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Editor's Comments

As always, it is great to get some positive feedback. At the March 4 workshop in Guilford, I met someone who found the article Small Businesses Cut Costs by Renegotiation very interesting and sent it to 15 associates suggesting they use this topic as a point of discussion at their next council meeting. This is just one example of how the

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.

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

[Review our 2009 workshop schedule.](#)

More workshops dates are:

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



Internet has changed communications in our lives. If you think things will be the same after the recession, listen to what Eric Schmidt, the CEO of Google, stated in the Sunday, March 1, 2009 edition of the New York Times: "...the Internet will be a critical part of our recovery - an open marketplace where small businesses and start-ups can stand on a level playing field with well-established

companies. Marshalling our technological prowess and unleashing our entrepreneurs online (and off) will create sustainable growth over the next decade." If you understand how we can use the internet as a technological edge in a global market, then you will understand the need to build out our nationwide broad band capability to unleash the talent. If you had explained to me a business model for Google 10 years ago, I would have rejected the idea; Google is now one of the largest companies in the nation based on stock capitalization and offers services we never dreamed of.

The theme of this issue is education with information on our 2009 workshop schedule and the SCORE "On-Line Workshops". Our mission is to educate and counsel small businesses. We welcome new clients. For details on how to set up a counseling session, check the banner to the right.

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

Workshop Sponsors



SCORE offers national E-mail Counseling via the Internet! Visit: www.score.org for more information. Pick a counselor with specialties in your 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

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
Guilford Savings Bank
203-453-8071
simonettij@ci.guilford.ct.us

Clinton Workshops:
Heather Downie Desilio
Liberty Bank, 860-669-1086,

Southeastern CT SCORE Workshop Schedule

The team was hard at work planning the 2009 Workshops. The meeting pictured below was held at Guilford Savings Bank to confirm topics and promotional efforts.



Left to right are Cathy Sherer (GSB), Kristen Conlon (GSB), Mike Paz (GSB), Jacklyn Simonetti (Guilford EDC), Eric Steinmetz (SCORE Chapter Chair), and Dennis Peoples (Editor and Workshop coordinator)

By the time you receive this newsletter, we will have held the first two of our workshops, **Solopreneur** and **Marketing Your Businesses**. We have expanded the workshop program to 14 workshops with more in the planning stage. Returning sponsors are Liberty Bank, Guilford Saving Bank and Essex Printing. We have a new sponsor this year, the Guilford Economic Development Commission.

On March 12 we are presenting a new three hour workshop titled **"Starting your business in Connecticut"** at the East Lyme Public Library. A \$10 charge applies to this workshop to cover the cost of a workshop pamphlet. All the other workshops are no charge with approximately 60 minutes for open discussion of the topic. Fill in and mail the advance registration form or use our easy registration process at our web site www.SoutheasternCTSCORE.org

hdeseilio@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

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

Our fourth workshop this year "**Solopreneur**", will be held on March 18, 8 am at Estuary Senior Center, 220 Main Street in Old Saybrook and is sponsored by the Liberty Bank, Old Saybrook branch. To register for this workshop, contact Jason Smith by email jsmith@LIBERTY-BANK.com or (860) 395-3050

On April 1 at 8am, SCORE will present another new workshop, "**Internet Marketing**" which promises to show you how to register your business on Google for free and techniques to drive business to your web site. Guilford Savings Bank and the Guilford Economic Development Commission (EDC) are sponsoring this work shop. To register and get directions, please contact Jacklyn B. Simonetti, simonettij@ci.guilford.ct.us Guilford EDC (203) 453-8071 to register and get the location.

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.

Jim Toner - Key Person

Jim Toner joined the Southeastern CT Chapter of SCORE in early 2008. He retired in June of 2005, from 31+ years at Eastman Kodak located in Rochester NY, with the last 20 years in senior management positions. Jim left Rochester NY in 2005, and moved to Uncasville, CT, to be closer to his children and grandchildren.



Jim's objective is to use his skills to help people start a new business, or continue to grow their business.

After graduating from Penn State in June of 72 with a BS in Engineering Mechanics, he continued at Penn State and received an MS degree in Engineering Mechanics in March of 74. Jim started at Kodak in April 74 as an engineer, and in the early 80's he moved from engineering to R&D Supervision and Management. For the next 20 years, Jim held management positions in Blood Chemistry Analysis, Film Manufacturing, Imaging Science, and Information Technology along with Commercial and Government Systems Engineering. Along the way he became skilled at planning, organization, budget reduction without productivity loss, securing Government proposals, while mastering HR policies and procedures. In the late 90's, a congressional investigation requested Kodak to review the JFK assassination image archives for anomalies, and the assignment was given to Jim.

In late 1982, Jim started a home remodeling business and ran it successfully for 11 years, while still working full time for Kodak.

Jim believes each SCORE client brings unique needs, that if properly addressed, yield an opportunity for them, their family, and our community.

"I just want to be a part in helping people, and in building a better, stronger community for all of us."

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 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.

And, starting in April, an additional counseling session the third Tuesday of each in Mystic

Other SCORE Chapters in CT

BRIDGEPORT
score471@bridgeport.edu
www.scorebridgeport.org

NEW HAVEN
score@qfcc.com
www.newhavenscore.com

DANBURY

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 - "**Building a Web Site**" - a very informative module on web sites which goes well with the workshop we will present April 1 in Guilford. Learn about design, content, e-commerce, customer service, personalized strategies, and drive customers to your web site. The 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.

