

## In This Issue

[From the Chair](#)

[Editor's Comments](#)

[Score Workshops](#)

[Workshop Sponsors](#)

[Peter Pappas - Key Person](#)

[Networking](#)

[Success Story](#)

[Risk Management for Small Business](#)

[Grants: Where's The Cash? Grants and Other Free Money](#)

[Interesting Articles you will want to read](#)

## From the Chair: A New Fiscal Year begins . . .

. . . with a brief look back and a longer look forward.

During this past fiscal year, our SCORE Chapter put into place several strategic initiatives to communicate better with our present and potential clients from Guilford to Stonington and north to Norwich. Even the fact that you are reading this newsletter - just a year old with this Issue - confirms that we

## Set aside some time...

. . . **for NETWORKING:** Check your BASICS!

How much time do you give to Networking? Do you . . .

- Remind them you are there.
- Nurture the relationships.
- Revisit good experiences.
- Show them - You are a great business to work with.

Along with cash management, networking is among the most basic of basics these days.

[-more-](#)

**Speaking of CASH**, here's a workshop opportunity just right for the times!

*"Managing your Business Finances":  
Coming October 21st.*

CASH is the engine that drives all businesses. Now's the time to take a fresh look at your financial management skills and join us for "Managing your Business Finances" Tues. Oct 21st at the Acton Public Library, 40 Old Boston Post Rd., Old

are getting through. Thanks to our editor Dennis Peoples -, this cost-effective communication channel has shared chapter news and events, business topic articles, and links to other business resources with over 400 people each month.

While our mailing list is over 400 people strong, we believe many more could benefit from our services. If you know a small business owner, or someone looking to start a small business, take a minute to forward this newsletter to them. If you have received a forwarded copy - take the time to include yourself on the chapter email list in the sign-up box to the right.

Much has also been done to enhance our chapter website: [www.southeasternct.org](http://www.southeasternct.org), under the skillful control of our Vice Chair - Ed Gottschall. We've made it more graphic and user-friendlier, and we've increased the links to other resources - including a number of economic information sources, such as local Economic Development Commissions, Chambers of Commerce and other SCORE websites.

Twelve [12] centuries of combined "hands-on" business experience would be a rough estimate of the number of years our thirty chapter volunteers have invested in their careers. Each month we profile a member of our counseling teams both in this newsletter and in the New London Day, in cooperation with the Chamber of Commerce of Eastern Connecticut. These profiles can also be reviewed on our Chapter website.

SCORE workshops are a great way to brush-up on basic management know-how, while at the same time networking with others facing the same. Supported by several corporate sponsors, our workshops are currently scheduled throughout the region - the next one **"Managing Your Business Finances"** is scheduled for October 21st in Old Saybrook.

SCORE is best known for its counseling. Our chapter has found the use of management teams comprised of several volunteers with diverse backgrounds, to be most effective in focusing on clients' opportunities and business risks. An initial session of one hour can develop into an ongoing relationship with measurable milestones. Always confidential, there is never any charge for SCORE counseling.

Counseling is not reserved just for those starting out in business. Quite to the contrary, many experienced business owners need to take the time to distance themselves from the daily routine, and through an exchange of ideas with the counseling team, review their processes, priorities and business objectives as well.



Now commencing my second year with responsibility for coordinating all the Chapter's activities, as Chair, I have had the opportunity to learn much from our clients, sponsors and fellow volunteers, and am looking forward to another successful year.

Eric Steinmetz

Chair

## Editor's Notes:

Library, 60 Old Boston Post Rd., Old Saybrook - 8:00 am - 10:00 am. Check-in starts at 8:00 AM [-more-](#)

More workshops are planned for November, December, and Winter 2009 sponsored by the Guilford Savings Bank, the Killingworth and Old Saybrook Chambers of Commerce, Essex Printing, and the Liberty Bank.

## SCORE® National Website

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

Or, try the On-Line Self Assessment @:

<http://www.e-myth.com/score/skills/>

and enroll in one of the 26 On-line courses available to you there FOR FREE!

## Contact Us!

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

**Phone:**  
860-388-9508

**Fax:**  
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)

For quick reference, [click here](#) to use our site map.

