @ 9:15 AM 10:15 AM 11:15 AM.

The 1st and 3rd Wednesday of each month in **Madison** at the Liberty

SCORE Virtual Learning Center

If you cannot take the time to attend scheduled workshops or go to the local community college, On-Line Workshops are the solution. These workshops are available at no cost on the Internet with over 26 small business-training modules. One Module is very timely - "**Advertising Your Business**" - Learn how to define your markets and implement a cost effective advertising campaign. Cost effective advertising to bring in new customers is a critical tool in today's down market. Link to this learning module: <http://www.va-interactive.com/score/>

Each of the learning modules 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 26 online SCORE courses.

Southeastern CT SCORE Recognized

Our chapter was recognized as the volunteer organization of the year by the Chamber of Commerce Eastern Connecticut at their annual meeting held in the Norwich Inn in Norwich, CT. As stated by Tony Sheridan, President, this award recognizes that Southeastern CT SCORE "has been selected for Volunteer of the Year Award. This is a significant honor in that it is the business community's way of expressing their sincere appreciation and thanks for your efforts..."



Pictured above are (left to right) Tony Sheridan, President, Chamber of Commerce of Eastern CT, and SCORE Counselors: Arnie Sjursen, Nazz Paciotti, Jim Toner, Eric Steinmetz (Chair), Dennis Peoples, and Steve Workman.

Not Pictured: Our Gales Ferry Team Leader - Alan Mayer who is on vacation in Mexico, and Team Members Mel Seeger and Larry Flick

Interesting Articles You Will Want to Read

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.

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 appointment.

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

Starting March 12th:

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
score@gwcc.commnet.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

Who benefits from hard times?

Their Pay Goes Up When Economy Goes Down - This article in the Wall Street Journal shows how some small businesses benefit when the economy goes down. Think of how you may be in a position to benefit from this down market.

http://online.wsj.com/article_email/SB123334843941334501-1MyQjAxMDI5MzAzMjMwNDI4Wj.html

Planning a Start-Up? Help and Advice ABOUND

It's hard to start a business alone. Aspiring entrepreneurs must tackle an onslaught of questions like what and where to sell, how to effectively market their product or service, how to structure their business -- even whether going solo is the best option for them. This article in the Wall Street Journal outlines all the resources that are available.

http://online.wsj.com/article_email/SB123224434933893663-1MyQjAxMDI5MzIyMDIyNDA0Wj.html

Small Businesses Cut Costs by Renegotiation

One way to save money and reduce your costs is to renegotiate prices and terms with your suppliers. This article in the Wall Street Journal gives some good ideas to save money:

<http://online.wsj.com/article/SB123241078342495977.html?mod=djemSB>

SCORE Offers Advice with Five Smart Strategies for Surviving the Recession in 2009

SCORE CEO Ken Yancey says, "Small businesses feel the credit crunch first. We have seen difficulty accessing capital and collecting payments from customers." Yancey adds, "Don't wait! Now is the time to meet with a SCORE mentor to make plans to tighten credit policies, cut expenses and look at holding cash in your accounts. Experienced SCORE mentors are here to help you plan actions to survive the recession and grow when the economy turns around."

Small Business Survival Tips

- 1. Don't panic.** Be calm and realistic as you review your business. Focus on the fundamentals and what you can control about your business. Look for new ways of doing business. Your competitors may be struggling too. Take steps to make sure your business survives.
- 2. Consult your mentors.** Get feedback from informal advisors you trust. Ask SCORE for advice and meet to review the health of your business. Plan for a profitable year in 2009, even with potentially little or no growth.
- 3. Look for local funding.** Contact your city, county or state governments when you seek capital. Sometimes there are programs with grants or loans in specific industries. Many economic development offices have programs for qualified small firms. Community banks also may be a source for a line of credit. A solid business plan can help you make your case.
- 4. Find ways to cut costs.** Monitor cash flow weekly. Cut overhead and hold the line on price increases. Make sure you have good collection policies and diligently seek timely payment. Keep good records of your inventory and be careful not to overstock your shelves.
- 5. Continue your marketing.** This is the time you need marketing the most. It reassures your customers that you are still there to serve them, and it can help you reach new markets to sustain your business. Visit your existing clients to find out

how their needs may have changed. Adjust your product and service mix to meet changing demand.

Educational Programs

HOW TO DO BUSINESS WITH THE FEDERAL GOVERNMENT, STATE AGENCIES AND LOCAL MUNICIPALITIES

Gateway Community College, New Haven, is offering 3 workshops.

--Doing Business with the State of Connecticut
and the 169 Towns and Cities-- March 13, 2009

--Set-aside programs - difference between State and Federal --
April 17, 2009

--Marketing/Capability Statements - Matchmaker Primer
Workshop

Workshops will start at 9:30 a.m. and run to 12 noon in room
207 A at the Gateway Community College, Small Business
Resource Center (2nd Floor).

Alternate dates are also offered at the Manchester Community
College. Work shop topics are subject to change. For more
information or to reserve your spot please contact:

Lisa Powell - SBA
860.240.4892

lisa.powell@sba.gov

Thanks for reading our e-newsletter!

Sincerely,

Southeastern CT SCORE®

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conclusions or recommendations expressed in this publication are those of
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