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SCORE in Action: Success Story I

## A Business Not Going To The Dogs



*From left: SCORE counselor Ray Potter with 'Simply Dogs' business owners Yolanda Sims and Lori Rogers.*

After **Lori Rogers** of Eaton, Ohio was downsized earlier this year by her employer, she began thinking about going into business for herself in order to control her future and do something that would be fun. One evening, while watching a PBS TV show featuring the best hot dog concessions in the country, she thought, "I can do that." She knew a lot about running a

small business because she assists her husband with his business, and has years of experience in administrative support, accounting and marketing. Lori did a little research in Preble County and found that there was no convenient place to purchase a good hot dog in the area.

So Lori approached her long-time friend, **Yolanda Sims**, who has a law enforcement

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## New Members

### We Welcome 3 New Members

**Shon Anderson** is a Dayton native and received his bachelor and master's degrees in Finance from Wright State University. He is a Certified Financial Planner and a Chartered Retirement Planning Counselor. He started his career as a financial planning associate with UBS Financial Services and is now a financial advisor with Merrill Lynch, where he specializes in financial planning for private clients and executives, estate planning, and portfolio management. Shon is an active volunteer in the area involved with Wegerzyn Gardens in fundraising, Good Shepherd Ministries as a consultant, St. Vincent DePaul as a kitchen volunteer, Ohio Reads as a tutor, and Habitat for Humanity as a labor volunteer.



**Karl Balbach** is a Springfield Ohio native and received a degree in Business & Engineering Administration from MIT. His work career was an illustrious one, including: (1) 8 years with General Motors in project engineer and production supervisor roles, (2) 20 years in the foundry industry, initially as a plant engineer, then in CEO and foundry owner roles, (3) 8 years as a vice president of WinWholesale, Inc., a wholesale distributor serving plumbing, electrical, industrial and HVAC markets, and (4) 12 years as owner and CEO of a database software development and digital printing firm. Karl is a Board member of WinWholesale, Inc., a position he has held for 15 years. He also is currently an adjunct professor at the University of Dayton in the MBA program, teaching Capstone Strategy courses.

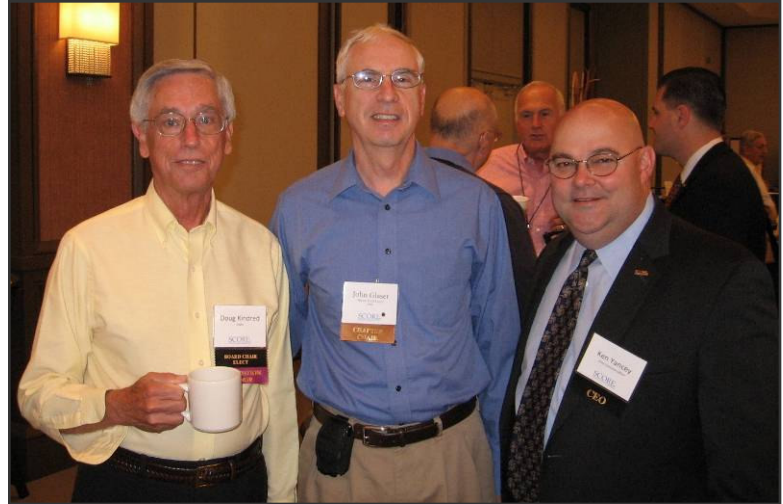


**Bill Dayton** is a Dayton native, graduating from Stivers High School and received a BA degree from Ashland College in Business and History. Bill started his business career with NCR in sales, and moved to Victor and Singer Business Systems in a product development role. In 1977 Bill started J & B Business Systems in Crystal Lake, IL. The business sold, programmed, set up, installed and serviced point-of-sale systems. Over the years, Bill grew the business by acquiring two other cash register dealers. He retired in mid-2006. Through the years, Bill has been and remains very active in the church. He has been married for 49 years, and has 5 children, 5 grandchildren and 2 great grandsons. Bill is an avid bicycle rider and has a hobby of riding in a different state each summer.