While our Editor, Dennis Peoples, is on a month-long sailing vacation, I was handed the unenviable job of producing this issue of our Newsletter in the midst of a national financial and short-cash crisis, and, for some businesses, staggering new and previously unknown challenges.

So, I decided to concentrate on some of the old **BASICS** - what **Success** can look like and taste like, **Networking, Risk Management**, and, for those who can find a source, **Grants**. We've also "Google-ed" several articles that you can link to on these basics, as well as picking out specific articles pinpointing cash management issues in these very difficult times. As always, we are **Profiling** another of our Chapter Counselors - Peter Pappas.



We welcome your feedback and suggestions on what you might like to see in this newsletter at [score579@hotmail.com](mailto:score579@hotmail.com). As our Chair, Eric, said, we encourage you to forward the newsletter on to others who could benefit from it and SCORE counseling.

Ed Gottschall

Guest Editor - with Special Thanks to co-editors Don Flynn and Tom Burland.

## SCORE Workshops

### "Managing your Business Finances": October 21st.

Here's a Workshop Bonus opportunity just right for the times! And, don't forget your Networking.

**CASH** is the engine that drives all businesses. Now's the time to take a fresh look at your financial management skills and join us for "**Managing your Business Finances**" Tues. Oct 21st at the Acton Public Library, 60 Old Boston Post Rd., Old Saybrook - 8:00 am - 10:00 am. Check-in starts at 8:00 AM

"**Managing Your Business Finances**" will cover getting started with your business finances, as well as successfully managing them on an ongoing basis. We will discuss: Obtaining Start-Up Capital; Preparing a Business Budget; Forecasting Cash Requirements; Routine Performance Monitoring to deal effectively with emerging and every-day business issues.



**Presenters:** Larry Flick has thirty-six years of business and teaching experience, ten of those with a leading multinational corporation and twenty as an entrepreneur. Larry is experienced in operations

Join Our Mailing List!

## Score Business Seminars

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

## 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"

research and is CEO of Flicks Inc., an e-Learning consulting and development company. He is currently a full time Professor at Three Rivers Community College.



Nazzeno "Nazz" Paciotti is an experienced financial officer in aerospace, international, and physical security companies as well as oil and gas production, refining and exploration including start-up's, acquisitions, divestitures, and mergers.

Call **SCORE** at: 860 388 9508, e-mail us at: [score579@hotmail.com](mailto:score579@hotmail.com), contact Heather Downie Desilio, Liberty Bank Clinton, 860-669-1086, [hdesilio@liberty-bank.com](mailto:hdesilio@liberty-bank.com) or Jason Smith Liberty Bank Old Saybrook 860-395-3051 [jsmith@LIBERTY-BANK.com](mailto:jsmith@LIBERTY-BANK.com) to reserve your space.

## Workshop Sponsors

We are busy planning a new series of workshops for the rest of this Fall. There will be several other workshops in November and, maybe, early December, and then a whole series of them related workshops starting in mid January.

We appreciate the sponsorship of these events by Liberty Bank, Essex Printing, and Guilford Savings Bank. All of our sponsors recognize that a well-trained client is more likely to be successful. Make sure you sign up for one or more of the workshops.



We are also pleased to announce that our e-mail handler - Constant Contact - is a proud sponsor of SCORE.



## Peter Pappas - Key Person

In our continuing series of SCORE volunteer biographical sketches, meet Peter Pappas, who joined our Chapter in 2007. Peter teaches entrepreneurship at the college level, has started

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 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.

## Other SCORE Chapters in CT

and run several of his own businesses, and has helped over one hundred clients start theirs.

"An effective path to learning is from mistakes", says Peter. "You can learn from your own, or you can learn from other's mistakes. The latter is far less costly. I have seen a lot of mistakes and made a few of my own. Stopping a client from repeating those costly learning experiences is what I like about SCORE counseling. Sometimes what we help them not to do is more important than what we help them do."



After three years as a contract small business consultant for the U.S. Small Business Administration, Peter teaches at Mitchell College in New London. In addition to undergraduate classes, he runs seminars on starting a business, marketing for small business, and purchasing or selling a business.

He is currently starting a business of his own, his fourth, in chemical technology. The novel process has the potential to end global warming and dependence on foreign oil. As Peter would readily point out, it is all about development and deployment in the market. The best business concepts are worthless without customers.

