

Business Plans Handbook

A COMPILATION
OF ACTUAL
BUSINESS PLANS
DEVELOPED BY
BUSINESSES
THROUGHOUT
NORTH
AMERICA

VOLUME

16

Business Plans Handbook

Business Plans

A COMPILATION
OF BUSINESS
PLANS
DEVELOPED BY
INDIVIDUALS
THROUGHOUT
NORTH
AMERICA

Handbook

VOLUME

16

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Detroit • New York • San Francisco • New Haven, Conn • Waterville, Maine • London

Business Plans Handbook, Volume 16

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Highlights

Business Plans Handbook, Volume 16 (BPH-16) is a collection of business plans compiled by entrepreneurs seeking funding for small businesses throughout North America. For those looking for examples of how to approach, structure, and compose their own business plans, *BPH-16* presents 20 sample plans, including plans for the following businesses:

- Automated Teller Machines (ATMs)
- Bed and Breakfast
- Beekeeping Business
- Car Wash and Car Detailing Business
- Counseling Practice
- Custom Carpentry Shop
- Day Camp Organizer
- Diner
- Domestic Services Provider
- Energy Efficiency Auditing Firm
- Gift Shop
- Home Organization Service
- House Cleaning
- Ice Cream Parlor
- Nature Photography Business
- Online Party-Planning Company
- Organic Cleaning Supplies
- Physical Therapy Practice
- Stable
- Wine Storage

FEATURES AND BENEFITS

BPH-16 offers many features not provided by other business planning references including:

- Twenty business plans, each of which represent an attempt at clarifying (for themselves and others) the reasons that the business should exist or expand and why a lender should fund the enterprise.
- Two fictional plans that are used by business counselors at a prominent small business development organization as examples for their clients. (You will find these in the Business Plan Template Appendix.)
- A directory section that includes: listings for venture capital and finance companies, which specialize in funding start-up and second-stage small business ventures, and a comprehensive

HIGHLIGHTS

listing of Service Corps of Retired Executives (SCORE) offices. In addition, the Appendix also contains updated listings of all Small Business Development Centers (SBDCs); associations of interest to entrepreneurs; Small Business Administration (SBA) Regional Offices; and consultants specializing in small business planning and advice. It is strongly advised that you consult supporting organizations while planning your business, as they can provide a wealth of useful information.

- A Small Business Term Glossary to help you decipher the sometimes confusing terminology used by lenders and others in the financial and small business communities.
- A cumulative index, outlining each plan profiled in the complete Business Plans Handbook series.
- A Business Plan Template which serves as a model to help you construct your own business plan. This generic outline lists all the essential elements of a complete business plan and their components, including the Summary, Business History and Industry Outlook, Market Examination, Competition, Marketing, Administration and Management, Financial Information, and other key sections. Use this guide as a starting point for compiling your plan.
- Extensive financial documentation required to solicit funding from small business lenders. You will find examples of: Cash Flows, Balance Sheets, Income Projections, and other financial information included with the textual portions of the plan.

Introduction

Perhaps the most important aspect of business planning is simply doing it. More and more business owners are beginning to compile business plans even if they don't need a bank loan. Others discover the value of planning when they must provide a business plan for the bank. The sheer act of putting thoughts on paper seems to clarify priorities and provide focus. Sometimes business owners completely change strategies when compiling their plan, deciding on a different product mix or advertising scheme after finding that their assumptions were incorrect. This kind of healthy thinking and re-thinking via business planning is becoming the norm. The editors of *Business Plans Handbook, Volume 16 (BPH-16)* sincerely hope that this latest addition to the series is a helpful tool in the successful completion of your business plan, no matter what the reason for creating it.

This sixteenth volume, like each volume in the series, offers business plans used and created by real people. *BPH-16* provides 20 business plans. The business and personal names and addresses and general locations have been changed to protect the privacy of the plan authors.

NEW BUSINESS OPPORTUNITIES

As in other volumes in the series, *BPH-16* finds entrepreneurs engaged in a wide variety of creative endeavors. Examples include a proposal for automated teller machines, bed and breakfast, beekeeping business, and a car wash and car detailing business. In addition, several other plans are provided, including a counseling practice, custom carpentry shop, day camp organizer, diner, domestic services provider, and physical therapy practice, among others.

Comprehensive financial documentation has become increasingly important as today's entrepreneurs compete for the finite resources of business lenders. Our plans illustrate the financial data generally required of loan applicants, including Income Statements, Financial Projections, Cash Flows, and Balance Sheets.

ENHANCED APPENDIXES

In an effort to provide the most relevant and valuable information for our readers, we have updated the coverage of small business resources. For instance, you will find: a directory section, which includes listings of all of the Service Corps of Retired Executives (SCORE) offices; an informative glossary, which includes small business terms; and a cumulative index, outlining each plan profiled in the complete *Business Plans Handbook* series. In addition we have updated the list of Small Business Development Centers (SBDCs); Small Business Administration Regional Offices; venture capital and finance companies, which specialize in funding start-up and second-stage small business enterprises; associations of interest to entrepreneurs; and consultants, specializing in small business advice and planning. For your reference, we have also reprinted the business plan template, which provides a comprehensive overview of the essential components of a business plan and two fictional plans used by small business counselors.

INTRODUCTION

SERIES INFORMATION

If you already have the first fifteen volumes of *BPH*, with this sixteenth volume, you will now have a collection of over 340 business plans (not including the one updated plan in the second volume, whose original appeared in the first, or the two fictional plans in the Business Plan Template Appendix section of the second, third, fourth, fifth, sixth, and seventh volumes); contact information for hundreds of organizations and agencies offering business expertise; a helpful business plan template; more than 1,500 citations to valuable small business development material; and a comprehensive glossary of terms to help the business planner navigate the sometimes confusing language of entrepreneurship.

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- Kari Lucke

COMMENTS WELCOME

Your comments on *Business Plans Handbook* are appreciated. Please direct all correspondence, suggestions for future volumes of *BPH*, and other recommendations to the following:

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Automated Teller Machines (ATMs)

Quick Cash Services

22 Bridge Rd.
Union City, New Jersey 07087

Laura Becker

Quick Cash Services will take advantage of the opportunity to supply ATM machines to areas that have few bank-owned ATM machines.

BUSINESS OVERVIEW

Mission

Quick Cash Services will take advantage of the opportunity to supply ATM machines to areas that have few bank-owned ATM machines. This includes placing ATM machines in convenience stores, supermarkets, and gas stations. The main objective will be to find locations that are under-banked (not served well by the banking community) and meet that demographics' needs for cash.

Objectives

Quick Cash Services' objective is to build a large portfolio of independently-owned ATM machines across the New York, New Jersey, and the Connecticut tri-state area. The company will continue to place ATM machines in under-banked urban areas, as well as other areas where there are few bank-owned ATM machines.

Business Strategy

ATM machines can be placed in high traffic locations such as convenience stores, supermarkets and gas stations. In addition, deals can be made with merchants to locate machines in other types of stores.

“Of the approximately 395,000 ATMs operating in the U.S. today, two-thirds are located in “off-premise” locations from financial institutions, mostly at merchants. About three-fourths of these off-premise ATMs (73 percent) are not bank-owned or branded [i.e., affiliated with a particular bank]. Such networks of ATM installations are due to independent sales organizations (ISOs) that market, install and manage machines to help merchants meet consumer needs for cash. Dispensing and incoming interchange fees are shared between the ISO’s sponsoring bank, ATM processor (or “driver”), the ISO and the merchant. Approximately 27 million ATM transactions occur everyday.”

EXECUTIVE SUMMARY

The independently-owned ATM machine business focuses on building a portfolio of machines that can be placed in strategic high foot-traffic locations. Revenue from the business is generated by charging a

AUTOMATED TELLER MACHINES (ATMs)

transaction fee when cash is dispensed from the machine. Usually the transaction fee, also known as the “surcharge” fee, is a fixed fee which ranges from \$2 to \$3 dollars per transaction. The smaller the cash withdrawal, the higher the percent return per transaction. This means that if two people withdraw cash from the same machine, one withdraws \$20 dollars and the other withdraws \$100 dollars, the person who withdraws \$100 will pay a lower percentage transaction fee to withdraw cash ($\$2 / \$20 = 10$ percent versus $\$2 / \$100 = 1$ percent). The larger the number of transactions, the more profitable the business becomes.

Since many bank-owned ATM machines offer their clients no fee transactions, it is important to pick locations that do not have a high number of bank ATM machines in the area. ATM machines can be purchased or leased and they require a merchant data processor to assist in processing bank card transactions. The industry is very much tied to cash. As new forms of payment continue to grow within the United States economy (for example debit card transactions), the need for cash will diminish. As long as people continue to need cash for their day to day lives, the ATM business will continue to flourish.

Here is a case study example of an ATM machine that is located in a busy sports bar in an urban area.

Case Study: ATM in a sports bar within a blue-collar metropolitan area

This ATM was installed in April 2006 and has been operating successfully since that time. The ATM owner does not pay for the phone line charge and pays the location owner a portion of the surcharge income.

Start up costs	
\$3,465	Initial ATM cost
\$ 500	Locator cost (amount paid to a professional salesperson for the location)
\$ 100	Phone line installation (line is shared with location)
\$4,065	Total start up costs

Year	# Transactions	Gross revenue	Startup	Expenses	Annual net profit
2006 (partial)	3,162	\$ 6,324	\$4,065	\$3,162	(\$ 903)
2007	4,985	\$12,462		\$6,231	\$5,431
2008	4,253	\$10,632		\$5,316	\$5,016

Business Strategy

Quick Cash Services is an ATM provider for locations in urban and suburban areas with fairly dense populations. Each location will have relatively high day-to-day foot traffic. ATM machines are purchased or leased by Quick Cash Services and then installed in a supermarket, a convenience store, a gas station, or on the street. The business develops strong relationships with the owners of the locations where the ATM machines reside. The relationship is viewed as a partnership arrangement in which Quick Cash Services pays a small percent of the net profit from each machine to the location owner in exchange for a fixed rent price and a secure location.

START-UP DETAILS

New ATM machines can be purchased for between \$3,000 to \$6,000 depending on the model according to “How to Advice.com” and Franklin ATM.

Leasing options are also available and monthly payments can range from between \$70 to \$110 per month.

Servicing the ATM machines is the responsibility of the business as well. The business owner will need to select an independent sales organization (ISO) to process withdrawal transactions. The National Association of ATM ISOs and Operators will have lists of ISOs. The business owner will need to interview a number of companies and select an ISO to contract with (contracts are usually from one to

several years). Setting up an account with a merchant service provider once selected usually takes approximately two weeks once the application is complete.

Quick Cash Services has a merchant account with First Data Corporation. The merchant provider has a relationship with the business' bank. Prior to setting up a merchant account, the business owner will need to set up a business account at a bank and discuss the type of the account with the bank and the accountant.

The business owner will also need to service the ATM machines on an ongoing basis including: regularly adding cash, fixing mechanical problems, and fixing software problems. A toll-free number is provided on all machines for customer service issues.

Owning and Operating an ATM Machine in a Merchant Store (either store-owned machine or placed in store by independent owner)

Basic Questions and Answers on Owning and Operating ATM Machines as a Store Merchant.

Benefits of having an ATM in your business or location

- Allows your customers access to their available cash from their debit, bank and credit cards.
- Keeps your customers in-house so they don't leave your location to get cash from a different ATM nearby.
- Increases retail sales by up to 50 percent of the amount withdrawn from your ATM.
- Reduces or eliminates the need to accept checks.
- Reduces credit card usage and credit card fees and expenses.
- Generates store traffic from walk-by traffic.
- Increases your customer satisfaction and loyalty.
- Free processing/no fees.
- Best of all you will receive surcharge revenue for every transaction.

How much revenue can you expect to generate from an ATM placement?

That generally depends on the amount of foot traffic your location has on a daily basis. The rule of thumb goes like this. 3 percent – 5 percent of the foot traffic that actually sees the ATM machine will use the ATM. So let's figure that you have a total of 300 people a day coming through your doors, and let's say that you are charging a \$2.25 surcharge per valid withdrawal. If you take the middle road that 4 percent of the people that see the ATM machine will use it, you can count on your new automated teller machine to generate you a minimum of 360 transactions per month at \$2.25 per valid withdrawal. That comes out to \$810 per month or a total of \$9,720 per year. All of that from one ATM machine at one location.

How secure are ATM machines from robbery?

ATM machines are broken down into two different types of ATM classifications:

Level 1 armored ATM: Level 1 ATMs are used primarily as outdoor ATMs, such as outdoor entertainment districts, outdoor flea markets, outdoor concert and events, etc.

Non-armored ATMs: Non-armored ATMs are used primarily for indoor locations that are closed to the public when employees are not present. (i.e. indoor malls, movie theaters, night clubs, restaurants, bars, etc.) Good examples of non-armored ATMs are the Triton 9100 ATM and the Tranax Mini Bank 1500 ATM.

Can I co-brand my ATM with my company/merchant name?

If the ATM machine is owned entirely by you (or if it's in the agreement with the owner), then yes you can.

MARKET ANALYSIS

The industry as a whole is a cash flow industry. Owners of ATM machines are looking for large numbers of transactions to return a robust return on capital. This means that for every dollar that is invested, the owner wants their original principal returned plus interest. The greater the turnover of capital, due to transactions, the greater the return on investment will be to the owner of the ATM machine. Most merchant service providers will credit the machines owner's account with the original principal plus the transaction fee within three business days. The fees for the merchant provider are generally debited from the ATM machines owners account on the fifth business day of the following month.

Currently, the ATM industry is in a relatively slow growth phase. There are several reasons for the slowdown in growth. First, there has been growth in the number of ATMs located outside of banks over the last decade. The average number of transactions generated per machine declined by 5 percent in 2005.

Second, there is growth in the popularity of surcharge-free networks in which banks/financial institutions agree not to charge members of various networks.

Third, there has been growth in the debit card sector. Debit cards can now be used in more and more retail operations which makes the need for cash on hand lower.

The early response in the industry was consolidation. Smaller players were being sold to medium and large-sized ATM fleet owners. Many ATM ISOs are looking for alternatives though. There has also been a lot of discussion about using the ATM machines for purposes other than simply dispensing cash, such as selling gift cards. That is still being looked at for potential opportunities as well as check imaging (depositing checks electronically without envelopes). In the near term the most promising opportunity for ATM ISOs is co-branding.

Co-branding is when ATM ISOs partner with financial institutions/banks. "The number one topic in ATMs these days is ATM co-branding," says Melissa Fox, a consultant with Boston-based Dove Consulting, a unit of Hitachi Consulting Corp. Fox recently completed a study on new business models for ATM deployment.

Co-branding occurs when a bank pays an ATM ISO to use the bank's brand on an ATM. The bank's customers can use the ISO-owned ATM without paying surcharges. To compensate the ISO for the loss of the surcharge and the interchange revenue from transactions made by bank's customers, the bank pays the ISO a monthly fee based on a number of factors, including the number of cards and machines in the region and the volume of transactions.

The bottom line is that, co-branding aside, there are still opportunities for ISOs in the under-banked areas of the country. These areas serve less affluent individuals who still deal primarily with cash. Their need for cash will continue to grow and therefore servicing this demographic is a strong niche.

There are other new revenue ideas as well, including using ATM machines to dispense gift cards. Better ATM Services offers technology to enable ATMs to dispense prepaid gift cards through the ATM cash tray. The gift card idea is in the early development stages and has not seen a lot of traction yet within the industry.

Global vs. Domestic Markets

The total size of the ATM machine business globally is 1.5 million machines as of 2006 according to ATMIA (Automated Teller Machine Information Association).

Growth in North America has been slowing while growth of machines in Asia has been increasing. The opportunity within the tri-state area would be to develop a portfolio of a few hundred ATM machines. The key to a successful ATM business is finding high traffic locations to place your machines. Locations for the machines are one of the highest barriers to entry. There are opportunities to purchase used machines and lease machines that will allow someone to begin the business with as little as \$5,000. The initial investment will be

used to either purchase or lease machines' as well as money to be used in the ATM machine. If you have a strong credit rating, your bank might lend you the capital you need to place cash in the ATM machine. If this is not an option, your initial investment will be the cash need to help your business function.

"In the tight business market that ATMs have become, managing your costs has become imperative," says John Clatworthy, Vice President, Sales and Marketing, Cash Connect. Installing the right type of ATM in the right location also should be a consideration, says Clatworthy. It doesn't make sense, for instance, to install a high-priced, sophisticated Diebold or NCR machine in a bowling alley. And for high-traffic locations, it makes sense to use an ATM with a large cash cassette so it won't have to be replenished.

Location, location, location

Finding the right location is probably the most important component of the business. The business owner will need to spend a lot of time investigating differing locations and meeting with merchants to find the right fit.

Franklin ATM has devised a statistical model that identifies predicted transactions by type of location.

Category	Variables analyzed	Predicted transaction range
Bars	12	50–800 per month
Gas stations	8	120–700 per month
Office buildings	6	50–400 per month
Convenience stores	6	80–600 per month
Bingo halls	in development	150–250 per month

COMPETITION

The competition within the ATM business is relatively strong. Most ATM machines will offer the same types of products and services. Quick Cash Services offers a machine that allows its clients to withdraw cash and check balances. Machines owned by banks will also allow clients to deposit money if the client has an account with that banking company. Prices for withdrawals of cash range from \$1 dollar per transaction to as high as \$3 dollars per transaction. Quick Cash Services has slightly different prices depending on the area where the ATM is situated and how many other ATM machines are in close vicinity. Machines that are generally the only ATM within a five block radius have transaction prices at \$3, while machines that are within a close proximity to other ATMs are priced closer to \$2 per transaction.

The largest ISO in the industry is Cardtronics, based in Houston, TX. Cardtronics operates the largest ATM network in the world with over 32,000 ATMs including significant networks in the United Kingdom and Mexico. Cardtronics has relationships with businesses such as 7-Eleven, Target, Walgreen's, CVS, Duane Reade, ExxonMobil and Chevron.

Cardtronics has jumped into the co-branding business described above by developing relationships with major financial institutions including J.P. Morgan Chase, PNC Financial Services Group Inc., HSBC Bank USA N.A., and Huntington Bancshares Inc.

According to a study done by Dove Consulting, 38 percent of ATM ISOs surveyed have at least one co-branding deal in place with a financial institution. Another 24 percent of ISOs are actively pursuing a co-branding agreement. Only 5 percent of ISOs surveyed said they were not interested in co-branding at all.

MARKETING & SALES

The business marketing strategy is to make sure the customers that frequent the supermarket or convenient store are aware that our services are available. The owner of the ATM machines should partner with the host locations to place advertisements inside and outside of their establishment to

AUTOMATED TELLER MACHINES (ATMs)

make customers aware of the ATM machine. This strategy has proven successful in convenient stores, gas stations and supermarkets. The costs of advertising within host locations are minor and in some cases the price is picked up by the host location.

OPERATIONS

Quick Cash Services is a family-owned and operated business. The business installs the machines, sets up the internet connections, and services the machines with cash on a regular basis. The ATM machines are connected to software which enables us to monitor their current cash balance, as well as alerting us if there is a mechanical problem.

Adding cash to the machines is something that the business owner can do on their own, by withdrawing money from the bank on that day. Machines are usually filled with approximately \$5,000 in ten and twenty dollar bills. This will usually last for about a week to ten days depending on the traffic in the location. Keep in mind that there is sometimes a lag of up to three business days before the merchant service provider replaces the cash withdrawn from the ATM machine into the business bank account. The business owner should have \$2,000 of reserve cash available for servicing at any time.

There is an 800 customer service phone number on every ATM machine. Usually calls are due to mechanical failures such as jammed cash or cash that will not dispense.

There is an alternative to withdrawing and loading the cash into the ATM machine as the business owner. There are a number of companies that offer secure cash loading services, as well as ATM machine maintenance. According to Brinks, they will handle all the operations of your ATM services for a percentage of the receipts. This percentage runs between 40–60 percent of the gross revenues—this is a good option for those that own many, many machines producing significant revenue.

There are also companies that provide financing for cash loads. For instance, ATM Business “rents” funds to ATM operators in maximum advances of one load per ATM (about \$8,000 to \$10,000) at an interest rate of prime plus 3 percent.

For the business owner who wants an ATM machine without managing its operation, there are companies that will provide comprehensive management services. NationalLink has a complete turn-key placement program; all you need to do is supply space and power, and NationalLink will do the rest. Under this program, the business owner receives a portion of the surcharge.

Fees

There are two types of fees that ATM owners receive. The surcharge (an ATM “usage” charge to customer withdrawing cash); and the interchange fee which is a fee the bank pays in part to the ATM owner and the processing network for each successful transaction.

A regular cash dispensing ATM machine collects “interchange” fees for each successful transaction it performs. Banks charge for using a non-bank ATM because the bank has to pay an “interchange fee”—typically about fifty cents—to the ATM owner, to cover its costs of providing and maintaining the ATM. (There’s also a separate, smaller fee that goes to the ATM network.) The interchange fee is designed to cover the costs of operating the ATM, but it’s only an estimate, so low-volume ATMs may end up losing money, while high-volume ATMs can turn a large profit, even without surcharges.

Therefore, the interchange is a fee that the cardholder’s issuing bank pays to the network and ATM owners to cover processing costs. The networks and ATM owners keep a portion to cover their cost of providing network access into cardholder’s banks. Without this service, there would be no way to get approval codes for transactions because banks don’t just let anyone connect to their system. ATM business operators must be connected with a processing network who collects and distributes the transaction fees to the bank, the ATM owner and to the processing company.

Then, the processor keeps a portion of this money for administration costs, and shares a portion of it with their ISO, or distributor that setup the merchant location for service. This interchange does not come out of the surcharge, therefore the machine owner normally keeps 100 percent of the surcharge amount he collects on his machine because the processing is paid for by the interchange fee.

Interchange fees on card transactions amount to over \$7.9 billion for ATM cash withdrawals.

There are two types of customer charges: the surcharge and the foreign fee. The surcharge fee may be imposed by the ATM owner (the “deployer” or Independent Sales Organization) and will be charged to the consumer using the machine. The foreign fee or transaction fee is a fee charged by the card issuer (financial institution, stored value provider) to the consumer for conducting a transaction outside of their network of machines in the case of a financial institution.

Equipment

The equipment needed to handle the operations of the business includes the following:

- ATM Machines
- Merchant Services Software
- Computer
- Ethernet Internet Connections

ATM Manufacturers

- **Tranax ATM Manufacturer:** Founded in 1986, Tranax is a leading innovator of retail ATM and self-service technology, serving the retail markets. Tranax has sold and supported more than 100,000 ATMs and self-service terminals throughout North America. Since 2006, Tranax started its own manufacturing, and has shipped over 20,000 ATM and self-service terminals. Tranax, headquartered in Hayward, California, became an independent operating company of Eltna Group in August 2008.
- **Triton ATM Manufacturer:** Triton is a major provider of off-premise ATMs and ATM management software globally. Triton ATMs are made in the USA.
- **WRG ATM Manufacturer:** WRG was founded in 1989 as a coin operated music and game operator.
- **Tidel ATM Manufacturer:** Tidel began in 1978 as part of the Southland Corporation (now known as 7-Eleven, Inc.) by inventing a robbery deterrent product that has become familiar to retail store operators everywhere—the Timed Access Cash Controller (TACC). Today there are over 250,000 TACCs working in retail locations throughout the world. In 1992, Tidel made history once again by introducing dial-up ATM technology to the commercial marketplace. Tidel set the standard for low-cost, high-reliability ATM performance and expanded the product line to include scalable ATMs and multimedia point-of-sale kiosks that could dispense everything from cash to stamps to event tickets. The success of Tidel’s ATM platform didn’t go without notice in the marketplace and among the larger players in the ATM world. As a result, Tidel and NCR Corporation entered into an asset purchase agreement in 2006 where Tidel sold all of its ATM products to NCR EasyPoint, LLC. Tidel originally released the Sentinel cash management system in 2002. This new product represented the next revolution in intelligent cash management, providing a host of features designed to provide users with real-time cash accountability. The Sentinel product line continues to move forward with its scalable platform that can incorporate the newest advances in cash management technology and unique user-specific features and peripherals. Tidel Engineering L.P. is a wholly owned subsidiary of Sentinel Technologies, Inc., a private holding company.
- **Diebold ATM Manufacturer:** For 150 years, Diebold has brought together a combination of innovation, expertise and quality service to become a global leader in providing integrated self-service, security systems and services. Headquartered in Canton, Ohio, Diebold employs more than

AUTOMATED TELLER MACHINES (ATMs)

17,000 employees, with representation in more than 90 countries worldwide. In 2008, Diebold reported total revenue of \$3.2 billion. Diebold is publicly traded on the New York Stock Exchange.

- **Hyosung–Nautilus ATM Manufacturer:** With over 27 years of experience in the industry, Nautilus Hyosung has developed proven technologies to help customers achieve greater effectiveness.

Hours of Operation

The business hours for the ATM business are flexible, but require a significant amount of time. Travel time between locations is a factor. Quick Cash Services uses the early morning hours to fill ATM machines with cash. Withdrawals from banks for cash to be loaded into ATM machines are generally done in the afternoon. If a maintenance call needs to be made, it is usually done in the morning, but could come at any time during the day.

This business can be run on a part-time basis with only a few machines. Staffing requirements will vary depending upon the number of machines deployed. One person can handle several machines, but if a larger network of machines is established, more personnel will be needed. Staffing also will vary depending on what part of the business is done by the owner versus outsourcing.

Professional Support

Initially there will be a need for legal advice when setting up the company that will conduct the business. This can be accomplished without a lawyer, but there are a number of nuances and some legal advice is recommended. There will likely always be a need for an accountant, since the number of transactions and the multiple types of taxes will be fairly complex.

Insurance

There are multiple types of insurance that are needed to run an efficient ATM business. The owner should purchase liability insurance. Kiosk specific insurance will run approximately \$495 dollars per machine for \$1 million dollars of liability, according to Arizona Central Insurance Company.

An owner can also purchase property insurance that runs approximately \$500 per \$10,000 of damage depending on the location of the machine. Cash can also be insured but rates can run as high as \$1,000 per \$10,000. Most ATM machine vendors self-insure their cash and keep amounts of less than \$10,000 in a machine.

FINANCIAL ANALYSIS

	Year 1**	Year 2***	Year 3****
Revenue*	\$29,200.00	\$87,600.00	\$160,600.00
Expenses			
Purchases	\$12,000.00	\$24,000.00	\$ 30,000.00
Merchant service	\$ 730.00	\$ 2,190.00	\$ 4,015.00
Insurance liability	\$ 1,980.00	\$ 5,940.00	\$ 10,890.00
Property	\$ 2,000.00	\$ 6,000.00	\$ 11,000.00
Internet	\$ 2,400.00	\$ 7,200.00	\$ 13,200.00
Rent	\$ 2,847.00	\$ 8,541.00	\$ 15,658.50
Accounting	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00
Legal	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00
Net income	\$ 3,243.00	\$ 29,729.00	\$ 71,836.50

Assumptions:

**Year 1 assumes 4 ATM machines purchased

***Year 2 assumes 8 ATM machines purchased

****Year 3 assumes 10 ATM machines purchased

ATM machines are assumed to cost \$3,000

Merchant Service takes approximately 5 cents per transaction.

Year 1 (10 transactions per day *5 cents *365 days *4 machines).

Rent is the amount an owner would pay a host location.

*Revenue is calculated by estimating the average transaction at \$50, the average withdrawn amount per day (\$500), and multiplying the transaction fee which is \$2. ($\$500 / \$50 * \$2 = \20). This number is then multiplied by the number of days in a year and the number of ATM machines.

Bed and Breakfast

Rocheport Bed and Breakfast

123 Main St.
Rocheport, Missouri 65279

Kari Lucke

Olivia and Stan Jordan propose the opening of a luxurious yet competitively priced bed and breakfast inn in the historic town of Rocheport, Missouri.

EXECUTIVE SUMMARY

Olivia and Stan Jordan propose the opening of a new bed and breakfast inn in the historic town of Rocheport, Missouri. In order to stand out among other bed and breakfasts (B&Bs) in the area, the Jordans plan to make the Rocheport B&B the best and most luxurious while remaining competitive in terms of rates. They are able to do this based on the fact that they will do most of the remodeling work themselves, as well as all of the maintenance and service necessary for operation of the business. Olivia has a B.S. in culinary arts and thus is capable of producing outstanding meals, which is an extremely important aspect of a B&B. Stan has been a building contractor for 20 years and has the knowledge and skills to do most of the remodeling work as well as any ongoing maintenance. The Jordans aim is to provide a new place of rest and relaxation for residents from around the state and beyond.

Business Overview

A bed and breakfast inn is a small lodging establishment, usually a private home, that offers private bedrooms for rent; owners supply breakfast to their guests on the morning of their stay. B&Bs normally offer rooms with private bathrooms and/or a suite of rooms that share a bathroom. Breakfast is usually served in a dining room or the guests' rooms, and quality and presentation of the food is one of the key factors that distinguish the best B&Bs. Decor is also important; many B&Bs are historic buildings and incorporate Victorian or other historical decor and furnishings. Most owners live in the residence and manage the business themselves, although some may hire outside workers to clean the guest rooms. B&B owners must be friendly and willing to host a variety of people in their homes on an ongoing basis. Leisure travel dominates this sector of the inn-keeping business, attracting in particular guests who enjoy the cultural, historic, and unique aspects of B&Bs.

INDUSTRY AND MARKET

Industry Analysis

B&Bs represent a \$3.4 billion industry, according to the Professional Association of Innkeepers International (PAII), and the industry is still growing. Whereas there were only 1,000 B&Bs in the United States

BED AND BREAKFAST

serving about 1 million guests in 1990, by 2008 there were more than 20,000 serving over 50 million guests annually. According to a May 5, 2009, Time magazine article, “Americans have a wide array of lodgings to choose from when they take a vacation...Yet more and more people are flocking to bed-and-breakfast inns.” As life becomes more complicated and Americans continue to search for ways to “get away from it all,” B&Bs will continue to gain in popularity.

Market Analysis

The market for the Rocheport B&B consists of couples and individuals in the nearby town of Columbia, Missouri (population 94,000), as well as surrounding areas. Because Rocheport is located in the middle of the state, the metro areas of St. Louis (population 2.8 million) and Kansas City (population 2 million), both of which are a two-hour drive from Rocheport, are also considered important markets.

According to a Michigan State University study, most visitors to B&Bs are middle-aged, well-educated professionals in moderately high income brackets. About two-thirds of guests are couples. Eighty-two percent of the people surveyed indicated they were married, and about half had children at home. Newlyweds and empty-nesters accounted for a smaller portion of B&B guests.

Competition

Although there are three other B&Bs in Rocheport—Yates House B&B, School House B&B, and Amber House B&B—there are plenty of customers to go around, so to speak. The existing B&Bs are often hard to reserve, especially in the summer, due to high demand. Rocheport B&B may pick up those visitors who cannot get a reservation elsewhere, and then once the guests experience the service and accommodations the Jordans offer, it is highly likely that these people will come back as returning guests. Also, the fact that the Rocheport B&B is the village’s newest inn should draw travelers who are interested in sampling a new place or who are attracted to new experiences and ventures.

PERSONNEL

Management

Olivia and Stan Jordan will manage the business on a day-to-day basis. Stan will perform all routine maintenance on the house and grounds, and Olivia will do all the cooking and cleaning. With Olivia’s degree and experience with cooking, she will be able to plan and create extraordinary and creative breakfasts, which is a vital part of the B&B experience.

Professional and Advisory Support

The Jordans plan to join Bed & Breakfast Inns of Missouri (BBIM), which hosts an annual conference, provides a weekly state-specific newsletter on happenings in the industry, and manages an online forum of others in the business. Member inns can use the BBIM logo on marketing materials, showing that they have been inspected and approved by a reputable agency. The inspection and application fee is \$100. BBIM also provides opportunities for free online marketing, including a listing on the BBIM site, which includes a link to the individual inn’s web site and a variety of ways to search for inns, such as location, specialty, or route; gift certificates that are good only at BBIM inns; and a frequent guest program.

STRATEGIES

Business Strategy

To the Jordans, people who stay at the Rocheport B&B are houseguests, not customers. The Jordans’ motivation to operate a B&B is based on their desire to meet new people and provide travelers and

guests with a unique and enjoyable experience, as well as to use their skills and talents in a positive way. It is this philosophy that will make the Rocheport B&B a success. In this business, those who are in it for the money will not be successful, as they do not have the underlying enthusiasm or drive to provide what is essential to any good B&B: an interest in people and a willingness and desire to serve them well. However, those who do have this passion for interacting and serving other people—such as the Jordans—will accomplish and exceed their business goals as a result of their underlying motivations.

Growth Strategy

The most effective form of advertising for B&Bs, according to PAII, is word of mouth. The idea is that once guests experience the Rocheport B&B, they will tell others about it, and new business will be generated. In addition, online reviews have become a key factor in the industry. At such sites as BedandBreakfast.com, users rate inns they have visited based on guest rooms, service, value, cleanliness, and dining. A 2009 ComCore study showed that 25 percent of B&B guests surveyed viewed online reviews before deciding which B&B to visit, and 75 percent of those stated that the reviews significantly impacted their decision.

As the Jordans welcome more guests, their reputation as an excellent B&B in the Rocheport area will grow, due to both word-of-mouth promotion and positive online reviews. Such “free” marketing will bring new guests to their inn, and the Jordans can continue to build their client base. According to Harold Alexander of the University of Minnesota Extension as well as many others, “It’s not unusual for guests to return again and again to favorite bed and breakfast...and develop long-lasting friendships with the owners.”

PRODUCTS AND SERVICES

Description

The Rocheport Bed & Breakfast is located in Rocheport, Missouri, on the Missouri River. The home was built in 1915 and is listed on the National Register of Historic Places. With some moderate remodeling, the Rocheport B&B will become a four-bedroom inn. Each guest room will have its own private bathroom, and breakfast will be served in the main-level dining room or on the large, shaded, wood deck at the back of the house, depending on weather conditions.

The goal of the Rocheport B&B is to provide a quiet, relaxing, and enjoyable place to stay for guests looking for a romantic weekend away, a place to relax after a long day of shopping or on the trail, or just some “down time” away from the hustle and bustle of everyday life. The inn is within walking distance of several restaurants and the Katy Trail. The Katy Trail, originally part of the Missouri-Kansas-Texas rail line, is the longest state park in the country and a very popular destination for bicyclists as well as hikers. Rocheport is also home to Les Bourgeois Winery and several unique shops and antique stores.

Unique Features/Niche

The Rocheport B&B will stand out as the most accommodating and luxurious B&B in Rocheport. In addition to the standard B&B fare for upscale inns, such as exquisite decor, king-sized beds, luxurious bedding, private baths with showers, Wi-Fi, TV/DVD, radio/CD player, and refrigerator with complimentary beverages, the Jordans’ inn will also provide the following amenities: a complimentary bottle of wine at arrival; homemade chocolate chip cookies in the afternoon; 24-hour coffee and tea; spa robes for all guests; free bike rental; a large library of both books and DVDs; and free shuttle services to village attractions. In addition, the inn will feature a multi-level wooden deck off the back of the house with tables, cushioned chairs, and a fire pit; an eight-person hot tub located on the bottom-level deck; and a two-person hammock under maple trees in the backyard. Every detail in the accommodations and surroundings, from the crystal chandeliers in the bedrooms to the c.1870 walnut table with seating for 10 in the dining room, will reflect the highest quality.

BED AND BREAKFAST

In the B&B industry, the quality of the hosts is also vital to an inn's success. Olivia and Stan both have an outgoing nature, never-ending energy, and a flare for conversation—characteristics that are critical to making guests feel instantly at ease and welcome.

Pricing

Room rates at the Rocheport B&B will be on par with the average rate charged by the other inns in the village. For Amber House, rates run from \$149 to \$239; for School House, \$149 to \$260; and for Yates House, \$169 to \$269.

The Rocheport B&B will offer four guest rooms, two with the amenities described under "Unique Features/Niche," at a rate of \$169 per night, and two with these amenities plus a gas fireplace and a two-person Jacuzzi tub, at a rate of \$259. Rates are reduced by \$20 on all weekdays except Friday.

MARKETING AND SALES

Advertising and Promotion

When they are ready to open the inn, the Jordans will send a press release to local media regarding their new business and what it will offer. They will also run a quarter-page ad in the popular local monthly magazine *Inside Columbia*, which caters to the same market as the Rocheport B&B. Other forms of advertising will be brochures, which will be distributed and placed in tourist information racks in key locations along Interstate 70 (which runs past Rocheport) and listings on web sites such as BBIM, mentioned under "Professional and Advisory Support," as well as similar web sites that provide free listing opportunities.

Cost

All of the marketing methods are low cost or free and have been proven effective for this type of business. Total upfront costs include the ad in *Inside Columbia* (\$585) and 500 standard brochures (\$125). Ongoing costs will occur when brochures need to be reprinted or updated but 500 copies are expected to last three years or longer.

OPERATIONS

Customers

As mentioned under "Market Analysis," most visitors to B&Bs are middle-aged, well educated, and work in a professional field earning moderately high incomes. Because Columbia is the nearest large town, it will be the focus of marketing efforts. The following statistics regarding the Columbia population are relevant:

- Individuals between the ages of 35 and 54—24%
- Couples with children under the age of 18—27%
- Households with incomes of \$50,000 or more—40%

In addition, Columbia is home to two private four-year colleges and the state's flagship university, as well as three large hospitals. In 2008 *Forbes* magazine rated Columbia 11th on its list of Smartest Cities in America, based on the education levels of Columbia-area residents. Columbia also has the highest number of doctors per capita than any other city in the United States besides Rochester, Minnesota, where the Mayo Clinic is located. Such facts illustrate the kind of education and income levels that are typical of B&B visitors.

Columbia is not the only market, however, and the Rocheport B&B will welcome guests from around the United States as well as other countries.

Facility and Location

The Rocheport B&B is located at 213 First Street in Rocheport, Missouri. The location is zoned as commercial. The Jordans own the adjoining empty lot, which will be used for guest parking.

The location of the inn is ideal in that it is on the Katy Trail and the Missouri River and is within walking distance of shops and restaurants. Rocheport itself is an excellent location because it is only 2 miles off Interstate 70 and is in the middle of the state, allowing easy access from Kansas City and St. Louis, as well as providing a convenient place for people who are traveling I-70.

Currently the home consists of six bedrooms (two main level and four upper level) and two and a half bathrooms (one and a half main level and one upper level). The Jordans will occupy one of the main-floor bedrooms and the adjoining bathroom. The other main-floor bedroom will be furnished for guests. Remodeling on the main floor will consist of turning the half-bath into a full bath, with Jacuzzi tub, and adjoining it with the guest bedroom. Three of the bedrooms on the upper level will be furnished for guests, and one of the bedrooms will be converted into two bathrooms. The remaining bathroom upstairs will be remodeled to accommodate a two-person tub. Total cost of renovations is estimated to be \$50,000.

Legal Environment

In Missouri, B&Bs are considered “lodging establishments” and thus must undergo an annual inspection by the Missouri Department of Health and Senior Services (DHSS). Owners must also submit to additional inspections if deemed necessary by the state. The DHSS then grants (or renews) an occupational license, good for one year. Relevant local ordinances include those regulating fire safety, electrical wiring, fireplaces, and plumbing, in addition to zoning regulations. B&B owners must also register the name of their business with the Missouri Secretary of State and obtain a business license from Boone County.