## Major Outreach Events During The 3rd Quarter

Each August, the SCORE Association holds a 3-day **National Leadership Conference** to provide an orientation to SCORE members, who will assume the leadership of their chapter at the start of the next fiscal year on October 1. This year's conference was held in Dallas, Texas. Attending the conference from Dayton SCORE was Vice Chairman **John Glaser**. Among the topics covered in the very interactive conference were volunteer recruitment and retention, chapter marketing, community outreach, fundraising, reporting processes, and best practices. John indicated that the conference was extremely helpful, and that he is anxious to take the reins of Dayton SCORE in October.



*From left: SCORE Association Board Chairman, **Doug Kindred**, **John Glaser**, and SCORE Association CEO **Ken Yancey** at the conference's closing session*

The summer edition of the Dayton SCORE Reporter featured a story about a **Laurie Metzko**, a pizza shop owner in Mantua Ohio, who wanted to contribute part of her profits to a charity. She decided to focus on the plight of single mothers who struggle to further their education while balancing the tasks of a job, getting kids to and from their activities, helping with their homework, and other tasks that come with being a single mom. Laurie developed an online counseling relationship with Dayton SCORE member, **Don Hoke**, who led her through the process of establishing a 501(c)3 non-profit organization she called **SMILE**, Single Moms Improving Life thru Education, the purpose of which is to award scholarships to single moms. With the organization established, Laurie's challenge was to get funding for the scholarship programs. With the help of her husband and a close friend, Laurie has held several small fundraisers. On August 16, they organized a major fundraising event in Chagrin Falls, "Comedy Night!" a night of comedy for SMILE" that included a well-known comedian, a dinner, and a silent and Chinese auction. Don Hoke and his wife drove to Chagrin



*SCORE counselor **Don Hoke** and **Laurie Metzko** at the 'SMILE' fundraising event.*

*(See page 5)*

## Success Story I: 'Simply Dogs'

*(From page 1)*

background as well as experience in concession service and restaurant food preparation. Lori and Yolanda talked to several hot dog concessionaires in the Dayton area and received good advice and counseling. They decided on a business model in which they would acquire a mobile concession stand that could be located in a high traffic area for regular hours, but could also be moved to serve their hot dogs at fairs, festival, car shows and sporting events.

Lori contacted the Dayton Area Chamber of Commerce for business start-up advice and was referred to Dayton SCORE. Lori and Yolanda subsequently attended all of Dayton SCORE's workshops, from which they gained the knowledge and confidence to move forward with the business concept. They did a web search for a trailer to use as their concession stand and found a willing seller of an ideal trailer in Kentucky, who not only agreed to a lease-to-own basis, but also delivered it and trained them in its operation. Lori learned that her neighbor had a potentially ideal location for rent for their stationary concession stand that was halfway between the towns of Eaton and West Alexandria. Lori and Yolanda spent a day at the site counting passing cars, and concluded that it was indeed a high traffic location. To be certain they were on the right path, they contacted **Ray Potter**, a veteran SCORE counselor who man's Dayton SCORE's Eaton branch. Ray has since become a trusted mentor to Lori and Yolanda.

They named their business "**Simply Dogs**", formed a Limited Liability Company, secured an

excellent supplier of Chicago-style all beef hot dogs, developed a business plan, and obtained a business loan to fund their start-up costs and working capital requirements.

On June 6, 2008, **Simply Dogs** opened its business for a day with a dry run, and received critiques from friends and interested people. The local newspaper took a ribbon-cutting photo and ran an article on the business on June 20. A grand opening was held the next day. Within two weeks the business began getting significant levels of repeat business.

Lori and Yolanda's marketing includes advertising banners supplied by their hot dog supplier, road-side placards and letter boards set out during the hours of operation, a web site that includes a location map, menu, contact information, and links to supporting events, custom decals on their personal vehicles, **Simply Dogs** T-shirts and aprons for use as uniforms and to be worn by friends, and local newspaper advertisements. They also have participated in some local fairs and festivals, and plan to do more. They are considering expanding their business into lunch delivery to factories in the area in the future.

The **Simply Dogs** story is an excellent example of the truism that a successful small business requires a viable and well tested business model, diligent homework, strong motivation and helpful counseling and mentoring assistance.

