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July / August / September 2007

Success Story I / III

A SMART MANUFACTURING START-UP

Rob Barnes is an experienced tool maker, having started his career as an apprentice at Gem City Engineering. In June of 2006 he came to Dayton SCORE seeking guidance in how to go about the process of starting up a company, and began working with member and chair-elect, Bob Halstead, toward that goal.

They worked together to form a Limited Liability Company and secure financing. Rob purchased a machine that enables him to do custom machining of special parts. The machine is computer controlled and can accept instructions from CAD/CAM drawings that Rob prepares on his home computer. Bob assisted Rob in marketing his new business and advised him on insurance matters.

Rob has received sub-contracts for work for the auto industry. In addition he is designing, manufacturing and selling some products of his own, including a rest for target rifles and special devices for motorcycles, building on his hobbies of target shooting and motorcycles.

Rob said, "Bob Halstead helped me choose the right fork in the road as I developed my business. I will call on SCORE for continued assistance."



Rob Barnes credits SCORE counselor Bob Halstead for helping Rob get on the road to success.

June Chapter Meeting

Wells Fargo's Lori West shares insight on insurance

Lori West presented the program for our June meeting, Wells Fargo Insurance services. She talked about health insurance for individuals and small groups.

Subjects she touched on included COBRA, Conversion of group coverage, guaranteed issue health insurance and Chamber of Commerce plans. Our clients with health problems may have a great deal of trouble obtaining health insurance or may find it will be very expensive.

For individuals who are healthy an individual policy may be a good choice. They may qualify for a group policy through an organization such as the Chamber of Commerce but will have to accept the coverage as presented.

She answered many questions from the members and gave us some suggestions that could benefit our clients.



Lori West receives a token from SCORE Chairman Wally Nugent.

Client Satisfaction Survey

Here are the results from 132 client surveys.

	Were you treated courteously and professionally	Were your issues/questions addressed well	Did you and the counselor agree on clear next steps	Were you encouraged to return for further counseling
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Total	132	132	132	132
1	110	89	86	95
2	14	27	28	22
3	4	10	9	8
4	4	6	9	7

- 1 Strongly Agree
- 2 Agree
- 3 Disagree
- 4 Strongly Disagree

Dayton, Cincy chapters hold joint meeting

n April 27, several Dayton SCORE members joined Cincinnati SCORE at the West Chester Chamber Alliance in a meeting to welcome the SCORE Association’s new Chief Operating Officer, Devin Jopp, who will oversee the daily operations of SCORE. Also attending was U.S. Representative John Boehner’s staff member, Mike Jackson.

In his presentation, Devin congratulated both chapters on the significant impact they are having on their business communities. He underscored the enormity of SCORE’s work by indicated that 19,000 people per week take advantage of its counseling and workshop services, and that SCORE activities produce 25,000 jobs per year. SCORE’s challenge for the future, Devin stated,



Mike Jackson

will be to take a proactive client focus, develop contemporary skills, create a fundraising culture, build our human capital, strengthen the SCORE brand, and just have fun!

Our host for the meeting, Joe Hinson, CEO of the West Chester Alliance, provided an overview of the region it serves and the outlook for continued rapid growth along the “I-75 Corridor” which will add opportunities for the Alliance and our two SCORE chapters that cover the Corridor.



SCORE’s new COO Devin Jopp at the Dayton and Cincinnati combined meeting.

Mary Jane Good, Cincinnati SCORE chair, and Wally Nugent, Dayton SCORE chair, discussed the work that the chapters have been doing together, and presented Devin Jopp with certificates of Honorary Membership as a way of saying, “Thanks for coming.”

Mike Jackson, speaking for Congressman Boehner, indicated two issues that he wants to champion. First, there are 46 million Americans without health insurance, and small businesses employ most of them. He wants small businesses to band together to negotiate affordable coverage. Second, he wants to protect small businesses from the fallout of the new minimum wage rates.

Performance Measurements

Comparison of our performance to our goals compared to The Southern District goals Through May 2007. (66.7 % of our fiscal year)

	Total Services	Face of Face	Online	Follow-on	Work Shops	W/S Attendees	Legislative Contacts	Client Stories
Chapter 107	70%	63%	104%	63%	103%	66%	75%	133%
District	73%	88%	90%	101%	66%	66%	61%	38%

TOTAL SERVICES PERFORMANCE

FY 2007 vs. FY 2006

Through June (Month 9)

Service Type	JUNE 2007	YTD FY 2007	JUNE 2006	YTD FY 2006	YTD CHANGE %
Face-to-Face Sessions					
New	62	394	33	386	+2.1
Follow-On	87	351	36	345	+1.7
Total Face-to-Face	149	745	69	731	+1.9
Online Sessions					
New	23	310	33	283	+9.5
Follow-On	28	310	34	407	-23.8
Total Online	51	620	67	690	-10.1
Workshops					
Number	4	39	3	28	+39.3
Attendees	33	508	44	439	+15.7
Total Services	233	1,873	180	1,860	+0.7

SOAR, A2 seek volunteers for 'Air Show' weekend event

Are you interested in aviation, science, and technology? Do you want to spread your knowledge to others? Volunteers are needed to help SOAR and A2 at their summer '07 TechFest-style event at the Dayton International Airport Exposition Center during Air Show weekend..