FINANCIAL ANALYSIS

The following two worksheets detail start-up costs and expected profits for the first three years. Loan payment is calculated based on a 7 percent fixed-rate commercial loan. First-year expected sales and food costs are based on the national average occupancy rates at B&Bs (40%); second- and third-year figures are based on an expected annual growth rate of about 10 percent. Expenses are calculated to increase by approximately 5 percent per year in addition to the increases incurred by accommodating more guests.

Start-Up Costs

Capital requirements	On hand	Needed
Legal fees, licenses	\$ 0	\$ 500
Furnishings, linens, and electronics for rooms	\$ 2,000	\$ 8,000
Business supplies	\$ 500	\$ 0
Other starting inventory (bicycles, toiletries, food and beverages)	\$ 0	\$ 5,000
Kitchen equipment, dishes	\$ 500	\$ 1,000
Outdoor furniture and amenities	\$ 0	\$ 3,000
Building renovations	\$ 0	\$ 50,000
Petty cash (working capital)	\$ 500	\$ 0
Directional and entrance signs	\$ 0	\$ 1,500
Parking lot preparation	\$ 0	\$ 2,000
Advertising	\$ 0	\$ 710
Totals	\$3,500	\$71,710

BED AND BREAKFAST

Worksheet 2: Sales and Earnings

	1st Year	2nd Year	3rd Year
Net sales	\$125,000	\$137,500	\$151,250
Less expenses			
Loan payment	\$ 1,400	\$ 1,400	\$ 1,400
Food	\$ 5,840	\$ 6,420	\$ 7,350
Housekeeping/room supplies	\$ 500	\$ 750	\$ 1,000
Utilities	\$ 4,200	\$ 4,620	\$ 5,080
Repairs and maintenance	\$ 600	\$ 750	\$ 1,000
Vehicle expenses (for shuttle)	\$ 500	\$ 625	\$ 750
Insurance	\$ 1,200	\$ 1,320	\$ 1,450
Total expenses	\$ 14,240	\$ 15,885	\$ 18,030
Net profit before taxes	\$110,760	\$121,615	\$133,220

Beekeeping Business

B. Strand's Bees

102 Georgetown Road
Montgomery Corners, Illinois 61022

Paul Greenland

B. Strand's Bees raises bees for the production of products such as honey and beeswax, and for crop pollination services.

EXECUTIVE SUMMARY

Business Overview

Owned by Bill Strand, B. Strand's Bees raises bees for the production of products such as honey and beeswax, and for crop pollination services. Our business relies on the performance of 500 honey bee colonies. Of these, some remain at our location in Montgomery Corners, Illinois, while other are relocated at different times throughout the season, depending on the needs of the orchards and farms to which we provide pollination services.

Savvy product marketing is critical for successful beekeepers. Over the years, the B. Strand's brand name has become well known in our region thanks to an identity and related product packaging designs developed by a local advertising agency. We market the majority of our products to well-heeled tourists who visit the neighboring town of Brendenwood, Illinois, where Bill Strand's wife operates a separate but affiliated gift shop operation called The Busy Bee.

B. Strand's is a relatively small operation. Our competitors include other beekeepers in northwestern Illinois who sell their products at farmers markets, organic food stores, and other locations, and rent their hives/provide pollination services to area orchards and farms.

MARKET ANALYSIS

Our operation is located in the town of Montgomery Corners, Illinois, in Davis County. We are only a short distance away from the historic town of Brendenwood, a popular tourist destination marked by nineteenth century architecture, unique shops, restaurants, B&Bs, wineries, and more.

The majority of the honey and beeswax that we produce is sold through a gift shop in Brendenwood named The Busy Bee, which sells candles, beeswax, honey, and bee-themed merchandise. Owned and operated by Bill Strand's wife, Leah Strand, this separate but affiliated retail business

BEEKEEPING BUSINESS

provides us with a unique channel to sell our offerings to tourists, many of whom have large disposable incomes.

Our competitors include other beekeepers in northwestern Illinois. Leading the competition is Webster's Bee Farm, a large commercial operation with 2,500 colonies. Super Bees (1,500 colonies) and Henry's Honey Haven (1,250 colonies) are two other sizable operations in our area. While most of our competitors market their offerings on a regional or national basis, we mainly focus on supplying our affiliated retail operation with branded products, and serving a few local orchards and farms.

INDUSTRY ANALYSIS

According to Midwestern State University's College of Agriculture, the United States is home to roughly 150,000 beekeepers. Collectively, they own about 3 million colonies of honey bees. Large commercial beekeeping operations maintain as many as 2,000 colonies.

The beekeeping industry provided limited employment opportunities during the mid-2000s. However, at that time a significant number of commercial beekeepers were nearing retirement, providing opportunities for new individuals to "learn the ropes" and take over their operations.

Many beekeepers belong to beekeeping clubs at the county level, or belong to one of three regional societies. These include the Heartland Apicultural Society, the Western Apicultural Society, and the Eastern Apicultural Society. At the national level, beekeepers may belong to either The American Honey Producers' Association or the American Beekeeping Federation.

MANAGEMENT

B. Strand's is headed by owner Bill Strand. Bill Strand acquired the operation in 2002 from his father-in-law, Stephen Goers, who established the business in 1984 under the name Bee Line Bees. Goers has since retired, but lends occasional assistance and expertise as needed. Strand's wife, Leah, who operates an affiliated gift shop in a neighboring town, also lends occasional assistance but is not an employee. Bill Strand is a member of both the American Honey Producers' Association and the American Beekeeping Federation.

PRODUCTS & SERVICES

Our operation produces approximately 30,000 pounds of extracted honey each year. The majority of this is packaged and sold as traditional liquid honey under our brand name. In addition to liquid honey, we also sell:

- Comb honey, which remains in the edible honeycomb.
- Whipped or creamed honey, which can be spread like butter.
- Chuck honey, which is liquid honey with pieces of honeycomb remaining in the jar.

We also sell beeswax to several area businesses that use it to produce candles, soaps, and other items.

Finally, we rent our bees out to a number of area farms and orchards throughout the spring and summer months.

OPERATIONS

B. Strand's Bees is located in a rural area, in close proximity to a number of orchards and farms to which we rent colonies for the purposes of pollination services. Our business is located on a plot of land that includes three outbuildings.

The success of B. Strand's Bees literally rests upon the wings of our bees. Specifically, we rely upon about 500 colonies of Italian honey bees. In addition to an excellent reputation for honey production, this type of bee resists disease more effectively than German bees and is less defensive, making it the bee stock of choice in the United States.

Our honey bees reside in beehives known as supers, or wooden boxes that contain a series of frames. Each colony consists of an egg-producing queen bee, hundreds of drones, and as many as 50,000 worker bees. On average, we are able to harvest about 75 to 80 pounds of honey from each colony per year.

Hives must be inspected on a regular basis to monitor production and detect potential problems. A number of pests pose potential threats to our business, including tracheal mites, varroa mites, wax moths, and small hive beetles. In addition, we must monitor hives for diseases such as European foulbrood and American foulbrood.

Although some may assume that beekeeping is a seasonal endeavor, we operate our business year-round. In the spring we focus on caring for old hives and establishing new ones. For hives with low food supplies, we provide them with a syrup consisting of sugar and water until they are able to begin producing honey. At this time we also acquire new bees from dealers and move them near sources of nectar, such as clover fields and orchards.

Honey is first harvested late in the spring or during the early summer months, at which time a mild, light-colored crop is produced. A second harvest follows in the fall, producing a darker, more flavorful honey. During the fall we prepare our hives for the winter months, at which time we perform maintenance on our equipment, analyze records, and engage in planning for the following season.

We utilize a wide range of equipment to carry out our operations. In addition to protective clothing, special tools, supers, and frames, we also rely upon a forklift, as well as a large truck used for making deliveries.

One important aspect of our operation is honey packaging, which is performed in a dedicated outbuilding. In addition to placing honey into jars, we also place our branded label onto containers. Labels include information such as the grade and weight of the honey, along with our contact information.

FINANCIAL ANALYSIS

Budget	
Receipts	
Honey	\$60,000
Pollination fees	
Spring hives	\$12,500
Summer hives	\$15,000
Wax	\$ 500
Total receipts	\$88,000
Variable costs	
Bees (replacement bees)	\$ 4,500
Queens (replacement)	\$ 1,200
Insurance	\$ 500
Chemical for fume boards	\$ 825
Jars	\$ 9,500
Labels	\$ 2,000
Marketing	\$ 1,000
Parasite and disease control	\$ 8,520
Registration fees	\$ 100
Sugar	\$ 1,250
Vehicle costs/maintenance	\$ 5,750
Total variable costs	\$35,145
Fixed costs	
Equipment	\$ 9,500
Brood boxes and frames	
Extracting equipment	
Feeders	
Fume boards	
Hive tools/smokers	
Honey supers/frames	
Protective clothing	
Queen excluders	
Top, bottoms, and inner covers	
Facility Upkeep	\$ 6,500
Total fixed costs	\$16,000
Total costs	\$51,145
Returns	
Returns over variable costs	\$52,855
Net returns	\$36,855

LEGAL

Per the Illinois Bees and Apiaries Act, our business is required to register our bee colonies with the Illinois Department of Agriculture, which provides free inspections in order to identify pests, diseases, and to recommend treatments. This service is provided as part of the Illinois Bees and Apiaries Program.

In addition to adhering to state regulations, we also have secured liability insurance from an agency recommended by the American Beekeeping Federation. Such coverage is necessary in the event of a lawsuit related to the consumption of our honey products, or in the event that a visitor to our facility has a negative reaction to a bee sting.

MARKETING & SALES

Over the years, the B. Strand's brand name has become well known in our region thanks to an identity and related product packaging designs developed by a local advertising agency many years ago.

Because the majority of our honey production is earmarked for resale through The Busy Bee, our affiliated retail operation in Brendenwood, Illinois, B. Strand's Bees does not engage in direct-to-consumer marketing. Beyond The Busy Bee, we have established relationships with several grocery stores and farmers markets in neighboring towns that carry our honey products.

On a similar note, little marketing is needed for our pollination services. Because the wild honey bee population has been severely impacted by pests and diseases, there is ample demand for our domestic honey bees. As an established operation, we have relationships in place with several area orchards and farms that rely upon our colonies for the pollination of pumpkins, apples, melons, blueberries, and cucumbers. Our marketing consists mainly of relationship building activities. Throughout the season, we pay occasional visits to the orchardists and farmers with whom we normally work in order to stay visible. On occasion, we bring complimentary honey products to them for their enjoyment, and take them out for lunch.

SWOT ANALYSIS

- **Strengths:** We are an established operation with a unique retail outlet through which we sell the majority of our honey and beeswax.
- **Weaknesses:** We are a relatively small beekeeping business, limiting our ability to provide pollination services to larger orchards and farms.
- **Opportunities:** Because pests and disease have virtually eliminated wild honey bees in our area, there is ample demand for pollination services provided by our domestic honey bees.
- **Threats:** Pests and disease are potential threats to our operation.

Car Wash and Car Detailing Business

Wash and Go

150 Merchant Rd.
Portland, Maine 04101

Laura Becker

Wash and Go provides a full service vehicle cleaning and detailing operation in Portland, Maine.

EXECUTIVE SUMMARY

Wash and Go will own and operate a car wash and car detailing business in Portland, Maine. The car wash will be an automatic process where customers will exit their vehicles and watch as the cars are professionally washed. Wash and Go also provides a car detailing service which accounts for additional revenue.

Independently owned car wash services, like Wash and Go, will provide a number of different vehicle cleaning services to clients. Revenue is produced from exterior washing, interior washing, detailing, and merchandise sales. Wash and Go offers a very high quality service and competes heavily on price with other car washes in the area. The customer base consists of individual car owners, fleet companies (which include taxi and limo companies) and car dealerships.

MARKET ANALYSIS

According to the International Carwash Association, the car wash industry can generally be organized along two lines: suppliers and retailers. Suppliers include providers of car washing equipment, solutions manufacturers and distributors. Retailers include car wash companies operating in one or more lines of business: self serve car wash; in-bay automatic (stationary automatic) car wash; or conveyor automatic car wash.

Professional car wash establishments are more ecologically-friendly relative to parking lot or driveway car washing. Water and cleaning fluid are routed to a treatment facility as opposed to the curb or drains, according to the International Carwash Association.

OPERATIONS

Car wash services can be stand alone entities, or operated as part of a group of automobile services or convenience stores. An example of car washing or detailing as one of many services is the oil lube shop.

CAR WASH AND CAR DETAILING BUSINESS

Many oil lube shops offer car washes as one of the multitude of services they offer. Other examples of car washing services are automated service and self service car washes.

Wash and Go operates a conveyor automatic car wash service, which allows customers to hand off cars and watch as the cars are transported down a conveyor belt while having either individuals wash the cars or machines (brushes) wash the cars. Some customers prefer hand washed cars as they may eliminate the potential for slight scratches that may occur in brush washed facilities.

Hand washed car washes are usually more expensive, and cannot be as competitive on pricing. Self service washing provides for the car owner to wash a car at a facility that offers all of the necessary cleaning tools.

Types of Car Washes

When analyzing the decision to own a car wash business, one of the first decisions is to decide what type of car wash to establish. There are several options, as noted and described below.

Self service car wash

Customers wash their own vehicles in individual wash bays. These bays can either have self serve equipment or in-bay automatic equipment in them. The advantage of this type of car wash business is that there are low labor costs. Hours of car wash availability can be seven days a week, 24 hours a day.

Stand alone automatic car wash

When lot size is limited, a car wash business that uses only the in-bay automatic service may be preferable. The stand alone automatic car wash consists of one or two in-bay automatics and a vacuum and vending area.

Automatic car wash

There are three basic types of automatic car wash: touch, touch-free and conveyors.

A touch automatic car wash uses cloth or cloth-like materials to clean the car. A touch-free automatic car wash uses chemicals and high powered water sprays to clean the car. The conveyor system is a touch automatic car wash system that uses conveyor belts to pull cars through the system.

The touch automatic car wash system with conveyors can provide an exterior wash cycle and an interior wash.

There are three basic conveyor platforms including:

- Full Service Tunnel—The vehicle is cleaned inside and outside. The vehicle owner typically pays and then leaves the vehicle and goes to a waiting area while the vehicle is cleaned. This method is considered to be the premium offering; but it is also involves the most labor.
- Express Tunnel—Only the exterior of the vehicle is cleaned and vacuums may be offered to the customer after the car wash. The customer usually pays at a pay station prior to the tunnel and then remains in the vehicle during the car wash. This is a fast, low-priced tunnel car wash. This method has a goal of high volume and low costs for the operator.
- Flex Serve—The customer is offered an exterior car wash with the option for interior cleaning and detailing provided at an additional charge. The vehicle owner usually pays at a pay station prior to the tunnel and remains in their vehicle during the car wash. Those that wish to have their interior cleaned can either exit their vehicle and wait for the attendants to complete the interior cleaning or proceed to an area where self-vacuuming can be completed.

The benefits of tunnel car wash systems include high volume and high revenue potential and the ability to provide extra services such as detailing and quick lube for additional revenue opportunities.

Car wash and convenience store combination

In-bay automatics and self service car wash equipment can be a profitable addition to a convenience store operation, adding significant revenue to the entire operation.

Performing Site Analysis—Location, Location, Location

When setting up a car wash, it is extremely important to find the right location.

Lot Selection

- A good rule of thumb to follow concerning lot sizing is 100 to 120 feet deep X a minimum of 75 feet wide depending on the number of bays. (Typical 4 bay self-serve wash would require a lot 100 to 120 feet deep X 100 feet wide minimum).
- Good access from both directions of traffic flow is important.
- Ideal traffic speed should be under 40 mph.
- Lot size and shape will determine if you design a “Drive-in-back-out” or “Drive-through” building. (Income streams tend to favor the “drive-through” design).
- Ideal locations are near residential areas, apartment complexes or busy traffic flow routes.
- A good rule to follow regarding the cost of property is that the monthly lease payment should not exceed 15 percent of the gross monthly income of the wash.

Bay and Building Sizing

- Ideal bay size is 16 feet wide X 28 feet long (inside measurements).
- Typical pump room is 10 to 15 feet wide X 28 feet length.

Building Placement

- Depending on specific codes, your building should be placed on the lot to allow for 1–2 cars minimum to be “stacked” behind each bay waiting to wash. Vacuums can be placed in this area but should not impede the normal flow into the bays.
- Make sure there are adequate drying and vacuuming areas that are out of the main traffic flow.
- Ideally, your bays should have a southern exposure to help reduce ice build-up in cold weather conditions.
- Local codes will also have “set-back” requirements on building placement.

Staff

The operations of a car wash facility are vital to the success of an automatic facility. A self service facility will require a few employees to assist occasionally in the washing process as well as employees to collect cash transactions. For an automatic facility, it is necessary to have employees assist in the cleaning process and to have an employee facilitate transactions. The employees needed in the Wash and Go facility are a facility manager, a wash reception person, a tire cleaner, a vacuum operator, one detailing cleaner, and at least six drying operators. All of these employees are paid on an hourly basis. Many of the staff generates a significant portion of their income from tips. The facility is open from 8 a.m. to 6 p.m., seven days a week.

Cleaning Equipment

A car wash business needs to keep an inventory of cleaning fluid at all times. This includes chemicals that are mixed with water to clean the exterior of automobiles as the vehicles move through the conveyor system.

CAR WASH AND CAR DETAILING BUSINESS

Wash and Go purchases window cleaning fluid and detailing wax and keeps that in inventory as well. The business also needs to supply towels to the drying staff. There are many suppliers of cleaning supplies available. A leading supplier is Kleen-Rite Corporation.

Management and Control Software

It is a good idea to use management and control software to account for all transactions and to be able to analyze usage trends and patterns.

Professional Support

In setting up the Wash and Go operation, an outside attorney was hired to assist in establishing and incorporating the company.

A business will also need assistance from an insurance broker to attain the correct amount of liability insurance for the facility. Wash and Go works with a local banker to set up a revolving credit account and a payroll company to manage the payroll process. An outside accountant helps with books and records. Wash and Go set up a merchant account through First Data Corporation which allows the business to transact using credit cards.

FINANCIAL ANALYSIS

Revenue Projections—Bays

- Studies find that it takes a population base of 1,000–1,500 people to support one self serve bay.
- At this population level, the national average is approximately \$1,350 per bay, per month of gross income for one self serve bay.

Revenue Projections—Vacuums

- The ideal number of vacuums to have is one and a half vacuums per one bay of self-serve.
- National average of revenue per vacuum is approximately \$222 per vacuum per month in gross revenue.

Operating Cost Projections

Average operating costs is approximately 52 percent of gross income which includes 9.3 percent for attendant labor. (Lease payments, income tax, debt reduction or depreciation are not included).

Barriers to entry

The initial investment into a car wash will depend on whether you plan to purchase an existing facility or build a facility. An outright purchase can be financed through banks or credit unions, similar to financing of any small business. When building a facility, many factors will come into play.

For example, is there a facility that already exists? Will the owner have to build from scratch? Is the land available for lease? The land that Wash and Go decided on was available for lease and there was a vacant business on the property that had offered automobile lubrication.

The Wash and Go start up was based on these factors. Leases can range in prices depending on the location and area of the country. The Wash and Go lease, which is a three year lease, is \$1,000 dollars per month. The business needed contracting work from a builder, and money to purchase water pumps, a conveyor belt, vacuums, cleaning fluids, drainage systems, computer terminal, and a cash register. The amount needed for start up, which includes money for employees was approximately \$100,000.

OBJECTIVES

The Wash and Go business objective is to provide a superior car wash and detailing service to individuals and businesses in the Portland, Maine area. The strategy has been to focus on businesses and to provide an alternative to self cleaning automobiles.

Purchase Existing Establishment Versus Building New Establishment

One of the first decisions to make when establishing a car wash is to decide whether to purchase an already existing car wash establishment, or to build a new establishment on purchased or leased land.

Purchasing an existing facility may require a consultant to help evaluate the business and to determine a fair market value. Car wash facilities are normally valued by one of two methods. The first is to evaluate the adjusted monthly average income and create a multiple of 12–25 times this value. The second is to use a multiple of four to seven times the annual adjusted net income. Both of these methods of creating a market value excludes real estate, and subtracts lease or rental expenses to create the net value.

When purchasing an existing car wash, it is important to:

- Analyze existing facility, review demographics
- Observe and review entire operation in all departments
- Review management, equipment, improvements and property
- Analyze existing competition within a three mile radius
- Check with City Planning Department to determine if any new car washes are being planned or built
- Analyze existing marketing and advertising programs, bonus and commission schedules, any employee agreements, medical and pension plans, vendor agreements and sub-leases (if applicable)
- Analyze how extra services and sales may be added or upgraded
- Review property to determine what additional profit centers may be added, such as oil lube, smog testing, gasoline, express detailing, engine cleaning, convenience store, windshield repair, paint chip repair, etc.
- Review existing computer software for suitability
- Review operational income and expense statements
- Review Lease Agreement (if applicable) regarding lease terms, rent increases and other conditions that would affect buyer
- Assure that the property is free of toxic contamination. Provide recommendation if an Environmental Phase One is required
- Prepare a valuation of the business to use in determining a reasonable purchase price
- Provide a list of Conditions and Contingencies to be used in preparing an offer, escrow instructions and Purchase and Sale Agreement
- Analyze facility for possible State and Federal violations
- Provide handbooks, materials and forms to be used in the operation
- Provide new bonus and commission schedules, marketing and advertising programs, in the event business is purchased
- Review offers, purchase agreements, assist with negotiations, interact with buyer's attorney and accountant to protect the buyer's interest

CAR WASH AND CAR DETAILING BUSINESS

- Assist buyer during due diligence period
- Provide a Business and Operational Plan for use by owner, management and, as required, by outside lenders if purchase is completed
- Provide lender's contacts for outside financing
- Provide insurance contacts for required coverage
- Provide unlimited telephone consultations with all parties involved

Prior to developing Wash and Go, management performed some simple market analysis to determine the ideal location to place the car wash establishment. It was concluded that a high traffic area would be the best location for the establishment. During the location analysis, there were no existing car wash facilities found within a three mile radius of Wash and Go's chosen location.

The Wash and Go facility is located approximately one mile from a major highway, and the main route in and out of Portland, Maine. It is also a wise idea to be in close proximity to local car dealerships. There are four dealerships within a one mile radius of Wash and Go, and one taxi service.

Close proximity to a highway allows customers to stop at the car wash on the way to and from work. During the five year period since Wash and Go opened, the business has undertaken several studies of consumer behavior and traffic patterns. The majority of Wash and Go's business during the weekdays is between 8 a.m. and 9 a.m. and 5 p.m. and 7 p.m. On the weekends, the business is busiest during the middle of the day from 11 a.m. to 3 p.m. This market analysis has helped to determine employment and operational requirements.

PRODUCTS & SERVICES

After finding the location, the next step was to decide on the type of car wash service to offer. Wash and Go is located near many local businesses, so it was decided to offer an automatic conveyor service (full service tunnel service) for customer convenience.

This will allow the business to approach both car dealerships and car services (taxi and limo) and offer car washing at a bulk discount rate. It was also decided that having a hand washed service compared to an automated wash service would be too costly.

Wash and Go then began the process of ordering the proper equipment for an automatic conveyor car wash, including automated brushes to wash cars.

Car Wash Equipment

D & S Car Wash Systems offers in-bay automatic systems such as Quicksilver Touchless and Odyssey Soft-Touch. In addition, D & S offers drive-through tunnel equipment such as the Quicksilver Express and the Odyssey Express. D & S offers a myriad of options for self-service equipment. In addition, D & S offers vacuums and other ancillary products.

For tunnel equipment used in conveyor car washes, Hanna Systems is another vendor. Hanna claims to have the broadest line of conveyor wash systems and components in the industry, including Soft Cloth, Light Foam, Hand Wash and Hi-Pressure Touchless conveyor systems.

Additional Equipment and Supply Providers

- Ryko Manufacturing Company
- American Car Wash Equipment and Supply

- PDQ
- Autobase
- Belanger Inc.
- Autec
- AOK

There is a web site for resale car wash equipment and supplies at Car Wash Consignments.com. The site connects buyers and sellers of used equipment and supplies.

COMPETITION

The nearest car wash service to Wash and Go is approximately four miles north of the facility. This facility is a self serve facility and does not compete directly for the same business. Wash and Go has a few different cleaning features and is priced competitively relative to other automated service facilities.

ADVERTISING

Prior to opening the business, it is helpful to advertise in a local newspaper or on local television. A direct mail campaign with introductory coupons is also helpful. The goal is to obtain as much customer information as possible in order to continually offer special promotions to draw in business.

FINANCIAL ANALYSIS

The bulk of Wash and Go's revenue is produced from full service car washes. Full service consists of an exterior car wash, interior cleaning and hand drying of an automobile. Exterior washes alone are less popular, and detailing produces the least amount of revenue.

Each service that Wash and Go offers has a different price which is listed below. The business' financials, which are broken out by year, contain information about the number of unit sales and the total revenue per service. The financials also list the cost of each service per unit sale. Expenses consist of rent, staff payroll, legal, insurance and accounting bills.

During the first year the operation had a loss of nearly \$59,000. The second year of operation showed a gain of \$16,400 before taxes. The third year showed a gain of over \$101,000 before taxes.

Prices

Price list

Full wash	\$ 15.00
Exterior wash	\$ 9.00
Interior clean	\$ 8.00
End user detail	\$140.00
Business fleet washes	\$ 10.00
Car dealership details	\$ 70.00

Balance Sheet

	Year 1	Year 2	Year 3
Unit sales			
Full wash	1,500	3,500	5,500
Exterior wash	750	1,500	2,500
Interior clean	500	1,250	1,500
End user detail	150	225	350
Business fleet washes	1,500	3,000	5,000
Car dealership details	300	450	600
Revenue			
Full wash	\$ 22,500.00	\$ 52,500.00	\$ 82,500.00
Exterior wash	\$ 6,750.00	\$ 13,500.00	\$ 22,500.00
Interior clean	\$ 4,000.00	\$ 10,000.00	\$ 12,000.00
End user detail	\$ 21,000.00	\$ 31,500.00	\$ 49,000.00
Business fleet washes	\$ 15,000.00	\$ 30,000.00	\$ 50,000.00
Car dealership details	\$ 21,000.00	\$ 31,500.00	\$ 42,000.00
Total	\$ 90,250.00	\$169,000.00	\$258,000.00
Cost of sales			
Full wash	\$ 1,050.00	\$ 2,450.00	\$ 3,850.00
Exterior wash	\$ 300.00	\$ 600.00	\$ 1,000.00
Interior clean	\$ 150.00	\$ 375.00	\$ 450.00
End user detail	\$ 450.00	\$ 675.00	\$ 1,050.00
Business fleet washes	\$ 1,050.00	\$ 2,100.00	\$ 3,500.00
Car dealership details	\$ 900.00	\$ 1,350.00	\$ 1,800.00
Total	\$ 3,900.00	\$ 7,550.00	\$ 11,650.00
Expenses			
Administrative staff	\$ 36,500.00	\$ 36,500.00	\$ 36,500.00
Hourly workers	\$ 98,550.00	\$ 98,550.00	\$ 98,550.00
Rent	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Legal	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00
Insurance	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00
Accounting	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00
Total	\$-70,650.00	\$ 8,100.00	\$ 97,100.00

Cash Flow Projections

Magic Wand Self Service and In-Bay Automatics Cash Flow Projection

Monthly income per bay in case of self service or in-bay automatic car wash can vary over a broad range from \$1,500 to \$15,000, depending on several parameters. If the car wash activity is good, it is a wise decision to convert a self service bay to an in-bay automatic bay system. This conversion can increase the number of cars washed per hour from four–five cars to 10–12 cars, marking threefold increase in revenue.

Magic Wand Tunnel Car Wash Cash Flow Projection

While a tunnel car wash is a fast and continuous car wash system, it has higher costs involved. It is particularly important to pay more attention to labor costs while estimating cost and revenue in this case, because tunnel car wash systems typically require presence of multiple staff on site.

Counseling Practice

Roper Counseling Services Inc.

4302 Welty St.
Stonefield Building, Ste. 750
Chicopee Bend, Colorado 80500

Paul Greenland

Roper Counseling Services provides individuals, groups, and families with confidential and effective treatments for a wide range of emotional and behavioral difficulties.

EXECUTIVE SUMMARY

Roper Counseling Services offers confidential and effective treatments for a wide range of emotional and behavioral difficulties. Specifically, our practice provides individual counseling services for children, adolescents, and adults. Group therapy is offered for people dealing with similar issues, such as eating disorders. Finally, we also provide both marital and family therapy.

Business Overview

Over the course of one's life, challenges and difficulties are inevitable. Individuals are often able to overcome difficult times and deal with challenges in successful, optimal ways. However, sometimes even effective coping strategies and the support of family and friends is not enough. Situations resulting from abusive relationships, traumatic childhoods, addictions, loss, and chemical imbalances can spiral out of control, requiring assistance from trained professionals. With nearly 25 years of experience, Roper Counseling Services has a broad range of professional expertise, allowing us to help troubled individuals in almost any situation.

Organizational Structure

Our practice is incorporated in the state of Colorado and employs three licensed psychologists with doctorate degrees from programs approved by the American Psychological Association, as well as three licensed clinical social workers.

Company History

Roper Counseling Services was established in 1985, when President Dr. George Roper first established his independent practice. Since that time, the business has grown at a measured pace. Until 2001, Roper Counseling Services was a partnership comprised of Dr. Roper and Dr. Renée Coates. Our growth was such that, by 2001, we had identified the need to add another practitioner. At that time, Dr. Mary Anne Townsend joined the business, which continued to grow.

Our burgeoning patient base, which grew largely through word-of-mouth referrals, as well as exposure from local, regional, and national speaking commitments, required us to add additional capacity. In 2008 we agreed to merge with an existing counseling practice named Evergreen Associates. This resulted

COUNSELING PRACTICE

in the addition of three licensed clinical social workers: Peter Mullen MSW, LCSW; Steven Vetro MSW, LCSW; and Halley Peterson MSW, LCSW. All three practitioners had established reputations in the community. By joining Roper Counseling Services, they enabled our practice to become the largest of its kind in the Chicopee Bend area.

MARKET ANALYSIS

Mental illnesses, as well as behavioral and emotional difficulties, are quite common throughout the population. For example, according to data issued by the American Psychiatric Association in 2006, each year approximately 20 percent of U.S. adults suffer from a diagnosable mental illness.

According to a national study conducted by PXPL Associates Inc. in April 2009, stress levels throughout the United States were at an all-time high. The research, which involved interviews with 2,347 people, revealed that 37 percent of individuals categorize their stress level as overwhelming. Sixty-four percent of respondents indicated that their stress levels were significantly higher compared to the same period the previous year. According to the study, overall economic uncertainty was the leading cause of stress (31%), followed by relationship problems (29%), and financial concerns (24%). Although most people have adequate support networks in place to deal with their stress, a significant portion of the population either lacks such support, or does not rely upon appropriate coping mechanisms.

Despite the fact that there is a strong market for the services offered by Roper Consulting Services, the partners realize that several barriers to our growth exist within the marketplace. These namely are a lack of awareness about mental illness, as well as a variety of misconceptions.

For example, according to a 2006 consumer survey on mental health conducted by the American Psychiatric Association, 44 percent of U.S. adults indicated that they know little or virtually nothing about mental illness. Furthermore, 33 percent believed that mental illnesses are caused by either personal or emotional weakness. Finally, some 24 percent of the population believed that, most of the time, personal or emotional strength is enough to overcome common mental illnesses.

INDUSTRY ANALYSIS

According to data from the Bureau of Labor Statistics, 166,000 psychologists were employed in 2006. By 2016, this number is projected to grow 15 percent, reaching 191,000. In addition, 595,000 social workers were employed 2006. That profession is projected to grow 22 percent by 2016, at which time the number of social workers will rise to 727,000. According to Colorado's Department of Regulatory Agencies, Division of Registrations, in 2009 the state was home to approximately 2,150 active licensed psychologists.

PERSONNEL

George M. Roper, Ph.D., President—Dr. Roper graduated in 1984 from the Massachusetts School of Professional Psychology, where he earned his doctorate degree in psychology. He earned a master's degree in psychology from South University in West Palm, Florida. Dr. Roper has been a mental health practitioner since 1978, providing services to individuals, couples, families, and groups. His special interests include stress management, co-dependent relationships, substance abuse, and marital therapy. Dr. Roper is a licensed psychologist and has been practicing in Colorado since 1985.

Renee Coates, Ph.D., Vice President—Dr. Coates earned Master's and Doctor of Psychology degrees from the University of the Rockies in Colorado Springs, graduating in 1990. Dr. Coates has worked in the counseling field since 1985, working mainly with individuals and couples. Her special interests include women's issues, depression, domestic violence, and marital therapy. Dr. Coates is a licensed psychologist and has been practicing in Colorado since 1985.

Mary Anne Townsend, Ph.D.—Dr. Townsend received her doctorate degree in 1997 from The Chicago School of Professional Psychology, as well as a master's degree in psychology from the University of Illinois in 1991, at which time she began working in the counseling field. A highly skilled practitioner, Dr. Townsend specializes in working with children and adolescents in both residential and outpatient settings. Dr. Townsend is especially interested in attention deficit hyperactivity disorder, grief- and loss-related issues, and anxiety. She is a licensed psychologist and has been practicing in Colorado since 2001.

Peter Mullen MSW, LCSW—With more than 20 years of experience, Peter is a graduate of The School of Social Work at Colorado State University, where he received his undergraduate and graduate degrees. He provides both individual and group therapy in a wide range of settings. Peter is especially interested in men's issues, parent-child conflicts, anxiety, eating disorders, and depression. He has been a licensed clinical social worker since 1989.

Steven Vetro MSW, LCSW—Steven received his BSW degree from the Arizona State University School of Social Work, and his MSW degree from the School of Social Work at Colorado State University. He has been serving our community for 15 years, providing individual, family, and group therapies. His areas of interest include personal and occupational stress, life balance, creativity enhancement, anger management, divorce and divorce recovery, blended families, and life transition issues. He has been a licensed clinical social worker since 1994.

Halley Peterson MSW, LCSW—After receiving her BSW degree from Illinois State University, Halley earned an MSW degree from the School of Social Work at Colorado State University in 1999. She offers individual, family, and group therapies. Halley specializes in working with older adults and their families, and focuses on grief and loss, isolation and loneliness, life transition issues, end-of-life issues, anxiety, and depression. She has been a licensed clinical social worker since 1999.

Eric Simms, Practice Manager—Our practice is especially fortunate to have Eric on-board. With an undergraduate education that includes double majors in accounting and marketing, he has the necessary skills to handle accounting, bookkeeping, and payroll for the practice, and also develops and executes marketing strategies needed to help us grow. Additionally, Eric manages professional licensure for all the counselors, ensuring that we remain in compliance, and also negotiates fee schedules with insurance companies, as well as area hospitals and counseling centers where we provide services.

Mary Sidwell, Administrative Assistant—Mary is responsible for greeting clients and other professionals when they enter our practice. She often is the first impression that people have of our business, and we value her exceptional interpersonal skills. She is especially gifted at dealing with individuals who can be challenging in various ways. Mary books appointments for clients and maintains schedules for our therapists. In addition, she handles all travel arrangements, orders office supplies and other items, maintains patient records, takes care of inbound and outgoing U.S. mail and overnight packages, and performs a wide range of other duties as needed.

Professional & Advisory Support

Roper Counseling Services relies upon the firm of Willington, Bradfield & Terell for legal services. Tax services are provided by Rocky Mountain Professional Services. In addition, our firm has established checking accounts with the Bank of Colorado, which also provides us with merchant card services, allowing us to take credit card payments from clients.

GROWTH STRATEGY

Our practice will rely on word-of-mouth referrals, as well as the marketing tactics outlined in the Marketing & Sales section of this plan, to achieve meaningful growth over the next five years. Based upon the growth that both of our practices have experienced over the past five years (prior to merging), the Bureau of Labor Statistics projections for our professions referenced in the Industry Analysis section of this plan, and our professional observations of the local market, we anticipate our patient base will grow at a compound annual rate of 3.5 percent over the next five years.

SERVICES

Roper Counseling Services provides assessment and treatments for a wide range of mental health issues, drawing from nearly 25 years of experience. Our specialties include:

- ADD/ADHD
- Abuse
- Anxiety
- Bipolar Disorder
- Career Issues
- Conduct Disorder
- Couples/Marital
- Creativity Enhancement
- Cultural Issues
- Depression
- Divorce
- Eating Disorders
- Gender Identity
- Grief
- Impulse or Habit Control
- Interpersonal Conflict
- Intimacy
- Isolation or Loneliness
- Life Balance
- Life Transition
- Men's Issues
- Obsessive Compulsive Disorder
- Oppositional Defiant Behavior
- Parent-child Conflicts
- Women's Issues

MARKETING & SALES

Practice Manager Eric Simms has developed a detailed marketing plan for our practice that includes specific tactics for furthering our growth. These include:

- Printed collateral describing our practice for prospective clients and referral sources.
- An ongoing, highly targeted direct mail campaign that promotes our capabilities to professional referral sources in a 20-mile radius surrounding our practice.
- An expanded Yellow Page advertisement with pictures of our counselors and a short list of common services offered.
- A professional networking strategy that involves membership in the local chamber of commerce and county medical society.
- Local, regional, and national public speaking engagements on a wide range of mental health topics.
- A regular presence on a weekly local radio program called *On Your Mind*, where callers can phone in and ask our counselors general questions on the air.
- A Web site with complete details about our practice, as well as a resource section where people can obtain general information about mental health issues. In addition, our site allows people to request their first appointment with us online.

OPERATIONS

Facility & Location

Following its merger with Evergreen Associates, Roper Counseling Services relocated its offices to the Stonefield Building. Located on the thriving east side of Chicopee Bend, with ample parking space and access to major highways and bus routes, this office complex is home to other professionals who may serve as new referral sources for us. These include several attorneys and physicians, as well as two social service agencies.

In addition to the benefits listed above, we chose to relocate to the Stonefield Building because the office space was already suitable for our specific needs. It previously was home to a burgeoning psychiatry practice that closed its doors when two of the partners retired, and another decided to relocate elsewhere. In addition to the main entrance accessible off the waiting area, a separate entrance is available for therapists and staff. In addition, the facility offers soundproof counseling rooms, as well as a large, secure space for records storage.

Billing & Payment

Roper Counseling Services accepts payments from private insurance plans, as well as self-payments from individuals. Unless clients make other arrangements with us ahead of time, we require payment at the time of service. In addition to personal checks, we also accept Visa, MasterCard, Discover, and American Express. We have an existing computerized billing system for mental health practitioners that tracks patient accounts and generates all necessary forms and statements.

Fees

The fees that we charge vary depending upon contracts negotiated with different insurance companies, hospitals, and other agencies. Due to the complexity associated with various contracts, this information is not normally included with our business plan. However, it can be provided upon request. Generally speaking, our fee schedule is comparable with other counseling practices in our market.

COUNSELING PRACTICE

Hours of Operation

Regular appointments are offered by appointment only; walk-ins are not welcomed. However, we do leave several slots in our schedules open every day for clients with urgent needs. In addition, all of our counselors rotate on-call duty, so that one is always available at any time for emergencies. An answering service forwards relevant after-hours calls received via our main number to the counselor on-call's cell phone.