As Lori says: "Ray Potter and Dayton SCORE have been a great help in guiding us through the many steps in starting our business. We appreciate that help and intend to continue the relationship."

### DAYTON SCORE: Non-discrimination Policy

*Dayton SCORE services are provided without regard to race, color, national origin, gender, age and disability. Persons with disabilities may request reasonable (special) accommodations (with a two-week advance notice).*

*For special accommodations, please contact Brenda Arrington at the Dayton SCORE office: 937-225-2887.*

## Proud Moments (continued)

(From page 3)

Falls for the event to meet Laurie in person for the first time, to participate in the event, and give Laurie a nice check for SMILE. The event was a

great success, and SMILE's scholarship program is off and running.

For the 3<sup>rd</sup> year, the Columbus Office of the **Small Business Administration** has partnered with the **Dayton Urban League** to develop a "Small Business Development Series" to provide information for current and potential African American entrepreneurs. Dayton SCORE, along with the Ohio Department of Development's Division of Entrepreneurship & Small Business and Division of Minority Affairs, and other organizations, joined together to present 9 seminars on topics relevant to small businesses throughout 2008. On August 27, Dayton SCORE member and District Director of Southern Ohio's SCORE chapters, **Arnold Sandness**, conducted a Business Start-Up Basics" seminar at the Dayton Urban League for 18 current and aspiring entrepreneurs.



*SCORE counselor Arnold Sandness discusses business start-up basics at the 'Small Business Development Series' hosted at the Dayton Urban League.*

On the morning of Thursday, September 22, Miami County held a Business Open House at the Job Center Network in Troy. The purpose of the event was to have organizations that provide training and incentive programs for businesses meet with local businesses to discuss the resources and programs available to them. Dayton SCORE chair, Bob Halstead, and counselors Bill Dayton, Emerson Shank and John Soutar set up a booth and had a productive session meeting with many businesses that are prospective SCORE clients, and also meeting other business service providers (e.g., Edison Community College, Ohio Department of Development, Miami County Economic Development, etc.) to discuss possible collaborations to serve the Miami County small business community.



*SCORE counselors Emerson Shank (left) and Bill Dayton man the Dayton SCORE booth.*

## Fourth Quarter Workshops

Workshops for the 4th quarter are scheduled as shown below. There is no cost, but registration at the indicated telephone number is requested.

### Tuesday, October 7

**“Business Start-Up Basics”**  
Dayton Metro Library  
Wilmington-Stroop Branch  
3980 Wilmington Pike  
6:00 – 8:30 p.m.  
937-496-8966

**“Marketing for the Small Business”**  
Dayton Metro Library  
Northmont Branch  
333. W. National Rd., Englewood  
6:00 – 7:30 p.m.  
937-496-8950

### Wednesday, October 8

**“Business Start-Up Basics”**  
Kettering/Moraine/Oakwood Chamber  
2977 Far Hills Ave.  
3:00 – 5:00 p.m.  
937-299-3852

### Tuesday, October 14

**“Business Planning for the Small Company”**  
Dayton Metro Library  
Miami Township Branch  
2718 Lyons Rd., Miamisburg  
6:00 – 8:00 p.m.  
937-496-8944

### Wednesday, October 15

**“Marketing for the Small Business”**  
Dayton Metro Library  
Belmont Branch  
1041 Watervliet Ave.  
6:00 – 8:30 p.m.  
937-496-8938

### Tuesday, October 21

**“Business Start-Up Basics”**  
Greenville Library  
520 Sycamore Street, Greenville  
6:00 – 8:30 p.m.  
937-548-4998

### Wednesday, October 22

**“Marketing for the Small Business”**  
Kettering/Moraine/Oakwood Chamber  
2977 Far Hills Ave.  
3:00 – 5:00 p.m.  
937-299-3852

### Wednesday, October 22

**“Business Planning for the Small Company”**  
Dayton Metro Library  
Kettering-Moraine Branch  
3496 Far Hills Ave.  
6:00 – 8:30 p.m.  
937-496-8938

### Tuesday, October 28

**“Marketing for the Small Business”**  
Germantown Library  
51 North Plum Street, Germantown  
6:30 – 8:30 p.m.  
937-855-4001