SOAR is on Friday the 27th of July. It runs from about 8:45 a.m. to 1:30 p.m. It is a program to expose mostly disadvantaged students to aviation, science, and technology topics to hopefully get them interested.

A2 will be held during the Air Show on Saturday, the 28th and Sunday, the 29th of July from about 8:45 a.m. to 6:15 p.m.

A2 is open to everyone. Both programs are in the Airport Exposition Center and both are free. This is located just outside the ticket booths of the Air Show.

To volunteer or for more information, please contact Stephen W. Frey, President, Inventors Council of Dayton at swfday@aol.com or 1-937-256-9698



Volunteers can earn tickets to the "Dayton Air Show".

100 miles up, down hills of Nevada, California around Lake Tahoe raises money to fight cancer

In June, one of our Dayton SCORE members, John Glaser cycled around Lake Tahoe in support of the battle to find a cure for leukemia. John completed the 100-mile ride in one day along with over 4000 other cyclists. Not only was the distance challenging but also the hills were continuous starting at 6000 feet and peaking at 7000 feet. Team In Training's cycling program offers the opportunity to take on the challenge of 100 miles and make a difference in the lives of 785,829 Americans living with blood cancers. John, with the help of several other SCORE members raised \$4000 for the organization. Currently John assists with office counseling, email counseling, and the monthly workshop at Wright State University.



Dayton SCORE member John Glaser bikes to raise money for cancer.

Dayton SCORE chapter launches online counseling system

On July 1st SCORE rolled out a new online counseling system. The system, which can be accessed from www.score.org, lets a client anywhere in the United States search for a counselor by expertise. The client can then review the list of Email counselors who have skills matching the selected criteria. An online form is completed with information about the client and the question or issue.

A link to the completed form is emailed to the counselor who will then open the form

and send a reply. The new system logs all activity (including follow-on sessions) for the counselor and allows for attachments.

Over 900 Counselors have signed up for the new system and more are expected to enroll. Through the first 8 months of the current fiscal year the Southern Ohio District that consists of 6 chapters including Chapter 107 Dayton, handled 1472 new Email sessions. In addition to the new sessions they followed up on 760 Email Cases.

Indoor billboards get closer to customers

Deb Main had worked in the advertising business for 20 years in sales, design and media buyer roles when she came across a company in Chillicothe, Ohio that was pursuing a new and interesting advertising concept. The concept is based on poster advertisements or “indoor billboards,” and involves an indoor ad company signing up indoor billboard sites (often the restrooms of restaurants, clubs, arenas, etc.), signing up clients who want posters produced and placed in these sites, and then producing the posters for the clients and placing them in the sites for a period of time at a corresponding fee. The indoor ad company pays rent for the sites. The posters are usually 8 ½ x 11. The effectiveness of this advertising approach is that the advertisers are able to choose exact locations in a market.

Deb went to work for the company, but soon became aware that while the business had great potential, it was poorly organized and managed. She began to reorganize the company’s record keeping, billing, marketing materials and design processes. In January of this year, the owners, losing money, could no longer fund the business and approached Deb with an offer to sell the business to her. Knowing she needed help in deciding a course of action, she used the SCORE Association website to contact Arnold Sandness, Dayton SCORE member and Southern Ohio District Directory. Arnold and Deb developed a good relationship and he became her online mentor.

With Arnold serving as a sounding board, Deb was able to negotiate the purchase of the business in February for a token amount because the owners wanted out. With her strong advertising background and knowledge of other advertising options available to customers, she was able to better explain the role of indoor billboards and how it could work as a part of a successful media mix, increase pricing, create more effective ad



UpClose Advertising’s billboard concept.

designs, and improve customer service. She changed the company name to **UpClose Advertising** and was able to make the business profitable within a short time.

Deb is currently opening a new territory in Athens, Ohio for **UpClose Advertising** by signing up “host locations” where the advertising boards would be hung. She plans to pick up more locations over time.

“Mr. Sandness and I immediately established a good rapport as I explained my situation and what I wanted to do,” Deb said. “He was and has continued to be a valuable resource for me. I would “throw” my ideas out to Mr. Sandness and his feedback would either validate my course of action and/or alert me to other aspects of becoming a business owner that I hadn’t thought of. I believe this ongoing communication has helped me proceed correctly and is responsible for providing me with a strong platform to build my business on. I highly recommend Mr. Sandness and SCORE to anyone thinking of going into business.