LEGAL

Colorado's Department of Regulatory Agencies, Division of Registrations, has minimum licensure requirements that must be met by both psychologists and social workers.

Our psychologists meet all necessary requirements, including:

- Doctoral degrees from American Psychological Association-approved programs.
- One year of supervised post-degree experience.
- Successfully passing an examination in psychology prescribed by the state's Board of Psychologist Examiners.
- Completion of a jurisprudence examination developed by the Board of Psychologist Examiners.

Our social workers also have met the minimum licensure requirements for their profession established by Colorado's Board of Social Work Examiners.

In addition to compliance with licensure requirements, our practice also has secured appropriate liability insurance coverage from Smithfield Insurance Associates.

FINANCIAL PROJECTIONS

In 2008, Roper Counseling Services and Evergreen Associates generated combined net income of approximately \$91,635. A detailed breakdown can be seen in the following balance sheet, which covers the time period January 1, 2008 to December 31, 2008.

Income	
Billings	\$625,413
Consulting	\$128,460
Public speaking	\$ 16,840
Royalty income	\$ 6,780
Total income	\$777,493
Expenses	
Salaries	\$500,460
Utilities	\$ 4,700
Rent	\$ 27,600
Insurance	\$ 21,540
401 K contributions	\$ 32,529
Office supplies	\$ 9,800
Marketing & advertising	\$ 12,850
Telecommunications & internet	\$ 4,980
Professional development	\$ 33,980
Travel & entertainment	\$ 13,280
Subscriptions & dues	\$ 5,200
Repairs & maintenance	\$ 1,289
Taxes	\$ 17,650
Total expenses	\$685,858
Net income	\$ 91,635

Based on our analysis of the market, and taking current economic conditions into consideration, we are forecasting that net income for our expanded practice will grow at a compound annual rate of 4 percent for the next five years.

2009	\$ 95,300
2010	\$ 99,112
2011	\$103,077
2012	\$107,200
2013	\$111,488

Custom Carpentry Shop

Choice Cut Carpentry Inc.

18765 Grattidge Way
Boston, Massachusetts 02106

Paul Greenland

Choice Cut Carpentry provides custom carpentry services to both individuals and businesses in the Boston area.

EXECUTIVE SUMMARY

Business Overview

Choice Cut Carpentry Inc. provides custom carpentry services in the Boston area. Specifically, we specialize in custom cabinetry and shelving projects. One other unique niche that sets us apart from other carpenters is the production of unique, decorative wooden boxes. In addition, we also offer workshops and educational seminars for amateur woodworkers and professional carpenters looking to learn new skills.

Incorporated in the state of Massachusetts, our business is owned by Douglas Fortune and his sons, Nicholas and Bradley Fortune. For over 25 years, Douglas has been doing part-time carpentry project work for individuals and businesses throughout Boston. During this time, he has developed a reputation for craftsmanship and quality.

Our target market is mainly comprised of upper-income individuals, mid-sized businesses, builders, architects, and several large corporations in the Boston area.

MARKET ANALYSIS

Our competitors include other carpentry shops throughout Boston. Many other shops offer some of the carpentry services that we provide. In addition, several of our competitors are large-sized shops that are able to take on projects of a scope that is beyond our capabilities. However, few carpentry shops offer the level of skill and craftsmanship that we provide. Our focus is on quality and detail. Many of the projects we work on are simply too customized for larger, production-focused shops to perform cost-effectively.

In addition, our educational programs provide us with a strong differential in our market. The only noteworthy competitor that we have in this area is a local community college, which offers a strong vocational program. However, that program is focused on teaching elementary woodworking skills to as many people as possible, while our program is focused on the principles of quality craftsmanship.

Finally, another key differential for our business is the production of custom designer boxes.

PRODUCTS & SERVICES

Custom Cabinets

Cabinets from Choice Cut Carpentry are of the highest quality, offering finer construction and a longer lifespan than semi-custom or stock cabinets. Because they are crafted specifically for a certain environment, situation, or application, our cabinets ensure the most efficient use of space. In addition, our customers benefit from great flexibility in designing their cabinets. We offer many options, from different wood types and hardware to stains and finishes. In addition, we also offer a wide range of lighting solutions for customers who wish to have lights inside of their cabinets.

Prior to construction, considerable time is devoted to understanding customer requirements and desires. When meeting with clients, we gain a complete understanding of what their storage challenges are and discuss various options and solutions with them. Ultimately, we produce computer-generated plans that depict how the proposed custom cabinets will look in their environment. In addition, we present a wide range of options to the customer pertaining to stains, finishes, hardware, and lighting.

Choice Cut Carpentry builds cabinets for virtually every situation or application. However, most of our work falls into one of the following categories:

- Bathroom Cabinets
- Computer Cabinets
- Display Cabinets
- DVD Storage Cabinets
- File Cabinets
- Garage Cabinets
- Kitchen Cabinets
- Laundry Room Cabinets
- Medicine Cabinets
- TV Cabinets
- Wardrobe Cabinets
- Wooden Cabinets

Custom Boxes

Douglas Fortune began making custom wooden boxes at the age of 13, carrying on a family tradition that began with his great-great-grandfather. The Fortune name is well-known throughout Boston for those seeking a wide range of custom-made boxes, including jewelry boxes.

As with cabinetry, we are capable of building just about any type of custom wooden box. Our customers almost always have very specific requirements when placing orders with us. Most of the boxes that reproduce fall into one of the following categories:

- Cigar Boxes
- Gift Boxes
- Golf Boxes
- Humidors
- Jewelry Boxes
- Puzzle & Game Boxes

- Tea Boxes
- Tea Chests
- Tool Boxes
- Tool Chests
- Toy Boxes
- Watch Boxes
- Wine Boxes

OPERATIONS

Location and Facilities

Custom Cut Carpentry is located between downtown Boston and the city's prestigious Beacon Hill area. Our location provides convenient access to upper-income individuals, the many commercial businesses that we serve, as well as Interstate 90 and other major highways.

Our carpentry shop is situated in an existing 625-square-foot structure, located on property that has been in the Fortune family for several generations. This is a significant advantage for our business, allowing us to operate in an expensive geographical area without having to lease or purchase property. Another advantage is that our facility is already set up and partially equipped for commercial woodworking. Aside from purchasing several new pieces of equipment and making minor physical improvements to the facility, our location is ready for business.

FINANCIAL ANALYSIS

Start-up budget

Advertising	\$ 9,000
Materials	\$ 35,000
Property improvements	\$ 12,000
Miscellaneous items	\$ 2,000
Legal	\$ 1,800
Accounting	\$ 1,200
Office supplies	\$ 500
Woodworking equipment	\$ 13,000
Office equipment	\$ 400
Power/utilities	\$ 4,000
Auto	\$ 18,000
Fuel	\$ 3,500
Meals	\$ 500
Phone book ads	\$ 1,200
Salaries	\$ 90,000
Total	\$192,100

The owners' investment is \$125,000; the remaining balance of \$67,100 will be secured from the bank as an operating line of credit.

Major Suppliers

Tools:

Choice Cut Carpentry relies upon national and international manufacturers for the supply of hand and power tools. Some of the hand tools that we rely upon are acquired at flea markets, estate sales, and highly specialized manufacturers. However, we purchase common hand and power tools from the following companies:

CUSTOM CARPENTRY SHOP

- Black and Decker Corp.
- Husqvarna AB
- Stanley Works
- Makita Corp.
- Robert Bosch AG Otelfingen
- WMH Tool Group Inc. (JET)
- Amana Tool
- St. James Bay Tool Co.

Lumber:

Our business uses a wide range of wood to produce products. The types of wood that we purchase include:

- American Black Walnut
- American Elm
- American White Oak
- Aromatic Red Cedar
- Aspen
- Bald Cypress
- Balsa
- Basswood
- Black Cherry
- Butternut
- Chestnut
- Douglas Fir
- Eastern White Pine
- Ebony
- Hickory
- Lauan
- Mahogany
- Pecan
- Poplar
- Red Oak
- Redwood
- Rosewood
- Southern Yellow Pine
- Spruce SPF
- Sugar Maple
- Sugar Pine

- Teak
- Western Hemlock
- Western Red Cedar
- White Ash
- White Oak
- Yellow Birch

We rely upon a number of different suppliers in the New England area, including:

- 4 Lumber Co., Eighty Four, Pennsylvania
- Allen Lumber Company Inc., Barre, Vermont
- American Lumber Company L.P., Hamburg, New York
- Applewood Lumber Co., Phoenixville, Pennsylvania
- Arlington Coal and Lumber Co., Arlington, Massachusetts
- Britton Lumber Company Inc., Fairlee, Vermont
- Brookside Lumber and Supply Co., Bethel Park, Pennsylvania
- Cape Cod Lumber Company Inc., Abington, Massachusetts
- Catawissa Lumber and Specialty, Catawissa, Pennsylvania
- Cersosimo Lumber Company Inc., Brattleboro, Vermont
- Crane Co., Stamford, Connecticut
- Futter Lumber Corp., Rockville Centre, New York
- Graebers Lumber Co., Fairless Hills, Pennsylvania
- GV Moore Lumber Company Inc., Ayer, Massachusetts
- Hancock Lumber Company Inc., Casco, Maine
- J.T. Lumber Newport, Rhode Island
- Jackson Lumber and Millwork Co., Lawrence, Massachusetts
- Lakeville Lumber, Lakeville, Massachusetts
- LaValley Lumber Company L.L.C., Sanford, Maine
- Lezzer Lumber Inc., Curwensville, Pennsylvania
- Massachusetts Lumber Co., Cambridge, Massachusetts
- Moose River Lumber Company Inc., Jackman, Maine
- National Lumber Co., Mansfield, Massachusetts
- Nickerson Lumber Co., Orleans, Massachusetts
- OC Cluss Lumber Co., Aliquippa, Pennsylvania
- Old Town Lumber Co., Kenduskeag, Maine
- Rex Lumber Co., Acton, Massachusetts

Hardware:

The hardware that our shop uses to produce custom cabinetry, as well as boxes, is obtained from a number of national and international suppliers, including:

CUSTOM CARPENTRY SHOP

- 3M
- A H Peter Meier
- Accuride
- Amerock
- Amerock Allison
- Amerock Galleria
- Berenson
- Blum
- Buck Snort Lodge
- Century Hardware
- CompX National Lock
- Grass
- Hera Lighting
- Ironaway
- Ives
- Kampel
- Knape and Vogt
- Laurey Hardware
- Mepla
- Precision Casework
- Quickscrews
- Rev-A-Shelf
- Rockford Process Control
- Salice
- Schaub and Company
- Soss
- Sugatsune

MANAGEMENT SUMMARY

Choice Cut Carpentry is owned by Douglas Fortune and his sons, Nicholas and Bradley Fortune. For over 25 years, Douglas has been doing part-time carpentry project work for individuals and businesses throughout Boston. During this time, he has developed a reputation for craftsmanship and quality.

When budget cuts prompted the elimination of industrial arts education at the suburban school district where Douglas had taught woodworking for 17 years, the circumstances presented him with the opportunity to apply his knowledge and experience in a new way, resulting in the formation of Choice Cut Carpentry.

Nicholas and Bradley Fortune began learning about woodworking at a very young age. Benefiting from their father's instruction, they developed into fine craftsmen and have assisted their father with many cabinetry and other woodworking projects. Following high school graduation, both Nicholas and Bradley pursued college courses in design, engineering, and CAD/CAM. These invaluable skills allow Choice Cut Carpentry to offer customers project plans created with the latest technology.

MARKETING & SALES

Because of his extensive prior experience performing project work for individuals and commercial enterprises, Douglas Fortune is well known for his carpentry skills. Prior to establishing his own business, word-of-mouth referrals generated more opportunities than he could accommodate on his own. With the help of his two sons, Choice Cut Carpentry will have the capacity to accommodate existing demand.

To generate new business, a marketing plan has been developed that focuses heavily on regular direct mailings to area architects, home builders, and unions. In addition to promoting our services, these mailings will also feature details about upcoming educational opportunities that our business offers. The mailings will promote our Web site, which contains detailed information about our services, educational offerings, and general information about custom cabinetry. Finally, our business will do a limited amount of newspaper advertising.

Advertising Budget

Based upon our marketing plan, the following advertising budget has been established:

- Direct Marketing—\$4,500 annually
- Newspaper—\$2,000 annually
- Interactive Marketing—\$2,500 annually

Customers

Our target market is mainly comprised of upper-income individuals, mid-sized businesses, builders, architects, and several large corporations in the Boston area. Over the years, Douglas Fortune has established a reputation for service and quality within each of these categories. Particular niches that generate considerable business include builders and individuals seeking custom shelving and cabinetry for home theaters and DVD libraries, as well as consulting firms, individual attorneys, and mid-sized law firms in need of built-in bookshelves.

SWOT ANALYSIS

Business Feasibility & SWOT Analysis

- **Strengths:** The level of craftsmanship and quality offered by Choice Cut Carpentry, as well as our educational offerings, set us apart from competitors.
- **Weaknesses:** When competing for bids, other carpentry shops may beat us on price when dealing with customers who value cost savings over quality. In addition, we do not concentrate on very large projects.
- **Opportunities:** There is ample demand and growth potential among high-income customers and businesses in the Boston area who value quality craftsmanship and excellent customer service.
- **Threats:** Because our business is staffed by three highly-skilled individuals, any one of whom would be very difficult to replace, illnesses and injuries can threaten our ability to complete projects.

Day Camp Organizer

Camp in the Park

67 Shore Park Dr.
Oyster Bay, New Jersey 11771

Laura Becker

Camp in the Park will establish and operate daily camps for local, neighborhood children with traditional summer camp activities including swimming, music, art, and sports.

EXECUTIVE SUMMARY

Objectives

The objective is to establish a summer day camp for children who live in a neighborhood area. Specifically, there is a local village with a large municipal park containing a playground, pool, tennis courts, basketball courts, and fields. The camp will be provided for children who reside within the village.

Business Overview

Camp in the Park will provide traditional summer day camp activities including sports, music, art, music and swimming. The camp will be set up in a local park or other area with permission from the local authorities and regulatory agencies.

The camp can be run by a skeletal year-round staff which comprises the main management of the camp company. This management will oversee a much larger, seasonal staff. The camp management is responsible for all administrative functions of the camp including: hiring, regulatory requirements, securing food vendors and activity vendors for the camp, etc.

Once the camp season begins, the seasonal staff runs the operation on a daily basis. This would be an ideal business for local parents of camp-aged children, or perhaps school teachers who have summers free and would like to earn some additional money over the summer.

MARKET ANALYSIS

According to the National Camp Association (<http://www.summercamp.org/>), there are approximately 10,000 camps in the United States (of which roughly 60 percent are sleep-away camps). The majority of camps are privately-owned.

Over 95 percent of camp owners only own one camp since it is truly a hands-on enterprise.

DAY CAMP ORGANIZER

The average camp tuition is \$2,500 with the average number of children at a camp being 450. Therefore, the gross revenue of the average camp is approximately \$1,125,000 (\$2,500 x 450 campers).

\$1,125,000 multiplied by 10,000 camps means that the total industry revenue is in the 11 billion dollar range.

More specifically, the American Camp Association (<http://www.acacamps.org/>) states that there are 6,200 nonprofit camps including religious organizations and youth agencies; and 2,300 privately-owned, for-profit operators.

Running a camp requires a tremendous investment in the infrastructure and overhead with such items as salaries, insurance, food, maintenance, activities and travel posing significant expenses.

Interestingly, the outlook for the camp industry is strong. In the last years, camps have become even stronger since there are many households with two working parents who need to provide entertainment and daycare for their children during their working hours. In addition, the advent of specialty camps—whether it be music, weight loss, or learning disabled camps—has broadened the camp market as well.

In a 1999 study, the American Camp Association found that over 50 percent of the respondents reported an average increase in enrollment of 9 percent from the previous year. Demographic trends would suggest that the demand for child-care options will continue to increase.

According to CampGroup (<http://www.campgroup.com/camping.htm>), “The universe of 12,000 camps is comprised of literally hundreds of different types of camps.” CampGroup believes that the majority of camps fit into about 16 basic types of camps which include:

- Sleep-away camps and day camps
- Traditional camps (those who operate in a location whose primary purpose is the camp) and non-traditional camps (a local Y)
- General camps and specialty camps
- For-profit camps and not-for-profit camps
- Accredited camps and non-accredited camps
- Special population camps and general population camps
- Religious camps and non-sectarian camps

The American Camp Association provides accreditation for camps who meet certain criteria. According to CampGroup, although any summer camp can seek ACA accreditation, only 2,340 of the estimated 12,000 summer camps are ACA accredited. Of the 2,340 ACA accredited camps, approximately 25 percent are for-profit and 75 percent are not-for-profit.

There are sleep-away camps located in all 50 states but the largest concentrations are in California, New York and Pennsylvania. Day camps are also located across the country. The largest percentage of day camps are located in areas with large metropolitan areas such as California, Illinois, New Jersey, New York and Massachusetts.

MSG Accountants, Consultants and Business Valuations provided an industry report on “Day Camps” (<http://www.msgcpa.com/general.php?category=Industry+Library&headline=Day+Camp>) which states that “Although, each type of camp varies greatly in the types of activities it offers, camps generally provide a program consisting of outdoor activities, such as hiking, swimming, games, sports, arts and crafts, and programs designed to promote awareness of nature. Many camps in the industry have set themselves apart by emphasizing and specializing in specific camping programs.”

Examples of different types of programs include:

- Sports
- Music
- Horseback Riding
- Outdoor Adventures
- Religion
- Special Needs
- At Risk Youths
- Weight Loss
- Theater
- Dance

Many localities are interested in establishing summer camps in the area because they can give a nice boost to the local economy. A summer day camp for children is a solid economic growth contributor for a local economy. There are significant employment opportunities; and of course, staff will buy things at local stores such as food and necessities.

COMPETITION

The competitive environment will depend greatly on the location of the community day camp. Camp in the Park faces competition from privately-owned day camps in the area. Generally speaking, the goal at Camp in the Park is to create a very similar environment to those of the privately-owned camps. The Camp in the Park fee structure is usually significantly lower than the other camps because it is not run to make a profit; and there are no year-round staff to pay. Hiring is done completely on a seasonal basis.

The other camps in the local area that Camp in the Park competes with are Pierce Country Day Camp (<http://www.piercecamps.com/>), North Shore Day Camp (<http://www.northshoredaycamp.com/>) and Crestwood Country Day Camp (<http://www.crestwoodcountryday.com/>).

PRODUCTS & SERVICES

Establishing the Camp

There are several steps involved in establishing a community summer day camp. This can be done in a variety of ways.

The approach that Camp in the Park has taken is to establish a Camp Board composed of volunteer parents. There are officers on the Board (president, vice president, treasurer and secretary). Alternatively, if the camp management is running the camp they are the ones to make these decisions.

The first step will be to set up a meeting with a corporate attorney to discuss the best legal status for the company (for instance, should the camp be a not-for-profit; or a for-profit organization, etc.). The attorney will also file the necessary documents to get the camp set up and to obtain a corporate seal and to create by-laws based on the interests of the board and the mission of the camp.

DAY CAMP ORGANIZER

Depending on how the camp is set up, there may be funding available from government programs (particularly if the camp is a non-profit organization or if it is a specialty camp of some sort). It is worth investigating potential funding sources.

Examples of things that need to be decided include the following: Do officers need to be elected or appointed; how long should board members serve; do their children need to be attending camp, etc.

The mission of the camp will also be discussed, including:

- Age of campers (for instance, 3 year olds–10 year olds)
- General camp versus specialty camp (all activities or focus on the arts, etc.)
- Hours of operation; dates of operation
- Fees to be charged
- Salary structure for staff (base salary, bonuses)

Finding a Location

The Camp Board/Management will need to find a location to host the camp. Camp in the Park operates within a village neighborhood that has a Park. The Camp approached the Trustees of the Village to obtain permission to operate a Camp in the Park for residents of the Village.

When looking for a location, the selectors should bear in mind that the camp will need restroom facilities and significant outdoor space for sports and other activities. An indoor space for inclement weather days will also be needed.

A private or public park with permission obtained from the appropriate authorities is an ideal, low-cost location.

Hiring Staff

The camp will likely need a staff including a Director, Assistant Director, Group Leaders, Counselors, Lifeguards, Art Director, Music Director, Sports Director and any other area of interest the camp wishes to pursue.

Determining Fees for the Camp

This can be done by gauging what other camps in the area charge for tuition and then coming up with an appropriate fee schedule (either for the whole camp session; weekly; etc.)

Creating a Schedule of Activities for the Groups

The Board/Management should determine what activities should be offered at the camp. Then it is important to interview various providers to see who will best meet the camp's needs. For instance, if the camp is interested in providing music instruction, the camp board/management will want to interview several music directors.

Seeking Regulatory Approval with All Applicable Licenses

The camp operators will need to be sure to follow local regulations including obtaining all necessary inspections (such as from the Board of Health) and registrations.

OPERATIONS

Personnel

It is important to recruit staff that has experience working with children. For a fairly small community day camp, staff will be hired on a seasonal basis (just for the camp season). The camp operators will take care of the administrative issues throughout the rest of the year. The camp may wish to hire a certain

number of teachers in addition to college age and high school age counselors. It is also important to ensure that the appropriate background checks are employed for all incoming staff.

This is a standard staff application:

Name: _____	SS#: _____		
Address: _____			
Home Phone: _____	Cell Phone: _____		
Birth Date: _____	Summer Age: _____		
High School Attended: _____ Year of Graduation _____			
Colleges Attended: _____	Major: _____ Grade: _____		
_____	Major: _____ Grade: _____		
Can you swim? _____	Red Cross Certifications: WSI _____	ALS _____	First Aid _____
CPR Certifications: Comm _____	Infant _____	Adult _____	RTE _____
Are you available to work on _____ and all weekdays (excluding Friday, July 3rd) from Monday, June 29 th through Friday, August 21 st without any days off? _____			
Do you have any impairments, physical, mental or medical which would interfere with your ability to satisfactorily perform the essential functions of this job? _____			
If yes, please explain _____			
How did you hear about Day Camp in the Park? _____			
Do you smoke? _____			
Please list any experience you have had with children. _____			
Did you ever attend camp? If so, which? _____			
If yes, what was your favorite experience? _____			
Please list what land sports, water sports, arts & crafts and performing arts activities you are skilled in: _____			

References: Please list three contacts: school reference (i.e.: teacher, counselor), job supervisor, babysitting and any other relevant reference.

<u>Name</u>	<u>Phone #</u>	<u>Relationship</u>
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Harassment The camp's policy is to prohibit all forms of harassment by our employees. This includes sexual, racial, religious, and other forms of harassment. Have you ever been accused of harassment of any person including, but not limited to, workplace harassment? Yes? No? Explain.

Criminal Record Have you ever been convicted of a crime, other than a minor traffic offense?

If yes, please describe. Yes? No?

Explain

I authorize investigation of all statements herein, including any checks of criminal records, and release the camp and all others from liability in connection with same. I also understand that misrepresentations or falsifications herein or in any other documents completed or submitted by the applicant will result in dismissal, regardless of the date of discovery by the camp.

Applicant's signature

Date

Staff Pay Scale

The following pay scale is an example of the pay scale of a camp on Long Island, New York named North Shore Day Camp. It is provided as a framework as compensation can vary greatly in different areas of the country and for different types of camps.

Pay scale

Grade	Base	Bonus	Total potential salary
11 th Grade	\$ 400	\$600	\$1,000
12 th Grade	\$1,100	\$600	\$1,700
College freshman	\$1,500	\$600	\$2,100
College sophomore	\$1,900	\$600	\$2,500
College junior	\$2,200	\$600	\$2,800
College senior	\$2,400	\$600	\$3,000
Adult staff	\$2,500	\$600	\$3,100

Regulatory Approval—Department of Health

One of the first things the Camp Board will need to determine is who is responsible for licensing the camp in the area. Camp in the Park is licensed by The Health Department who inspects the camps at least twice a season to assure that all physical facilities are properly operated and maintained, and that adequate supervision exists to provide a healthy and safe environment in accordance with the New York State Sanitary Code. It also investigates reports of serious incidents of injury, illness and all allegations of abuse or maltreatment and, when requested, provides parents or guardians of prospective campers an opportunity to review inspection reports and required plans.

Each year the Nassau County Department of Health oversees the issuance of permits for approximately 150 camps, which will host in excess of 32,000 children. A summer day camp needs a permit to operate if it is occupied by children less than 16 years of age between June 1st and September 15th and is primarily for the purpose of outdoor organized group activities.

The Department of Health will also require that each camper has an up to date medical form on file (physical examination within the last year); and that the camp employs a Medical Director.

Indoor Facility

If the camp operators choose a local facility that has an indoor weather space there will be no need to do anything further. However, if the host property for the camp is in a park as Camp in the Park's is, then the camp operators may wish to look into purchasing or renting a large tent to provide a covered area for hot summer days. In addition, an indoor building for inclement weather days may be considered.

Depending on the size and number of tents required, the cost may run anywhere from \$2,500 to \$10,000.

Information Required from Campers

- Camper Profile (includes emergency contact information)
- Medical Forms: The Board of Health will likely mandate that current health forms are on file for all staff and campers.

Information Required from Staff

- Counselor Profile (includes emergency contact information)
- Medical Forms: The Board of Health will likely mandate that current health forms are on file for all staff and campers.

Schedule of Activities

The camp operators will decide what activities to offer in the camp. Some of these activities can be performed by in-house staff (such as time in the playground); while other activities may require an outside vendors (such as Yoga).

The camp operators will negotiate arrangements with all outside vendors including fees and schedule.

The camp should create a daily schedule to incorporate all of the activities. A sample schedule from Camp in the Park follows:

Camp Schedule

Age groups	9:00 to 9:15	9:20 to 9:55	10:00 to 10:35	10:40 to 11:15	11:20 to 11:55	12:00 to 12:35	12:40 to 1:15	1:20 to 1:55	2:00 to 2:35	2:40 to 3:15	3:20 to 4:00
3 Year olds (8)(B/G)	Drop-off & welcome	Soccer	Swim	Music	Lunch & tent games	Yoga	Pick-up @ tent	X	X	X	X
4 Year olds (19)(B/G)	Drop-off & welcome	Music	Yoga	Swim F	Lunch & tent games	Arts & crafts	Group	Swim I	Soccer	3:00 Pickup	X
5/6 Year olds (15)(G)	Drop-off & welcome	Playground	M U S I C	Group	Lunch & tent games	Soccer	Arts & crafts	Tennis 1:30-2:00	Swim I	Yoga	S W I M
5/6 Year olds (19)(B)	Drop-off & welcome	Sports		Swim I	Yoga	Lunch & tent games	Playground	Soccer	Arts & crafts	Tennis 2:30-3:00	F
7 Year olds (12)(G)	Drop-off & welcome	Sports	Music	Soccer	Swim I	Lunch & tent games	Yoga	Cheer-leading	Playground		Arts & crafts
8/9/10 Year olds (18)(G)	Drop-off & welcome	Arts & crafts	Swim I	Music	Soccer	Lunch & tent games	Tennis 1:00-1:30	Playground	Yoga		Cheer-leading
7/8 Year olds (13)(B)	Drop-off & welcome	Sports	Soccer	Arts & crafts	Music	Lunch & tent games	Swim I	Yoga	Tennis 2:00-2:30		Playground

ORGANIZATION

Camp Orientation—Counselors

It is a good idea to hold an orientation session prior to camp opening. Workshops can be conducted to teach staff how to handle various situations. It is also helpful to provide a Staff Training Manual that the staff can take home with them for further study.

CAMP IN THE PARK—STAFF TRAINING MANUAL

Being a Good Counselor

Counseling at camp is a big job. It is a huge step that you're taking, probably one of the biggest steps of your life. The step is from selfishness to selflessness; from self-centeredness to being centered on others. Because you are going to be in a leadership role, people will be noticing you. Campers will look up to

you and follow your example. You will have to show them how to make good choices...not with a frown on your face because you don't like the food, not with a lack of cooperation with the program, not with a sloppy appearance, not by being late, but in good, positive ways. Some ways to be a positive example: encourage a shy camper to make a new friend, pitch in at cleanup time with a smile, and sing along with enthusiasm at campfires.

Regressive Pull

Sometimes the staff can be the biggest kids at camp, and this is not necessarily good. "Regressive pull" is what we call the influence children have on our behavior that comes from working with them intensely, and especially in groups. In other words, if you spend enough time with children, you start to look and act just like they do! Counselors need to remind themselves who is "bigger"—that is, who is the adult and who is the child. Counselors need to understand what their success in working with children will depend in part on being able to, in a sense, enter a child's world without giving up their own maturity.

Why Am I At Camp?**To Make New Friends**

Camp is a special place where children learn to make a friend and how to be a friend. You, the counselors, are trained to make sure that campers start making friends as soon as they arrive, because camp is a community where kids work and play together, contribute and cooperate with each other. While campers might arrive with friends, it's not necessary for them to know anyone when the camp season begins. It's especially fun to have winter friends and summer friends! You give campers the opportunity to leave any concerns they have from school behind and reinvent themselves.

To Help Your Campers Try New Things

Camp is a special place where children can be involved in tons of activities—just about anything they can imagine is here. It's impossible to get bored because there's always something new to try. You will encourage campers to participate in activities from archery to arts and crafts, dance to nature.

To Help Children Practice Growing Up

Camp is a special place where kids can make their own decisions—you provide the limits and boundaries that help them feel safe. You will help your campers believe in themselves, listen to them, respect them, and teach them to make good choices. Camp is a place for kids to practice growing up—under your watchful eye!

To Coach Self-Confidence

Camp is a special place where you will encourage your campers to feel good about themselves. You will coach them to leave their comfort zones, take healthy risks, and then enjoy the rewards of personal achievement. You will teach your campers to say "You bet I can!" when they are faced with new challenges—and make them feel like an important part of a caring community.

To Build Physical and Emotional Safety Nets

Camp is a special place where you will establish the boundaries that create an envelope of physical and emotional safety around each camper—the environment that helps children feel secure and willing to try new activities and experiences. You will coach campers to make good decisions and reap the rewards.

To Teach New Skills

Camp is a special place for children to learn skills in all sorts of activities. Whether you're a boating counselor who shows campers how to paddle a canoe or a cabin counselor who learns right alongside your group, you will help your camper learn skills they won't find anywhere else! You will share your enthusiasm with your campers—and help them discover activities they never even knew they loved.

To Create a Community Where Children Are Listened to and Respected

Camp is a special place where children are respected and listened to. The camp experience is based on the building blocks of self-respect: belonging, learning, and contributing. You help create a community,

and every member of the community is as important as any other. You coach cooperation and responsibility, enabling children to make their own choices within limits that keep them safe.

To Help Campers Have Fun

Last but not least, camp is a special place...for kids and counselors to have fun! You aren't a teacher giving exams or homework—first and foremost, you are here so that campers can enjoy a fun, successful summer while acquiring life-long skills.

ABOUT CAMP IN THE PARK

- All counselors should be on their feet while they are with their group unless the children are seated.
- Parent confidentiality should be maintained: ages, grade, enrollment forms, and your rules.
- Keep all group lists, schedules and attendance sheets in your attendance folder at all times.
- Any notes you wish to send home should be cleared by your supervisor.
- "Lost and Found" should be brought to Headquarters. Lost items are displayed daily during lineup. Please check boxes often for your campers' missing articles. Please make sure your campers have all items labeled.
- We are not responsible for anything that may be lost or stolen other than which is brought and signed for at the main office. Encourage campers to leave valuables at home.
- Radios and cell phones should not be brought on campus or on camp vehicles. This includes tape recorders, boxes, headphones, walkmen, watchmen, etc.
- Counselors should take a count of the children in their group often to be certain none of them has strayed.
- A careful attendance check must be taken daily at morning lineup.
- Although campers should be accompanied to the lavatory or drinking fountain, all campers should be shown the various locations of these during orientation. Campers must remain with the group unless accompanied by a staff member.
- Personal Profile sheets should be reviewed during the first week of camp and any important notations should be brought to the attention of the director, supervisor, and/or a nurse.
- Please observe the eating habits of your campers. Sometimes a camper's behavior may be conditioned by hunger and/or food allergies.
- Please consider individual needs for each camper to rest. If a camper appears abnormally tired, it should be reported to one of our nurses, as should any change in camper's physical being.
- If the temperature takes a sudden drop, please make certain the camper is dressed warmly and that extra clothing later is removed if the weather becomes warmer. The same care should be taken on rainy days to keep youngsters as dry as possible.
- Counselors should supervise personal cleanliness and hygiene to the campers where appropriate.
- All safety procedures and precautions should be discussed with campers and practiced at all times. These are itemized on the pages that follow.
- Sneakers must be worn by counselors and campers at all times.
- Campers should not be carried. Walk side-by-side, talk with campers, but don't carry them.

ABOUT THE BUDDY SYSTEM

At the beginning of each session and prior to any swimming activity, the swimming ability of each camper will be assessed by a Certified American Red Cross Water Safety Instructor.

Campers will be designated as either a swimmer or non-swimmer.

- Swimmers will be identified by wearing wristbands. Non-swimmers will NOT be issued wristbands.
- Appropriate swimming areas will be assigned to each of these groups.
- Non-swimmers will be limited to areas no deeper than chest height.

Other information includes:

- The ratio of lifeguards of bathers shall be at least 1 to 25.
- The ratio of counselors to bathers shall be at least 1 to 7.
- The designated Buddy System coordinator will oversee attendance accounting.

The coordinator will be at least 16 years of age, remain on duty at the facility entrance during the entire swim period, and have in his or her possession:

- A full alphabetical listing, noting group and swim level.
- A full set of alphabetical group lists.
- Alphabetical group lists by period.

Other regulations include:

- Upon entering the pool, all bathers will sit at the edge of the pool in the area they have been assigned to for recreational or instructional swim. Only after assessing that bathers are seated in their appropriate areas, and that lifeguards and counselors are in their assigned locations, will campers be directed to enter the pool(s).
- For all campers 6 years of age or older, buddies of the same swim abilities will be assigned at the beginning of each camp session. The buddy system will be in effect during all recreational swim. (If swimmers of differing abilities are “buddied,” they may only swim in the appropriate area for the buddy of lower ability.)
- Buddy checks will be conducted a minimum of every 15 minutes.

A buddy check will be conducted as follows.

- Lifeguards in charge will give two whistle blows.
- All campers will maintain silence and move immediately to the nearest pool side.
- Lifeguards will scan pool for distressed swimmers and assistance rendered if needed. An all-clear signal will be given.
- Staff will take a head count in each area, and reconcile the account with the attendance posted with the buddy coordinator.
- If a swimmer is unaccounted for, the “lost swimmer” and/or “lost camper” plan will be activated.
- Once all campers are accounted for, the lifeguard in charge will give the signal to resume swimming.

DEFINING A COUNSELOR'S ROLE

The Role of Play

The role of a counselor has been described in many different ways—as a camper's best friend, as a kind of surrogate parent, or even as a coach. None of these analogies is perfect, because being a camp counselor has its own special characteristics and relationships. Since most counselors have not been parents, trying to be one may not be too meaningful.

There are also drawbacks to the concept of being a camper's best friend. Besides the ability to set limits with campers (for their own physical and emotional safety), a counselor would not confide in or share with a camper an aspect of his or her personal life as one might do with a friend. A counselor would not expect to get advice from or lean on a camper as one might a best friend. Finally, a counselor would not engage in certain kinds of activities with a camper that one might with friends. So, while a counselor can have a lot of fun and be enormously helpful to a child, being a best friend is a very different kind of relationship.

Another way to view the role of a counselor with children is as a wise, benevolent, and caring older brother or sister. An older brother or sister wouldn't let a younger sibling do something to hurt themselves or others. An older brother or sister would intervene when a younger sibling was getting too wound up. Older brothers and sisters care for their siblings and have fun with them and take interest in them while still being able to put on the brakes when needed. Also, unlike a friend, there are certain confidences or aspects of your private life you would not share with a younger brother or sister because it would be confusing, upsetting, or put too much of a burden on them. We all know that younger siblings can be curious. An older brother or sister would know this is natural, but would be careful not to share information that was essentially private.

The Decisions You Make

Being an effective counselor also means making sound decisions for your campers. The first question to ask yourself when making a decision that affects campers is: "Whose well-being am I serving—mine (I get to be popular; I get to have fun doing what I want to do; I get to be with my friends) or my campers?". A second question is: "What is the risk involved, and am I certain that everyone will be able to negotiate that risk and end up safe both emotionally and physically?" with the greatest of relationships and the best of intentions, if our decision-making endangers or compromises the safety of children, we have lost the trust given to us when we assumed the responsibilities of being a counselor.

Time You Spend

When it comes to the quality of time a counselor spends with campers, some tips that may help you be a more successful counselor include:

- The time you spend at the beginning of a session getting to know the campers and establishing a way of meeting as a group will pay dividends during the rest of the season. This is the time to establish routines, create a rapport, and win the trust of your campers.
- Make a ritual of meeting at the same time every day for five to ten minutes to simply acknowledge how helpful or considerate specific campers have been to one another during the day. This public recognition should become part of your group culture. It is especially effective when done at the end of the day.
- Allow your campers to solve problems as a group right from the start. For example, instead of you and your co-counselor imposing your system of clean-up jobs on the campers, have them brainstorm how

the system should work. Remember, lay down your ground rules for the group problem-solving right from the start.

Challenging Times

When campers begin to show challenging behavior, think of their actions as nonverbal statements. Campers are usually expressing one of three to four statements with their misbehavior: they are seeking attention, power, revenge, or trying to protect themselves.

Take a Deep Breath

The first thing to do when responding to such behavior is to take a deep breath and ask yourself, "What is my intention with this camper?" That is, how do you want to come across? Many younger or inexperienced counselors are not aware of what their intention is and may seem angry or vindictive even when they are trying to be thoughtful or engaging. How you come across to campers will have tremendous effects on what results you get. Ask yourself if you are trying to get even, show the kid whose boss, punish the kid, or get to the bottom of things.

Stay Calm

Secondly, stay calm. If you are taking the camper's action personally, you will react out of anger or frustration and be less effective. Find out what the child is trying to get from his or her behavior. When kids act in such a way that they either get into trouble or push other children away, it can be powerful simply to say, "I understand what I think you are trying to do; let's see if we can do it in a way that doesn't get you in trouble or cause you to lose friends."

Helping children solve problems and learn social skills is easier if they think you have their best interests at heart. Camp is full of opportunities for children to learn new and more effective behaviors for getting what they want, like making and keeping friends and getting attention and recognition for their true accomplishments. Have a great summer!

Lunch/Snacks

Depending on whether the camp facility has a kitchen, the camp will have two options: either hire a cook to prepare lunch and snacks; or order food from outside vendors.

At Camp in the Park, the camp does not have cooking facilities so the camp uses two vendors during the week. One provides pizza and pasta; the other provides bagels and hamburgers.

For snacks, the camp can buy in bulk at a store like Costco that stocks pretzels, party mix, cereals, fruit, etc. Water can be provided by having a water cooler on site (such as Poland Spring).

Safety/First Aid Training

It will be important to identify several senior staff members to participate in safety and CPR training. In addition, the camp must stock a First Aid Kit and keep a log of any incidents.

Transportation

Parents and guardians will be responsible for dropping off and picking up children. Bus service will be provided for all off-site trips.