### **“Small Business Accounting w/ Quickbooks”**

Dayton Metro Library  
Miami Township Branch  
2718 Lyons Rd., Miamisburg  
6:00 – 8:30 p.m.  
937-496-8944

### Tuesday, November 4

**“Business Start-Up Basics”**  
Dayton Metro Library  
Brookville Branch  
425 Rona Parkway Dr., Brookville  
6:00 – 8:30 p.m.  
937-496-8922

### Thursday, November 6

**“Business Start-Up Basics”**  
Dayton Metro Library  
Westwood Branch  
3207 Hoover Ave.  
6:00 – 8:30 p.m.  
937-496-8964

### **“Small Business Accounting w/ Quickbooks”**

Kettering/Moraine/Oakwood Chamber  
2977 Far Hills Ave.  
3:00 – 5:00 p.m.  
937-299-3852

### Wednesday, November 12

**“Business Planning for the Small Company”**  
Kettering/Moraine/Oakwood Chamber  
2977 Far Hills Ave.  
3:00 – 5:00 p.m.  
937-299-3852

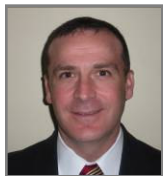
### July

The July meeting was held on the 23<sup>rd</sup> at The Patterson Homestead. The guest speaker was **Kevin Low**, a Business Financial Advisor with Schragger, Low & Associates, a financial advisory practice of Ameriprise Financial Services. Kevin focused his discussion on insurance as it pertains to small businesses. He first discussed the types of life insurance — from term or temporary insurance to various levels of permanent insurance, with differing levels of risk and return. He then turned to business protection planning and discussed Key Person Protection insurance to protect the business against the economic consequences caused by the loss of a key person. The business purchases a policy on each key employee, pays the premiums, and is the owner and beneficiary of the policies. He also briefly discussed the Buy-Sell Agreement that creates a legally binding contract for the future sale of the business. The agreement outlines the triggering events and conditions of the sale, establishes the means of determining the sale price, and provides a pre-established funding source, such as life insurance. Finally, Kevin discussed estate planning and the role of life insurance to help meet survivor needs, ensure fair treatment of heirs, and create liquidity for estate settlement expenses.



### August

The August meeting was held on the 27<sup>th</sup> at The Patterson Homestead. The guest speaker was **Rob Franks**, who manages the strategic pricing function at Cintas Corporation, the uniform and apparel firm. Rob's prior business experience was in marketing roles at Reynolds & Reynolds, NCR, and P&G. His topic was the University of Dayton's undergraduate Entrepreneurship



Program, in which he has taught one night per week for the past five years. For the last two years, the Princeton Review, the premier college ranking system, has ranked the program in the top five undergraduate entrepreneurship programs in the U.S. Rob indicated that UD business students must compete to enter the Entrepreneurship program through interviews and grade point average. Among the key aspects of the program are: (1) micro-business operations whereby students operate seven small businesses on campus, including UD-themed apparel and items, coffee shops, etc., (2) a business plan competition in which students plan and pitch a new venture for prize monies, and (3) a Capstone Program for seniors in which teams of 4 or 5 students are lined up with companies to conduct a consulting assignment under the guidance of an experienced mentor, and give a presentation to the companies at the end of the semester. Three Dayton SCORE members served as mentors to Capstone teams last year.

### September

The September meeting was held on the 24<sup>th</sup> at the NCR Country Club. The guest speaker was **Mary Irby-Jones**, Business Editor of the *Dayton Daily News*. She came to the DDN two years ago, with 18 years of newspaper experience, to assume this position and has led a major improvement in the business coverage of the paper. Together with a staff of five, Mary has focused on providing information of value to the local business community. A major accomplishment was the initiation last October of the monthly *Dayton B2B* magazine, which includes penetrating interviews of local business leaders that seeks their keys to success. The magazine, which is sent  
*(See page 8)*



## Chapter Meetings Roundup

(From page 7)

free to more than 7,000 Dayton area small businesses, is unique in the newspaper industry.