Peter also operated a chain of local restaurants and developed several medical facilities. As an industrial engineer, he managed the manufacturing of products including automotive sub-assemblies, books, electric motors, nuclear radiation measurement instruments, and food products all over the U.S. and Mexico before settling in Connecticut.

Peter holds a B.S. in Industrial Management from Lowell Technological Institute (now Umass, Lowell), and an M.B.A. in finance from Northeastern University. Peter was born in Norwich and took the long route home in the seventies. He now resides in Groton Long Point with his wife, Candy and their bird, Sunny. He is an avid sailor and skier, as well as Chairman of the Groton Economic Development Commission. He loves to work with small business clients that like to hear the naked truth and do the homework.

## Networking

*[Ed. Note: -With thanks to Amy Lindgren - Prototype Career Service, a career consulting firm in St. Paul, Minn. for the concept and rationale in this extract of her article on Job Search Networking. You can review the entire article [here](#).*

**How much time do you give to Networking? Do you . . .**

- Remind them you are there?
- Nurture the relationships?
- Revisit good experiences?
- Show them - You are a great business to work with?

Along with Cash Management these days, Networking is among the most basic of basics.

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)

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[www.score56.org](http://www.score56.org)

NORWALK

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

## **Networking Basics**

Do you love the joy of networking? If you enjoy doing it, you don't need to be taught how. If you hate doing it, no amount of teaching is really going to help. For those who do hate it, get over it! It just might help your business survive.

### **Networking defined**

Networking is the art of requesting or providing leads and contacts for your business products or services.

Networking can happen in structured settings, such as "meet-and-greets", or in less formal situations, such as the grocery store checkout. When it happens formally, you will be prepared with business cards or brochures, flyers, etc. - won't you? -, as well as witty remarks and an "elevator speech" about your goals and plans. When it happens at the grocery store, what you have to hand out just depends on what you have of the former to fall back on.

The thing that separates networking from a random conversation is the follow-up. When you take a new contact's name and number, then actually make the call, you are networking. Ditto for an existing customer or client.

### **Build relationships**

Networking should be a two-way street, shouldn't it? Both people should get something out of it. But, with a caveat: It need not reward either party with a constant stream of newspaper clippings or e-mail updates. Nor should lunch or coffee meetings be assumed.

### **Turn contacts into orders**

You have just met a bunch of people. So what? Of course you know that's the wrong attitude, but still. . .

Knowing a bunch more people is good, because it's the necessary first step. Now you must make specific requests of those people. What are you looking for? What do you want to accomplish? Orders, contacts, referrals; perhaps simply just name recognition to start with?

### **You must know what you want from networking.**

The tough part is having those objectives incorporated into your "elevator talk" when you begin so you can roll them out with ease when needed.

Don't forget the two-way street, either! If you offered to do something, do it. If you asked for follow-up and don't get it in a reasonable time, pursue it.

### **Repeat as needed**

Good job! Now do the same thing with other people you meet and you will be building a useful business network.

## **Success . . . In a Reinvented Shopping Basket on Wheels**

SCORE clients Pamela and Peter Olausson have solved the Goldilocks shopping basket dilemma. What do you do when you

don't have enough merchandise for a cart, but your items are too heavy for a carry basket? Use a TrolleyBasket! A TrolleyBasket is a basket with wheels that customers pull behind them, forever eliminating the need to carry a heavy basket through the store.



Peter, a neuroscientist at Yale University, moved to the US from Sweden in 2000. A year ago, family and friends in Scandinavia tipped him off that a new shopping basket was becoming increasingly popular among the major grocery chains. After a bit of research and negotiations with the developer of the basket, the Olausson's introduced the TrolleyBasket at the National Retail Federation Expo in NYC in January 2008.

The benefits of the TrolleyBaskets were immediately realized and several stores around Connecticut quickly accepted them. They are currently in use at Adams Hometown Markets, Tri-Town Foods, Colonial Markets, Bishops Orchards, and Coffee's Market to name a few. Several wine and liquor stores have also begun to use the TrolleyBasket and Duane Reade Inc., a large pharmacy chain with over 250 locations in NYC, will institute the baskets in over 60 stores in the fall.