Insurance

A camp insurance program usually includes all lines of cover including property, liability, vehicles, workers' compensation, excess liability, camper medical, directors/officer's liability and more.

It will be at the camp's discretion how much insurance to purchase; but a general rule is the more coverage the camp can afford, the better. The camp should have a primary policy which will cover up to \$1,000,000 per incident; and at least two incidents per year. The camp can also add excess liability insurance for any additional amount (such as up to \$5,000,000).

Camper Accident/Medical Insurance is for camper incidents whereby the camp will provide insurance coverage to campers (for instance, if a camper breaks an arm) which covers out-of-pocket expenses for medical care.

There are several insurance providers that focus on the camp market. Some suggestions include:

- Amskier: Amskier is an administrator/broker in the insurance business. The company says that they act as a “partner” to the camp and refer to themselves as a direct insurer. Amskier advised on what types of insurance the camp should have and then finds underwriters for specific policies. Amskier also provides experts and workshops on issues such as child abuse and swimming safety.
- Markel
- Philadelphia Insurance Companies
- Ace

The camp operators will want to check insurance company ratings when choosing a provider to ensure stability of the insurance company. A.M. Best and S&P provide ratings among others.

Camp Pricing

The community summer camp should be priced competitively to attract as many campers as possible.

For the full eight-week session, Camp in the Park charges \$3,000.

There is also a four-week option priced at \$2,070.

The competing privately-owned camps in the area charge approximately \$6,500 for the eight-week session.

MARKETING & SALES

Promoting the Camp

Camp can be provided to local residents through a mailing announcing the camp and the details and word-of-mouth. In addition, local flyers and ads can be placed throughout the town.

CUSTOMERS

Parent Orientation

It is a nice idea to hold a parent meeting prior to the beginning of camp to discuss the parent manual and answer any questions that parents may have. Things to go over at the meeting would include camp rules, hours, supplies needed and general safety tips.

Customer Service

The camp will have a camp phone with the camp director at all times. Parents can always contact the Director with any concerns. The camp also has an email address to which parents can forward questions.

The camp will provide important announcements by email as well as by flyers distributed to campers. All notifications will be posted at camp as well.

FINANCIAL ANALYSIS**Assumptions**

85 campers at \$3,000 for an 8 week summer
Insurance: includes liability, worker's compensation and
disability insurance (liability \$1,000,000 per incident; excess
liability at \$10,000,000)

Revenue	\$ 255,000.00
Expenses	
Payroll-staff salaries and bonuses	\$ 103,000.00
Music director	\$ 2,800.00
Drama instructor	\$ 3,000.00
Sports director and staff	\$ 15,000.00
Tennis instructor	\$ 4,500.00
Art instructor	\$ 3,000.00
Yoga instructor	\$ 4,000.00
Dance instructor	\$ 3,000.00
Insurance (liability, worker's comp and disability)	\$ 15,000.00
Village-license fee	\$ 1,750.00
Accountant	\$ 2,050.00
Taxes	\$ 3,800.00
Safety training (first aid/CPR)	\$ 2,000.00
Paper goods / first aid supplies	\$ 3,000.00
Supplies / pool supplies	\$ 4,000.00
Art supplies	\$ 1,500.00
Tent	\$ 10,000.00
Lunch / snacks	\$ 10,000.00
Field trips with bus (3 to 4 per summer)	\$ 6,400.00
Science events	\$ 800.00
Wacky Wednesday entertainment	\$ 2,000.00
Magician event	\$ 1,000.00
Boy vs girl day	\$ 400.00
Pajama day	\$ 600.00
Olympic family night	\$ 700.00
Total expenses	\$203,300.00
Net profit	\$ 51,700.00

Diner

Shoestrings

41238 S. Main St.
Rock Bend, Ohio 44300

Paul Greenland

Shoestrings is a traditional diner focused on serving breakfast and lunch to cost-conscious consumers.

EXECUTIVE SUMMARY

Business Overview

Shoestrings is a traditional diner focused on serving breakfast and lunch to cost-conscious consumers. Located in downtown Rock Bend, Ohio, the diner serves affordable sandwiches, soups, and desserts, as well as a limited selection of hot entrees. Shoestrings primarily caters to employees of businesses in the downtown area, which is being revitalized. A key differential will be a free “bottomless” basket of seasoned shoestring potatoes with every order for patrons who dine in. The recipe for this signature item comes from a well-known downtown diner that closed its doors during the 1980s.

Business Philosophy

At Shoestrings, our objective is to be a “home away from home” for our customers. We feel that everyone is entitled to a reasonably-priced, home-cooked meal in a friendly setting. At our diner, customers can relax with friends and coworkers while enjoying simple fare like peanut-butter-and-jelly sandwiches, chicken noodle soup, and banana cream pie. Shoestrings is an inviting place that offers a brief reprieve from a busy workday. We will put considerable effort into developing relationships with our customers and remembering important details about them.

MARKET ANALYSIS

Like other “rust belt” cities, Rock Bend, Ohio has struggled for several decades. Local manufacturers have closed their doors or relocated operations to countries where low-cost labor is in ample supply. Over the years, commercial and residential development activity began occurring away from the city’s downtown area. In the wake of these developments, downtown Rock Bend was peppered with abandoned factories and empty office buildings. As local manufacturers began to struggle or cease operations, so did the service businesses that catered to their employees. Particularly hard hit were local restaurants and eateries.

The revitalization of Rock Bend began during the early 2000s, when Webster Aerospace Corp. announced plans to establish a large research and development facility in the downtown area. The company was attracted by tax incentives, the availability of affordable real estate, and most importantly, a local workforce

that included one of the largest concentrations of engineers nationwide. Webster Aerospace served as a catalyst for the rebirth of downtown Rock Bend. In time, other defense and aerospace companies began establishing research and development offices in the area. In addition to research and development, companies also began to establish test facilities and hire specialized manufacturing workers to build prototypes of new systems and products.

A major development unfolded in 2009, when Platinum Worldwide Aerospace announced plans to relocate its headquarters to Rock Bend. In addition to relocating 750 workers, the company proceeded to hire 400 new employees. Platinum Worldwide's new headquarters will open its doors in January of 2010, bringing the total downtown workforce population to approximately 6,500. In advance of this significant development, a variety of new service-related businesses, including restaurants and eateries, are being planned in the area.

Several national fast food franchises, including McDonald's and Burger King, have been planned for downtown Rock Bend. In addition, we are aware of at least two upscale restaurants that will open in the next 12 months. With its focus on low-cost meals, personalized service, and of course, its signature potatoes, Shoestrings will be the only restaurant of its kind in Rock Bend.

According to data from the Rock Bend Economic Development Council, there are approximately 6,500 workers in the downtown area. Among respondents to a recent survey by DownTown Beat, a weekly online newsletter for people who live or work in downtown Rock Bend, 30 percent indicated that they eat out at least once per week. Based on the Economic Development Council's figures, this puts the size of the weekly downtown lunch crowd at approximately 1,950 people.

The DownTown Beat survey also asked readers about their lunchtime preferences when eating out. According to the survey, 5 percent were unsure, 30 percent preferred fast food chains, 50 percent indicated they like to dine out at locally-owned cafes and sandwich shops, and 15 percent indicated a preference for gourmet restaurants. Based on this data, we estimate that there are approximately 975 prospective customers in our market. During its first year, Shoestrings is confident that it will corner 20 percent of its market niche (195 customers per week).

Competition

With its focus on affordable meals and personalized service, and its signature potatoes, Shoestrings will be the only restaurant of its kind in Rock Bend.

Shoestrings will face competition from a number of eating and drinking places. These include the fast-food chain restaurants, McDonald's and Burger King, each of which is planning to open a new location in downtown Rock Bend.

Also vying for a share of the downtown lunch crowd's wallet is a small, locally-owned chain called That's a Wrap, which focuses mainly on sandwich wraps, soups, and baked goods. While this chain has developed a following, it has a more expensive (and limited) menu than Shoestrings, and caters to a more upscale demographic.

Presently, our main competition will come from Spike's Pub, a popular downtown bar that serves lunch food such as burgers and fries. However, this institution also offers a relatively limited menu compared to Shoestrings.

INDUSTRY ANALYSIS

According to data from the National Restaurant Association (NRA), the restaurant industry had sales of \$566 billion in 2009. A leading private-sector employer, the industry provided jobs for approximately 13 million people who worked at about 945,000 locations that year.

The following NRA chart provides a breakdown of the industry by category:

Type of establishment	2009 Estimated sales (Billions)
Commercial	\$516.00
Eating places	\$377.90
Drinking places	\$ 17.10
Managed services	\$ 40.10
Lodging-place restaurants	\$ 27.90
Retail, vending, recreation, mobile	\$ 52.90
Other	\$ 49.90

In 2009, the NRA forecasted that industry sales will increase 2.5 percent. Smaller, locally-owned establishments like Shoestrings are the driving force within the industry. In fact, NRA figures reveal that 91 percent of all eating and drinking places have less than 50 employees.

OPERATIONS

Organization

Shoestrings is owned and managed by Terry Croteau, who has 15 years of restaurant management experience. Prior to establishing Shoestrings, Croteau managed restaurants for several leading national chains in Chicago and Phoenix. He has formal training in restaurant management from the Washington-based Stanley Richfield Culinary Academy of Spokane, from which he graduated in 1993.

Croteau will be supported by Assistant Manager Annie Thompson, who has five years of experience managing a local family restaurant in the area.

Shoestrings's staff will consist of the following positions. Corresponding monthly salaries are provided.

- Owner/Manager (Terry Croteau): \$1,950
- Assistant Manager (Annie Thompson): \$1,350
- Waiter: \$1,100
- Waitress: \$1,100
- Part-Time Cook: \$1,000
- Part-time Dishwasher: \$800

With their management experience, Croteau and Thompson are qualified to provide any necessary training to employees of Shoestrings. Employees will be paid weekly on Fridays. Initially, we are not able to provide our employees with health insurance or retirement benefits, but will consider these benefits as our business continues to grow.

Professional and Advisory Support

Shoestrings has retained the local accounting firm of Smith & Weller to assist us with bookkeeping and tax responsibilities.

Commercial checking accounts have been established with Rock Bend Financial, a local bank that also is providing us with partial financing. Rock Bend Financial also has assisted us with the establishment of merchant accounts, so that we are able to accept credit card payments.

Suppliers

Shoestrings has negotiated supplier agreements with several local food-service wholesalers in Rock Bend that have a reputation for quality and reliability:

- Veggie Mania
- Rock Bend Meats
- Fantastic Fruit

In the event that one of the aforementioned specialty suppliers cannot meet our needs, the following national suppliers can both provide all of the food-service products that we require. In addition, these wholesalers will supply us with general cooking and restaurant supplies, such as napkins, salt and pepper, etc.:

- Marsh Food Products Corp.
- Brock's Food Supply Inc.

Hours

Shoestrings will be open Monday through Friday from 11:00 a.m. to 4:00 p.m.

Facility and Location

Shoestrings will be located at 41238 S. Main St.

Formerly home to a well-known local eatery, our location is a short walking distance from the majority of companies located in downtown Rock Bend.

The building in which Shoestrings is located is owned by Jeff Stevens, whose family operated the restaurant formerly located there. Stevens has agreed to rent the facility to Shoestrings for \$900 per month.

Equipment

Although much of the equipment needed to operate the restaurant is already present, approximately \$15,000 in capital purchases will be needed before we are ready for business, including:

- 1 sandwich refrigerator
- 2 commercial grills
- 1 meat slicer
- 1 bread slicer
- 1 commercial microwave oven

In addition, the establishment requires reupholstered booths, new tables, and new flooring, which will cost approximately \$15,000.

GROWTH STRATEGY

Shoestrings plans to grow the business via a strategy comprised of traditional and, most importantly, word-of-mouth advertising.

Based on the aforementioned data from the Rock Bend Economic Development Council and the DownTown Beat survey, Shoestrings is confident that in the first year it will corner 20 percent of the weekly downtown Rock Bend lunch crowd that prefers to dine at locally-owned cafes and sandwich shops (195 customers per week).

Moving forward, we project that our market share will increase to 30 percent (293 customers per week) during our second year, and 35 percent (341 customers per week) during our third year.

PRODUCTS & SERVICES

Shoestrings has established the following menu, which will be revised based on customer feedback during the first year of operation. As previously mentioned, a key differential will be a free “bottomless” basket of seasoned shoestring potatoes served with every order (for customers who dine in).

Appetizers

- French Fries
- Onion Rings
- Nachos
- Pizza Bread
- Sweet Potato Fries
- Potato Chip Basket
- Chicken Quesadillas
- Vegetable Quesadilla
- Chicken Bruschetta

Soup of the Day

- Cup
- Bowl

Sandwiches

- Poorboy
- Cajun Chicken Melt
- Chicken Breast
- Rock Bend Burger
- Rock Bend Cheeseburger
- Hickory Burger
- Pizza Burger
- Bacon Cheeseburger
- Turkey Burger
- Veggie Burger
- Turkey Club
- Veggie Club
- Super Chicken Burrito
- Super Vegetable Burrito
- Super Steak Burrito

DINER

- Rock Bend BBQ
- Double Decker BLT
- Grilled Cheese
- Grilled Ham & Cheese
- PBJ

Salads

- Garden Salad
- Caesar Salad
- Southwestern Chicken Salad

Hot Entrees

- Turkey Pot Pie
- Meatloaf
- Braised Beef
- Roasted Chicken
- Vegetable Quiche

Beverages

- Coke
- Diet Coke
- Sprite
- Diet Sprite
- A&W Root Beer
- Iced Tea
- Lemonade
- Hot Tea
- Coffee
- Hot Chocolate
- Milk: Whole, Low-fat, Skim, and Chocolate
- Juices: Apple, Cranberry, and Grapefruit
- Waters: Bottled, Mineral, Sparkling

Homemade Desserts

- Apple Pie
- Pumpkin Pie
- Banana Cream Pie
- French Silk Pie

MARKETING & SALES

We will promote our signature shoestring potatoes in all marketing and advertising communications. According to research from the National Restaurant Association (NRA), 68 percent of adults believe that food available from restaurants offers taste and flavor sensations that are difficult to replicate in a home kitchen. This is certainly the case with our shoestring potatoes. The recipe for this signature item comes from a well-known downtown diner that closed its doors during the 1980s. Although that restaurant closed, the former owner has continued to sell the shoestring potatoes at local events and festivals over the last 20 years. They are a highly popular favorite among locals, and we anticipate they will be a key differential for our restaurant.

An annual marketing budget of \$5,000 has been established for Shoestrings. Marketing tactics include:

1. **Coupons and Specials:** Every Wednesday, Shoestrings will distribute a free coupon sheet to its customers that include specials for the following week. We feel this tactic will be especially effective, given the current economic conditions and related need for consumers to watch their budgets. According to research from the NRA, 27 percent of adults pay more attention to specials and coupons than they did two years ago.
2. **Print and Online Advertising:** A regular advertising presence will be established in the DownTown Beat, a weekly online newsletter for people who live or work in downtown Rock Bend, as well as The Bend, a free weekly paper serving the downtown market. The estimated annual cost for a presence in these two publications is \$3,500.
3. **Web Site:** Shoestrings will develop a simple Web site, which will be included as a link on a variety of local Web portals. The cost to develop our site is estimated at \$500.
4. **E-mail Marketing:** A database of customer e-mail addresses will be developed. This will be used to communicate weekly specials and new menu items.

FINANCIAL ANALYSIS

As the following three-year statement illustrates, Shoestrings will record a \$9,820 net loss during its first year. The operation will become profitable during its second year, with an estimated net profit of \$47,117, followed by an estimated net profit of \$73,932 during the third year.

Three-Year Income Statement

	Year 1	Year 2	Year 3
Average customer volume	10,140	15,236	17,732
Total revenues	\$121,680	\$182,832	\$212,784
Total cost of goods	\$ 13,450	\$ 14,123	\$ 14,829
Total expenses	\$118,050	\$121,592	\$124,023
Net profit	(\$ 9,820)	\$ 47,117	\$ 73,932

Financing for Shoestrings will consist of a \$30,000 commercial loan from Rock Bend Financial, which also has agreed to supply us with a \$25,500 line of credit. In addition, Owner/Manager Terry Croteau is providing \$20,000 from his personal savings.

Domestic Services Provider

Helping Hands Personal Services LLC

123 Market St.
Galena Park, Illinois 60444

Paul Greenland

Helping Hands Personal Services offers reliable, dependable domestic services to those who need a helping hand.

EXECUTIVE SUMMARY

Business Overview

Helping Hands Personal Services offers reliable, dependable domestic services to those who need a helping hand. Specifically, our business assists the elderly, disabled, and busy adults with light housekeeping, laundry, transportation, grocery shopping, companionship, errands, and meal preparation.

In addition, we offer professional assistance for individuals who need help understanding and resolving issues with Medicare, Medicaid, or private health insurance companies, as well as a referral service that connects individuals with community programs and other resources that our business does not provide directly.

Finally, our Technology Helper service attempts to bridge the technology gap that exists between younger and older adults. Our staff helps those not experienced with computers and the Internet with tasks such as buying and selling items on eBay, e-mail, and online shopping.

Organizational Structure

Helping Hands Personal Services has been established as a limited liability company in order to secure full limited liability for its three owners.

MARKET ANALYSIS

Helping Hands Personal Services will focus on three target markets. Our primary target market will be older adults with annual household incomes of \$40,000 or more. However, we also will promote our services to adults with minor disabilities or physical limitations, as well as working adults with household incomes of \$100,000 or more. The community of Galena Park is a relatively affluent area, with above average household incomes.

Our primary target market is poised for explosive growth in the coming years. According to *Older Americans 2008: Key Indicators of Well-Being*, a report issued by the Federal Interagency Forum on

DOMESTIC SERVICES PROVIDER

Aging-Related Statistics, the United States was home to approximately 37 million people over the age of 65 in 2006, representing 12 percent of the population. The size of this population is forecast to increase to 71.5 million people by 2030, at which time adults over age 65 will account for 20 percent of the U.S. population.

In addition to growing in numbers, our target market also is growing in terms of economic resources. According to the aforementioned report, some 15 percent of older adults lived below the poverty line in 1974. However, by 2006 this percentage had fallen to 9 percent. During this same time period, the number of older adults considered to be within the high income category increased from 18 percent to 29 percent, while those considered to be low income decreased from 35 percent to 26 percent.

Generally speaking, the aging baby boomer segment will be a key driver of growth in our target market in the coming years.

Competition

Beyond individuals who offer some of the same services that our business offers, our main source of competition will be Lennox House, a local community agency that offers a mid-sized domestic services program. Another strong competitor is Comfort Care, a national provider of in-home care with approximately 270 independently owned and operated offices throughout the world. There is a Comfort Care franchise within range of our local market that provides many of the same services we offer, including grocery shopping, companionship, light housekeeping, meal preparation, and transportation.

PERSONNEL

Management

The owners of Helping Hands Personal Services have a unique blend of experience that qualifies them for success within their industry niche.

Kathy Stammers, MSN, MBA: A hospital staff nurse for more than 25 years, Kathy Stammers has extensive experience caring for geriatric and disabled patients, and she understands the challenges they face when trying to live independently. Kathy earned an undergraduate nursing degree from St. Anthony Nursing School in Petri, Wash., followed by a Masters of Science in Nursing degree from The Marcella Niehoff School of Nursing at Loyola University in Chicago, and a Masters of Business Administration from the University of Phoenix.

Ross Caravelle, MSW: Ross also hails from the healthcare industry, where he spent 15 years working as a hospital social worker. In that role, Ross gained extensive experience helping patients and their families deal with a wide range of issues. Benefiting his role as a partner in Helping Hands Personal Services is his working knowledge of community agencies and resources in the Galena Park area. In his role as a hospital social worker, Ross regularly served as a liaison with various community programs and agencies, and helped to arrange and coordinate resources for patients and their families. He earned a Masters of Social Work degree from Temple University's School of Social Administration in Philadelphia.

Sherry Kendall: After working for seven years as the human resources manager for a mid-sized landscaping company, Sherry Kendall applied her knowledge of health insurance to secure a job as a registration/insurance specialist at Abington Community Hospital in Chicago. In that role, she was responsible for overseeing a staff that verified insurance information, conducted patient interviews, and made various financial arrangements. She has extensive knowledge about reviewing itemized charges on hospital bills, communicating with physicians and their office staff, completing insurance claim forms, troubleshooting and correcting erroneous insurance claims, and dealing with third-party insurance

companies and government agencies (e.g., Medicaid and Medicare). Sherry has an Associates Degree from Clark Community College in Rexford, Ill.

Staffing

In addition to its three founding partners, Helping Hands Personal Services will initially employ a staff of five full-time and 15 part-time employees. Although we do not provide patient care services, we require that all of our staff members receive training to become certified nursing assistants. This basic training will prepare all of our staff to assist customers who need help with more involved personal services, such as bathing or transferring from bed to chair. In addition, all of our staff must pass criminal background checks, have valid Illinois driver's licenses, and pass a basic skills competency exam that we have developed specifically for our business.

We have made arrangements to promote job offerings through the career planning offices at a local community college, as well as a four-year college, that offer programs in the field of human services.

Professional & Advisory Support

Our business has selected the firm of Smithfield, Luke, and Moran to provide us with legal services. Specifically, this law firm has experience in both employment and franchise law, which will help us to effectively deal with labor issues and support future growth and if and when we are in a position to expand beyond our local market by offering franchises in other locations. Specialized Accounting LLC has been retained to provide tax advisory services.

GROWTH STRATEGY

During its first three years of operations, Helping Hands Personal Services will focus on growing locally. A graduate research methods class at Parkville University recently conducted an independent analysis of our local market in order to determine both initial and projected demand. The results of this research, which was drawn from a statistically significant survey of Galena Park residents over age 65, indicate that the total market demand for our services is approximately 460 customers, representing 1,840 service hours weekly.

Based on the estimated market share held by our competitors, as well as our initial start-up capital, we are confident in our ability to support 100 customers during our first year, or 400 service hours weekly. Due to considerable untapped potential in the market, and because our overhead is low and we plan to reinvest as much profit as possible into the business, we estimate that our customer base will grow at a compound annual rate of approximately 37 percent during its first three years:

- Year 1: 100 customers
- Year 2: 137 customers
- Year 3: 188 customers

In years four and five, we anticipate the implementation of a regional growth strategy, marked by the formation of company-owned satellite locations in Wisconsin, Michigan, and Iowa. We will concentrate our efforts on communities with higher-than-average household incomes. Our plan will be to apply the same staffing model, whereby we rely upon local colleges and universities as sources of potential employees.

Long-range growth plans call for the potential expansion of our business via a franchise model. Early expansion will be concentrated within the midwestern United States, in order to minimize the geographic distance between franchisees, company-owned offices, and our headquarters.

SERVICES

Helping Hands Personal Services will offer a variety of services for customers, depending on their needs. Many of the services we provide will fall into one of the following major categories:

Light Housekeeping—Our staff performs basic housekeeping tasks for customers, including vacuuming, dusting, and mopping. Extensive cleaning jobs, such as window washing, are not provided.

Laundry—Our staff will clean laundry and linens in the customer's home or at a local Laundromat.

Transportation—Transportation services are provided to doctor appointments and other locations using the customer's insured vehicle.

Companionship—This service involves our staff spending time with customers and their families. The preparation of simple meals and other basic domestic tasks is included, as well as assistance with grooming, and personal care.

Personal Shopping—Based on lists and instructions provided by the customer, our staff will run errands to local stores, shopping malls, and grocery stores and make purchases on their behalf.

Technology Helper—Staff will provide basic computer skills training to customers, including Internet use. For customers who wish to take advantage of modern technology but have no desire to learn about computing, our staff will bridge the gap for them by providing research services. Examples include buying and selling items on eBay, maintaining a presence on social networking sites, assisting with e-mail correspondence with friends and family members, ordering merchandise from e-commerce Web sites, filling out government forms online, and online bill payment. To assist customers without computers, certain staff members will be equipped with laptop computers that connect to the free municipal wireless network that is accessible anywhere in the community of Galena Park.

Insurance Assistance—Professional assistance is available to those who are having difficulty navigating the insurance system, and sorting out issues related to Medicare and Medicaid. This premium service is offered by our partners at a rate of \$45 per hour.

Referral/Resource Service—The partners of Helping Hands Professional Services also provide professional assistance to those who may benefit from programs provided by local, regional, state, or national organizations and agencies. At a rate of \$45 per hour, we will perform custom research based on a customer's needs, helping them to identify appropriate services, make contact with the right individuals, and fill out any necessary paperwork.

MARKETING & SALES

We have identified a number of key marketing tactics to drive the growth of our business. These mainly focus on the target market of older adults, as well as the children of older adults who purchase services for their parents. Among the key tactics we have identified are:

- **Presentations to local companies.** Our partners will arrange to make presentations at large and mid-sized organizations throughout the Galena Park area. Our objective will be to reach working adults who seek services for their older parents.
- **Brochure.** An attractive, four-color capabilities brochure will be developed to promote our business. In addition to serving as a leave-behind item following live sales presentations, the brochure also can be given to people requesting information about our services.

- **Newspaper Advertising.** We will run regular newspaper ads in The Senior Times, a local free newspaper serving the senior market in Galena Park. This publication has a solid readership base, and the advertising rates are very affordable.
- **Internet Marketing.** Helping Hands Personal Services will maintain a regular presence on the World Wide Web. In addition to a Web site that provides basic information about our services, we also will maintain a presence on popular social networking sites, such as Facebook and Twitter, in order to initiate dialogue with adults who are decision makers for services used by their older parents.

OPERATIONS

Facility & Location

Helping Hands Personal Services has identified affordable, modest office space that will meet our needs during the first three years of operations. We have strategically located our office near the local colleges from which we hope to hire staff.

Billing & Payment

We require that all customers contract with us for a two-hour minimum per week. Customers are required to pre-pay for two weeks of service. Our office will generate monthly statements, with payment due within 30 days of the statement date. In addition to personal checks, we also accept Visa, MasterCard, Discover, and American Express. We have purchased a simple “out-of-the-box” billing system to maintain customer accounts. This software allows us to generate all necessary forms and statements.

Fees

A simplified billing structure allows us to provide most services at a flat rate of \$25 per hour.

Hours of Operation

Helping Hands Personal Services will provide services around-the-clock, depending on a customer’s needs and the availability of our staff members. Our office will maintain regular hours, from 8:00 AM to 4:30 PM, Monday through Friday. An answering service will be available to take calls after hours. In the event of an emergency, one of the managing partners will be available at all times.

FINANCIAL PROJECTIONS

Based on an average charge of \$25 per hour for services rendered, we estimate that our first-year gross revenues will total \$520,000. With a projected compound annual growth rate of 37 percent, we estimate revenues and net profits will increase significantly during the first three years of operations, providing us with the necessary capital for growth within our local market, and initial seed money to commence our regional growth plan in year four.

Three-Year Income Statement

	Year 1	Year 2	Year 3
Average customer volume	100	137	188
Total revenue	\$520,000	\$712,400	\$975,988
Total expenses	\$449,418	\$516,831	\$594,355
Net profit	\$ 70,582	\$195,569	\$381,633

DOMESTIC SERVICES PROVIDER

The following is an estimated balance sheet for our first year of operations:

First-year balance sheet	
Income	
Total income	\$520,000
Expenses	
Salaries	\$380,000
Utilities	\$ 2,900
Rent	\$ 11,700
Insurance	\$ 11,740
Equipment	\$ 6,250
Office supplies	\$ 3,950
Marketing & advertising	\$ 14,380
Telecommunications	\$ 2,300
Travel & entertainment	\$ 2,450
Subscriptions & dues	\$ 450
Repairs & maintenance	\$ 500
Taxes	\$ 15,784
Total expenses	\$449,418
Net income	\$ 70,582

Helping Hands Personal Services has applied for a \$150,000 commercial loan from The Bank of Galena Park, from which the business also hopes to secure a reasonable line of credit. In addition, the owners are collectively providing \$120,000 of their own money as start-up capital.

Energy Efficiency Auditing Firm

Energy Physicians

130 Hewitt Ave.
Long Beach, California 90805

Laura Becker

Energy Physicians performs residential and commercial energy efficiency audits and recommends ways to reduce energy consumption and save money.

EXECUTIVE SUMMARY

Mission Statement

Energy Physicians was created to help educate members of its community in an effort to become more energy independent. By analyzing energy usage in a residential or a commercial space, Energy Physicians will help its customers reduce energy costs and help reduce energy emissions.

Business Overview

Energy Physicians assists its customers in reducing the amount of electricity, natural gas or petroleum (heating oil or propane) that they use during the course of a year. The aim is to save money by reducing consumption and to take advantage of any tax incentives available. Energy Physicians has three business areas including: Energy Efficiency Audits; Customized Rebate Overview; and Alternative Systems Recommendations and Design. A representative assignment would include an initial consultation which is free, and then a full scale audit of the residence or commercial space at a flat rate price. The audit will examine all energy consumption and will design a program to mitigate energy usage and apply for tax rebates from federal, state and local governments. In addition, the company will recommend Alternative Energy Systems when applicable.

The energy consulting business has been a lucrative endeavor since the deregulation of natural gas and electricity in the early 1990s. After gasoline, heating oil, and natural gas had record high prices in the summer of 2008, there has been a renewed focus in the United States to mitigate energy expenses. There have been many improvements over the last decade in energy efficiency. Lighting, washing machines, dishwashers, driers, and television sets are all categorized by their energy efficiency rating. In many states around the country, utilities, states and local governments will offer rebates and tax incentives to end-users who use energy efficient products. The Obama Administration has increased the stakes in energy efficiency by adding language to the Stimulus Bill that creates tax incentives for individuals and companies that make improvements that are deemed energy efficient.

Energy Efficiency Auditors, such as Energy Physicians, have knowledge of the current incentives and an ability to create energy savings within customers' homes or businesses. This is the backbone of the consulting reports that are created after audits. Energy Physicians provides a full scale energy audit that

ENERGY EFFICIENCY AUDITING FIRM

will focus on multiple areas in order to save money and reduce consumption. A robust report will allow our customers to see specifically where they are spending their money by analyzing their bills and examining the interior and exterior of their residential or business property. In addition to creating a template for savings, Energy Physicians will determine if a customer's space will benefit from alternative sources of energy such as solar, wind or geothermal processes. Our knowledge and contacts in the alternative energy markets will allow us to educate our customers and give them a level of comfort with this beneficial, relatively new, technology.

BUSINESS STRATEGY

Energy Physicians is a family-owned business that focuses on residential and commercial customers within a 300 mile radius of Long Beach, California. We believe that the ability to enhance energy efficiency is in the earliest stages of development. Efficiency will come in products that use electricity, natural gas and petroleum, as well as, with processes that create heat and air conditioning. We believe that not only will our customers be interested in saving money, but they will also be interested in creating fewer emissions created by current energy processes. We are very enthusiastic about our current and future business prospects.

The energy efficiency business is important in multiple ways. First, the business' efforts to improve the way customers use energy is important environmentally. In addition, since most people are interested in saving money on gasoline, it is helpful to teach them how they can save money with slight changes to the products they use in their home or office.

Objectives

Energy Physicians' objectives are to be at the forefront of energy efficiency changes; and to steer customers in an energy-efficient direction so that they can save money, and help to have eco-friendly energy. The business aims to increase its customer base from high double digits to high triple digits over the next three years.

OPERATIONS

The Energy Efficiency Auditing business is broken down into two main areas: Field Consultants and Administration.

1. **Field Consultants:** Field consultants are the staff who speak to our clients and perform the auditing of residential and commercial space. Since these people are the face of our organization, it is imperative that they have a strong knowledge of energy efficiency, as well as a good bedside manner. Field consultants need to take a two prong training course prior to visiting clients alone. We have designed our own training tools, which are gathered and updated quarterly to keep field consultants up-to-date with the newest tools to create an energy efficient environment. Our training materials can be viewed online, and we ask consultants to pass an exam prior to making their first accompanied visit to a client. We also have new consultants make ten accompanied audits with an experienced consultant prior to taking on independent work. During an initial consultation, field consultants are instructed not to press new clients to purchase an energy audit, but there is definitely a need for consultants to sell their knowledge and the reputation of our company.
2. **Administration:** The business administration team consists of a financial bookkeeper who handles payroll, employee benefits, and invoicing and bill payment. This person works in conjunction with our office manager, who handles appointments, system issues, and customer support.

Energy Physicians opened its doors in November of 2005. The business started with three people and currently has twenty-five employees.

Certification

Auditors should receive certification from The Association of Energy Engineers. The Association conducts the testing for the Certified Energy Manager CEM (www.aeecenter.org/certification/CEMpage.htm).

Competition

The majority of the competition in the energy efficiency audit business will come from other energy efficiency auditors; alternative energy companies; and utilities.

When looking at the three segments of the business, none of the existing competitors currently overlap all three of these business lines.

Other energy auditors will provide audits but will not suggest alternative companies or implement rebates.

Alternative energy companies such as Solar Photovoltaic or Wind Power will perform a consultation to determine how much a customer can save and how long it will take to break even on any initial investment (in most states with a rebate system the current break even period is approximately seven years).

We feel that combining all of our expertise in all three business lines will allow us to balance the current needs of customers with the initial goal of saving customers money in the short term rather than over the long term. The business philosophy is that by generating customers' current cash flow within efficient products and rebates; then they are more likely to all alternative products in the future which will save them additional money.

MARKET ANALYSIS

The energy efficiency industry consists of energy conservation and alternative energy programs. Beyond the financial goals of running a business, industry goals are to move the United States away from petroleum-oriented energy sources and toward natural energy sources. Energy efficiency is a growth industry. The growth will be seen in several areas. For instance, the Obama Administration has made their intentions clear by promising to create a significant number of "green" jobs that will become available over the next few years. In addition, industry growth will come in the form of rebates and incentives in the proposed 2009 fiscal budget.

The energy efficiency industry over the short term will continue to grow at a steady pace. We believe that as prices of electricity, natural gas and petroleum continue to climb, there will be a greater incentive for businesses and residents to find ways to save on energy and power. Over the long term the industry will be able to grow geometrically. As the United States begins to enact programs that allow people to save money using alternative power and energy, the need for consultants to direct businesses and residents to companies that provide alternative energy will continue to increase. As Energy Efficiency Auditors, Energy Physicians has great expertise in the rebate and incentive market. The business's contacts within the alternative energy community will help the business to help customers adapt and take advantage of the upcoming change to an alternative energy and power world.

According to the Department of Energy, the United States will invest \$3.2 billion dollars into energy efficiency and conservation (<http://www.eere.energy.gov>). This funding will support energy audits and energy efficiency retrofits in residential and commercial buildings; the development and implementation of advanced building codes and inspections; and the creation of financial incentive programs for energy efficiency improvements (www.doe.gov).

The barriers to entry in the energy efficiency business are relatively low, and the costs to start a new auditing business are approximately \$10,000 dollars. These costs would include the following:

ENERGY EFFICIENCY AUDITING FIRM

- Purchase Inspection Equipment
- Blower Door Testing—an adjustable frame door vital to testing for air leaks (*US News and World Reports*, November 10, 2008)
- Infrared camera—allows auditor to identify less obvious energy leaks

PRODUCTS & SERVICES

Energy Physicians offers three different services within the energy efficiency business. The three services are:

- Energy Efficiency Audit
- Customized Rebate Overview
- Alternative Systems Design

Energy Efficiency Audit

After an initial consultation, an audit is performed which solves the issue of energy measurement. The energy audit report can be used as a starting point for Energy Management Plans, Retrofitting Existing Systems and Designing a new Energy Process (www.pqa.net).

Energy Physicians performs two types of audits. The basic audit consists of historical statistical analysis of past consumption and energy pricing on the residential or commercial facility. After the historical statistical analysis is performed, field consultants will perform a walk-through audit. The walk-through provides information on the facility's energy use profiles and an assessment of the energy systems and equipment. Field consultants will also gather information on the building conditions, process equipment and conditions of temperatures, pressures, flows and leaks (www.pqa.net).

The other audit is an Advanced Technical Audit which provides a historical analysis; a walk-through audit; and a report on complex energy consumption. This detailed analysis focuses on consumption and performance. The study answers the question of why the consumption is so high and a relative rating on performance. The studies can include details on heat loss and computer simulations on how to mitigate this problem. The study will also recommend product and systems that can be used to create a more energy efficient facility.

Customized Rebate Overview

Initially, Energy Physicians presents a report to a customer that analyzes the Energy Star Government Program (<http://www.energystar.gov/>). This program focuses on residential and commercial products that use less energy and are eligible for rebates. Products in more than sixty categories are eligible for the ENERGY STAR. They use less energy, save money, and help protect the environment (www.energystar.gov). A typical household spends more than \$2,000 on energy per year according to the Department of Energy. Energy Star products will normally consume 33 percent less energy during the course of a year.

Next, Energy Physicians provides guidance on all of the state and federal incentives that are deemed beneficial for the customer. Most of the rebates are listed on the Department of Energy's website and are listed by state.

Alternative System Design

Our last business line is geared to the client that is interested in future saving and an investment into their home or office space. Alternative energy solutions include: Solar Panel Installation for electricity or hot water; Wind Energy Solutions for electricity and hot water, and Geothermal solutions for heat and hot water. Many states have subsidies that will provide most of the upfront costs for the different alternative energy solutions. The federal government also issues a tax credit that can be used to mitigate the upfront cost of alternative systems.

Prior to the initial consultation, Energy Physicians can enter a customer's zip code into the company's Solar or Wind calculator. This calculator will provide the field consultant with the information needed to discuss

the saving a customer will incur and the length of time to recoup the initial costs of a new alternative systems. As consultants, we educate customers on electricity consumption and teach them how to use our calculator.

The solar or wind calculator will tell you:

- How much a solar system will cost for your house
- What tax credits, rebates and other incentives are available to you
- Potential financing costs and energy savings

Pricing

Pricing for each line of business should be competitive with current market rates. According to the New York State Energy Research and Development Authority, costs for businesses run from \$100 to \$400 depending on energy consumption. Residential facilities cost an average of \$250.

Energy Physicians offers a rebate program which costs the customer an additional \$100, plus 30 percent of rebates received. The company files the rebates for customers and mails them to the applicable agency.

Energy Physicians offers an alternative energy program which costs an additional \$100. The business has a referral arrangement with partners who provide and install alternative systems.

MARKETING & SALES

The marketing and sales effort is multi-pronged:

- Website—The business must provide users with a user-friendly, customer-focused interface.
- Advertising on Field Consultants' cars—Since most business is conducted at client sites, Energy Physicians advertises on the consultants' cars which provide contact information, including website address, email and phone numbers. The company name, Energy Physicians, is relatively easy to remember and the phone number is easy to remember.

FINANCIAL ANALYSIS

Profit and Loss Estimates

Revenue	Year 1	Year 2
Energy audits		
Residential	\$250 per audit	\$ 13,000.00
Business	\$400 per audit	\$ 8,000.00
Energy rebates		
	\$100 per audit	\$ 2,600.00
	Receive 10% of customer savings	\$ 5,460.00
Alternative systems		
\$100 per job	\$ 500.00	\$ 1,500.00
Referral to equipment provider	\$300 per referral	\$ 1,500.00
Total revenue	\$31,060.00	\$85,180.00
Expenses		
Inspection equipment purchases		
Blower door	\$ 10,000.00	\$ —
Infrared camera	\$ 2,000.00	\$ —
Website design	\$ 4,000.00	\$ —
Website hosting	\$ 360.00	\$ 360.00
Vehicle leasing—field consultants	\$ 1,800.00	\$ 2,700.00
Office rent	\$ —	\$ 18,000.00
Total expenses	\$18,160.00	\$21,060.00
Net income	\$12,900.00	\$ 64,120.00

Gift Shop

The Busy Bee

102 Main Street
Brendenwood, Illinois 61025

Paul Greenland

The Busy Bee is a unique, eclectic, bee-themed gift shop.