Another accomplishment is the development of the DaytonB2B.com website which, in addition to the latest business news, includes the ability for businesses to submit their press releases, upcoming events, and job openings for free posting on the site. Mary writes a column for each Sunday's newspaper on local small businesses, and indicated her desire to have SCORE suggest our client's businesses as topics for her column. Finally, Mary includes a listing of our upcoming workshops in both the Sunday newspaper and the monthly B2B magazine, which has helped improve our workshop attendance. Following the talk, **Arnold Sandness**, Southern Ohio



*From left: new officers are **John Glaser**, chairman; **Don Burke**, vice chairman; **John Houston**, secretary; and **Don Hoke**, treasurer.*

District Director for SCORE and Dayton SCORE member, inducted our chapter's new officers for fiscal year 2009, which began on October 1. The new officers are **John Glaser**, chairman; **Don Burke**, vice chairman; **John Houston**, secretary; and **Don Hoke**, treasurer. Fiscal year 2008 Chairman **Bob Halstead** was enthusiastically congratulated by all attendees for his excellent leadership during the past year. John Glaser described the key goals for his term which are contained in detail in the strategic plan that is in the final stage of development.

### Did You Know ?

#### The 25.8 million small businesses in the United States:

- Have generated 60 to 80 percent of the new jobs annually over the last decade
- Employ 50.6 percent of the country's private sector workforce
- Represent 97 percent of all the exporters of goods
- Represent 99.7 percent of all employer firms
- Generate a majority of the innovations that come from United States companies

## Working Toward Bags To Riches

Bonnie Orlins and Carol Kuntz have been close friends for over 20 years, having initially met at events in which their young children were participating. In 2005, now empty nesters, they decided to explore ideas for starting a business venture together. Both ladies are naturally creative, energetic and very optimistic, so trying out entrepreneurship was a natural for them.

Early on in their deliberations, Bonnie and Carol, upon advice from a friend, contacted Dayton SCORE and began a mentoring relationship with counselor John Houston. After thinking through a couple of business ideas that didn't measure up, they decided to pursue a business model involving specialty gift bags. The concept was to find market niches that large advertising specialties suppliers would not be targeting, and develop unique gift items featuring specialty bags that would be attractive to each market niche. Some of the market niche bags would be filled with useful items. Examples of some of their initial ideas were: (1) a bag for golfers containing ball markers, tees, and balls as gifts at golf outing



*From left: Bonnie Orlins, John Houston, and Carol Kuntz.*

fundraisers, (2) a bag for high school graduates going on to college containing a dry-erase board, power strip with surge protector, stapler, shower caddy, poster strips, Post-Its, highlighter and paper clips, and (3) a bag for new car purchasers, as a gift from the dealer, containing auto emergency items such as battery cables, tire pressure gauge, gloves, warning triangle, glow sticks and flashlight.

In late 2006, their market research included visiting an advertising specialties trade show in Las Vegas, where they checked out bag-related product offerings and made contacts with potential domestic and offshore suppliers. With the continued support of John Houston, Carol and Bonnie became convinced that their business model was viable, and launched their business, **My Bag Ladies**, in January of 2007, working out of their homes. Their primary market focus was a filled bag for teachers, as a gift from the school system, personalized with the logo of the school. They initiated major marketing initiatives, including the development of a Web site, [www.mybagladies.com](http://www.mybagladies.com), brochures and flyers, and a mass mailing to schools. Simultaneously, they made many calls in other markets, and began drafting a catalogue. Their hard work paid off with a few large sales to schools, and some sales in other markets.

At the end of 2007 they managed to show a small net profit, a

*(See page 10)*

## Success Story II (continued)

Bags to Riches  
(From page 9)

rarity for start-up businesses in their first year. Unfortunately, the early success of **My Bag Ladies** has not continued thus far in 2008. In several instances, large orders placed by schools in early 2008 were cancelled when spending freezes were imposed on the schools due to such economic factors as home foreclosures in the area and high gas prices for school buses. As a consequence, the business is operating at a loss this year, as are many small businesses coping with a weak economy.

Carol and Bonnie, however, are not quitters. They continue to believe in their business model and realize that they need to pursue market niches for which they can offer unique bag gifts and which, hopefully, are not overly sensitive to the state of the economy.