Alteration shop undergoes skillful transformation

Ms. Yong Suk Daley, a Korean-American, opened a clothing alteration shop in Springboro in 2000 and operated it successfully. By 2006, however, growth had stalled. So she moved to the Crosse Pointe Mall in Centerville and added the retailing of special occasion women's apparel to her alteration business. She named her renovated business "Young's Special Occasion Apparel." The purchase of her initial inventory and display racking was financed with her personal credit cards.

In August of 2006 Ms. Yong contacted Dayton SCORE for counseling, and member Roger Doty began working with her. Their initial focus was on developing a business plan, preparing an application for an SBA guaranteed loan to supplant the credit card debt, improving marketing for the business, and strengthening recordkeeping and financial management. The SBA guaranteed loan closed in October of 2006.

Following Roger's advice, Ms. Yong focused her retailing on: (a) the wedding market - brides, bridesmaids and mothers' gowns and accessories, and (b) the prom market. He guided her in preparing marketing fliers, attending wedding expositions where she handed out her fliers, and advertising in wedding planning publications, developing networking contacts in the local wedding industry, and arranging with her bank to accept credit cards.

Ms. Yong is expanding her alteration business as well, outsourcing some work to independent contractors to free her time for retail store management. Roger helped her transition from a recordkeeping system appropriate for the original alterations business to one that accommodates her retail business as well, and helped her improve her relationship with an accountant for tax



Roger Doty and Ms. Ms. Yong Suk Daley inside 'Young's Special Occasion Apparel.'

preparation purposes. Finally, he is helping her develop a sewing lessons service, and to shift the legal structure of her business from Sole Proprietorship to Limited Liability Company.

In less than a year Ms. Yong's business has been transformed from a simple service operation to a specialty retail shop offering several revenue streams and growth opportunities. Ms. Yong says, "Mr. Roger' has helped me build my business and provided answers to the many questions which came up. I thank Roger and SCORE

Meeting Roundup

April: Guest speaker shares strategies of real estate investing

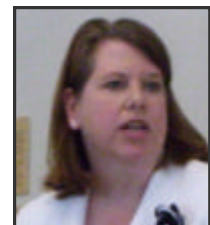


Jerri Todd

Our guest speaker was Jerri Todd, President of the Greater Dayton Real Estate Investors Association. GDREIA is an organization of local people who invest in real estate properties, improve their properties, and then rent or sell them. Their members meet regularly to share best practices and help each other. Dayton SCORE has had many clients who aspired to enter this business, so GDREIA is a great resource for us to refer these clients. Jerri not only heads GDREIA, but she also is a very successful real estate investor. Her talk focused on the key success factors for winning in this unique business.

May: Financial gurus share details of getting small business loans

Our guest speakers were from Fifth Third Bank: Monica Notestine, Financial Center Manager for the Dayton Mall branch; Lisa VanLear, Business Banking Officer; Becky McClennen, SBA Specialist; and Mary Leadingham, CFP, Retail Investment Consultant. They provided excellent details of Fifth Third's programs for small business banking, including their approach and requirements for business loans, SBA guaranteed loans as well as investment services. Fifth Third Bank has been active recently in referring their potential loan clients to SCORE for counseling.



Becky McClennen

Workshops

The **First Step Workshop** is intended to help new businesses get off to the right start by studying the legal requirements of starting a business, and covering the subjects that will impact the success or failure of the business. The site for 2007 will be the Student Union Building Room mE103 (Explorer Room) Parking will be in the Student Union Parking Lot. There is a fee of \$25.00 to attend these workshops scheduled for the next 4 months:

- **Business Startup Basics workshops.** This workshop will be held at various libraries as noted below. Call the library to register. There is no charge for these workshops.
 - 7/10/07 West Carrollton Library (496-8962).
 - 8/7/07 - Belmont Library 1041 Watervliet Ave. - call 496-8920
 - 9/4/07 - Kettering-Moraine Library 3496 Far Hills Ave. - call 496-8938
 - 10/2/07 - Wilmington-Stroop Library 3980 Wilmington Pike - call 496-8966

Marketing for a Small Business

- None scheduled at this time
- **Business Planning for the Small Company**
 - None scheduled at this time

Register at: http://www.daytonscore.org/attend_workshop.htm or call SCORE at 937-225-2887

SCORE elects 2008 officers

Elections were held for Dayton SCORE officers for fiscal year 2008, which begins in October.

Congratulations to the newly elected officers:

Chair

Bob Halstead

Vice Chair

Leif Jacobsen

Treasurer

Don Hoke

Secretary

John Soutar