EXECUTIVE SUMMARY

Business Overview

The Busy Bee is a unique, eclectic, bee-themed gift shop business that is owned and operated by Leah Strand. The business is located in the historic town of Brendenwood, Illinois, a popular tourist destination marked by nineteenth century architecture, unique shops, restaurants, B&Bs, wineries, and more.

Our business' flagship product is B. Strand's Honey, which is supplied by B. Strand's Bees, a commercial beekeeping business owned by Leah Strand's husband, Bill, in nearby Montgomery Corners, Illinois. In addition, we sell a wide range of bee-themed merchandise and edible items, along with a typical offering of gift items, greeting cards, candy, sandwiches, and beverages, which are obtained from various wholesalers.

Currently in its fifth year of operations, The Busy Bee has developed a strong following among the affluent tourists who visit Brendenwood each year.

MARKET ANALYSIS

Our primary service area is Brendenwood, Illinois, a popular tourist destination marked by nineteenth century architecture, unique shops, restaurants, B&Bs, wineries, and more. Specifically, we compete for consumers in the immediate vicinity of downtown Brendenwood.

The area on and around Main Street includes approximately 350 establishments, including 70 retailers. Of these, about 10 are gift shops similar in size to our operation, but with a different focus; our establishment is unique in its offering of bee-themed products. Specifically, the B. Strand's brand name has become well known in our region due to strong marketing efforts in recent years.

Beyond other area gift shops, we face competition from larger retail enterprises in the area, including a nearby Cracker Barrel Old Country Store, which offers a few of the same honey-related products and gift items that we sell.

According to a survey conducted by the City of Brendenwood, the Brendenwood Downtown Business Owners Association, the Jackson County Economic Development Council, and the consulting firm Rogers

GIFT SHOP

Associates, retail sales within the City of Brendenwood totaled \$12 million in 2008. This reflects a five-year annual growth rate of 4.5 percent. Due to weak economic conditions, growth is expected to remain flat in 2009, increase 1.5 percent in 2010, 2.5 percent in 2011, 3.5 percent in 2012, and 4.5 percent in 2013.

In addition to individual marketing efforts by area businesses, the Brendenwood Downtown Business Owners Association conducts an annual marketing campaign to attract affluent tourists from nearby cities, including the Chicago and Milwaukee markets.

INDUSTRY ANALYSIS

During the mid-2000s, players within the gift, novelty, and souvenir stores industry generated annual sales of approximately \$21 billion, according to the Small Business Development Center National Information Clearinghouse. At that time, the industry included some 85,700 establishments and provided employment for about 300,000 people.

MANAGEMENT

The Busy Bee is owned and operated by Leah Strand. Prior to establishing her own business, Leah earned an Associates degree in business management from North Central Community College in 1993. Her retail career began in college. After working in the gift shop at North Central Community College for two years, she secured a position with nearby Good Shepherd Hospital, working first as a retail clerk. In 1995 Strand was promoted to supervisor of the hospital's main gift shop. In 2000, she was promoted to manager of guest services, which included management of two gift shops, as well as a coffee shop and sandwich shop.

Strand's love of bees came from her father, Stephen Goers, who established a bee keeping business in 1984 called Bee Line Bees. Goers has since retired, but sold the operation to Leah's husband, Bill Strand, in 2002. Three years later, in 2005, Leah decided to combine her business management experience with her love of bees and establish a retail enterprise to help her husband sell honey and related products.

PRODUCTS & SERVICES

Edible Honey Products

- Packaged Liquid Honey
- Comb Honey (in the edible honeycomb)
- Whipped or Creamed Honey (spreadable/butter-like)
- Chunk Honey (liquid honey with pieces of honeycomb remaining in the jar)
- Honey Wine
- Honey Beer
- Honeybee Pollen
- Sweet Natural Honey Candy
- Honey Sticks (apple, blueberry, cherry, grape, lemon, peppermint, pure clover, raspberry, strawberry, watermelon, root beer, banana, piña colada, licorice, and peach)
- Honey Straws (apple, blueberry, cherry, grape, lemon, peppermint, pure clover, raspberry, strawberry, watermelon, root beer, banana, piña colada, licorice, and peach)

Health & Beauty Products

- Alpine Swiss Honey Soap
- Royal Jelly
- Country Honey Soap
- Beeswax Hand Cream (unscented, lilac-, lavender-, and rose-scented)
- Beeswax Lip Balm

Deli**Sandwiches**

- Roast Beef
- Pastrami
- Corned Beef
- Honey Smoked Ham
- Honey Smoked Turkey Breast

Available on a variety of breads, including:

- White
- Wheat
- Rye
- Croissant
- Bagel
- French

Cheese selections include:

- Cheddar
- Colby
- Colby Jack
- Feta
- Mozzarella
- Muenster
- Provolone
- Swiss
- White American
- Yellow American

Salads

- Chicken Salad
- Crab Salad
- Tuna Salad
- Egg Salad
- Potato Salad

GIFT SHOP

- Macaroni Salad
- Baked Beans
- Cole Slaw
- ortellini Salad

Home Décor

- Beeswax Candles (beehive, bees, votive, cone, rope, star, cylindrical, rectangular, and spherical designs)
- Porcelain Figurines
- Decorative Pillows
- Throw Rugs
- Wall Hangings
- Yard Ornaments
- Clocks
- Statues & Statuettes
- Picture Frames
- Bookends
- Paperweights
- Glasses
- Plates
- Coffee Mugs

Greeting Cards

- Birthday
- Blank
- Engagement
- General Humor
- Get Well
- I Love You
- Missing You
- New Baby
- Wedding

Beverages

- Bottled Water
- Cafe Latte
- Chinese Tea
- Coffee
- Fruit Drinks
- Fruit Flavored Sodas

- Green Tea
- Lemon Tea
- Milk
- Milk Tea
- Soft Drinks

Candy

- Blow Pops
- Bottle Caps
- Chewing Gum
- Gummi Bears
- Jolly Rancher
- Nerds
- Now & Later
- Sugar Daddy
- Tangy Taffy

OPERATIONS

Facility and Location

The Busy Bee is located in a leased, 2,000-square-foot storefront on Main Street in downtown Brendenwood. This retail space was already equipped for operations at the time the business was established. Its previous occupant operated a combination gift shop/sandwich shop, and closed the business due to retirement.

Personnel

In addition to Leah Strand, The Busy Bee employs two seasonal part-time workers.

Suppliers

Beyond honey and related products supplied by B. Strand's Bees, The Busy Bee has negotiated supplier agreements with several regional food-service wholesalers, as well as a variety of national and international merchandise wholesalers.

Too extensive to list within this plan, our supplier list is very large. For example, within the greeting card category alone, we buy from the following suppliers:

- American Card Products
- American-Made Greeting Cards
- Blue Mountain Arts, Inc.
- CardSenders
- Cardstar
- Continental Cards, Inc.
- Emotions Greeting Cards

GIFT SHOP

- Floral Poetry Greeting Cards
- Fusion Designs
- Heart & Mind Greetings
- InterGreet.com
- Karen Cole Paper
- Luvapet Specialty Company
- Marcel Schurman
- NancyB...Cards
- Notes & Queries
- Running Rhino & Co.
- Sianscript
- Simon Elvin Cards
- Sliding Pillar Press
- Snafu Designs
- Wishing Well Studios
- Your True Greetings

Hours

The Busy Bee is open Monday through Sunday from Memorial Day through October 31st, which is Brendenwood's peak tourist season. We are open on weekends during most of the off-season, but are closed on major holidays and during the months of January and February. Our hours of operation generally are 10:00 a.m. to 7:00 p.m.

Equipment

The following equipment was acquired from the previous occupant:

- 1 sandwich refrigerator
- 1 meat slicer
- 1 bread slicer
- 1 commercial microwave oven
- 1 refrigerated deli case
- 1 cash register
- 15 product display cases
- Shelving for product display
- 1 in-store music system
- 10 café-style tables
- 40 café-style chairs

FINANCIAL ANALYSIS

Sales

Sales Forecast

	2009	2010	2011
Cards	\$ 15,896	\$ 16,373	\$ 16,864
Health & beauty	\$ 18,961	\$ 19,529	\$ 20,116
Deli	\$ 21,540	\$ 22,186	\$ 22,852
Candy	\$ 12,540	\$ 12,916	\$ 13,303
Edible honey products	\$ 35,869	\$ 36,945	\$ 38,053
Beverages	\$ 19,654	\$ 20,244	\$ 20,951
Home décor	\$ 25,863	\$ 26,664	\$ 27,464
Total sales	\$150,323	\$154,857	\$159,603

Profit and Loss

Pro Forma Profit and Loss

	2009	2010	2011
Sales	\$150,323	\$154,857	\$159,603
Direct cost of sales	\$ 39,073	\$ 40,636	\$ 42,261
Total cost of sales	\$ 39,073	\$ 40,636	\$ 42,261
Gross margin	\$111,250	\$114,221	\$117,342
Expenses			
Payroll	\$ 52,500	\$ 54,600	\$ 56,074
Sales and marketing and other expenses	\$ 5,500	\$ 6,000	\$ 6,500
Depreciation	\$ 3,250	\$ 3,250	\$ 3,250
Leased equipment	\$ 463	\$ 463	\$ 463
Utilities	\$ 3,700	\$ 4,280	\$ 4,650
Insurance	\$ 3,800	\$ 4,150	\$ 4,500
Rent	\$ 12,500	\$ 12,500	\$ 12,500
Payroll taxes	\$ 7,875	\$ 8,190	\$ 8,411
Other	\$ 850	\$ 1,000	\$ 1,000
Total operating expenses	\$ 90,438	\$ 94,433	\$ 97,348
Net profit	\$ 21,587	\$ 19,788	\$ 19,994

LEGAL

The Busy Bee is incorporated in the State of Illinois, and has obtained appropriate business and liability insurance policies. Our business is represented by the Brendenwood-based law firm Wade & Potter.

MARKETING & SALES

Our honey products are very popular with customers. Over the years, the B. Strand's brand name has become well known in our region thanks to an identity and related product packaging designs developed by a local advertising agency many years ago.

Event marketing is an important part of our operation. For the past 10 years, the city of Brendenwood has hosted an annual fall festival, which effectively marks the end of the tourist season. For the past four years, The Busy Bee and B. Strand's Bees have served as flagship sponsors of this event, which has adopted the name Brendenwood Honey Harvest Festival.

GIFT SHOP

The Busy Bee has a strong retail presence at the festival, where we sell liquid honey and other edible honey products. In addition, the event provides us with an opportunity to provide free product samples to tourists, distribute coupons related to our end-of-year sale, add new customers to our mailing list, and help to further build the B. Strand's Bees brand name.

In addition to the Brendenwood Honey Harvest Festival, The Busy Bee participates in event marketing efforts at several parades throughout the season, including a Memorial Day parade, a Fourth of July parade, and a Labor Day parade.

Besides event marketing, we regularly distribute coupons and flyers to area hotels and B&Bs in order to entice their customers to pay us a visit.

We also are a regular advertiser in The Brendenwood Guide, a weekly tourist publication that is distributed to area merchants and lodging places.

Finally, one particularly innovative marketing tactic is our use of a yellow, bee-themed Volkswagen Bug, which has been designed to look like a giant bee. The vehicle is an effective attention-getter with area tourists.

SWOT ANALYSIS

- **Strengths:** We are unique in our market, and serve as the exclusive retail distributor for an established, popular brand of honey.
- **Weaknesses:** Leah Strand is the brains behind The Busy Bee, but also spends a great deal of her time on operational matters, making the development of growth strategies a challenge.
- **Opportunities:** Due to our popularity and a growing, loyal customer base that returns each season, we are positioned for future expansion as economic conditions improve.
- **Threats:** We are subject to the impact of economic conditions on consumers' discretionary spending. In addition, the beekeeping business that supplies our popular liquid honey is a relatively small enterprise, and is subject to risks such as poor crops due to pests and diseases.

Home Organization Service

Break Free Organizing

43 Bleak St.
Missouri City, Missouri 64072

Kari Lucke

Break Free Organizing is devoted to helping people organize their homes so that they can reduce stress, increase productivity, and improve their quality of life.

EXECUTIVE SUMMARY

Mission

Break Free Organizing is devoted to helping people organize their homes so that they can reduce stress, increase productivity, and improve their quality of life.

Business Overview

Julie McDonald, B.A., is owner and sole proprietor of Break Free Organizing. She serves the mid-Missouri community by aiding people who want to become more organized in their daily lives. The premise of the business is that many people feel trapped by their surroundings and lack of organizing skills and overwhelmed at the prospect of change. Julie acts as a guide to people who need help getting started, as well as those who need ongoing services. Although Julie will purchase organizing supplies for customers, the business is based on a service, not products.

The professional organizing industry has exploded in recent years. The National Association of Professional Organizers, founded in 1985, now has 4,200 members and a growing number of consumers who seek their services.

The philosophy at Break Free Organizing is “A cluttered house is a cluttered mind” and “A place for everything, and everything in its place.” We believe that by helping people become more organized, we free them from stress, allow them more time for their families, and improve their quality of life.

Break Free Organizing adheres to the ethic principles of the National Organization of Professional Organizers (NAPO), which are as follows:

- I will serve my clients with integrity, competence, and objectivity and will treat them with respect and courtesy.
- I will offer services in those areas in which I am qualified and will accurately represent those qualifications in both verbal and written communications.
- When unable or unqualified to fulfill requests for services, I will make every effort to recommend the services of other qualified organizers and/or other qualified professionals.

HOME ORGANIZATION SERVICE

- I will advertise my services in an honest manner and will represent the organizing profession accurately.
- I will keep confidential all client information, both business and personal, including that which may be revealed by other organizers.
- I will use proprietary client information only with the client's permission.
- I will keep client information confidential and not use it to benefit myself or my firm, or reveal this information to others.
- I will decide independently and communicate to my client in advance my fees and expenses and will charge fees and expenses that I deem reasonable, legitimate, and commensurate with my experience, the services I deliver, and the responsibility I accept.
- I will make recommendations for products and services with my client's best interests in mind.
- I will seek and maintain an equitable, honorable, and cooperative association with other NAPO members and will treat them with respect and courtesy.
- I will respect the intellectual property rights (materials, titles, and thematic creations) of my colleagues, and other firms and individuals, and will not use proprietary information or methodologies without permission.
- I will act and speak on a high professional level so as not to bring discredit to the organizing profession.

MARKET ANALYSIS

Americans have been taking on more demands and commitments in their work and personal lives but have gained no extra time to deal with them. The result is an everyday environment of chaos and clutter that robs people of precious time and induces even more stress than already present due to overbooked schedules and, sometimes, just too much stuff. The professional organizing industry was created to help these people bring peace and order to their lives.

Several studies have illustrated the need for professional organizing services in America. For example:

- A 2008 study by NAPO showed that 55 percent of respondents would save 16 minutes to 1 hour a day—or two to 15 days a year—if they were more organized.
- A recent *Real Simple* magazine survey showed that women waste an average of 55 minutes a day looking for things they know they have but can't find.
- The Small Business Administration reported that 80 percent of papers that are filed are never looked at again.
- The life of the average American is becoming more, not less, complicated, which sets the stage for major growth in the professional organizing industry.

Our market consists of upper-middle and upper-class families, specifically women, in Columbia and surrounding areas. Columbia's population grew from 69,000 in 1990 to approximately 94,000 in 2007. The population of Boone County, which includes the towns of Ashland, Centralia, and Hallsville, is around 146,000. The median household income of Columbia residents is \$42,163, with a race distribution of 83 percent White, 9 percent Black, and 8 percent other. Fifteen percent of the Boone County population has an annual income of \$100,000 or more.

Many professional organizers choose to specialize in one or more areas. Common areas of specialty include home offices, closets, garages, children's spaces, and business offices, as well as packing and

moving. Break Free Organizing focuses on helping women, usually with children, and the major living areas in their homes—entryways, bedrooms, kitchens, and living areas. While the ideal goal for people may be to have their entire house organized, right down to the last closet, we try to help those people who are far from that, people who can't get out the door in the morning because they can't find their car keys or because the kids can't find their homework or their shoes. These are the people we seek to serve.

Competition

Only a handful of professional organizers operate out of Columbia, Missouri, and little information is available about their services. An online search brings up only three local businesses: Organization Plus and Packed, Stacked & Labeled; and Organize It...One Room at a Time. Closets by Design advertises as an organization service but focuses on closet storage and the sale and installation of their high-end storage units.

MANAGEMENT SUMMARY

According to the NAPO, a good professional organizer has the following characteristics:

- Ability to ask the right questions to understand what a client wants and needs
- Ability to listen and infer what a client means
- Ability to customize organizational systems to meet client needs
- Ability to teach and transfer basic organizing skills
- Ability to visualize spatially and see the big picture
- Ability to break goals down into manageable steps
- Ability to categorize and plan ahead
- Ability to use technology to support organizing efforts
- Physical and mental endurance
- Compassion
- Responsibility
- Professionalism

Julie McDonald has all of these characteristics, as well as a bachelor of arts degree in business from the University of Missouri. She was employed as an administrative assistant at two different University Physicians clinics for eight years. During that time, Julie dealt with people on a daily basis and learned to be diplomatic, trustworthy, and efficient. All of these characteristics are important attributes of a good professional organizer. Diplomacy and trustworthiness are especially vital. Many people who invite professional organizers into their homes are embarrassed about their living situation, and the organizer must be able to coach and help the person without being judgmental or critical. Julie has these skills as well as the business acumen to manage the financial and record-keeping aspects of the position.

Professional and Advisory Support

Julie is a member of the National Association for Professional Organizers (NAPO), which provides educational and business resources for the industry. She is working on becoming certified by the organization, and expects to complete the requirements for the certification by June 2009. In addition, Julie has taken several classes offered by NAPO, including PO-001T: Introduction to Professional Organizing, PO-101T: Starting an Organizing Business, and PO-102T: Fundamental Organizing Principles.

BUSINESS STRATEGY

Professional organizing is a service industry. Our aim is not to sell products but to provide services to clients who need them. Although some industries must advertise to convince customers that they need the service that they provide, professional organizers must advertise to convince customers that their business is the best one to provide the services the clients already know he or she needs. In other words, it is not difficult to convince a overworked and harried working mother that she needs to get organized—and help doing it; the objective is to convince her that (a) Break Free Organizing is the best place to find that help, and (b) it will be well worth the money she invests. Once we have a client, our goal is to provide what he or she needs and wants in a timely, affordable, and professional manner.

PRODUCTS & SERVICES

Break Free Organizing adheres to standards set by the National Association of Professional Organizers (NAPO). According to the NAPO website, “A professional organizer enhances the lives of clients by designing custom organizing systems and processes and by transferring organizing skills. A professional organizer also educates the public on organizing solutions and the resulting benefits.”

Pricing

The fees for services provided by Break Free Organizing are based on a per-hour cost. Nationwide, professional organizers charge anywhere from \$40 an hour to \$200 an hour, according to NAPO. Based on the demographics of Columbia, Missouri, rates for services provided by Break Free Organizing will be \$75 an hour. This includes time spent working in the client’s home as well as meeting with the client and completing necessary paperwork and/or preparatory work.

MARKETING & SALES

Advertising

The main means of promotion of the business will be a website, brochures, and advertising in the local media, including the monthly “door mail” packet, which is delivered to homes throughout Columbia, and the local newspaper, the *Columbia Daily Tribune*. We will also run an ad in the CenturyTel yellow pages. Word of mouth will become a major form of advertising once clients use the services and pass the information along to their friends and family.

Cost

The cost for the Yellow Page ad is \$500 twice a year. Fees for advertising in door mail run approximately \$100 a month. We will print 200 brochures twice a year at a cost of 50 cents per brochure. The cost of the website is minimal at approximately \$100 a year.

OPERATIONS

Customers

Our target customers are women ages 25 to 50 who still have children living at home. Average household income of target customers is \$100,000 and up. According to current demographics, this constitutes approximately 15 percent of the population of Columbia, or 14,100 individuals.

Hours

Break Free Organizing will operate on an appointment basis. The business phone will ring in the owner’s home and be answered 24/7 by a person or an answering machine.

Services

The basic procedure is as follows: After a potential client contacts Julie, she meets with the client in his or her home and together they devise a plan of action. Julie then creates a contract that specifies exactly what services she will perform and the estimated cost. After the contract is finalized and signed, Julie and the client agree on a time when Julie will arrive for the first appointment and any following appointments if necessary. Jobs may last anywhere from a couple of hours for one room to several days for an entire house.

A sample job is illustrated below.

Charlene, a wife and mother of two children, ages 8 and 12, calls Julie asking for help getting organized. She is not sure what part of her house needs it the most, but she knows her main problem is getting the kids and herself out the door on time in the morning. She has limited funds for the project. Julie sets up a time to meet Charlene in her home, and at that time Charlene shows Julie the house and answers Julie's questions about the current situation and what Charlene would like to see happen. Based on her observations and the information Charlene provides her, Julie suggests that organizing the entryway, where the family enters and exists the home, and the adjoining coat closet will provide the family with the most benefits. The area is piled with coats, shoes, paperwork, old phone books, electronics, and many other items that do not "have a home." When Julie returns at the designated time, she and Charlene together handle each item in the entryway and closet and place it one of three piles: Keep, Give Away, or Throw Away. After they have gone through everything in the area, the Throw Away pile is taken out to the garage, where the trash is collected, and the Give Away is stowed in the back of Charlene's mini van for transporting to the Salvation Army or other charity. The items in the Keep pile are then sorted into categories, and anything that does not belong in the entryway is put away somewhere else in the house. With only the remaining Keep items left, Charlene and Julie devise a plan for where things will go. Julie suggests an inexpensive table with space for outgoing mail, gloves and hats, keys, cell phones, and other items that the family needs to take out the door with them every day. With Charlene's approval, Julie purchases and installs the table, and the two of them put away the items that belong there. The coat closet is left open for coats and the vacuum cleaner, which was previously sitting in the dining room because there was no room for it in the closet. Julie also installs hooks for the children's school backpacks. After three hours, the area is organized and the job done. Julie provides Charlene with a "reminder" sheet that lists what the family must do in order to make the area work efficiently for them. Sometimes this involves changes in behavior or habits, and the reminder sheet is a hard copy that Charlene can use when explaining the new system to her family. Julie then provides an invoice to Charlene for \$225, and Charlene writes a check.

Facility and Location

Because Julie operates her business out of her home, additional space is not required. All of the paperwork and deskwork is done in Julie's home office.

Legal Environment

For protection of herself and her business, Julie carries business insurance through NAPOSure.com. The program is underwritten by the Philadelphia Companies and includes liability and bonding protection.

FINANCIAL ANALYSIS

Start-up costs for the business are minimal and cover only advertising, contracts, and a small amount of storage supplies. Other ongoing expenses would include gas and maintenance on Julie's vehicle and insurance. For the first year, while she is gaining clients, Julie predicts she will complete 40 hours of work a month. The following year, after she has gained more clients, she expects to work 60 hours a

HOME ORGANIZATION SERVICE

month, and the third year, 80. Because Julie expects word of mouth to provide advertising after the first year, she does not expect to increase her advertising costs in years 2 and 3. However, the price of advertising will likely increase by approximately 10 percent each year. Vehicle costs are figured at 25, 27, and 30 cents per mile in year 1, 2, and 3, respectively, with mileage increasing each year (year 1: 3,600 miles; year 2: 4,800 miles; year 3: 6,500 miles). Julie intends to keep her hourly rate at \$75 for the first three years.

Professional Organizer 1

	2009–2010	2011–2012	2013–2014
Projected income	\$36,000	\$54,000	\$72,000
Projected advertising costs	2,500	2,750	3,025
Projected vehicle costs	900	1,296	1,950
Projected insurance costs	1,200	1,200	1,200
Profit	\$31,400	\$48,754	\$65,825

House Cleaning

Mid-Missouri Maid Service

4500 Stonecreek Drive
Columbia, Missouri 65201

Kari Lucke

Mid-Missouri Maid Service (MMS) will be a local house cleaning service operating out of Columbia, Missouri.

INTRODUCTION

Executive Summary

Mid-Missouri Maid Service (MMS) will be a local house cleaning service operating out of Columbia, Missouri. Owned and operated by Olivia and Scott Jones, MMS will serve upper-middle and upper-income families who own their own home in Columbia, as well as older people who cannot or prefer not to clean their own home. Couples, especially two-income couples with children, are the primary target market, as they tend to have the least amount of time to spend house cleaning. It is not hard to convince such couples that a house cleaning service will benefit them, and MMS's ability to schedule a cleaning appointment almost immediately after gaining a new client will help those clients feel confident about and happy with their decision to hire MMS.

Business Philosophy

The philosophy at MMS is that having a clean home improves a family's quality of life, and Olivia's goal is to help families realize, both mentally and physically, that condition. Olivia finds great satisfaction in bringing peace of mind and a sense of relief and contentment to people who want a clean house but do not have the time or the inclination to do it themselves.

Goals and Objectives

- Gain a small client base on which MMS can build in the first three months of business.
- Have enough clients within the first year to justify the hiring of two more employees.
- Earn net revenues of \$70,000 the first year of business.

Organization Structure

MMS is a sole proprietorship owned and operated by Olivia and Scott Jones. Initially, all cleaning will be done by Olivia and two part-time employees. Scott will handle all accounting and bookkeeping, including payroll and taxes, scheduling, and customer service issues.

INDUSTRY AND MARKET

Industry Analysis

According to American Demographics, about 10 percent of Americans hire someone else to clean their home. In addition, a report released by the Home Cleaning Centers of America (HCCA) in 2007 showed that residential house cleaning has become one of the fastest-growing industries in the country. The industry had \$20 billion in annual revenue, and HCCA predicted growth rates of 20 percent per year.

In 2008 the U.S. Census Bureau reported 1.5 million people employed as maid / house cleaners; 29 percent of these were employed by private households. The Census Bureau also predicted a growth rate (14 percent) through 2016. According to the 2009-10 edition of the Occupational Outlook Handbook, "Much of the growth in these occupations will come from cleaning residential properties. As families become more pressed for time, they increasingly hire cleaning and handyman services to perform a variety of tasks in their homes. Also, as the population ages, older people will need to hire cleaners to help maintain their houses."

Competition

There are several house cleaning businesses in Columbia, including Merry Maids and numerous individually owned agencies. However, the market is not saturated, and quality of service is an important issue for those looking for cleaning services. Whereas Merry Maids is one of the larger companies in town, it also has had some negative publicity, both locally and nationally. In addition, according to research by the House Cleaning Alliance (www.house-cleaning-alliance.com), people searching for house cleaners on the Internet select business that are classified as "not a franchise" over those who are deemed "thorough," "dependable," "careful," and "affordable." In other words, according to this report, people prefer a cleaning business that is not a franchise. Also, if they hire a franchise cleaning company, clients can often end up with different people cleaning their house every time, which can result in inconsistency, and franchised workers are trained to follow a set protocol, regardless of individual conditions, which can result in less effective results.

In order to compete with Merry Maids and individually owned business such as Casa Bonita House Cleaning, Tiger Maids, and Housecleaning Specialists, MMS will focus on providing quality services for an affordable price.

PERSONNEL

Management

Scott Jones will handle the day-to-day business of MMS, including scheduling appointments, providing estimates, and handling all bookkeeping and other support activities for the cleaning work done by Olivia and the staff. Scott has an associate's degree in business from Moberly Area Community College and has the knowledge and skills needed to keep the business on track. Olivia is a high school graduate and has worked as a house cleaner for three different companies over the past several years, including Merry Maids, House Cleaning Plus, and Maid for Hire.

Staffing

Other than Olivia and John, MSS will employ two part-time workers, each of whom will work 20 hours a week. To find these employees, Olivia and John will conduct a thorough search using the local newspaper and online job sites. Because Columbia is home to two four-year colleges and a major state university, the demand for part-time jobs is high, so there should be no lack of applications. The more

important factor will be the quality of the people Olivia and John choose to hire. They will conduct background and reference checks on all potential employees so as to ensure, as much as possible, that the people they do hire are dependable, trustworthy, and willing and able to do what is required.

When a hiring decision is made, employees will receive a detailed job description and sign an agreement stating that their first month of employment is on a probation basis. If during the training period the person is not able to complete the duties as required, he or she will be released from employment, and a new employee will be sought. Olivia will conduct hands-on training. Several people have agreed to let her clean their house at no charge in exchange for using the home as a training ground for the new employees. Each new employee will clean a minimum of two houses with Olivia before he or she is considered ready to go out on a real job. Employees will carry a written checklist with them to each home in order to ensure each job is completed correctly.

Employees will be paid \$12 an hour, which is a competitive salary for the sector. No insurance or vacation time will be included, as is most common with part-time jobs.

Professional and Advisory Support

Because Scott will take care of all accounting and tax issues for the company, the only professional support needed by MMS upfront will be an insurance agent (Patricia Willsmeyer, State Farm) and a lawyer (George Smith, Smith & Johnston Associates), for any legal issues that may arise.

BUSINESS STRATEGY

The strategy for conducting business is as follows: Scott will visit each interested client's home to gather information needed to provide an estimate and inform the client (via a brochure) of the services that MMS will provide, then he will follow up—within two days—by phone or e-mail with the actual estimate. If the client agrees to use the service, Scott will take the service contract to the client's home for signing; at the same time, they will set up a schedule of cleaning, based on the customer's needs. All information will be input into Scott's computer using the industry-specific software program, Maid Manager Pro 5.0. Olivia will accompany Scott on this home visit so that she can introduce herself to the client and answer any questions about the cleaning process. After a client has been contracted, Olivia and one employee will follow up with the cleaning based on the schedule that has been set up.

PRODUCTS AND SERVICES

Description

MMS will provide residential cleaning services to households in the Columbia area. Basic house cleaning services include dusting furniture and removing cobwebs; sweeping, vacuuming, and/or mopping floors; cleaning and disinfecting bathrooms, kitchens, and laundry rooms; picking up and straightening living areas; and performing other cleaning duties as requested or contracted. Whereas other cleaning services can do the same basic job, MMS will do it consistently (the same people will clean the same homes, even as the business expands) and well. Consistent quality service is vital to keeping customers, and MMS will make this one of the primary focuses of business.

Pricing

All estimates will be determined by a formula made available through a software program designed specifically for the industry. Scott inputs all factors, including number of bedrooms and bathrooms, square footage,

HOUSE CLEANING

number of pets and/or children, and so forth, and the program calculates how long it should take to clean the house. As a baseline, MMS charges \$30 an hour. Using the figure gained from the program, Scott can determine an accurate estimate, which then becomes the amount charged to the customer for each cleaning. For example, a typical 2500-square-foot, 3 bedroom/2 bath home housing a family of four would cost \$100 to clean. This figure can be adjusted based on customer preferences such as having only certain rooms cleaned, having additional cleaning tasks completed, or other variations. The frequency of cleaning (e.g., biweekly, weekly) also factors into the cost, as more frequent cleaning results in less work each time.

MMS pricing is comparable with individually owned competitors and lower than that for franchises such as Merry Maids, which charges approximately \$150 for a one-time cleaning of a home with pets and children.

MARKETING AND SALES

Advertising and Promotion

MMS will use a web site and brochures as its main forms of advertising. The web site will list services included, reasons to use a cleaning service—as well as reasons to use MMS—and other pertinent information. A photo of Scott, Olivia, and, later, the other employees will be posted to give customers a personal link to the company. Photos will also be used to inspire and convince potential customers that they would benefit from the service. Brochures will contain the same basic information as the web site in a condensed and printed form. Another form of advertising will consist of signs for vehicles, which will be placed on cars driven by Scott, Olivia, and employees.

Word of mouth is considered another form of advertising. As people use MMS's services and are satisfied, they will recommend the company to friends and family. Word of mouth is considered one of the most effective means of advertising for this type of company.

Cost

Advertising costs are expected to be minimal and include approximately \$100 for web site fees and \$250 a year for brochure printing.

Image

“Professional” is an important characteristic of a house cleaning company. Sometimes this is a challenge if other local companies have given a different impression. For MMS, professionalism is the number-one focus of image. Quality that is consistent is also key and a characteristic that is hard to find in residential cleaning companies. Finally, price is a part of a company’s image, and MMS will exhibit competitive prices for exceptional service. Focusing on these three factors—professionalism, consistent quality, and value—MMS will build an image that will set them apart from other cleaning companies.

OPERATIONS

Customers

According to WorkEnders, Inc., people who hire outside cleaning help are typically dual-income households, professional single adults, high-income single-parent families, or affluent empty-nesters or retirees. (The latter category represents a smaller portion of the market in Columbia due to the city’s relatively young population.) Typically, clients range in age from 35 to 65 years old and have household incomes of \$75,000 or more annually. The following is a breakdown of the related demographics for Columbia:

Characteristic	Population	Percentage of population
Ages 35 to 65	28,200	30%
Homeowners	44,180	47%
Annual income \$75,000 or more	25,380	27%

Equipment

MMS will provide all cleaning supplies and equipment. Equipment will include vacuum cleaners, buckets, mops, cleaning solutions, rags and sponges, and other necessary cleaning supplies.

Hours

Cleaning services will be provided Monday through Saturday from 7 a.m. to 4 p.m. and will be determined by the clients' needs and schedules.

Facility and Location

The business will be operated out of the Jones's home at 4500 Stonecreek Drive, Columbia, Missouri.

Legal Environment

All employees of MMS will be licensed and bonded.

FINANCIAL ANALYSIS

Initial start-up costs are as follows:

Start-up expenses	Cost
Equipment	\$1000
Cleaning supplies	\$ 250
Office supplies	\$ 250
Uniforms	\$ 100
Brochures	\$ 250
Vehicle signs	\$ 100
Computer hardware and software	\$ 500
Insurance	\$ 200
Business license	\$ 100
Total start-up expenses	\$2750

Funding for start-up costs will be provided by money from a personal savings account.

First year monthly expenses	Cost
Cleaning supplies	\$ 100
Office supplies	\$ 50
Salaries	\$1920
Vehicle costs	\$ 200
Insurance	\$ 50
Other	\$ 100
Total monthly expenses, first year	\$2420

Estimated incomes are based on low figures using the average cost of \$100 per cleaning.

Year	No. houses cleaned weekly	No. houses cleaned biweekly	No. houses one-time clean	Total no. houses/cleanings per year	Total net income	Minus taxes	Total gross income
Year 1	5	15	5	25 / 710	\$ 71,000	\$21,300	\$ 49,700
Year 2	10	20	10	40 / 1160	\$116,000	\$34,800	\$ 81,200
Year 3	15	25	15	55 / 1550	\$155,000	\$46,500	\$108,500

Ice Cream Parlor

SonnyScoops

725 Shore Dr.
Brooks Falls, Minnesota 55008

Paul Greenland

SonnyScoops is a popular ice cream shop in Brooks Falls, Minnesota.

EXECUTIVE SUMMARY

Business Overview

SonnyScoops is a popular ice cream shop in Brooks Falls, Minnesota.

In 2009, Paul Richardson agreed to acquire an existing ice cream retail business in Brooks Falls, Minnesota, named SonnyScoops, which has been in business for 22 years. Its well-known owner, Sonny Massari, is selling the business due to retirement.

SonnyScoops is a fixture in Brooks Falls. Located across from Sandy Beach on the shores of Silver Lake, this ice cream shop is very popular with tourists and locals alike during the summer months. Although sales are strongest during the summer, SonnyScoops enjoys an established customer base year-round. In addition to its location across from a popular beach, the ice cream shop is one block away from an elementary school, a middle school, and a high school. In addition, it also is within close geographic proximity to two popular parks, as well as a youth/community center.

Business Philosophy

SonnyScoops is the destination of choice for the coolest treats in town. Our commitment to our customers means providing quality ice cream and frozen desserts in a fun, family-friendly environment.

MARKET ANALYSIS

The town of Brooks Falls, Minnesota, is located northwest of Minneapolis, near the town of Brainerd. The area includes many lakes and resorts that attract tourists for fishing, camping, biking, swimming, boating, and more.

In 2002 a new competitor named Buster's Ice Cream Palace opened its doors several blocks away. However, because of its better location and established reputation, the impact on SonnyScoops' market share was minimal. Difficult economic conditions ultimately forced this primary competitor to close its doors midway through the summer 2008 season. In 2010, Paul Richardson plans to further strengthen

ICE CREAM PARLOR

SonnyScoops' position of market leadership by expanding the business' product selection and sales reach (via the addition of mobile operations).

Other competition comes from established national franchises such as Dairy Queen and McDonald's. Once again, our geographic location serves us well in this regard, because Dairy Queen is located 1/2 mile from our establishment. McDonald's is only two blocks away, however, putting that restaurant within easy walking distance from the beach and other popular locations. For consumers in search of food and dessert, this puts us at a slight disadvantage.

INDUSTRY ANALYSIS

Manufacturers and distributors in our industry are represented by the International Ice Cream Association, which recognizes National Ice Cream Month in July. According to the association, the U.S. ice cream industry generates more than \$21 billion in sales each year, and uses approximately 9 percent of the milk produced by the nation's dairy farmers.

According to data from the National Restaurant Association (NRA), the restaurant industry had sales of \$566 billion in 2009. A leading private-sector employer, the industry provided jobs for approximately 13 million people who worked at about 945,000 locations that year. Our establishment is part of the Retail, Vending, Recreation, Mobile segment of the industry, which generated sales of \$52.9 billion in 2009.

PERSONNEL

Management

SonnyScoops is owned and managed by Paul Richardson, a retired schoolteacher from St. Paul, Minnesota. Prior to establishing SonnyScoops, Richardson operated a mobile ice cream business for eight years in the Twin Cities. This was the perfect business opportunity during the summer months when he wasn't teaching school. Richardson has owned a vacation property in Brooks Falls for 15 years. The opportunity to purchase SonnyScoops dovetailed nicely with his experience in the ice cream business and plans to relocate permanently to Brooks Falls.

Richardson will be assisted by his wife, Jane, who has seven years of retail management experience. Most recently, she managed a local concession business at an indoor sports complex in the Twin Cities.

Staffing

In addition to the Richardsons, SonnyScoops will employ a staff of four part-time employees.

Professional and Advisory Support

SonnyScoops has retained the local accounting firm of Lane & Heller to assist us with bookkeeping and tax responsibilities.

Commercial checking accounts have been established with Brooks Falls Bank, a local bank that also is providing us with partial financing. Brooks Falls Bank also has assisted us with the establishment of merchant accounts, so that we are able to accept credit card and debit card payments.

GROWTH STRATEGY

SonnyScoops has historically offered 24 flavors of ice cream, as well as a limited selection of novelties. Moving forward, Paul Richardson has plans to double the business' selection of ice cream products and

novelties, add a wide selection of water ice, and add a mobile sales operation consisting of a portable ice cream cart and an ice cream truck.

The new mobile operations will allow the business to capitalize on additional sales from Memorial Day to Labor Day. Specifically, the ice cream cart will offer novelties and a limited selection of ice cream at a nearby soccer field. The ice cream truck will frequent three nearby subdivisions, as well as a beach on the other side of the lake.