Online Help for Minority Entrepreneurs

SCORE has added new online features tailored for minority business owners (<http://www.score.org/minority.html>). Special resources include articles, links to resources, statistics, contests, and other help specifically for African-American, Hispanic, Asian, and Native American businesses. Materials are available in Spanish.

Southeastern CT SCORE Launches SCORE Talk

Through our newly launched speakers program, we are reacting to requests from diverse local organizations to give a brief presentation on our counseling services and educational workshops. Within the next few weeks, SCORE speakers will be addressing a regional suppliers association, a local business networking group, and the transitional departments of a correctional institution and a military base.

Contact SCORE at score579@hotmail.com to schedule a SCORE speaker for your next civic, service or business association meeting.

How to do Business with the Government

This workshop covers Federal, state agencies and local municipalities. Gateway Community College, New Haven, is offering 2 additional workshops.

- 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. Workshop topics are subject to change. For more

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

information or to reserve your spot please contact:

Lisa Powell - SBA

860.240.4892

lisa.powell@sba.gov

On-line Counseling

Business owners and aspiring entrepreneurs are turning to SCORE's on-line mentoring feature as a means of obtaining expert advice and guidance. The easy-to-use, free service is accessible from SCORE's homepage, www.score.org as pictured below and can put you in touch in minutes with one of hundreds of SCORE's on-line counselors who have expertise in your specific subject matter.



The screenshot shows the SCORE website's online mentoring section. At the top, there are tabs for "Get Started Today" and "Returning User Login". Below this is the heading "Get Advice from Successful Business Advisors". The "Online Mentoring" section includes the instruction "Enter keywords. Pick your business mentor. Get an email reply in 48 hours." It features a "Get Started Now" button, a text input field for "Enter keywords", a "Nationwide" dropdown menu, and a "GO" button. Below that is a "Search by Industry" link. The "In-Person Mentoring" section includes the instruction "Find a SCORE office near you." and a text input field for "Enter your zip code" with a "GO" button. To the right of the form is a video player titled "How SCORE Works" showing a woman in a kitchen.

When you submit a request for on-line mentoring, you have the ability to have your questions sent to a SCORE mentor who has appropriate subject matter knowledge and experience. You may also narrow your search for a counselor by industry or state. For instance, if a contractor needs help with marketing, he or she could enter "marketing" as a keyword. If the contractor wants to further narrow the search to nearby mentors with marketing expertise, the drop-down menu above would be used to select Connecticut.

Once the contractor identifies the SCORE counselor who best matches his needs, the contractor then types in a brief description of the situation, along with questions he has for the counselor. Within 48 hours, the counselor replies with answers and guidance. In some instances, the entrepreneur may have follow-up questions, in which case additional back and forth requests and replies between the entrepreneur and counselor may take place.

I find on-line mentoring to be extremely rewarding. I receive dozens of requests for advice from on-line clients. Some live in Connecticut, while many others live in other states, as far away as California. The SCORE on-line counseling system is great because of its ability to target requests to counselors based on their knowledge and experience. Most of my requests deal with business plans, marketing and intellectual property (patents/trademarks), construction and technical areas. Some on-line requests require more time and depth, in which case I refer clients to in-person SCORE counseling.

- Don Flynn, Counselor - Southeastern Connecticut SCORE Chapter

Seeking Marketing and Sales Agent

Promotional Wipes, LLC is seeking a marketing and sales agent who can help achieve our planned rapid growth. We are a newly formed advertising company with a unique value proposition based in West Haven, CT. This position requires a minimum of 3 years of sales/advertising experience and we prefer familiarity with the restaurant industry. Candidates must be available for travel nationwide in addition to proficiency in Microsoft Office. Promotional Wipes is looking for someone special, with strong initiative and self-direction that will enjoy connecting with top level restaurant chain executives and succeed in closing sales. The position requires a high degree of selling, poise and an engaging and empathetic communication style. Interested candidates should forward their resume to osman@promotionalwipes.com.

Interesting Articles You Will Want to Read

Back Online by 2010

ECONOMISTS hesitate to predict the future for good reason. But when looking at our economic decline, we can all agree on two things: we did not get here overnight and we will not recover tomorrow. There are, however, steps that need to be taken to speed up the process. To find out about these steps, read the full article on line in the New York Times:

<http://www.nytimes.com/2009/03/01/opinion/01schmidt.html>

You Want to Be an Entrepreneur

For some people, entrepreneurship is the best option around, a way to build wealth and do something you love without answering to somebody else. But it is also a huge financial gamble -- and some people, unfortunately, will discover too late that it's not the right fit for them. To find out more about the pitfalls, read this Wall Street Journal article:

<http://online.wsj.com/article/SB123498006564714189.html>

Smoothing the Way to Self-Employment

When the economy is strong, people may try self-employment because the opportunities seem plentiful and financing is easy to get. In harder times, like these, it can seem a tempting option for people who have just been laid off - or are watching as colleagues all around them lose their jobs.

<http://www.nytimes.com/2009/02/22/jobs/22mgmt.html>

Thanks for reading our e-newsletter!

Sincerely,

Southeastern CT SCORE®

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