In the short time since its introduction, the TrolleyBasket has been featured in Supermarket News, Retail Customer Experience Magazine, Exclusive Brands, and the Las Vegas Review-Journal. Several of these journals have focused on the environmental benefits of the basket. The baskets are made of 100 percent recyclable materials and are designed to last longer than other baskets, therefore helping retailers reduce the overall environmental impact of their operations.

TrolleyBasket USA also offers a basket called the



ShopperBasket for personal consumer use, sold both in some local stores and on Amazon.com. The ShopperBasket eliminates the need for plastic shopping bags because consumers carry their merchandise home in their basket. There

are numerous additional home uses as well. The introduction of the basket coincides with an increasing concern about an environmentally sustainable society and in particular the many efforts to ban the use of plastic shopping bags. TrolleyBasket USA has already exhibited at several trade shows and currently has the baskets under consideration by some of the largest retailers in the country.

"The SCORE team has been helpful in so many ways", says Pamela, a clinical social worker in private practice specializing in the treatment of children and adolescents. "While our backgrounds have prepared us well for this effort, this is our first business venture. Our SCORE counselors immediately identified our most important priorities and guided us through the first steps even helping in initiating the first store evaluations. Our counselors continue to advise us and offer their perspective on everything from logo design to management, marketing, PR, and long-term strategy. It is safe to say that we would not been able to achieve our business goals and success without them, and we are extremely grateful for all the support we have and continue to receive."

TrolleyBasket USA is located in Killingworth, CT. Information on TrolleyBasket USA can be found at [www.trolleybasketusa.com](http://www.trolleybasketusa.com).

## Risk Management for Small Business

Managing a small business is constant uncertainty, even when things appear to be going well. Who will buy from me tomorrow, next month, next year? Will my expenses go up or down? How will rising gasoline and utility prices affect me? Is a falling dollar good or bad? Will I have enough time and interest next year for the business? What happens if one of my support staff falls ill? Could I handle a 50% increase in business? In a sense, uncertainty is also the lure, the excitement of a small business. Something new crops up every day requiring a nimble response and imagination.

The prudent business manager and owner tries to anticipate this ever-changing variety of unexpected events, some favorable and many unfavorable. The solution is to prepare responsibly for and even take advantage of them. This process of being ready for an uncertain future is called risk management.

Yes, it's basic common sense, often practiced in one's head, but with the wide array of unusual situations in today's globally connected economy, a more formal approach is helpful. Risk management for a small business means:

- Considering the possible future situations or events that could materially affect the business;

- Calculating (or guessing) their likelihood, when they might happen, and their financial and human consequences, both plus and minus; and,

- Developing your own responses, both current and future.

Spend a few hours each year thinking about what might happen and planning how you might respond. Try a written matrix to help to think more intelligently about what to do:

- List your assets (tangible and intangible) along the side (owned property, bank accounts, human resources, annual revenue, customers, suppliers, etc.).

- List the sources of unexpected events along the top (national and local economies, irrational human behavior, natural disasters, governmental activities, technological changes, and your own commercial and legal relationships).

- Highlight those with the highest likelihood and/or the highest material effect on your business (good or bad).

- Note how you will respond right now or when and if the event(s) occurs.

Many of those responses are, simple, common sense. Others may be new ideas. Consider:

- Reserve funds, cash in bank accounts, longer-term investments, equity in a home, a bank line-of-credit, and insurance for property, liability, illness and life loss.

- Create "mutual aid agreements" with suppliers, competitors, neighbors, and friends. They promise to help you; you promise to help them.

- Use an accountant to check your bookkeeping and offer occasional counsel.

- Use legal counsel to review your work,

- Create internal controls to prevent violations of the law and to maintain product and service quality.

- Write down contingency notes so that you will know how to react if and when the time comes

- Finally, develop a plan for shutting down or selling the business.

Being ready for the unexpected, including being able to take advantage of it, is the keystone of sound risk management for a small business.

For a more detailed workbook on this subject, see Risk Management for Small Business, by Claire Lee Reiss, published by the Public Entity Risk Institute ([www.riskinstitute.org](http://www.riskinstitute.org)), Fairfax, Virginia 2004.