PRODUCTS & SERVICES

Beginning with the 2010 summer season, SonnyScoops will offer the following expanded lineup of ice cream and other frozen desserts:

Ice Cream & Sherbet

- Banana
- Banana Fudge
- Banana Split
- Banana Strawberry
- Black Raspberry
- Black Raspberry Sherbet
- Blue Moon
- Butter Almond
- Butter Pecan
- Butterfinger
- Butterscotch
- Cherry Vanilla
- Chocolate
- Chocolate Chip
- Chocolate Chip Cookie Dough
- Chocolate Macadamia Nut
- Chocolate Peanut Butter
- Coconut Fudge
- Coffee
- Cookies & Cream
- Double Chocolate
- Double Oreo
- French Vanilla
- Grasshopper
- Heath Bar Crunch
- Lemon Sherbet

ICE CREAM PARLOR

Lime Sherbet
M&M
Mint Chocolate Chip
Mocha Chocolate Chip
Mud Pie
Orange Creamy
Orange Sherbet
Peach
Peanut Butter Cup Fudge
Peppermint Stick
Pistachio
Pralines & Cream
Rainbow Sherbet
Rice Krispy Treat
Rocky Road
Snicker Doodle
Strawberry
Vanilla
Vanilla Chocolate Chip
Vanilla Fudge
Vanilla Peanut Butter Cup
White Chocolate Raspberry

Ices

Banana
Black Cherry
Black Raspberry
Blue Raspberry
Bubble Gum
Cherry
Chocolate
Coconut
Cotton Candy
Grape
Lemon Lime
Mango
Orange

Orange Creamy
Passion Fruit
Peach
Pina Colada
Pineapple
Rootbeer
Red Raspberry
Sour Apple
Strawberry
Strawberry Kiwi
Strawberry Lemonade
Tangerine
Vanilla
Watermelon

Novelties

Creamsicles
Fudgesicles
Popsicles
Klondike Bars
Dove Bars
Snicker Bars
Rocket Push-Ups
Ice Cream Sandwiches
Vanilla Ice Cream Bar
Chocolate Ice Cream Bar
Strawberry Shortcake Stick
Vanilla Ice Cream Cup
Chocolate Ice Cream Cup
Strawberry Ice Cream Cup
Sugar-Free Ice Cream Cups

MARKETING & SALES

A comprehensive marketing plan has been developed for SonnyScoops. The plan includes both short-term and ongoing tactics.

Short-Term Tactics

In the short-term, a number of promotions and activities are planned around the re-launch of the business in the summer of 2010. Specifically, we will host three “Free Ice Cream Day” events during the Memorial Day, Fourth Of July, and Labor Day holiday weekends. This will allow us to get maximum exposure during peak tourist weekends. Each weekend (on Friday and Saturday), we will offer free junior-size, single-scoop servings of all our ice cream flavors from 7:00 to 9:00 p.m. Moving forward, we will offer the same promotion every year on the Fourth of July weekend, budget permitting.

In addition, during our first year of operations, we will pass out a limited number of coupons for free one-scoop ice cream cones. Distribution will occur on Sandy Beach, in an effort to generate additional foot traffic to our business. As with the “Free Ice Cream Day” promotion, we may continue this tactic if it proves to be a cost-effective means of increasing our customer base.

Ongoing Tactics

We plan to use certain marketing tactics on a regular basis to promote our business. These include the following.

Radio Advertising—During the summer, SonnyScoops will advertise with our market’s Top 40 radio station, which has a strong listener base and is broadcast daily at Sandy Beach. We plan to offer regular on-promotions to drive foot traffic to our business during times of the day that are typically slow.

Event Marketing—Each year, SonnyScoops will host monthly beach volleyball tournaments at Sandy Beach.

Print Advertising—There are two main newspapers in our market: the Brooks Falls Gazette and the Sandy Beach Shopper. SonnyScoops will run regular advertisements in both publications, in order to promote weekly specials. In addition, we will offer occasional buy-one-get-one-free coupons during periods when business is slow.

OPERATIONS**Suppliers**

SonnyScoops will purchase its products from several suppliers. The bulk of our ice cream and sherbet will be purchased from Nick & Cody Ice Cream Corp., allowing us to offer the popular Nick & Cody’s brand.

In addition, we will acquire the supplies needed for our ice water frozen desserts, as well as novelties, from one of the three following regional suppliers:

- Martial Distribution
- Peterson Foods
- GDC Corp.

Hours

SonnyScoops will operate seven days a week, Memorial Day through Labor Day, from noon to 10:00 p.m. Throughout the rest of the year, we will close at 5:00 p.m. Monday through Thursday, and at 9:00 p.m. on Friday and Saturday. We will be closed on Sundays.

Facility and Location

SonnyScoops is located in a 1,000-square-foot storefront at 725 Shore Dr. For its first five years of operations, Paul Richardson has agreed to lease the storefront from the previous owner, Sonny Massari.

Equipment

Although much of the equipment needed to operate the restaurant is already present, approximately \$21,300 in capital purchases will be needed before we are ready for business, including the following expenses, as noted below.

To expand our product lineup, we will need to purchase three additional 12-bucket ice cream display cases at a cost of \$3,000 each.

There also will be costs for adding mobile operations to the business. Purchased at a cost of \$1,800, the ice cream cart consists of a 7-cubic-foot electric freezer with a battery life of 10 hours.

The ice cream truck is a 2003 Ford E150, purchased at a cost of \$10,500. It includes a high-top roof, 20-cubic-foot freezer, digital music system with speaker and microphone, Plexiglas slide windows and serving shelf, a five-foot canopy, as well as a menu display.

FINANCIAL ANALYSIS

Following are projected figures for our first year of operations.

Sales	
Ice cream	\$63,067
Ice water	\$17,520
Novelties	\$13,728
Total sales	\$94,315

Pro Forma Profit & Loss

Sales	\$ 94,315
Total cost of sales	\$ 33,901
Gross margin	\$ 60,413
Expenses	
Payroll	\$ 35,000
Sales and marketing	\$ 8,520
Utilities	\$ 4,300
Vehicle	\$ 4,500
Business loan	\$ 5,000
Insurance	\$ 750
Rent	\$ 6,500
Total operating expenses	\$ 64,570
Net profit	(\$ 4,157)

Based on our best estimate, we expect our net profit to increase at a compound annual rate of 7 percent through 2014. We expect to break even during our third year of operations.

Financing for SonnyScoops will consist of a \$40,000 commercial loan from Brooks Falls Bank, which also has agreed to supply us with a \$15,000 line of credit. In addition, Owner/Manager Paul Richardson is providing \$30,000 from his personal savings.

Nature Photography Business

Shutterbugs Inc.

24 Williams St. North
Appleton, Wisconsin 54296

Paul Greenland

Shutterbugs is a nature photography business specializing in macro or close-up photography.

EXECUTIVE SUMMARY

Business Overview

Shutterbugs is a nature photography business specializing in macro or close-up photography. Our specialty includes photographing insects, arachnids, and unique textures found on objects like seeds, fruit, and leaves. We sell photographs to a variety of customers, including magazines, book publishers, stock photography agencies, and museums.

Incorporated in the state of Wisconsin, Shutterbugs is owned by photographer Jeff Thomas. Prior to starting his own photography business, Thomas spent 15 years working as an in-house photographer for a large corporation. Convinced that his prospects for success as a nature photographer are very good, Thomas has decided to pursue nature photography on a full-time basis by establishing Shutterbugs.

MARKET ANALYSIS

According to data from the U.S. Bureau of Labor Statistics, there were approximately 122,000 photographers employed in 2006. Of these, half were self-employed. The majority of these photographers worked for advertising agencies, commercial and portrait photography studios, newspapers, and magazines. Based on this information, it is reasonable to assume that the number of professional nature photographers is comparatively small.

Although the playing field may be somewhat smaller than in other areas of photography, Shutterbugs' competitors hail from all corners of the world. The advent of digital photography has made it much easier for individuals to enter the field and submit their work electronically. Focusing on macro photography and specializing in arachnids and insects provides Shutterbugs with key differentials that set us apart from other nature photographers.

In the photography business, individuality is highly prized, and unique photos are more important to editors and than a photographer's educational background or professional designations. Because magazine editors, book publishers, stock photography agencies, and museums have purchased photographs

from Thomas on a regular basis over the past five years, he has developed a reputation for his work and is confident that he has a strong foothold in a competitive market.

PRODUCTS & SERVICES

Nature Photography

After completing photo shoots that may result in hundreds or thousands of images, Thomas selects the very best ones, performs photo editing, and uploads them to his digital portfolio, which current and prospective customers can access for viewing.

In addition, certain images may be submitted to photo stock agencies, which resell them and provide Thomas with royalty income that varies depending on how the images are used. For example, he receives larger royalties if an image is used on a book cover, as opposed to being used as a small thumbnail image in a magazine article.

Although Thomas sometimes works on assignment, he normally pursues photo shoots on his own and populates his portfolio with a steady stream of new images. Broad subject categories include:

- Amphibians
- Arachnids
- Crustaceans
- Earth
- Fruit
- Ice & Snow
- Insects
- Mammals
- Plants
- Reptiles
- Rocks & Sand
- Trees
- Water

Within each broad category, there are numerous sub-categories. Because arachnids and insects are Shutterbugs' specialty, the number of images that customers can choose from is quite large.

Examples of the types of arachnids we have photographed include:

- Garden Spiders
- Jumping Spiders
- Golden Silk Orb Weaver (Banana Spider)
- Ghost Spiders
- Lynx Spiders
- Sheet-web Weavers
- Hacklemesh Weavers
- Wolf Spiders

Examples of the types of insects we have photographed include:

- American Plum Borers
- Ants
- Aphids
- Armyworms
- Asiatic Garden Beetles
- Asiatic Oak Weevils
- Aster Leafhoppers
- Bagworms
- Bark Beetles
- Beet Webworms
- Billbugs
- Black Cherry Aphids
- Blister Beetles
- Boxelder Bugs
- Butterflies
- Caterpillars
- Cherry Fruitworms
- Colorado Potato Beetles
- Douglas Fir Bark Beetles
- Eastern Tent Caterpillars
- Elm Leaf Beetles
- Flies
- Harvestmen (daddy long legs)
- Japanese Beetles
- Leafhoppers
- Locusts
- Mexican Bean Beetles
- Millipedes
- Mosquitos
- Moths
- Red-banded Leaf Rollers
- Springtails
- Stink Bugs
- Weevils
- Willow Galls
- Wireworms

Commercial Photography

Shutterbugs performs commercial photography on a periodic basis to Jeff Thomas' former employer. At this time, the business does not pursue commercial assignments from other parties.

Classes & Workshops

In addition to teaching nature photography courses at a local community college, Shutterbugs will host classroom and field-based macro photography workshops for small groups of both aspiring and experienced nature photographers. Offered four times per year, these will be offered at one of three forest preserves in Wisconsin.

OPERATIONS**Location and Facilities**

Jeff Thomas lives in a rural area, which provides ample opportunities for photographing various subjects in nature without having to travel. Even so, Thomas travels throughout the United States in search of specific photography subjects.

Thomas has devoted an existing outbuilding on his property to Shutterbugs. The building includes a loft where he will perform photo editing and perform general business tasks. The main level of the building includes a small space for classroom instruction, as well as an area for performing macro photography. The remainder of the main level space is devoted to equipment and gear storage.

Special Equipment

Over the course of his career, Jeff Thomas has amassed much of the equipment needed for his business. However, additional equipment and supplies will need to be purchased. Important items include outdoor gear such as:

- Snowshoes
- Windproof/Waterproof Clothing
- Head Gear
- Hand Warmer Packets
- Umbrellas
- Headlamps
- Bug Repellent
- Sunscreen
- Screen Bug Hat
- Hiking Boots
- Winter Boots
- Backpacks
- Ski Poles

New photography equipment that must be purchased includes:

- Camera Bodies
- Lenses
- Tripods

- Lens Reversing Attachment
- Reflectors
- Flash Memory Cards
- Batteries
- Filters

FINANCIAL ANALYSIS

Following is an estimated three-year balance sheet for shutterbugs:

Income	2010	2011	2012
Commercial photography	\$25,000	\$ 27,500	\$ 28,500
Education & instruction	\$10,000	\$ 10,500	\$ 11,000
Royalties	\$14,500	\$ 23,500	\$ 26,200
Licensing	\$25,500	\$ 45,000	\$ 55,000
Total income	\$75,000	\$106,500	\$120,700
Expenses			
Marketing	\$ 2,000	\$ 1,500	\$ 1,500
Photography supplies	\$ 1,000	\$ 1,500	\$ 1,750
Miscellaneous	\$ 500	\$ 1,000	\$ 1,000
Office supplies	\$ 300	\$ 300	\$ 300
Legal	\$ 750	\$ 1,000	\$ 1,500
Accounting	\$ 400	\$ 450	\$ 500
Photography equipment	\$ 8,500	\$ 5,500	\$ 5,500
Computer technology/software	\$ 2,000	\$ 1,000	\$ 1,000
Utilities	\$ 1,400	\$ 1,600	\$ 1,800
Automotive	\$ 2,500	\$ 3,500	\$ 4,500
Fuel	\$ 6,500	\$ 8,500	\$ 9,500
Meals	\$ 3,500	\$ 4,000	\$ 4,500
Salary	\$30,000	\$ 55,000	\$ 65,000
Outdoor apparel/gear	\$ 3,500	\$ 1,000	\$ 1,500
Health & liability insurance	\$12,000	\$ 14,000	\$ 16,000
Total expenses	\$74,850	\$ 99,850	\$115,850
Net income	\$ 150	\$ 6,650	\$ 4,850

The owners' investment is \$25,000, which will provide a financial cushion during the first year of operations. The business will essentially break even during its first year, and turn a modest profit in years two and three.

MANAGEMENT SUMMARY

Shutterbugs is owned by photographer Jeff Thomas. Prior to starting his own photography business, Thomas spent 15 years working as an in-house photographer for a large corporation. In that role, he photographed everything from architecture and machinery to products and people. In particular, he developed special expertise photographing very small machine components.

Nature photography has always been Thomas' true passion. Recently, he celebrated the publication of *Small World*, a coffee table book featuring a collection of close-up pictures taken over a period of five years. Based on the success of that project, his publisher contracted him to compile a similar book called *Along Came the Spiders*.

Convinced that his prospects for success are very good, Thomas has decided to pursue nature photography on a full-time basis by establishing Shutterbugs. His former employer has retained him on a freelance basis,

providing a steady stream of project work. In addition, he has been hired to teach nature photography classes at a local community college. Together, this situation will provide him with enough work to generate a steady stream of income while putting more effort toward nature photography.

MARKETING & SALES

Shutterbugs will generate new business by continually pitching samples of Jeff Thomas' work to prospective customers. A brief but high-impact proposal, consisting of a query letter and a four-color sample sheet, will be developed and used for reaching out to museums, nature magazines, and book publishers. The proposal will include instructions for accessing our online portfolio. In addition, Shutterbugs will continuously submit new images to leading stock image libraries, which will allow our business to generate a regular stream of income.

In keeping with our marketing strategy, the following advertising budget has been established:

- Query Letters & Proposals—\$500 annually
- Web Site/Online Portfolio—\$1,500 annually

SWOT ANALYSIS

Business Feasibility & SWOT Analysis

- **Strengths:** Shutterbugs will begin operations with a solid base of initial contacts, as well as a steady stream of work from Jeff Thomas' former employer.
- **Weaknesses:** Although macro photography and our focus on insects and spiders is a key differential, it also significantly limits the types of photography we offer and the assignments we work on.
- **Opportunities:** There always is a strong market for exceptionally unique photographs, which we have a strong reputation for. By devoting more time to nature photography, our foothold within this market niche will only become stronger.
- **Threats:** The success of Shutterbugs rests solely upon the shoulders of Jeff Thomas. In the event of an injury or illness, of which there is an increased risk (due to the dangerous environments in which he sometimes has to work), no other employees exist to generate income for the business.

Online Party-Planning Company

Theme Party in a Box

140 Eastminster Ln.
Riverhead, New York 11901

Laura Becker

Theme Party in a Box will provide website access to all-in-one theme parties for children. Everything that is needed for the party is sent by mail directly to a home. During difficult economic times, these parties will be cost-efficient and time-saving.

EXECUTIVE SUMMARY

Theme Party in a Box (TPB) offers everything someone would need to throw a birthday party for a child aged 1–12. The objective is to provide every element of the party in one box so that a parent can efficiently and inexpensively hold a child's party at home.

It is one-stop-shopping from a website. The customer picks a theme, and orders a box that comes with everything needed for a party. This includes costumes, decorations, paper goods, games/activities/crafts, a shopping list for themed foods, and party favors at a low cost.

Instructional photos and step-by-step directions are included to guide the customer through each step of the party. The Theme Party in a Box website also provides instructional videos of actual parties with each theme. As the business grows, the owner hopes to provide live chat capability to answer questions and make suggestions.

Market Analysis

Until the recent economic downturn, celebrating a child's birthday became almost a competitive sport for many parents. "Celebrating a child's birthday has evolved into something much larger than blowing out candles on a cake. Especially, it seems, in New York, there are particular pressures that have made the event a revealing challenge to the ingenuity and social skills of parent and child, and sometimes to their entire relationship. Many children here grow accustomed by the age of 3 to having 10 or 20 of their closest friends gather for cake and favors, at the very least, and often additional attractions, from a singing clown to a tuxedo-clad magician at part of a gymnasium or museum set aside for them, if not the Plaza or a double-decker bus. Fanned by the 80's wave of conspicuous consumption, the latest generation's parties tend to be ornate, intense and expensive: \$200 for the magician or clown, \$100 for a party room somewhere, as much as \$200 for a cake. ("The Birthday Boom," *New York Times*, January 22, 1995).

"There is a keeping-up-with-the-Joneses mentality," said children's party planner Leesa Zelken of Santa Monica, California-based *Send in the Clowns*. "(Parents) tell me, 'I need to do more. I want to do it better,' than their neighbors. (Melinda Fulmer, MSN, Money, <http://articles.moneycentral.msn.com/CollegeAndFamily/RaiseKids/KidsPartiesatSpareNoExpensePrices.aspx>)

ONLINE PARTY-PLANNING COMPANY

According to Hallmark, Americans spend more than \$10 billion a year on birthday gifts. On birthday parties themselves, parents spend billions more. (Association of Baltimore Area Grantmakers, February 2008, <http://www.abagmd.org>)

In “Children’s Birthday Parties in Contemporary America” (*Nanzan Review of American Studies*, Volume 23 (2001): 83–91, Yasue Kuwahara) the author makes clear that after reviewing results from two questionnaires sent to parents that children’s birthday parties have become competitive for parents and are a new form of “conspicuous consumption.” In other cultures, birthday parties are about the children, but recently in the United States the parties are about the parents showing off their wealth. Parents can spend up to \$1,000 for a party at a local party franchise such as a gym, bowling alley, claymaking studio, dance studio, etc.

Traditionally there are a lot of options for children’s birthday parties including holding the party outside of the home at a location such as a children’s gym, movie theater, bowling alley, etc. These options can cost up to \$1,000 for an average party.

If parents choose to hold a birthday party in the home they have many party places they can purchase items from, including various web sites (i.e. www.orientaltrading.com; www.partysupplydirect.com; www.partycity.com) and party retail locations such as Party City.

Recession

During the economic downturn, many parents are looking for alternatives. It is possible to provide parents with the same convenience of have a one-stop-shopping location and service, by sending them everything they need in one simple, easy-to-use box at a low cost—approximately \$150. More and more people are going back to the idea of the “old-fashioned party.”

“The days of over-the-top, birthday party ideas for kids are over. With increasing prices and income staying steady, parents need to find ways to throw their kids affordable birthday parties.” www.associatedcontent.com, July, 2008, “How to Throw a Free Birthday Party for Kids That’s Still Fun”).

There is currently no one-stop web site that offers everything a parent needs to host a child’s birthday party at a reasonable all-in-one price. Thus, came the idea for Theme Party in a Box.

COMPETITION

There is currently one company in the United States offering a similar service, although not identical. The company offers a web site located at www.birthdayinabox.com. However, this website only provides pieces of the puzzle, such as decorations, party supplies, etc. It is not an all-inclusive service.

There are only a few web sites offering party planning from start to finish—but none are as inclusive as the Theme Party in a Box.

PRODUCTS & SERVICES

Customers will visit the web site located at www.themepartyinabox.com. All a customer needs to do is choose the theme for the party. Once chosen, the customer will receive a box with everything included for a party, such as:

1. Party Invitations
2. Thank-you cards
3. Goodie bags with party favors

4. Theme costumes
5. Face paint supplies
6. Tattoos
7. Paper goods including plates, utensils, cups, napkins
8. Decorations including table centerpiece, tablecloth
9. Balloons
10. Party Door/Street Sign
11. Games/Activities with step-by-step instructions
12. Instructional video/photos
13. Themed food shopping list
14. Birthday cake decorations

BUSINESS STRATEGY

- Start creating inventory for the business
- Need to source party materials at lowest cost possible
- Party Themes—Establish themes for boys and girls for different age ranges between 1 and 12.
- Design user-friendly, easy-to-use web site with search categories including theme, age, girl/boy, etc.

EXAMPLE: THEME PARTY IN A BOX-PIZZA PARTY

Age recommendation: 5 and up

Pizza Party Supplies

- 8 invitations: \$1.99
- 20 red paper plates: \$4.99
- 24 red plastic forks: \$1.79
- 20 12-ounce red cups: \$1.99
- 50 red napkins: \$1.59
- 1 red tablecloth: \$1.59
- Pizza Sticks: \$1.45/4 sheets
- 18 balloons in pizza colors (red, yellow, lime green): \$2.69
- Total \$18.08

Food Supplies

The total cost for pizza is \$3/pizza, including premade dough, tomato sauce and toppings. Per party, the total cost of food is \$35, which includes both the pizzas and cake ingredients.

Party Favors

Assuming 8 children per party, the cost of party favors will be approximately \$15 per party.

Pizza Party Games and Activities

Toss Dough Like Pro

Divide the kids into pairs. Give each pair a ball of dough and challenge them to toss the dough just like a real pizza chef. Have the kids form two lines with teammates facing each other. Toss the ball of dough between the teammates, and after each toss, have them take a step backward. When a team drops the dough, they are out.

I'm Making a Pizza Game

Players form a circle and take turns saying: "I'm making a pizza and it will have (fill in blank)." The first person fills in the blank with an item for their pizza like anchovies, cheese, etc. Then the next person says, "I'm making a pizza and it will have blank," repeat what the first person said, and add an item. When a player forgets an item previously named, he/she is out of the game. The game is over when all players have had a turn. Or, you can keep going around, and as players forget items, the circle will get smaller and the game ends when only one player is left.

Pizza Box Folding

Purchase several unfolded pizza boxes from a local pizzeria. Divide the kids into teams and give each team an equal amount of boxes. The object of the game is to be the first team to get all of their boxes folded, in the shortest amount of time, with only one teammate folding at a time.

Dough Boy

Inflate small round balloons. Divide children into teams of 3–5 children. Each team will designate a member to be its "Dough Boy." Divide the balloons equally between the teams. Each Dough Boy pulls on an adult-sized sweatshirt and sweatpants over his/her clothes. When you say "Go," each team has two minutes to try to stuff as many balloons into their Dough Boy's clothes as possible. When the time expires, remove the balloons from each Dough Boy one at a time, counting to determine which team had the most balloons stuffed in their Dough Boy.

Categories

The children sit on the floor in a circle. One person is chosen as the leader. The leader begins by selecting a category such as "types of dessert" or "things in a kitchen." He/she starts a slap, clap, snap rhythm by slapping his/her knees twice, clapping twice and snapping his/her fingers twice. Everyone joins in the rhythm. The leader then says one category item such as "ice cream." Play continues clockwise, moving to the leader's left. Play continues until someone is unable to think of an item, misses the beat, or repeats what someone else already said. When someone misses, that player can begin a new category. For a more competitive game, the person that misses can be eliminated. Continue until you have one winner.

Baking

Make and Bake

Now it's time for the kids to really make and enjoy their own pizza. You may want to purchase prepared pizza dough from a supermarket, or use "Boboli" pizza crusts. You'll need standard toppings: cheese, sauces, pepperoni, onions, olives etc.

Have the children knead dough, then put it in a bowl and let it sit for about one hour. This will allow the dough to rise. Have the children "punch" down the dough to get any air out. Roll the dough (coat the rolling pin and surface with flour). Have the children add tomato sauce to the dough and spread it around the surface. Have different pizza toppings laid out in bowls so the children can choose what they want to add (mozzarella cheese, pepperoni, peppers, mushrooms, meatballs, etc.). The best way to cook pizza at home is on a pizza stone, which can be purchased at any kitchen or home goods store. Heat the pizza stone for about 20 minutes at 425 degrees. Put the pizza in the oven and let it cook at 425 degrees for 15 or 20 minutes. You will know it is done when the cheese starts to bubble and turn brown.

The above pizza can also be made with already prepared pizza dough bought from a supermarket or local pizzeria. Parents can also use “Boboli” pizza crusts, or substitute pizza bagels.

Pizza Cake

Bake a 12–14 inch round yellow sheet cake (made in a cake or pizza pan). Top with red frosting not quite to the edge of the cake (sauce). Top with white chocolate chips (cheese), strawberries, blueberries, kiwi, etc. Place the cake into a real pizza box with the lid propped open.

Arts and Crafts**Decorator Chefs**

Use fabric markers and smocks, white chef’s hats, oven mitts, or aprons. Have each child use fabric markers to decorate his/her own chef items to take home. Suggestions for decorating include: having each child draw his/her name, favorite food items, kitchen utensils, names of spices and restaurant logos.

Party Favors

Provide goody bags with candy and pizza stickers. Children will also take home their decorated pizza boxes and chef hats/aprons, etc.

OPERATIONS**Web Site**

Objectives

- Design a Website
- Create user-friendly, bright, fun pages that are easily searchable by categories such as: Age of Child; Party Themes; Girl/Boy
- Put instructional video on website—password protected. Once customer pays, gets access to step-by-step instructions.

Web site design can be done either by the business owner—after learning some html coding—or by hiring a design firm. Web design firms would be able to get a website like this started for approximately \$5,000–\$10,000.

Search Engine Optimization

A significant percentage (approximately 85 percent) of website traffic comes from search engines, so it is important to consider this in website development. There are ways to increase website traffic such as submitting your site to search engines; and advertising techniques that will trigger your ad by keyword and highlight your listing above the rest. The Google web site has many helpful programs for small business owners for ad placement and ranking results, etc.

Monthly Hosting

There will be a monthly fee of approximately \$30 for hosting the website.

Customer Support

The owner can set up a toll free phone number that will be directed to the owner’s home/office phone. Typical services cost a little as \$9.95 per month, and include such things as:

- One Toll Free or Local Number
- 100 Call Minutes
- Unlimited Extensions (sales department, accounts department, etc.)
- Month-to-month service

FINANCIAL ANALYSIS

Product Pricing

The business owner would take into account the cost of the party supplies described above and estimate the sales volume for the first three years. The cost of the web site development and customer support must also be considered.

Average price to host party at third-party facility: \$500–\$700.

Price of themed party in a box: \$150

Profit and Loss Projections for Year 1 and Year 2

The figures below assume 8 children per party.

	Year 1	Year 2
Income		
Sales revenue—\$150/Box	\$30,000.00	\$52,500.00
Cost of sales	\$18,616.00	\$24,828.00
Party supplies—\$18.08 each	\$ 3,616.00	\$ 6,328.00
Party favors—\$15/party for 8 children	\$ 3,000.00	\$ 5,250.00
Party food (if included)—\$35/party	\$ 7,000.00	\$ 12,250.00
Web site design	\$ 5,000.00	\$ 1,000.00
Shipping (each box \$4.95)	\$ 990.00	\$ 1,732.50
Gross profit	\$ 11,384.00	\$ 27,672.00
Operating expenses		
Salaries	\$ —	\$ —
Home office rent	\$ —	\$ —
Web site monthly hosting—\$30/month	\$ 360.00	\$ 360.00
Customer service phone support—\$9.95/month	\$ 119.40	\$ 119.40
Marketing and sales	\$ 2,500.00	\$ 2,500.00
	\$ 2,979.40	\$ 2,979.40
Income from operations	\$ 8,404.60	\$ 24,692.60
Taxes		
Net profit		

Organic Cleaning Supplies

Green Home Care Solutions

3400 Fox Ridge Drive
Columbia, Missouri 65201

Kari Lucke

Green Home Care Solutions is committed to providing customers with high-quality organic and earth-friendly cleaning and personal care products that people can use with peace of mind.

INTRODUCTION

Mission Statement

Green Home Care Solutions is committed to providing customers with high-quality organic and earth-friendly cleaning and personal care products that people can use with peace of mind, knowing that its parent company, Warhols, strictly adheres to a green business and production strategy and that the products cause no harm to the environment.

Executive Summary

Green Home Care Solutions is a home-based, direct sales business that sells organic and environmentally safe home and personal care products person-to-person and via the Internet. As the sole proprietor, John Clinton purchases the products at wholesale prices from Warhols, a large and well-established company based in Irvine, California, and then sells them at retail prices to consumers in the mid-Missouri area.

Goals and Objectives

As the sole proprietor of Green Home Care Solutions, John Clinton has enunciated several specific goals for his first year of business:

- Provide sample products and brochures to 25 new customers a month.
- Sell \$2000 worth of products monthly.
- Attend and promote the business at two trade shows: the Columbia Home Show in May and the Mid-Missouri Business Expo in October.
- Establish and maintain an up-to-date, informative, and user-friendly website for Green Home Care Solutions.

Company History

Warhols, Green Home Care Solutions' parent company, was established in 1902 as a home goods general store in San Francisco, California. After two decades of success as a retail store, Warhols moved from a location-based business to a direct selling business and started selling products door-to-door. By

ORGANIC CLEANING SUPPLIES

1950 it was growing as a very successful company that provided products to 5,000 associates for retail sale. In 2007, Warhols had grown to represent 30,000 associates nationwide.

INDUSTRY AND MARKET

Industry Analysis

The direct selling industry, also called network marketing, consists of independent entrepreneurs who buy products at wholesale prices and then earn a profit by selling them at retail. According to the Direct Selling Association, in 2007 sales in the industry reached \$30.8 billion in the United States and \$114 billion worldwide.

Market Analysis

According to the Direct Selling Association, more than 74 percent of Americans purchased products or services through direct selling in 2007. In addition to the increasing popularity of this method of purchase, a 2008 study by the Natural Marketing Institute (NMI) found that more consumers are incorporating organic products into their lifestyles. NMI found that, across six organic product categories, total U.S. household penetration rose from 57 percent in 2006 to 59 percent in 2007, and the percentage of Americans who used organic products consistently increased from 16 percent to 18 percent in the same time period. This number is expected to continue to increase.

Competition

Products that are considered competition for those sold by Green Home Care Solutions include such brands as Green Works and Nature's Source cleaners, sold in discount chain stores such as Wal-Mart. Although the prices of these products are slightly less than Green Home Care Solutions', they do not last as long and contain more water and other filler ingredients.

A comparison of the price, contents, and number of uses for comparable off-the-shelf products is presented in the brochure for Green Home Care Solutions' cleaning products, showing customers that, even though the price of the former may be somewhat less upfront, they save more money using Green Home Care Solutions' products, as well as achieve better results.

Convenience is another benefit of buying from Green Home Care Solutions. The products can be ordered online or over the phone, and they are delivered to the customers' homes.

PERSONNEL

Management

John Clinton is the sole proprietor of Green Home Care Solutions. He has a bachelor of arts degree in business from the University of Missouri and thus has a good background for the daily operation of a direct selling operation. He also has excellent interpersonal skills—another requirement for working with customers—gained from his position as fiscal officer in the Finance Department for the University, a position that he held for five years. Most important, however, is John's tenacity. Direct selling requires self-motivation and persistence, traits that John has exhibited both in his personal and his work life.

Professional and Advisory Support

Warhols is a member of the Direct Selling Association, a national trade association. The association's mission statement is "To protect, serve and promote the effectiveness of member companies and the independent business people they represent. To ensure that the marketing by member companies of

products and/or the direct sales opportunity is conducted with the highest level of business ethics and service to consumers.” As an associate of Warhols, John has access to all of the company’s resources, including weekly and monthly publications, an annual conference, and online tools and advice. Also, executive staff of Warhols act as mentors to sales associates such as John who are just starting out in business. Each new Warhols associate is assigned an adviser for the first year. Through this relationship, John obtains expert direction and advice as he establishes his business.

STRATEGIES

Business Strategy

Green Home Care Solutions follows a green strategy set by Warhols—not just in the products, but in everyday business as well. For example, all packaging materials are biodegradable and lightweight, all printed materials use soy-based ink, and as much communication as possible is done via e-mail or other non-paper method. In addition, Warhols packages its products using gravity-fed filling processes. In other words, gravity feeds, rather than less energy-efficient means such as conveyor belts, are used to put the product into the package.

Growth Strategy

Growth in Green Home Care Solutions is based on repeat business. The philosophy is that once customers try the products, they will like them and continue to purchase them. Getting people to try the product is the first step, and John accomplishes this in a number of ways. For example, anyone who visits John’s website can request a free catalog and a free sample of a select number of products. John then mails these to the interested client and follows up via telephone or e-mail in about a week to ensure that the customer received the packet and to ask whether the person is interested in ordering. John also attends certain trade shows and exhibits, during which he provides samples, catalogs, brochures, and other information about the product to potential clients.

PRODUCTS AND SERVICES

Description

Green Home Care Solutions sells a variety of products for the home and consumer, including cleaning supplies, laundry detergent and supplies, personal care items such as soap, indoor plant treatments, aromatherapy items, and other related items. All of the products are certified organic and/or environmentally friendly. They are created from biodegradable plant and vegetable ingredients and do not contain any of the toxic and harmful added elements that many other products do, such as dyes and perfumes, chlorine, enzymes, and artificial coloring. Also, Warhols uses no animal testing on any of its products.

Unique Features/Niche

The fact that Green Home Care Solutions’ products are organic and environmentally friendly sets them apart from many other products. Because of statistics such as the following, Americans are becoming more aware of the detrimental effects of non-organic products:

- The average American uses about 25 gallons of toxic, hazardous chemical products per year in his or her home, most of which are found in household cleaning products.
- More than 7 million accidental poisonings occur each year in the United States; 75 percent involve children under the age of 6.

ORGANIC CLEANING SUPPLIES

- The toxic chemicals in household cleaners are three times more likely to cause cancer than air pollution.
- Of chemicals commonly found in homes, 150 have been linked to allergies, birth defects, cancer, and psychological abnormalities.
- More than 32 million pounds of household cleaning products are poured down the drain each day nationwide. Many of these cleaners' toxic substances, which are not adequately removed by sewage treatment plants, are returned to the rivers from which cities draw their drinking water.

Pricing

Prices of the products are based on wholesale prices set by Warhols plus 30 percent. In other words, if John purchases a box of laundry soap for \$8.00 from Warhols, he sells it to the customer for \$10.40. A complete list of products and prices is available on request.

MARKETING AND SALES

Advertising and Promotion

The main forms of advertising used by Green Home Care Solutions are brochures/catalogs and a website. John hands out brochures and catalogs to all interested customers at the two annual trade shows he attends; he also leaves them at places potential customers visit, such as grocery stores, health stores, beauty salons, malls, and other such locations.

One means of promotion that is cost-free is the experience John and his wife gain by using the products themselves. Because he uses the products, John can give first-hand information to customers regarding the uses, quality, and life cycle of the products.

Cost

Warhols provides catalogs at a nominal price of 50 cents each. The company also provides a free template for a brochure, which John customizes on his computer and then prints at a local copy shop. Average price for brochures is between 25 and 50 cents each, depending on format and use of color. John purchases approximately 100 catalogs twice per year and prints 50 copies of brochures for Green Home Care Solutions four times a year, with one new brochure for each season. This allows John to personalize the brochure and target customers based on needs that are common during certain times of the year.

All promotional materials list John's website address, which is available for anyone to access. Cost of the domain for the website is \$25 a month. John maintains the website himself, so no additional labor costs are involved.

The cost of the samples and brochures that are mailed to people who visit John's website, as mentioned in Section 4.2, vary but average around \$50 per month (\$2 per mailing times 25 customers). Costs for advertising per year are thus approximately \$100 for catalogs, \$300 for the website, \$100 for brochures, and \$600 for sample mailings, for a total of \$1,100 per year.

Image

The image portrayed by Green Care Home Solutions is exemplified by its slogan, "Clean Home, Clean Earth." The idea is to make people feel good about cleaning with organic products, so that they can have a clean home without harming the environment. Customers are also encouraged to be proud to be using products that are made by a company that is striving to conserve energy and reduce waste.

OPERATIONS

Customers

The customers for Green Home Care Solutions are middle- to upper-income individuals ages 25 to 55 in the mid-Missouri area, especially in and around Columbia, who own their own homes. Although anyone can buy the products, research by Warhols has determined that these are the people who are most likely to be interested in buying organic home products. Columbia is a town of approximately 94,000. The median household income of Columbia residents is \$42,163, with a race distribution of 83 percent White, 9 percent Black, and 8 percent other. Forty percent of residents are between the ages of 25 and 50, Green Home Care Solutions' target age range. Forty-seven percent of Columbians own their own home. As a relatively liberal and young population, Columbia is the ideal location to sell organic products.

Suppliers

Warhols is Green Home Care Solutions' sole supplier. Warhols is a well-established and reputable company that has been in business for more than 100 years. Approximately 30,000 associates in the United States sell the Warhols product line, which consists of 250 different products.

Equipment

Because Green Home Care Solutions is based on an ordering system—the customer orders the product from the catalog or website—no inventory is necessary. However, John keeps some of his newest and best-selling products on hand to show to customers. He also purchases sample sizes of some items to give to customers.

Facility and Location

All business is conducted out of John's home, located at 3400 Fox Ridge Drive, Columbia, Missouri.

FINANCIAL ANALYSIS

Based on the goals John has set for the first year of business, the following profits and expenses are predicted.

Income	
Sales	\$24,000
Expenses	
Promotional materials	\$ 1,100
Inventory and samples	\$ 500
Trade show booth rental	\$ 500
Total first-year expenses	\$ 2,100
Net profit	\$21,900

Thus the profit from the first year of business is expected to be \$21,900. As John grows his client base, profits should increase. Expenses will increase only due to inflation.

Physical Therapy Practice

Healing Hands Physical Therapy Inc.

27008 Gill St.
Dallas, Texas 75255

Paul Greenland

Healing Hands Physical Therapy is a holistic, wellness-focused physical therapy practice that helps individuals restore function and prevent disability following an illness or injury.

EXECUTIVE SUMMARY

Business Overview

From back and knee pain to tennis elbow and stiff shoulders, most people contend with physical setbacks at some point in their lifetime. These may result from sports-related injuries, overuse, occupational stress, surgery, and more. Oftentimes, individuals are able to recover from physical strain and injuries on their own. However, professional intervention is sometimes needed.

Healing Hands Physical Therapy is a holistic, wellness-focused physical therapy practice that helps individuals restore function and prevent disability following an illness or injury. Specifically, our trained, licensed physical therapists work under the order of a physician to improve the function of a patient's ligaments, joints, muscles, and nerves. Treatments primarily focus on improving flexibility, range of motion, and strength.