In addition, they are intent on refining the efficiency and cost-effectiveness of their marketing. They are working feverishly toward these ends. Don't bet against them! John Houston will continue to offer his mentoring assistance. As Bonnie said: "John has provided immense value to us, and he is always thinking of ways to help our business."

### Managing Through a Credit Crunch

Because of the current credit crunch, many of our Dayton SCORE clients can no longer rely on banks for financing to smooth out their cash flow shortages. So, in order to manage when unable to borrow, it is necessary to work harder and spend less. The following are some of the tactics we recommend to our clients for survival:

- Negotiate or switch suppliers for more favorable pricing and credit terms
- Rationalize suppliers to reduce administration costs
- Tighten or change credit terms for particular segments of customers
- Increase sales focus on customers with good credit history
- Offer prompt payment discounts
- Order inventory more or less frequently to smooth payment requirements
- Rationalize obsolete or slow moving inventory to convert to cash
- Focus sales toward faster moving items
- Defer capital expenditures until adequate cash resources are available
- Identify and defer or freeze discretionary spending

All small businesses should take a critical look at their cash flow cycle. When lenders make financing decisions, they will place great emphasis on a business's ability to manage its cash flow effectively.

**TOTAL SERVICES PERFORMANCE**

**FY 2008 vs. FY 2007**

<b>SERVICE TYPE</b>	<b>FY 2008</b>	<b>FY 2007</b>	<b>CHANGE %</b>
<b>Face-to-Face Sessions</b>			
New	413	510	-19.0
Follow-On	240	358	-33.0
<b>Total Face-to-Face</b>	<b>653</b>	<b>868</b>	<b>-24.8</b>
<b>Online Sessions</b>			
New	506	411	+23.1
Follow-On	676	414	+63.3
<b>Total Online</b>	<b>1,182</b>	<b>825</b>	<b>+43.3</b>
<b>Workshops</b>			
Number	47	46	+2.2
Attendees	562	572	-1.7
<b>Total Services</b>	<b>2,397</b>	<b>2,265</b>	<b>+5.8</b>

A key measure of Dayton SCORE’s performance on its mission to serve the small business community is the total number of services it performs, including face-to-face and online counseling sessions and workshop attendees. The above table compares our total services provided in fiscal year 2008, which ended on September 30, to those provided in fiscal 2007, and show that we grew our services by 5.8%.

As the numbers indicate, the increase was due to being able to more than offset the decline in face-to-face counseling sessions with an increase in online counseling. The face-to-face decline is of concern to us, and our strategic planning work will focus on turning this trend around. To a significant degree, however, the increase in online is due to many of our counselors accommodating their clients’ time by communicating with them via email rather than face-to-face.

As an aside, Dayton SCORE was informed during September that our total services have, for the first time, surpassed that of Columbus SCORE, a much larger chapter serving a much larger market. This is encouraging evidence that our marketing strategies and tactics, while in need of improvement, is clearly in the right direction.

**Dayton SCORE Client Satisfaction Report**  
**FISCAL YEAR 2008**

	<u>Average Score*</u>	<u>% 3 or 4</u>
You were treated courteously and professionally	1.14	1.59
Your issues/questions were addressed well	1.32	1.59
You and your counselor agreed on clear next steps	1.25	0
You were encouraged to return for further counseling	1.37	4.76

\* 1 = Strongly agree    2 = Agree    3 = Disagree    4 = Strongly disagree

During fiscal year 2008, which just ended, we continued to seek feedback from our counseling clients via a satisfaction survey as to how well we met their needs. The summary of the feedback received during the year is summarized above.

The summary clearly indicates that, on average, we received excellent results on each of the four questions. However, we are keenly interested whenever a client was disappointed (i.e., gave us a 3 or 4 score) on any of the four questions. We follow up with each such client to attempt to correct the deficiency.

**JOIN DAYTON SCORE**

**Small Business Counseling  
Local Training Workshops**

**We're looking for experienced business experts, professionals, owners and managers who are willing to volunteer their time and expertise to help Miami Valley small businesses start, prosper and grow. We'll train you.**

**Retirees are welcome.**

**Contact us and let's talk!**