Article Contributed by Felix Kloman - Counselor

*[Ed. Note: Felix lives in Lyme CT and is an international lecturer and author on risk management. Author of Mumpsimus Revisited: Essays on Risk Management, Seawrack Press, Inc. [www.seawrackpress.com](http://www.seawrackpress.com). The full article can be found [here](#) on the Southeastern CT Score website.]*

## Grants: Where's The Cash? Grants and Other Free Money

By **Hugh Curley** - Business Development & Public Relations Specialist, SBA Office, Hartford CT



*[Ed. Note: Continuing our recent discussions of Grant availability: Hugh prepared this summary of some of the issues involved with Grants from a presentation he made at a recent US Small Business Administration (SBA) Seminar. This article is an extract of some of the key points. The entire summary is available on our Web Site to read or download under the "Good Reading" Tab [here.](#)]*

People often call the SBA asking for grants or "free money" to start their business. In many cases, they have read or heard about this free money and how easy it is to get from late night talk shows or a publication. In most cases, the information is promising, but vague and sometimes misleading. In other cases, it is close to a scam, especially when money is required to access more detailed information.

The SBA and most other funding organizations in Connecticut do not provide grants or "free money" for starting or developing a business. Grants available through the SBA generally are targeted towards specific groups, types of organizations, or activities.

SBA grants provided to organizations are for specific technical assistance to small business owners or, in some cases, to conduct studies and gather statistics. They are part of a formal, performance based agreement usually made with business-focused non-profit organizations or educational institutions. As an example, SBA funded grants have helped inform small businesses how to develop and maintain a drug-free workplace. These awards went to nonprofit organizations that had demonstrated capacity to assist in these efforts.

Other grant programs, such as the Small Business Innovation and Research Grants (SBIR), are coordinated through SBA, but are provided by other federal agencies including the Departments of Health, Education, and Agriculture.

Some state and local government agencies award grants in accordance with their mission, e.g., for job readiness training for young people. These grants are most commonly awarded in the form of a contract at the end of an often highly competitive process. Grant proposals are commonly reviewed by a board, scored on a basis of responsiveness to addressing a specific need, program quality, and the probability of achieving success, as well as the qualifications and experience of the program's principals. Some grants are provided by state or local

governments as incentives for companies to locate, expand or maintain and educate the workforce in Connecticut.

Lastly are grants provided by private foundations or charitable organizations. To find out about the mission and activities of particular non-profit organizations, try a search with an Internet database such as [www.quidestar.org](http://www.quidestar.org).

"Are grants available to assist small businesses in Connecticut?"  
A highly qualified, yes! However, grants to individuals to start their own "for profit" small business are indeed rare.

## Interesting Articles you will want to read

### **FLASH: Businesses Are Falling Behind In Cash Management**

Cash Management Basics, Financial Management Article - Inc. Article

Long-term **Cash** is your business's lifeblood so, if you haven't considered cash management an important issue, then you're probably undermining your business's short-term stability. If cash is managed well, your company remains healthy and strong. Managed poorly, your company goes into cardiac arrest and you're probably undermining your business's short-term stability and its long-term survival. But, how can you manage business cash better? For information on good cash-management practices, forecasting your business-cash needs, and learning how to handle a cash crisis, visit:

[www.inc.com/guides/start\\_biz/20675.html](http://www.inc.com/guides/start_biz/20675.html)

### **The Art of Cash Management, Cash Flow Forecast Article - Inc. Article**

Understanding and implementing cash management strategies. This article addresses how to maximize cash flow, assess your current cash position, and evaluate investment account options. [www.inc.com/magazine/19981001/1019.html](http://www.inc.com/magazine/19981001/1019.html)

### **The Importance of Cash Management - Small Business**

Poor management is the main reason for business failure. Poor cash management is probably the most frequent stumbling block for entrepreneurs. Understanding the basic concepts of cash flow will help you plan for the unforeseen eventualities that nearly every business faces. **Cash vs. Cash Flow** Cash is ready money in the bank or in the business. Cash is not inventory, it is not accounts receivable (what you are owed), and it is not property. These non-cash assets can potentially be converted to cash. Unlike cash, they can't be used to pay suppliers, rent, or employees.

[www.smallbusiness.findlaw.com/business-operations/accounting/accounting-cash-management.htm](http://www.smallbusiness.findlaw.com/business-operations/accounting/accounting-cash-management.htm)

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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