Although we rely on different types of equipment to deliver treatment, our practice emphasizes a hands-on treatment method or modality known as manual therapy. Our practice also offers services such as acupuncture, massage, and golf performance training, which are provided without a physician's referral.

With many years of combined experience, Healing Hands Physical Therapy has a unique blend of professional experience, allowing us to provide relief and improvement to patients in a wide range of situations.

Organizational Structure

Our practice is incorporated in the state of Texas and employs three licensed physical therapists—including owner Paul Irwin—who all hold degrees from programs accredited by the Commission on Accreditation in Physical Therapy Education. In addition, we employ a physical therapist assistant, a licensed massage therapist, and an administrative assistant.

MARKET ANALYSIS

Healing Hands Physical Therapy focuses on serving individuals with private health insurance, as well as upper-income individuals who are able to pay privately for our services.

PYHICAL THERAPY PRACTICE

Our geographic location in downtown Dallas, Texas, is well-suited for our target market, and puts us in close proximity to a large concentration of white-collar workers. In addition to 12 *Fortune 500* companies in the city proper, the larger Dallas-Fort Worth Metroplex area is home to more corporate headquarters than anywhere else in the nation. Our city's central business district alone was home to more than 135,000 employees during the mid-2000s. This figure is expected to exceed 138,000 in 2010 and total almost 150,000 in 2020. Our practice also is in close proximity to many physician offices, providing easy access to a strong referral base.

INDUSTRY ANALYSIS

According to projections from the U.S. Bureau of Labor Statistics, above average growth is projected for the physical therapy profession as a whole. From 2006 to 2016, employment of physical therapists is projected to grow 27 percent, increasing from 173,000 to 220,000. Among the factors contributing to the profession's growth are an increased interest in health promotion, as well as the aging of the population. In particular, the baby boom generation is a key market for the services we provide.

According to the Executive Council of Physical Therapy and Occupational Therapy Examiners, the state agency charged with licensing practitioners, 10,126 actively licensed physical therapists and 4,673 actively licensed physical therapy assistants were practicing in Texas as of February 2008.

PERSONNEL

Paul Irwin, PT, DPT, CSCS (Owner & President)—Paul holds a doctorate degree in physical therapy from Northern Central University. Specializing in the assessment and treatment of spinal problems, he holds a related certification from the McKenzie Institute. In addition, Paul is a Certified Strength and Conditioning Specialist. His other areas of clinical focus include: post-surgical conditions, orthopedic and musculoskeletal injuries, sports-related injuries, as well as golf-related injuries and conditioning. Paul has more than 18 years of experience as a physical therapist. Prior to establishing his own practice he worked at Pineview Health System, where he oversaw a staff of more than 25 people, including physical therapists, occupational therapists, and athletic trainers. Paul is a member of the American Physical Therapy Association.

Angela Jones, PT—Angela earned her physical therapy degree at Washington University, and started her career in Phoenix, Arizona, developing special expertise as a hand therapist. In this role, she focuses on patients with conditions such as arthritis, carpal tunnel syndrome, overuse syndromes, tendon injuries, and more. In addition to being a gifted therapist, Angela also has skills making custom splints and braces. In addition to her role as a physical therapist, Angela has an undergraduate degree in marketing. She uses her expertise in this area to handle marketing and advertising responsibilities for our practice. Angela is a member of the American Physical Therapy Association.

Michelle Christiansen, PT—Michelle trained as a physical therapist in Alaska, where she treated patients with a variety of orthopedic and musculoskeletal conditions. She has a very strong interest in manual therapy, and specializes in peripheral joint injuries. Before joining our practice, Michelle worked at Greenview Medical Center in Waller County, Texas, and at Northern Star hospital in Anchorage, Alaska. She also is a member of the American Physical Therapy Association.

Jennifer Thompson, LMT—Jennifer is a true asset to our practice, allowing us to provide a blend of services on a cash basis without a physician's referral. We often cross-sell her services to patients, giving them a complimentary massage at the end of the regular treatment, with hopes that they will become regular clients. Jennifer offers several different types of massage, including Shiatsu, classic Western,

basic, deep tissue, hot stone, medical, and sports. Trained at the Dallas Academy of massage therapy, Jennifer is nationally certified and is licensed by Texas' Department of State Health Services.

Christine Roth, PTA—In addition to working as a physical therapist assistant, Christine has been an alternative medicine practitioner for 10 years. This aspect of her professional background brings another holistic element to our physical therapy practice. Specifically, Christine is a NCCAOM certified acupuncturist, and also has expertise in areas such as massage therapy, reflexology, and therapeutic touch.

Josephine Smith, Administrative Assistant—Josephine is usually the first person patients see when they enter our facility. Her cheerful disposition and strong organizational skills make her the “glue” that holds our practice together. Josephine is responsible for booking appointments and managing all of the therapists’ schedules. While this task is somewhat simplified by the use of a special software program, she has in-depth knowledge about the way our practitioners work and the amount of time that various treatments will take. Josephine also is responsible for managing medical records and handling all other general office duties.

Professional & Advisory Support

We have retained the law firm of Johnson, Pratt & Weller to provide our practice with necessary legal services. In addition, tax and accounting services will be provided by Lone Star Accounting LLC. Business checking and merchant accounts (allowing us to accept credit card payments) have been opened with Texas National Bank.

GROWTH STRATEGY

Our physical therapists are fortunate to have established referral relationships with many Dallas-area physicians. We are confident that these relationships will be of immediate benefit to us during our first year of operations, allowing us to see a steady stream of patients. However, the staff of Healing Hands Physical Therapy understands how critical marketing is to the success of our practice and its future growth. With this in mind, we are committed to marketing our practice on a consistent basis, per the tactics outlined in the Marketing & Sales section of this plan.

Based on our physical therapists’ combined knowledge of the local market, our unique holistic/spa-like approach, our plans to aggressively market the practice, and the Bureau of Labor Statistics’ projections for the physical therapy profession referenced in the Industry Analysis section of this plan, we anticipate our patient base will grow at a compound annual rate of 7.5 percent during its first three years of operation.

SERVICES

Healing Hands Physical Therapy provides assessment and treatments for a wide range of injuries and physical conditions, drawing from several decades of combined experience. The treatments we offer include a number of modalities and techniques, such as:

- acupuncture
- aquatic therapy
- cold compresses
- electrical stimulation
- gait training
- hot packs

PHYSICAL THERAPY PRACTICE

- massage
- mobilization/manipulation
- neuromuscular reeducation
- therapeutic exercises
- ultrasound
- video analysis (for golf performance)
- work hardening/conditioning

Several of our services are offered without a physician's referral. These include massage, acupuncture, and a golf clinic that helps golfers improve their performance and avoid injuries.

MARKETING & SALES

Our practice will take a two-pronged approach to focused growth. Because referrals from physicians are critical to our success, we will put a strong emphasis on tactics that allow us to stay visible with area physicians and their office staff.

In addition, we will take an "ask your doctor" consumer marketing approach, similar to that employed by pharmaceutical companies. Specifically, our approach will focus on generating awareness about our practice and its capabilities among individuals suffering from conditions such as back pain or knee pain, with a call-to-action encouraging consumers to see their doctor and request a referral if appropriate.

We have developed a marketing plan for our practice that includes several key tactics, including:

- Printed collateral for prospective clients and referral sources.
- A sustained, targeted direct mail campaign that promotes our capabilities to referring physicians in Dallas' central business district.
- An incentive program that offers a free 30-minute massage to existing or former patients who refer family members and friends to us.
- Sponsorship of golf performance clinics at area golf courses and country clubs.
- Relationship building initiatives (business lunches, dinners, etc.) with area golf pros and instructors to encourage referrals.
- Relationship building initiatives (business lunches, dinners, etc.) with area referring physicians and clinic nurses to encourage referrals.
- An expanded Yellow Page advertisement with a short list of common services offered.
- Advertising in the Dallas County Medical Society's *Dallas Medical Journal*, in order to stay visible among referring physicians.
- Advertising in local lifestyle magazines to reach our upscale target market.
- Radio advertising and occasional free massage giveaways.
- Free educational presentations, focused on ergonomics and proper body mechanics, for employees at local *Fortune 500* corporations.
- A Web site with complete details about our practice and its holistic philosophy.

OPERATIONS

Facility & Location

Healing Hands Physical Therapy is located within the Greater Dallas Professional Center, in the heart of downtown Dallas. Our 3,620-square-foot facility is situated in close proximity to where many affluent, white collar professionals work. It offers easy access to all major highways, and is only several blocks from the DART Rail. Appealing features include an open floorplan, many windows providing natural light, and 13-foot ceilings.

This facility is well situated for our needs, needing little modification. In order to transform the space into a natural, healing environment, we will purchase a wide range of plants, several fountains, and a sound system that will allow us to play soothing music. Additionally, we will have the facility painted in natural earth tones. We estimate the cost of these improvements will be \$10,000.

Our largest capital investment is a \$20,000 commercial therapy pool, which we will use for aquatic exercise and therapy. We have selected an above-ground pool with a modular design, allowing us to relocate it to a different facility in the future, if needed. A central part of our practice, the pool includes features like an underwater treadmill, hydrotherapy jets, a temperature control system, an underwater bench, stainless steel support bars, and stairs for easy access.

In addition, other start-up purchases include two treadmills, three exercise bikes, a universal machine, parallel bars, and a variety of smaller items such as leg and ankle weights, medicine balls, and core stabilization balls. These purchases will collectively cost about \$12,500.

Billing & Payment

Healing Hands Physical Therapy accepts payments from private insurance plans, as well as self-payments from individuals. Unless clients make other arrangements with us ahead of time, we require payment at the time of service. In addition to personal checks, we also accept Visa, MasterCard, Discover, and American Express.

We have an existing computerized billing system for physical therapy practices that tracks patient accounts and generates all necessary forms and statements. This application includes a database of the diagnosis and procedure codes needed when submitting claims to insurance companies. In addition, the application tracks patient visits and flags us when we reached the maximum number of visits approved by a patient's insurance company.

Fees

The fees that we charge vary depending upon contract rates with different insurance companies. Due to the complexity associated with various contracts, this information is not normally included with our business plan. However, it can be provided upon request. Generally speaking, our fee schedule is comparable with other physical therapy practices in our market. On average, we are reimbursed at a rate of roughly \$75 per patient visit.

Hours of Operation

Our practice is open from 7:30 a.m. to 6:30 p.m. Monday through Friday.

LEGAL

Our physical therapists and physical therapist assistants are all licensed by the Executive Council of Physical Therapy and Occupational Therapy Examiners, the state agency charged with licensing practitioners in the state of Texas. Additionally, we all carry appropriate business and professional liability insurance.

FINANCIAL PROJECTIONS

During its first year of operation, Healing Hands Physical Therapy will generate estimated net income of \$117,699. A detailed breakdown can be seen in the following balance sheet, which covers the time period January 1, 2010 to December 31, 2010:

Income	
Patient care revenue	\$507,000
Massage therapy revenue	\$ 95,000
Public speaking	\$ 3,400
Total income	\$605,400
Expenses	
Salaries	\$307,000
Utilities	\$ 6,478
Rent	\$ 39,000
Insurance	\$ 15,693
401 K contributions	\$ 15,350
Office supplies	\$ 6,200
Marketing & advertising	\$ 35,000
Telecommunications & internet	\$ 4,980
Professional development	\$ 24,000
Travel & entertainment	\$ 3,800
Subscriptions & dues	\$ 4,300
Repairs & maintenance	\$ 1,100
Taxes	\$ 24,800
Total expenses	\$487,701
Net income	\$117,699

The owners' investment is \$75,000, which covers the \$42,500 in start-up costs outlined in the Operations section of this plan, and provides cash-on-hand for operations as we establish our patient base during the first year. In addition, our practice also plans to secure an operating line of credit from Texas National Bank.

Based on our analysis of the market, we are forecasting that net income for our expanded practice will grow at a compound annual rate of 5.5 percent for the next three years:

Year	Net income
2010	\$117,699
2011	\$124,172
2012	\$131,002

Stable

Miller Stables

4040 South Turtle Creek Lane
Columbia, Missouri 65203

Kari Lucke

Miller Stables LLC will provide a safe and accessible boarding facility at an affordable cost for horse owners who need a place to keep their horse(s). It will also offer excellent onsite care and related services.

INTRODUCTION

Mission Statement

Miller Stables LLC will provide a safe and accessible boarding facility at an affordable cost for horse owners who need a place to keep their horse(s). It will also offer excellent onsite care and related services.

Executive Summary

Jo Miller will own and manage Miller Stables, a boarding facility in the south Columbia, Missouri, area. Not all horse owners—or people who would like to own a horse—live on farms; these people need a place to keep their horse(s) that is physically safe for the animals and that offers necessary daily care for horses. Miller Stables will provide stalls and pasture, feed, water, and any necessary related care for horses whose owners currently do not have a place to house their horse or who are not satisfied with the boarding facility they are currently using.

Goals and Objectives

- To have 10 horses by the end of the first year of business, 15 by the end of the second, and 20 (capacity) by the end of the third
- To develop a reputation as a friendly, high-quality boarding facility in the Columbia area

Company History

Miller Stables was founded by Jo Miller in 1995 in Jefferson City, Missouri. Jo started by boarding three horses; by 2005 she had built her business to its capacity with 12 horses and a waiting list of clients. Jo and her husband Steve relocated to Columbia in 2009 due to Steve's obtaining employment at the University of Missouri. Jo would like to use the knowledge and experience she gained during the 14 years she owned and operated the stables in Jefferson City to establish a similar facility in the Columbia area.

INDUSTRY AND MARKET

Industry Analysis

According to the American Horse Council, the horse industry has grown 55 percent since 2000 and represents \$39 billion in related revenues. The horse population has also increased—33 percent over the same time period—and is now 9.2 million. Specific statistics for Missouri show that there 281,000 horses in the state; 70 percent are used for showing and recreation. About 125,100 Missourians are involved in the horse industry in some way. A specific breed—the Missouri Fox Trotter—originated in the Ozark Mountains of Missouri in the late 1940s and continues to be a popular breed around the country.

Market Analysis

The market for Miller Stables includes the following:

- Horse owners in the Columbia area, especially the south
- Individuals and families who would like to own horses but do not have the proper facilities
- Horse owners who currently board their horse at a facility with which they are dissatisfied

Contrary to popular belief, horse ownership is not an elite activity enjoyed only the wealthy. The American Horse Council reports that approximately 34 percent of horse owners nationwide have a household income of less than \$50,000. Only 28 percent have an annual income of over \$100,000. Most (46 percent) horse owners have an annual income of between \$25,000 and \$75,000. Thus the target market is not limited to those in high income brackets. Columbia's population is approximately 94,000, and median household income \$42,163.

Competition

The following facilities offer similar services to Miller Stables:

- Columbia Equestrian Center
- Brenda Benner Stables
- Palmer Stables

All of these are located north of Columbia city limits. Miller Stables will be the only organized horse boarding facility in the southern area.

PERSONNEL

Management

Jo Miller has a bachelor of science degree in equestrian science from Stephens College in Columbia, Missouri. She owned and operated a boarding facility in the Jefferson City area for 14 years, so she has both the knowledge of horses required as well as the acumen to manage the day-to-day business operations.

Staffing

Miller Stables will employ two part-time people to help clean stalls; feed, water, and turn out horses; and perform other related duties as needed. Because Columbia is home to three four-year colleges, one of which is known nationwide for its equestrian program (Stephens College), Jo expects no problems finding college students to work these jobs, especially if they are recruited from the equestrian program at Stephens, where many in the program are looking for hands-on experience in a stable in preparation for their future employment. The first year, stable hands will be paid \$10 an hour and work 15 hours a week. As the business grows, additional staff will be hired.

Professional and Advisory Support

The following people and institutions will support the business:

- **Banker:** Paula Jones, Callaway Bank, 1515 West Broadway, Columbia
- **Accountant:** Tina Morgan, Accounting Plus, 400 I-70 Drive, Columbia
- **Insurance Agent:** Stephanie Williams, State Farm, 1700 Providence Road, Columbia
- **Attorney:** George Johnston, Johnston & Associates, 2710 Stadium Drive, Columbia
- **Veterinarian:** David Parker, University of Missouri Equine Center, 3000 Highway 63, Columbia
- **Farrier:** Chris Mitchell, 3200 Rt. K, Columbia

GROWTH STRATEGY

Although initially Miller will provide boarding services only, after the first three years of business it will add other related services based on consumer demand. These could include horseback riding lessons, horse rental, and/or horse training. Jo Miller has the skills and knowledge required to incorporate these add-ons into the business and will do so based on what seems to draw the highest demand. This level of demand will be easy to determine from being aware of and listening to clients' and others' comments about the facility and what other services they would like to see offered. The extra services offered will also be determined by what the competitors provide and whether there is enough demand to justify adding the service.

PRODUCTS AND SERVICES

Description

Miller Stables will provide the following facilities:

- 60 acres pasture
- 60 x 100 foot indoor arena
- 100 x 200 foot lighted outdoor arena
- Space for horse trailer parking
- Easy access to Rockbridge State Park
- New barn

The new barn will include:

- 24 12 x 12 foot stalls, each with an automatic waterer, bedding, fan, and salt block
- Large tack room with lockers
- Full bathroom and dressing room
- Air-conditioned and heated lounge with tables/chairs and vending machine
- Wash bay

Services include:

- Daily turn out
- Daily stall cleaning

STABLE

- Twice-daily feeding (grain and hay)
- Other services (grooming, vet visit, lunging) as requested

Unique Features/Niche

Miller Stables has the following advantages:

- Miller Stables is in an ideal location for a horse facility because it is adjacent to Rockbridge State Park, which covers about 2,000 acres and contains 15 miles of trails. Trail riding is a popular activity for many horse owners in mid-Missouri, and often boarding facilities do not have access to trails but rather are located on highways or other roadways not suitable for riding.
- Miller is located only 2 miles south of Columbia city limits off Route K and is an easy and quick drive for horse owners living in the south part of town.
- Miller will be the only organized horse boarding facility in south Columbia.
- Because Jo Miller lives on site, the horses under her care have 24-hour supervision, a factor that many horse owners consider important for their horses' safety and health.
- The barn in which the horses will be stalled is relatively new, built in 2006, and thus does not have safety and convenience issues that older barns may have.
- Miller has 60 acres of pasture, which are divided into twelve 5-acre paddocks, and two horses will be turned out for grazing on each paddock. Having only two horses per tract reduces the chances of them getting kicked, bitten, or otherwise hurt, as often happens in a herd, yet provides them with the same-species companionship that horses desire.
- Horses will be turned out to pasture for most of the day. Other stables do not turn the horses out and keep them confined in a stall a majority of the time. This can lead to cribbing, chewing wood, weaving, and other behavioral problems that can harm a horse's health. Horses were made to live outside, and although keeping them in a stall can protect them from weather and injury, as well as provide easy access for owners, it can also deprive horses of exercise, companionship, and fresh air. Miller Stables offers the owner the convenience of having the horse accessible while keeping the best interests of the horse in mind.
- No one likes spending half of his or her planned riding time chasing a horse around the pasture trying to catch it. Clients may call ahead when planning a trip to the stables, and Jo will bring his/her horse up from pasture and have it stalled so that the horse is available when the owner arrives.
- All fencing is made of plastic pipe, which enhances aesthetics while reducing chances of injury to the horses. Clients will be happy to find not one strand of barbed wire—a fencing material used often for horses but notorious for causing injury—on the property.

Pricing

The cost for full board, which includes stall cleaning, once a day turn out, and feed (grain once a day year-round and twice a day in the winter, a quality mix of alfalfa and timothy hay in the winter) is \$300 per month. This is comparable to competitors who provide similar services.

Board will be due on the first of every month. After the fifth of the month, a \$10 late fee will be charged for every five days board is not paid. These conditions are listed in the contract the boarder signs with Miller.

MARKETING AND SALES

Advertising and Promotion

Word-of-mouth is the best way to advertise in this business, but to gain a client base Miller will use the following methods of promotion:

- Website with list of services and fees, photos, customer testimonials
- Brochures, to be placed in local tack shops, feed stores, and western clothing stores

In addition, signs will be placed at the entrance to the property.

Cost

Start-up advertising costs will consist of printing 100 brochures and is estimated to be \$250.

Image

Miller Stables' will advertise itself as "The Perfect Place for You and Your Horse" and strive to emphasize the advantages of its location, Jo's experience and friendliness, and the quality of the facilities.

OPERATIONS

Customers

Targeted customers include horse owners and those who would like to own horses but have no place to keep them who live on the south end of Columbia, as well as horse owners in other parts of town who are dissatisfied with their current boarding facility and find it worth the drive to Miller. The average client is female, ages 15 to 30, with a household income of more than \$50,000. Although males are also welcome, girls and women are more likely to board horses. Columbia's population is about 94,000, and the median age of residents is 26.8. Forty-two percent of households earn more than \$50,000 a year.

Suppliers

Suppliers include the following:

- **Feed:** Bourne Feed & Supply, 411 I-70 Drive SE, Columbia
- **Hay:** Robert Coats Farm, 1200 High Point Lane, Columbia
- **Hay (Back-Up):** John Jacobs, 5600 Route E, Columbia
- **Horse Care Supplies:** MFA Inc., 780 Route B, Columbia

Equipment

Equipment includes the following:

- Tractor
- Pick-up truck
- Horse trailer
- Automatic waterers for stalls
- Fans for stalls
- Miscellaneous tack (halters, lead ropes, blankets)
- Wheelbarrows, shovels, pitchforks, brooms, buckets
- Water tanks and heaters for paddocks
- Fencing equipment

Hours

Miller Stables will be accessible to horse owners 24 hours a day, 7 days a week.

Facility and Location

Miller Stables is located at 4040 South Turtle Creek Lane, Columbia, Missouri. All necessary physical requirements, including barn, indoor arena, outdoor arena, and owners' home are already existing on site. Additional fencing will need to be installed to create the 5-acre paddocks.

Legal Environment

Miller Stables will use State Farm Insurance Company to purchase all necessary liability insurance. County health and environmental codes will be followed strictly.

FINANCIAL ANALYSIS

Because the Millers have already purchased the property and use it as their primary residence, the cost of the home, acreage, and outbuildings is not included in the total investment amount needed. Jo also owns some of the necessary equipment due to her previous involvement in the industry; she plans to obtain a business loan to fund the remainder.

Start Up Expenses**Start-Up Costs**

Capital requirements	Already purchased	Need to fund
Property, including home	\$750,000	\$ 0
Tractor	\$ 15,000	\$ 0
Pick-up truck	\$ 25,000	\$ 0
Horse trailer	\$ 8,000	\$ 0
Automatic watering system	\$ 0	\$ 7,000
Fans	\$ 0	\$ 500
Extra tack	\$ 0	\$ 2,000
Stall-cleaning equipment	\$ 0	\$ 500
Water tanks and heaters	\$ 0	\$ 1,000
Fencing	\$ 0	\$10,000
Furniture, fixtures for lounge	\$ 0	\$ 2,000
Starting inventory: Salt blocks	\$ 0	\$ 100
Starting inventory: Grain	\$ 0	\$ 500
Starting inventory: Hay	\$ 0	\$ 300
Starting inventory: Bedding	\$ 0	\$ 500
Insurance	\$ 0	\$ 500
Entrance signs	\$ 0	\$ 500
Parking lot preparation	\$ 0	\$ 1,000
Advertising	\$ 0	\$ 250
Totals:	\$798,000	\$26,650

Earnings

Earnings estimates below are based on boarding 10 horses the first year, 15 the second, and 20 the third.

Earnings

	1st Year	2nd Year	3rd Year
Net sales	\$36,000	\$54,000	\$72,000
Less expenses:			
Business loan payment	\$ 3,600	\$ 3,600	\$ 3,600
Feed/hay/bedding/salt	\$15,000	\$22,500	\$30,000
Salaries	\$15,600	\$20,800	\$26,000
Repairs and maintenance	\$ 1,000	\$ 1,500	\$ 2,000
Vehicle expenses	\$ 500	\$ 1,000	\$ 1,500
Insurance	\$ 1,000	\$ 1,500	\$ 2,000
Total expenses	\$36,700	\$50,900	\$65,100
Net profit before taxes	\$ 700	\$ 3,100	\$ 6,900

Wine Storage

Wine Portfolio Inc.

217 East Broad Street
West Hampton, New York 11977

Laura Becker

Wine Portfolio Inc. stores wine for wine auction houses, wine distributors, and private wine collectors.

BUSINESS OBJECTIVE AND DESCRIPTION

Wine Portfolio's objective is to broaden the appeal of its state-of-the-art wine storage facility. The company will continue to build strong relationships with wine auction houses and wine distributors that conduct business in the New York Area. In addition, the company is building a portfolio of customers who purchase and store their wine in a professional manner. This requires storing wine in a temperature-controlled environment that is constantly being monitored. Wine Portfolio provides first-rate customer service to customers including state-of-the-art inventory management systems; pick up and delivery of wines; and the buying and selling of wines on a consignment basis.

MISSION STATEMENT

Wine Portfolio was created to take advantage of the need for a facility to store wine in a professional manner. The company stores wine for its commercial and private customers; and allows customers to monitor wine portfolios via inventory management systems. The business objective is to be the premier wine storage company within the United States.

EXECUTIVE SUMMARY

The wine storage business focuses on building an inventory of wine, and creating value added products for clients. Revenue for the business is generated by charging a monthly fee for each bottle that is stored at one of the storage facilities. Bottles that differ in size from the standard 750 ML variety incur additional fees. The business also generates revenue from retrieving wines from distributors or vineyards. Deliveries of wines to customers help to generate income as well. Business growth is based on developing relationships throughout the wine community, which includes: wine auction houses, wine distributors (foreign and domestic) and wine collectors. As growth of wine consumption moves throughout the globe, the wine trade and wine transactions will grow in tandem. Growth of outsourcing wine storage by restaurants should also continue to grow.

WINE STORAGE

There are two types of storage facilities: comingled wine which is generally for larger commercial use; and private wine storage (personal wine lockers) that is generally for smaller, private wine collectors. Wine Portfolio manages a comingled wine storage facility which provides full service to customers including wine monitoring, pick up, delivery, inventory management systems and buying and selling of wines on consignment.

BUSINESS OVERVIEW

Wine Portfolio is a commercial wine storage facility which provides storage and maintenance for comingled wines from various owners in a climate-controlled storage facility. This means that the wine is stored in a large room and there are no separate wine lockers for clients to visit. The business is a full-service offering meaning that all activity regarding the wine is taken care of by the operator of the facility. This includes turning the wine, viewing the wine or retrieving the wine. Inventory-management software for customers is provided as well.

Storage facilities such as Wine Portfolio's operate within large urban areas that are wine distribution centers. Cities such as New York, San Francisco, Los Angeles, and Chicago are strong candidates for comingled wine storage facilities such as this. This setup is also preferred in other large cities where the commercial space leases are at a premium.

The alternative to this type of comingled storage facility for wine collectors is to store wine in a storage facility that allows for individual wine space and the owners manage and maintain their own collection (that is, a personal locker type of experience). This type of individually-managed facility allows customers to store wine in a climate-controlled space and act as the sole operator of the wine. Inventory management software can be supplied, but the responsibility of monitoring the wine is the clients. These facilities are preferred in some circumstances because it allows free access to the wine that is stored and still provides a professional environment to store wine. This type of facility will be preferred mainly by private wine collections, and less by the auction houses and distributors.

INDUSTRY ANALYSIS

The growth of the wine storage industry is directly tied to the supply and demand for premium wines. Premium wines, for consumption or trade, are generally stored in a professional wine cellar or a professionally built home or business cellar. During the beginning of the current decade, wine storage has grown side by side with the increase in growth of premium wines. Wines from major terrier areas of France, Italy, Australia and the United States have grown substantially in value over the past five years. Even during the current economic crisis, premium wines purchases made in 2003 have more than doubled in value. The wine market in the United States, in terms of consumption, is forecasted to grow at a compound annual growth rate of about 7.7%, and 4% in value and volume terms between 2008 and 2012.

As global economies begin to recover, many economists believe that prices for hard assets and commodities will increase substantially. Wine has become commoditized, and should benefit from the flood of capital that central banks are distributing. The trading of wine has also increased over the past 10 years. As trading and auctions of wine continue to branch out across the United States and the globe, the need for professional storage of wine will grow as well. Auction houses such as Christie, Sotheby's, Ackerman and Morrel, and Zachy's all store wines that will be auctioned in professional storage facilities.

The table below is a list of wine auction houses.

Wine Auction Houses

Auction house	Wine investor score	City	URL	Buyers premium	Seller's premium	Minimum consignment	Auctions per year	Cost of catalogue (single)	Cost of catalogue (year)
Acker Merrill & Condit	94	New York	View website	19.5%	0%	Negotiable	8	\$20	\$150
Bonhams and Butterfields		San Francisco	View website	17%	Negotiable	Negotiable	7		
Christies		New York/ Los Angeles	View website	18.5%	Negotiable	Negotiable	10	\$20	\$190
Edward Roberts International		Chicago/ San Francisco	View website	17%	Negotiable	Negotiable	5	\$25	
Hart Davis Hart		Chicago	View website	19.5%	Negotiable	Negotiable	5	\$25	\$ 80
Morrell & Company	92	New York	View website	18%	0%	\$2,000	4	\$15	\$ 50
Sothebys		New York	View website	19.5%	Negotiable	Negotiable	6	\$16	\$123
The Chicago Wine Company		Chicago	View website	0%	Negotiable	Negotiable	12	\$ 0	\$ 0
Zachys		New York/ Los Angeles	View website	19%	Negotiable	Negotiable	9	\$30	\$160

MARKET ANALYSIS

The climate-control wine storage business is estimated to have revenues of approximately \$113 million dollars per year according to “Vino Veritas.” Climate-controlled storage makes up approximately .05 percent of the 1.6 billion square feet of storage on the market. This market is estimated to expand by 26 percent over the next 3 to 5 years. There is opportunity in both large urban communities, as well as, wealthy smaller towns within the United States.

The current market environment has been positive for the storage business. Current clients have continued to keep their wine in one location. Since the business is an annuity performance business with repetitive income, this has been a positive. The storage facilities are also taking business away from home storage units. A three hundred bottle temperature-controlled unit sells for approximately \$4,000. Storage costs for three hundred bottles would be \$500 dollars per year. During difficult financial times, professional storage facilities create better short-term value.

The barriers to entry within the wine storage business are relatively low. Securing a facility that will accommodate a temperature-controlled environment will be the largest expense. Most facilities are located in low rent areas. There will be some customization necessary which will depend on the business model employed. The basics needed will be to provide a space that can be temperature-controlled at 55 degrees Fahrenheit, humidity controlled at approximately 70%, with minimal light exposure, and have little to no vibrations. The owners of the business will also need access to a refrigerated truck to receive and deliver wine from customers assuming this is a service that will be provided.

Competition

The competition within the industry will be from companies that provide one of the two forms of service. There are very few companies that offer a comingled wine storage experience, along with a personal locker experience. A combined storage facility would offer the best of both worlds. The comingled storage facility usually offers a state-of-the-art inventory management system, along with top notch customer service. Some of these firms will also purchase or consign to sell your inventory. Vinfolio, a San Francisco wine storage facility, is a large comingled storage facility that offers inventory management, as well as, purchasing and sales options. The Wine Cellarage, a Bronx NY storage facility, is an example of a facility that offers storage and inventory, but does not offer consignment arrangements.

WINE STORAGE

Existing Wine Storage Options

Company	Wine investor score	URL	State	City	Cost/case/month
55 Degrees		View website	CA	St Helena	—
Adventures in Wine		View website	CA	San Francisco	—
Brix Wine Vault		View website	NY	Brooklyn	—
Desert Wine Cellars		View website	AZ	Scottsdale	—
Eastside Wine Storage		View website	WA	Seattle	—
El Camino Wine Storage		View website	CA	San Luis Obispo	—
Guarantee Wine Storage		View website	NY	New York	—
Kent Certified Wine		View website	IL	Chicago	—
LA Fine Arts & Wine Storage Co.		View website	CA	Los Angeles	—
Legend Cellars		View website	CA	Irvine	—
Marin Wine Vaults		View website	CA	San Raphael	\$3.14
Morgan Manhattan		View website	NY	New York	—
Napa Valley Wine Storage		View website	CA	Napa	—
Napa Wine Lockers		View website	CA	Napa	\$2.43
Portland Wine Storage		View website	OR	Portland	—
Seattle Wine Storage		View website	WA	Seattle	\$1.74
Strongbox Wine Cellar		View website	IL	Chicago	—
The Wine Cellarage		View website	NY	Bronx	—
The Wine Storage Cave		View website	NY	Kingston	—
Vintage Wine Warehouse		View website	NY	New York	—
West Palm Wine		View website	FL	Tampa	—

PERSONNEL

The wine storage business is similar in many ways to most other storage businesses. Making money will depend on the owner's ability to secure an inexpensive lease in a large enough space and create revenues from storing wine. Direct expenses from personnel are low. Companies that comingle wine in one large storage facility need two people to be available to handle the operation. Managing inventory, which includes moving the inventory, and accounting for the inventory are the skills needed to provide a basic service. Additionally, the owners will need to perform bookkeeping, minor contract or insurance work and logistic or transportation work.

STRATEGIES

The wine storage business has two basic strategies. The first is a comingled storage facility that requires a large storage facility and a very strong inventory management system. This strategy is customer-oriented and has multiple business lines. The second strategy is a personal storage facility. This strategy is more similar to a standard storage business and requires minimal day to day interaction. Both strategies are viable on their own, but definitely can be combined to create a formidable business.

Comingled Storage Facility

Finding a large space where your lease is relatively low cost, is the first step in building a storage business using this strategy. Preferably, the storage space should be below ground. Below ground facilities have a natural cooling environment, and there is less of a need for heavy air conditioning or heat.

A case of wine is approximately one square foot, or half a cubic foot. With storage bins there are approximately two cases that can be stored using each cubic foot. A storage facility with 14 foot ceilings would be able to house twenty cases within a square foot of space. The revenue for storage

range from \$2.5 to \$4 dollars per case which implies revenue from storage is between \$50 to \$80 dollars per square foot.

There are a number of different inventory management systems that can be purchased or leased. One example is Uncorked, which is \$249 per year and it includes 2.7 million wines in its database as well as wine reviews.

The comingled facility as a stand alone business works well in large urban areas where space is at a premium. Delivery of wine to customers, as well as, a pickup service is a must. There is also a need to create a simple web site that will allow your customers to view the inventory of wine within the facility. The interior of the facility is open with multiple large storage bins, with levels to store wine. The practicality of storage at a comingled facility is much more important than how the storage facility is viewed.

Personal Locker Storage Facility

The business strategy is similar to personalized storage space. The owner will need to create different types of wine lockers that are different in size. This strategy will require some customization to create individual spaces that clients will deposit and retrieve their wine inventory. Most of these spaces have wood interiors, and can store between 200 and 15,000 bottles. Personal wine storage spaces can fluctuate depending on the area of the country they are located in. Small wine storage can be as low as \$500 dollars per year for 36 cubic feet, to as high as \$6,000 per year for large rooms according to The Wine Hotel in Los Angeles.

PRODUCTS AND SERVICES

Each business line (comingled and personal lockers) will have specific products and services.

Comingled Wine Storage

The comingled wine storage facility will allow customers to ship wine from different regions of the country and the world to the facility based on specific state and local laws. The wine will be stored and inventoried. Clients will be able to view their wine within 48 hours of arrival to the facility. Taking digital pictures of the wine is a service that will be available. Customers will be able to request a delivery or schedule a pick up of their wine. This facility will offer shipping services of wine to almost anywhere in the world. The inventory system will also place an estimated value on the wine. If a client would like to consign the wine for sale, the facility will take on short term guaranteed sales as well as long term consignments. The guaranteed price will be a percentage of the estimate retail value of the wine minus a 20% commission. The long-term consigned price is a price designated by the customer. The customer will in turn pay a fee of 20% as commission for the sale of the wine.

Personal Locker Wine Storage

The personalized wine locker service is a locked temperature and climate-controlled environment. The area is secure and there will always be a person watching the facility. There will also be video cameras recording everyone who enters and exits the facility. Wine will be delivered and retrieved by the owners of the wine. This facility will offer a wine inventory system that will be leased to the customers. Taking inventory of the wine will be performed only by the owner of the wine or persons with permission that have access to the wine.

A niche within the industry is having a combined facility that allows customers to have private lockers as well as a comingled account.

Facilities can create value by offering a client a pricing structure where they can pay for either product in advance at a discount. Payment up front for one year has the advantage of receiving a

WINE STORAGE

10% discount. Two year upfront payments will receive a 15% discount. Month to month payment requires a credit card to be on file. The minimum contract is six months, and each service offers a two year guaranteed lease.

MARKETING AND SALES

The Marketing and Sales effort will focus on multiple groups. The comingled facility will focus its marketing effort on distributors, auction houses, large retail sellers and private collectors with large collections of wine. Advertising the product will take place in magazines that focus on wine such as, *The Wine Spectator*, *The Wine Enthusiast*, and *Food and Wine*. It will also be important to develop relationships with some of the wine producers in areas of California, Washington State, and Oregon.

The marketing effort for personalized wine spaces will be targeted to many medium and smaller wine retailers, restaurants, and wine private collectors. It is important as well to advertise in the same major wine magazines.

OPERATIONS

The operational hours for the comingled facility will be slightly longer than normal business hours. The hours of 9 a.m. to 7 p.m. will allow the facility to receive all packages that will be delivered, and send all necessary items for a given business day. It will also be important to be open on Saturdays to allow customers to retrieve wine if necessary.

The operating house for the personalized spaces will be from 9 a.m. to 10 p.m. These hours will allow individuals the time to retrieve any wines they need over a broad period of time. Restaurants will also be able to retrieve wine if needed over a long time horizon.

Location

The comingled facility should be located within 60 miles of a major urban area. Locations around New York, Los Angeles, San Francisco, Dallas, Miami, Las Vegas will support this type of service. The personalized facility will be able to flourish in many smaller cities and suburban areas.

Licensing

Neither type of facility will need a liquor license unless the facility is planning on offering consignment of wine.

FINANCIAL ANALYSIS

Revenues and expenses are broken out into two distinct services. The comingled service will have revenues based on attaining 500 cases of wine for storage. Additional revenues of \$5,000 will be produced from delivery and retrieval of wines. Costs are broken down into lease costs, construction, climate control, advertising, legal, accounting and truck leasing. The second and third year's revenues are based on 2,000 cases of wine and 5,000 cases of wine respectively. Expenses are fixed over years two and three.

Revenues for the personal storage space are based on 40 cubic foot spaces that will be provided. The first year is based on 30 spaces leased. The second and third years are based on 100 and 200 spaces leased.

Comingled Wine Storage Facility

	Year 1	Year 2	Year 3
Revenue			
Storage	\$ 48,000.00	\$144,000.00	\$192,000.00
Delivery	\$ 5,000.00	\$ 15,000.00	\$ 25,000.00
Total revenue	\$ 53,000.00	\$159,000.00	\$217,000.00
Expenses			
Construction	\$ 20,000.00	\$ —	\$ —
Building lease—\$4,000/month	\$ 48,000.00	\$ 48,000.00	\$ 48,000.00
Air control—\$500/month	\$ 6,000.00	\$ 6,000.00	\$ 6,000.00
Advertising—\$300/month	\$ 3,600.00	\$ 3,600.00	\$ 3,600.00
Legal	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00
Accounting	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00
Truck lease	\$ 6,000.00	\$ 6,000.00	\$ 6,000.00
Total expenses	\$ 88,600.00	\$ 68,600.00	\$ 68,600.00
Net profit	(\$ 35,600.00)	\$ 90,400.00	\$148,400.00

Assumptions:

Year 1: 500 cases of wine

Year 2: 2,000 cases of wine

Year 3: 5,000 cases of wine

Lease: 3,000 square feet/60,000 cubic feet—\$4,000/month

Personal Locker Wine Storage Facility

	Year 1	Year 2	Year 3
Revenue	\$ 15,000.00	\$50,000.00	\$100,000.00
Expenses			
Construction	\$ 20,000.00	\$ —	\$ —
Building lease—\$1,500/month	\$ 18,000.00	\$18,000.00	\$ 18,000.00
Air control—\$200/month	\$ 2,400.00	\$ 2,400.00	\$ 2,400.00
Advertising—\$200/month	\$ 2,400.00	\$ 2,400.00	\$ 2,400.00
Legal	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00
Accounting	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00
Total expenses	\$ 47,800.00	\$27,800.00	\$ 27,800.00
Net profit	(\$32,800.00)	\$22,200.00	\$ 72,200.00

Assumptions:

Year 1: 30

Year 2: 100 lockers

Year 3: 200 lockers

Space: 40 cubic feet provided per locker

Lease: 1,000 square feet, 20,000 cubic feet

Business Plan Template

USING THIS TEMPLATE

A business plan carefully spells out a company's projected course of action over a period of time, usually the first two to three years after the start-up. In addition, banks, lenders, and other investors examine the information and financial documentation before deciding whether or not to finance a new business venture. Therefore, a business plan is an essential tool in obtaining financing and should describe the business itself in detail as well as all important factors influencing the company, including the market, industry, competition, operations and management policies, problem solving strategies, financial resources and needs, and other vital information. The plan enables the business owner to anticipate costs, plan for difficulties, and take advantage of opportunities, as well as design and implement strategies that keep the company running as smoothly as possible.

This template has been provided as a model to help you construct your own business plan. Please keep in mind that there is no single acceptable format for a business plan, and that this template is in no way comprehensive, but serves as an example.

The business plans provided in this section are fictional and have been used by small business agencies as models for clients to use in compiling their own business plans.

GENERIC BUSINESS PLAN

Main headings included below are topics that should be covered in a comprehensive business plan. They include:

Business Summary

Purpose

Provides a brief overview of your business, succinctly highlighting the main ideas of your plan.

Includes

- Name and Type of Business
- Description of Product/Service
- Business History and Development
- Location
- Market
- Competition
- Management
- Financial Information
- Business Strengths and Weaknesses
- Business Growth

Table of Contents

Purpose

Organized in an Outline Format, the Table of Contents illustrates the selection and arrangement of information contained in your plan.

BUSINESS PLAN TEMPLATE

Includes

- Topic Headings and Subheadings
- Page Number References

Business History and Industry Outlook

Purpose

Examines the conception and subsequent development of your business within an industry specific context.

Includes

- | | |
|--|--|
| <ul style="list-style-type: none">• Start-up Information• Owner/Key Personnel Experience• Location• Development Problems and Solutions• Investment/Funding Information | <ul style="list-style-type: none">• Future Plans and Goals• Market Trends and Statistics• Major Competitors• Product/Service Advantages• National, Regional, and Local Economic Impact |
|--|--|

Product/Service

Purpose

Introduces, defines, and details the product and/or service that inspired the information of your business.

Includes

- | | |
|---|---|
| <ul style="list-style-type: none">• Unique Features• Niche Served• Market Comparison• Stage of Product/Service Development | <ul style="list-style-type: none">• Production• Facilities, Equipment, and Labor• Financial Requirements• Product/Service Life Cycle• Future Growth |
|---|---|

Market Examination

Purpose

Assessment of product/service applications in relation to consumer buying cycles.

Includes

- | | |
|--|---|
| <ul style="list-style-type: none">• Target Market• Consumer Buying Habits• Product/Service Applications• Consumer Reactions• Market Factors and Trends | <ul style="list-style-type: none">• Penetration of the Market• Market Share• Research and Studies• Cost• Sales Volume and Goals |
|--|---|

Competition

Purpose

Analysis of Competitors in the Marketplace.

Includes

- | | |
|--|---|
| <ul style="list-style-type: none">• Competitor Information• Product/Service Comparison• Market Niche | <ul style="list-style-type: none">• Product/Service Strengths and Weaknesses• Future Product/Service Development |
|--|---|

Marketing

Purpose

Identifies promotion and sales strategies for your product/service.

Includes

- Product/Service Sales Appeal
- Special and Unique Features
- Identification of Customers
- Sales and Marketing Staff
- Sales Cycles
- Type of Advertising/Promotion
- Pricing
- Competition
- Customer Services

Operations

Purpose

Traces product/service development from production/inception to the market environment.

Includes

- Cost Effective Production Methods
- Facility
- Location
- Equipment
- Labor
- Future Expansion

Administration and Management

Purpose

Offers a statement of your management philosophy with an in-depth focus on processes and procedures.

Includes

- Management Philosophy
- Structure of Organization
- Reporting System
- Methods of Communication
- Employee Skills and Training
- Employee Needs and Compensation
- Work Environment
- Management Policies and Procedures
- Roles and Responsibilities

Key Personnel

Purpose

Describes the unique backgrounds of principle employees involved in business.

Includes

- Owner(s)/Employee Education and Experience
- Positions and Roles
- Benefits and Salary
- Duties and Responsibilities
- Objectives and Goals

Potential Problems and Solutions

Purpose

Discussion of problem solving strategies that change issues into opportunities.

Includes

- Risks
- Litigation
- Future Competition
- Economic Impact
- Problem Solving Skills

BUSINESS PLAN TEMPLATE

Financial Information

Purpose

Secures needed funding and assistance through worksheets and projections detailing financial plans, methods of repayment, and future growth opportunities.

Includes

- Financial Statements
- Bank Loans
- Methods of Repayment
- Tax Returns
- Start-up Costs
- Projected Income (3 years)
- Projected Cash Flow (3 Years)
- Projected Balance Statements (3 years)

Appendices

Purpose

Supporting documents used to enhance your business proposal.

Includes

- Photographs of product, equipment, facilities, etc.
- Copyright/Trademark Documents
- Legal Agreements
- Marketing Materials
- Research and or Studies
- Operation Schedules
- Organizational Charts
- Job Descriptions
- Resumes
- Additional Financial Documentation

Fictional Food Distributor

Commercial Foods, Inc.

This plan demonstrates how a partnership can have a positive impact on a new business. It demonstrates how two individuals can carve a niche in the specialty foods market by offering gourmet foods to upscale restaurants and fine hotels. This plan is fictional and has not been used to gain funding from a bank or other lending institution.

3003 Avondale Ave.
Knoxville, TN 37920

STATEMENT OF PURPOSE

Commercial Foods, Inc. seeks a loan of \$75,000 to establish a new business. This sum, together with \$5,000 equity investment by the principals, will be used as follows:

- Merchandise inventory \$25,000
- Office fixture/equipment \$12,000
- Warehouse equipment \$14,000
- One delivery truck \$10,000
- Working capital \$39,000
- Total \$100,000

DESCRIPTION OF THE BUSINESS

Commercial Foods, Inc. will be a distributor of specialty food service products to hotels and upscale restaurants in the geographical area of a 50 mile radius of Knoxville. Richard Roberts will direct the sales effort and John Williams will manage the warehouse operation and the office. One delivery truck will be used initially with a second truck added in the third year. We expect to begin operation of the business within 30 days after securing the requested financing.

MANAGEMENT

A. Richard Roberts is a native of Memphis, Tennessee. He is a graduate of Memphis State University with a Bachelor's degree from the School of Business. After graduation, he worked for a major manufacturer of specialty food service products as a detail sales person for five years, and, for the past three years, he has served as a product sales manager for this firm.

FICTIONAL FOOD DISTRIBUTOR

B. John Williams is a native of Nashville, Tennessee. He holds a B.S. Degree in Food Technology from the University of Tennessee. His career includes five years as a product development chemist in gourmet food products and five years as operations manager for a food service distributor.

Both men are healthy and energetic. Their backgrounds complement each other, which will ensure the success of Commercial Foods, Inc. They will set policies together and personnel decisions will be made jointly. Initial salaries for the owners will be \$1,000 per month for the first few years. The spouses of both principals are successful in the business world and earn enough to support the families.

They have engaged the services of Foster Jones, CPA, and William Hale, Attorney, to assist them in an advisory capacity.

PERSONNEL

The firm will employ one delivery truck driver at a wage of \$8.00 per hour. One office worker will be employed at \$7.50 per hour. One part-time employee will be used in the office at \$5.00 per hour. The driver will load and unload his own trucks. Mr. Williams will assist in the warehouse operation as needed to assist one stock person at \$7.00 per hour. An additional delivery truck and driver will be added the third year.

LOCATION

The firm will lease a 20,000 square foot building at 3003 Avondale Ave., in Knoxville, which contains warehouse and office areas equipped with two-door truck docks. The annual rental is \$9,000. The building was previously used as a food service warehouse and very little modification to the building will be required.

PRODUCTS AND SERVICES

The firm will offer specialty food service products such as soup bases, dessert mixes, sauce bases, pastry mixes, spices, and flavors, normally used by upscale restaurants and nice hotels. We are going after a niche in the market with high quality gourmet products. There is much less competition in this market than in standard run of the mill food service products. Through their work experiences, the principals have contacts with supply sources and with local chefs.

THE MARKET

We know from our market survey that there are over 200 hotels and upscale restaurants in the area we plan to serve. Customers will be attracted by a direct sales approach. We will offer samples of our products and product application data on use of our products in the finished prepared foods. We will cultivate the chefs in these establishments. The technical background of John Williams will be especially useful here.

COMPETITION

We find that we will be only distributor in the area offering a full line of gourmet food service products. Other foodservice distributors offer only a few such items in conjunction with their standard product

line. Our survey shows that many of the chefs are ordering products from Atlanta and Memphis because of a lack of adequate local supply.

SUMMARY

Commercial Foods, Inc. will be established as a foodservice distributor of specialty food in Knoxville. The principals, with excellent experience in the industry, are seeking a \$75,000 loan to establish the business. The principals are investing \$25,000 as equity capital.

The business will be set up as an S Corporation with each principal owning 50% of the common stock in the corporation.

Fictional Hardware Store

Oshkosh Hardware, Inc.

The following plan outlines how a small hardware store can survive competition from large discount chains by offering products and providing expert advice in the use of any product it sells. This plan is fictional and has not been used to gain funding from a bank or other lending institution.

123 Main St.
Oshkosh, WI 54901

EXECUTIVE SUMMARY

Oshkosh Hardware, Inc. is a new corporation that is going to establish a retail hardware store in a strip mall in Oshkosh, Wisconsin. The store will sell hardware of all kinds, quality tools, paint, and housewares. The business will make revenue and a profit by servicing its customers not only with needed hardware but also with expert advice in the use of any product it sells.

Oshkosh Hardware, Inc. will be operated by its sole shareholder, James Smith. The company will have a total of four employees. It will sell its products in the local market. Customers will buy our products because we will provide free advice on the use of all of our products and will also furnish a full refund warranty.

Oshkosh Hardware, Inc. will sell its products in the Oshkosh store staffed by three sales representatives. No additional employees will be needed to achieve its short and long range goals. The primary short range goal is to open the store by October 1, 1994. In order to achieve this goal a lease must be signed by July 1, 1994 and the complete inventory ordered by August 1, 1994.

Mr. James Smith will invest \$30,000 in the business. In addition, the company will have to borrow \$150,000 during the first year to cover the investment in inventory, accounts receivable, and furniture and equipment. The company will be profitable after six months of operation and should be able to start repayment of the loan in the second year.

THE BUSINESS

The business will sell hardware of all kinds, quality tools, paint, and housewares. We will purchase our products from three large wholesale buying groups.

In general our customers are homeowners who do their own repair and maintenance, hobbyists, and housewives. Our business is unique in that we will have a complete line of all hardware items and will be able to get special orders by overnight delivery. The business makes revenue and profits by servicing our customers not only with needed hardware but also with expert advice in the use of any product we sell. Our major costs for bringing our products to market are cost of merchandise of 36%, salaries of \$45,000, and occupancy costs of \$60,000.

FICTIONAL HARDWARE STORE

Oshkosh Hardware, Inc.'s retail outlet will be located at 1524 Frontage Road, which is in a newly developed retail center of Oshkosh. Our location helps facilitate accessibility from all parts of town and reduces our delivery costs. The store will occupy 7500 square feet of space. The major equipment involved in our business is counters and shelving, a computer, a paint mixing machine, and a truck.

THE MARKET

Oshkosh Hardware, Inc. will operate in the local market. There are 15,000 potential customers in this market area. We have three competitors who control approximately 98% of the market at present. We feel we can capture 25% of the market within the next four years. Our major reason for believing this is that our staff is technically competent to advise our customers in the correct use of all products we sell.

After a careful market analysis, we have determined that approximately 60% of our customers are men and 40% are women. The percentage of customers that fall into the following age categories are:

Under 16: 0%
17-21: 5%
22-30: 30%
31-40: 30%
41-50: 20%
51-60: 10%
61-70: 5%
Over 70: 0%

The reasons our customers prefer our products is our complete knowledge of their use and our full refund warranty.

We get our information about what products our customers want by talking to existing customers. There seems to be an increasing demand for our product. The demand for our product is increasing in size based on the change in population characteristics.

SALES

At Oshkosh Hardware, Inc. we will employ three sales people and will not need any additional personnel to achieve our sales goals. These salespeople will need several years experience in home repair and power tool usage. We expect to attract 30% of our customers from newspaper ads, 5% of our customers from local directories, 5% of our customers from the yellow pages, 10% of our customers from family and friends, and 50% of our customers from current customers. The most cost effect source will be current customers. In general our industry is growing.

MANAGEMENT

We would evaluate the quality of our management staff as being excellent. Our manager is experienced and very motivated to achieve the various sales and quality assurance objectives we have set. We will use a management information system that produces key inventory, quality assurance, and sales data on a

weekly basis. All data is compared to previously established goals for that week, and deviations are the primary focus of the management staff.

GOALS IMPLEMENTATION

The short term goals of our business are:

1. Open the store by October 1, 1994
2. Reach our breakeven point in two months
3. Have sales of \$100,000 in the first six months

In order to achieve our first short term goal we must:

1. Sign the lease by July 1, 1994
2. Order a complete inventory by August 1, 1994

In order to achieve our second short term goal we must:

1. Advertise extensively in Sept. and Oct.
2. Keep expenses to a minimum

In order to achieve our third short term goal we must:

1. Promote power tool sales for the Christmas season
2. Keep good customer traffic in Jan. and Feb.

The long term goals for our business are:

1. Obtain sales volume of \$600,000 in three years
2. Become the largest hardware dealer in the city
3. Open a second store in Fond du Lac

The most important thing we must do in order to achieve the long term goals for our business is to develop a highly profitable business with excellent cash flow.

FINANCE

Oshkosh Hardware, Inc. Faces some potential threats or risks to our business. They are discount house competition. We believe we can avoid or compensate for this by providing quality products complimented by quality advice on the use of every product we sell. The financial projections we have prepared are located at the end of this document.

JOB DESCRIPTION-GENERAL MANAGER

The General Manager of the business of the corporation will be the president of the corporation. He will be responsible for the complete operation of the retail hardware store which is owned by the corporation. A detailed description of his duties and responsibilities is as follows.

Sales

Train and supervise the three sales people. Develop programs to motivate and compensate these employees. Coordinate advertising and sales promotion effects to achieve sales totals as outlined in budget. Oversee purchasing function and inventory control procedures to insure adequate merchandise at all times at a reasonable cost.

Finance

Prepare monthly and annual budgets. Secure adequate line of credit from local banks. Supervise office personnel to insure timely preparation of records, statements, all government reports, control of receivables and payables, and monthly financial statements.

Administration

Perform duties as required in the areas of personnel, building leasing and maintenance, licenses and permits, and public relations.

Organizations, Agencies, & Consultants

A listing of Associations and Consultants of interest to entrepreneurs, followed by the ten Small Business Administration Regional Offices, Small Business Development Centers, Service Corps of Retired Executives offices, and Venture Capital and Finance Companies.

Associations

This section contains a listing of associations and other agencies of interest to the small business owner. Entries are listed alphabetically by organization name.

American Business Women's Association

9100 Ward Pkwy.
PO Box 8728
Kansas City, MO 64114-0728
(800)228-0007
E-mail: abwa@abwa.org
Website: <http://www.abwa.org>
Jeanne Banks, National President

American Franchisee Association

53 W Jackson Blvd., Ste. 1157
Chicago, IL 60604
(312)431-0545
E-mail: info@franchisee.org
Website: <http://www.franchisee.org>
Susan P. Kezios, President

American Independent Business Alliance

222 S Black Ave.
Bozeman, MT 59715
(406)582-1255
E-mail: info@amiba.net
Website: <http://www.amiba.net>
Jennifer Rockne, Director

American Small Businesses Association

206 E College St., Ste. 201
Grapevine, TX 76051
800-942-2722
E-mail: info@asbaonline.org
Website: <http://www.asbaonline.org/>

American Women's Economic Development Corporation

216 East 45th St., 10th Floor
New York, NY 10017
(917)368-6100

Fax: (212)986-7114
E-mail: info@awed.org
Website: <http://www.awed.org>
Roseanne Antonucci, Exec. Dir.

Association for Enterprise Opportunity

1601 N Kent St., Ste. 1101
Arlington, VA 22209
(703)841-7760
Fax: (703)841-7748
E-mail: aeo@assocoeo.org
Website: <http://www.microenterpriseworks.org>
Bill Edwards, Exec.Dir.

Association of Small Business Development Centers

c/o Don Wilson
8990 Burke Lake Rd.
Burke, VA 22015
(703)764-9850
Fax: (703)764-1234
E-mail: info@asbdc-us.org
Website: <http://www.asbdc-us.org>
Don Wilson, Pres./CEO

BEST Employers Association

2505 McCabe Way
Irvine, CA 92614
(949)253-4080
800-433-0088
Fax: (714)553-0883
E-mail: info@bestlife.com
Website: <http://www.bestlife.com>
Donald R. Lawrenz, CEO

Center for Family Business

PO Box 24219
Cleveland, OH 44124
(440)460-5409
E-mail: grummi@aol.com
Dr. Leon A. Danco, Chm.

Coalition for Government Procurement

1990 M St. NW, Ste. 400
Washington, DC 20036
(202)331-0975
E-mail: info@thecgp.org
Website: <http://www.coalgovpro.org>
Paul Caggiano, Pres.

Employers of America

PO Box 1874
Mason City, IA 50402-1874
(641)424-3187
800-728-3187
Fax: (641)424-1673
E-mail: employer@employerhelp.org
Website: <http://www.employerhelp.org>
Jim Collison, Pres.

Family Firm Institute

200 Lincoln St., Ste. 201
Boston, MA 02111
(617)482-3045
Fax: (617)482-3049
E-mail: ffi@ffi.org
Website: <http://www.ffi.org>
Judy L. Green, Ph.D., Exec.Dir.

Independent Visually Impaired Enterprisers

500 S 3rd St., Apt. H
Burbank, CA 91502
(818)238-9321
E-mail: abazyn@bazyncommunications.com
<http://www.acb.org/affiliates>
Adris Bazyn, Pres.

International Association for Business Organizations

3 Woodthorn Ct., Ste. 12
Owings Mills, MD 21117
(410)581-1373
E-mail: nahbb@msn.com
Rudolph Lewis, Exec. Officer

ORGANIZATIONS, AGENCIES, & CONSULTANTS

International Council for Small Business The George Washington University School of Business and Public Management 2115 G St. NW, Ste. 403 Washington, DC 20052 (202)994-0704 Fax: (202)994-4930 E-mail: icsb@gwu.edu Website: http://www.icsb.org Susan G. Duffy, Admin.	Fax: (714)844-4942 Website: http://www.napeonline.net Laura Squiers, Exec.Dir.	National Small Business Association 1156 15th St. NW, Ste. 1100 Washington, DC 20005 (202)293-8830 800-345-6728 Fax: (202)872-8543 E-mail: press@nsba.biz Website: http://www.nsba.biz Rob Yunich, Dir. of Communications
International Small Business Consortium 3309 Windjammer St. Norman, OK 73072 E-mail: sb@isbc.com Website: http://www.isbc.com	National Association of Small Business Investment Companies 666 11th St. NW, Ste. 750 Washington, DC 20001 (202)628-5055 Fax: (202)628-5080 E-mail: nasbic@nasbic.org Website: http://www.nasbic.org Lee W. Mercer, Pres.	PUSH Commercial Division 930 E 50th St. Chicago, IL 60615-2702 (773)373-3366 Fax: (773)373-3571 E-mail: info@rainbowpush.org Website: http://www.rainbowpush.org Rev. Willie T. Barrow, Co-Chm.
Kauffman Center for Entrepreneurial Leadership 4801 Rockhill Rd. Kansas City, MO 64110-2046 (816)932-1000 E-mail: info@kauffman.org Website: http://www.entreworld.org	National Business Association PO Box 700728 5151 Beltline Rd., Ste. 1150 Dallas, TX 75370 (972)458-0900 800-456-0440 Fax: (972)960-9149 E-mail: info@nationalbusiness.org Website: http://www.nationalbusiness.org Raj Nisankarao, Pres.	Research Institute for Small and Emerging Business 722 12th St. NW Washington, DC 20005 (202)628-8382 Fax: (202)628-8392 E-mail: info@riseb.org Website: http://www.riseb.org Allan Neece, Jr., Chm.
National Alliance for Fair Competition 3 Bethesda Metro Center, Ste. 1100 Bethesda, MD 20814 (410)235-7116 Fax: (410)235-7116 E-mail: ampesq@aol.com Tony Ponticelli, Exec.Dir.	National Business Owners Association PO Box 111 Stuart, VA 24171 (276)251-7500 (866)251-7505 Fax: (276)251-2217 E-mail: membershipservices@nboa.org Website: http://www.rvmdb.com.nboa Paul LaBarr, Pres.	Sales Professionals USA PO Box 149 Arvada, CO 80001 (303)534-4937 888-736-7767 E-mail: salespro@salesprofessionals-usa.com Website: http://www.salesprofessionals-usa.com Sharon Herbert, Natl. Pres.
National Association for the Self-Employed PO Box 612067 DFW Airport Dallas, TX 75261-2067 (800)232-6273 E-mail: mpetron@nase.org Website: http://www.nase.org Robert Hughes, Pres.	National Center for Fair Competition PO Box 220 Annandale, VA 22003 (703)280-4622 Fax: (703)280-0942 E-mail: kentonp1@aol.com Kenton Pattie, Pres.	Score Association - Service Corps of Retired Executives 409 3rd St. SW, 6th Fl. Washington, DC 20024 (202)205-6762 800-634-0245 Fax: (202)205-7636 E-mail: media@score.org Website: http://www.score.org W. Kenneth Yancey, Jr., CEO
National Association of Business Leaders 4132 Shoreline Dr., Ste. J & H Earth City, MO 63045 Fax: (314)298-9110 E-mail: nabl@nabl.com Website: http://www.nabl.com Gene Blumenthal, Contact	National Family Business Council 1640 W. Kennedy Rd. Lake Forest, IL 60045 (847)295-1040 Fax: (847)295-1898 E-mail: lmsnfbc@email.msn.com Jogn E. Messervey, Pres.	Small Business and Entrepreneurship Council 1920 L St. NW, Ste. 200 Washington, DC 20036 (202)785-0238 Fax: (202)822-8118 E-mail: membership@sbec.org Website: http://www.sbecouncil.org Karen Kerrigan, Pres./CEO
National Association of Private Enterprise PO Box 15550 Long Beach, CA 90815 888-224-0953	National Federation of Independent Business 53 Century Blvd., Ste. 250 Nashville, TN 37214 (615)872-5800 800-NFIBNOW Fax: (615)872-5353 Website: http://www.nfib.org Jack Faris, Pres. and CEO	

ORGANIZATIONS, AGENCIES, & CONSULTANTS

Small Business in Telecommunications

1331 H St. NW, Ste. 500
Washington, DC 20005
(202)347-4511
Fax: (202)347-8607
E-mail: sbt@sbthome.org
Website: <http://www.sbthome.org>
Lonnie Danchik, Chm.

Small Business Legislative Council

1010 Massachusetts Ave. NW, Ste. 540
Washington, DC 20005
(202)639-8500
Fax: (202)296-5333
E-mail: email@sblc.org
Website: <http://www.sblc.org>
John Satagaj, Pres.

Small Business Service Bureau

554 Main St.
PO Box 15014
Worcester, MA 01615-0014
(508)756-3513
800-343-0939
Fax: (508)770-0528
E-mail: membership@sbsb.com
Website: <http://www.sbsb.com>
Francis R. Carroll, Pres.

Small Publishers Association of North America

1618 W Colorado Ave.
Colorado Springs, CO 80904
(719)475-1726
Fax: (719)471-2182
E-mail: span@spannet.org
Website: <http://www.spannet.org>
Scott Flora, Exec. Dir.

SOHO America

PO Box 941
Hurst, TX 76053-0941
800-495-SOHO
E-mail: soho@1sas.com
Website: <http://www.soho.org>

Structured Employment Economic Development Corporation

915 Broadway, 17th Fl.
New York, NY 10010
(212)473-0255
Fax: (212)473-0357
E-mail: info@seedco.org
Website: <http://www.seedco.org>
William Grinker, CEO

Support Services Alliance

107 Prospect St.
Schoharie, NY 12157
800-836-4772

E-mail: info@ssamembers.com
Website: <http://www.ssainfo.com>
Steve COle, Pres.

United States Association for Small Business and Entrepreneurship

975 University Ave., No. 3260
Madison, WI 53706
(608)262-9982
Fax: (608)263-0818
E-mail: jgillman@wisc.edu
Website: <http://www.ususbe.org>
Joan Gillman, Exec. Dir.

Consultants

This section contains a listing of consultants specializing in small business development. It is arranged alphabetically by country, then by state or province, then by city, then by firm name.

Canada

Alberta

Common Sense Solutions

3405 16A Ave.
Edmonton, AB, Canada
(403)465-7330
Fax: (403)465-7380
E-mail: gcoulson@comsense.com
Website: <http://www.comsensesolutions.com>

Varsity Consulting Group

School of Business
University of Alberta
Edmonton, AB, Canada T6G 2R6
(780)492-2994
Fax: (780)492-5400
Website: <http://www.bus.ualberta.ca/vcg>

Viro Hospital Consulting

42 Commonwealth Bldg., 9912 - 106
St. NW
Edmonton, AB, Canada T5K 1C5
(403)425-3871
Fax: (403)425-3871
E-mail: rpb@freenet.edmonton.ab.ca

British Columbia

SRI Strategic Resources Inc.

4330 Kingsway, Ste. 1600
Burnaby, BC, Canada V5H 4G7
(604)435-0627
Fax: (604)435-2782

E-mail: inquiry@sri.bc.ca
Website: <http://www.sri.com>

Andrew R. De Boda Consulting

1523 Milford Ave.
Coquitlam, BC, Canada V3J 2V9
(604)936-4527
Fax: (604)936-4527
E-mail: deboda@intergate.bc.ca
Website: <http://www.ourworld.computer.com/homepages/deboda>

The Sage Group Ltd.

980 - 355 Burrard St.
744 W Hastings, Ste. 410
Vancouver, BC, Canada V6C 1A5
(604)669-9269
Fax: (604)669-6622

Tikkanen-Bradley

1345 Nelson St., Ste. 202
Vancouver, BC, Canada V6E 1J8
(604)669-0583
E-mail: webmaster@tikkanenbradley.com
Website: <http://www.tikkanenbradley.com>

Ontario

The Cynton Co.

17 Massey St.
Brampton, ON, Canada L6S 2V6
(905)792-7769
Fax: (905)792-8116
E-mail: cynton@home.com
Website: <http://www.cynton.com>

Begley & Associates

RR 6
Cambridge, ON, Canada N1R 5S7
(519)740-3629
Fax: (519)740-3629
E-mail: begley@in.on.ca
Website: <http://www.in.on.ca/~begley/index.htm>

CRO Engineering Ltd.

1895 William Hodgins Ln.
Carp, ON, Canada K0A 1L0
(613)839-1108
Fax: (613)839-1406
E-mail: J.Grefford@ieee.ca
Website: <http://www.geocities.com/WallStreet/District/7401/>

Task Enterprises

Box 69, RR 2 Hamilton
Flamborough, ON, Canada L8N 2Z7
(905)659-0153
Fax: (905)659-0861

ORGANIZATIONS, AGENCIES, & CONSULTANTS

HST Group Ltd.
430 Gilmour St.
Ottawa, ON, Canada K2P 0R8
(613)236-7303
Fax: (613)236-9893

Harrison Associates
BCE Pl.
181 Bay St., Ste. 3740
PO Box 798
Toronto, ON, Canada M5J 2T3
(416)364-5441
Fax: (416)364-2875

TCI Convergence Ltd. Management Consultants
99 Crown's Ln.
Toronto, ON, Canada M5R 3P4
(416)515-4146
Fax: (416)515-2097
E-mail: tci@inforamp.net
Website: <http://tconverge.com/index.1.html>

Ken Wyman & Associates Inc.
64B Shuter St., Ste. 200
Toronto, ON, Canada M5B 1B1
(416)362-2926
Fax: (416)362-3039
E-mail: kenwyman@compuserve.com

JPL Business Consultants
82705 Metter Rd.
Wellandport, ON, Canada L0R 2J0
(905)386-7450
Fax: (905)386-7450
E-mail: plamarch@freenet.npic.on.ca

Quebec

The Zimmar Consulting Partnership Inc.
Westmount
PO Box 98
Montreal, QC, Canada H3Z 2T1
(514)484-1459
Fax: (514)484-3063

Saskatchewan

Trimension Group
No. 104-110 Research Dr.
Innovation Place, SK, Canada S7N 3R3
(306)668-2560
Fax: (306)975-1156
E-mail: trimension@trimension.ca
Website: <http://www.trimension.ca>

Corporate Management Consultants
40 Government Road - PO Box 185
Prud Homme, SK, Canada, S0K 3K0
(306)654-4569

E-mail: gerald.rekve@corporatemanagementconsultant.com
Website: <http://www.Corporatemanagementconsultants.com>
Gerald Rekve

(602)395-1001
Fax: (602)604-8180

Comgate Telemanagement Ltd.
706 E Bell Rd., Ste. 105
Phoenix, AZ 85022
(602)485-5708
Fax: (602)485-5709
E-mail: comgate@netzone.com
Website: <http://www.comgate.com>

Moneysoft Inc.
1 E Camelback Rd. #550
Phoenix, AZ 85012
Free: 800-966-7797
E-mail: mbray@moneyssoft.com

Harvey C. Skoog
PO Box 26439
Prescott Valley, AZ 86312
(520)772-1714
Fax: (520)772-2814

LMC Services
8711 E Pinnacle Peak Rd., No. 340
Scottsdale, AZ 85255-3555
(602)585-7177
Fax: (602)585-5880
E-mail: louws@earthlink.com

Sauerbrun Technology Group Ltd.
7979 E Princess Dr., Ste. 5
Scottsdale, AZ 85255-5878
(602)502-4950
Fax: (602)502-4292
E-mail: info@sauerbrun.com
Website: <http://www.sauerbrun.com>

Gary L. McLeod
PO Box 230
Sonoita, AZ 85637
Fax: (602)455-5661

Van Cleve Associates
6932 E 2nd St.
Tucson, AZ 85710
(520)296-2587
Fax: (520)296-3358

California

Acumen Group Inc.
(650)949-9349
Fax: (650)949-4845
E-mail: acumen-g@ix.netcom.com
Website: <http://pw2.netcom.com/~janed/acumen.html>

On-line Career and Management Consulting
420 Central Ave., No. 314
Alameda, CA 94501

United states

Alabama

Business Planning Inc.
300 Office Park Dr.
Birmingham, AL 35223-2474
(205)870-7090
Fax: (205)870-7103

Tradebank of Eastern Alabama
546 Broad St., Ste. 3
Gadsden, AL 35901
(205)547-8700
Fax: (205)547-8718
E-mail: mansion@webex.com
Website: <http://www.webex.com/~tea>

Alaska

AK Business Development Center
3335 Arctic Blvd., Ste. 203
Anchorage, AK 99503
(907)562-0335
Free: 800-478-3474
Fax: (907)562-6988
E-mail: abdc@gci.net
Website: <http://www.abdc.org>

Business Matters

PO Box 287
Fairbanks, AK 99707
(907)452-5650

Arizona

Carefree Direct Marketing Corp.
8001 E Serene St.
PO Box 3737
Carefree, AZ 85377-3737
(480)488-4227
Fax: (480)488-2841

Trans Energy Corp.
1739 W 7th Ave.
Mesa, AZ 85202
(480)827-7915
Fax: (480)967-6601
E-mail: aha@clean-air.org
Website: <http://www.clean-air.org>

CMAS

5125 N 16th St.
Phoenix, AZ 85016

ORGANIZATIONS, AGENCIES, & CONSULTANTS

(510)864-0336
Fax: (510)864-0336
E-mail: career@dnai.com
Website: <http://www.dnai.com/~career>

Career Paths-Thomas E. Church & Associates Inc.
PO Box 2439
Aptos, CA 95001
(408)662-7950
Fax: (408)662-7955
E-mail: church@ix.netcom.com
Website: <http://www.careerpaths-tom.com>

Keck & Co. Business Consultants
410 Walsh Rd.
Atherton, CA 94027
(650)854-9588
Fax: (650)854-7240
E-mail: info@keckco.com
Website: <http://www.keckco.com>

Ben W. Laverty III, PhD, REA, CEI
4909 Stockdale Hwy., Ste. 132
Bakersfield, CA 93309
(661)283-8300
Free: 800-833-0373
Fax: (661)283-8313
E-mail: csc@cstcsafety.com
Website: <http://www.cstcsafety.com/csc>

Lindquist Consultants-Venture Planning
225 Arlington Ave.
Berkeley, CA 94707
(510)524-6685
Fax: (510)527-6604

Larson Associates
PO Box 9005
Brea, CA 92822
(714)529-4121
Fax: (714)572-3606
E-mail: ray@consultlarson.com
Website: <http://www.consultlarson.com>

Kremer Management Consulting
PO Box 500
Carmel, CA 93921
(408)626-8311
Fax: (408)624-2663
E-mail: ddkremer@aol.com

W and J PARTNERSHIP
PO Box 2499
18876 Edwin Markham Dr.
Castro Valley, CA 94546
(510)583-7751
Fax: (510)583-7645
E-mail: wamorgan@wjpartnership.com
Website: <http://www.wjpartnership.com>

JB Associates
21118 Gardena Dr.
Cupertino, CA 95014
(408)257-0214
Fax: (408)257-0216
E-mail: semarang@sirius.com

House Agricultural Consultants
PO Box 1615
Davis, CA 95617-1615
(916)753-3361
Fax: (916)753-0464
E-mail: infoag@houseag.com
Website: <http://www.houseag.com/>

3C Systems Co.
16161 Ventura Blvd., Ste. 815
Encino, CA 91436
(818)907-1302
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 Fax: (614)262-3806

Holcomb Gallagher Adams
 300 Marconi, Ste. 303
 Columbus, OH 43215
 (614)221-3343
 Fax: (614)221-3367
 E-mail: riadams@acme.freenet.oh.us

ORGANIZATIONS, AGENCIES, & CONSULTANTS

Young & Associates

PO Box 711
Kent, OH 44240
(330)678-0524
Free: 800-525-9775
Fax: (330)678-6219
E-mail: online@younginc.com
Website: <http://www.younginc.com>

Robert A. Westman & Associates

8981 Inversary Dr. SE
Warren, OH 44484-2551
(330)856-4149
Fax: (330)856-2564

Oklahoma

Innovative Partners L.L.C.

4900 Richmond Sq., Ste. 100
Oklahoma City, OK 73118
(405)840-0033
Fax: (405)843-8359
E-mail: ipartners@juno.com

Oregon

INTERCON - The International Converting Institute

5200 Badger Rd.
Crooked River Ranch, OR 97760
(541)548-1447
Fax: (541)548-1618
E-mail: johnbowler@crookedriverranch.com

Talbott ARM

HC 60, Box 5620
Lakeview, OR 97630
(541)635-8587
Fax: (503)947-3482

Management Technology Associates Ltd.

2768 SW Sherwood Dr, Ste. 105
Portland, OR 97201-2251
(503)224-5220
Fax: (503)224-5334
E-mail: lcuster@mta-ltd.com
Website: <http://www.mgmt-tech.com>

Pennsylvania

Healthscope Inc.

400 Lancaster Ave.
Devon, PA 19333
(610)687-6199
Fax: (610)687-6376
E-mail: health@voicenet.com
Website: <http://www.healthscope.net/>

Elayne Howard & Associates Inc.

3501 Masons Mill Rd., Ste. 501

Huntingdon Valley, PA 19006-3509
(215)657-9550

GRA Inc.

115 West Ave., Ste. 201
Jenkintown, PA 19046
(215)884-7500
Fax: (215)884-1385
E-mail: gramail@gra-inc.com
Website: <http://www.gra-inc.com>

Mifflin County Industrial Development Corp.

Mifflin County Industrial Plz.
6395 SR 103 N
Bldg. 50
Lewistown, PA 17044
(717)242-0393
Fax: (717)242-1842
E-mail: mcide@acsworld.net

Autech Products

1289 Revere Rd.
Morrisville, PA 19067
(215)493-3759
Fax: (215)493-9791
E-mail: autech4@yahoo.com

Advantage Associates

434 Avon Dr.
Pittsburgh, PA 15228
(412)343-1558
Fax: (412)362-1684
E-mail: ecocba1@aol.com

Regis J. Sheehan & Associates

Pittsburgh, PA 15220
(412)279-1207

James W. Davidson Company Inc.

23 Forest View Rd.
Wallingford, PA 19086
(610)566-1462

Puerto Rico

Diego Chevere & Co.
Metro Parque 7, Ste. 204
Metro Office
Caparra Heights, PR 00920
(787)774-9595
Fax: (787)774-9566
E-mail: dcco@coqui.net

Manuel L. Porrata and Associates

898 Munoz Rivera Ave., Ste. 201
San Juan, PR 00927
(787)765-2140
Fax: (787)754-3285
E-mail: m_porrata@manuelporrata.com
Website: <http://manualporrata.com>

South Carolina

Aquafood Business Associates

PO Box 13267
Charleston, SC 29422
(843)795-9506
Fax: (843)795-9477
E-mail: rraba@aol.com

Profit Associates Inc.

PO Box 38026
Charleston, SC 29414
(803)763-5718
Fax: (803)763-5719
E-mail: bobrog@awod.com
Website: <http://www.awod.com/gallery/business/proasc>

Strategic Innovations International

12 Executive Ct.
Lake Wylie, SC 29710
(803)831-1225
Fax: (803)831-1177
E-mail: stratinnov@aol.com
Website: <http://www.strategicinnovations.com>

Minus Stage

Box 4436
Rock Hill, SC 29731
(803)328-0705
Fax: (803)329-9948

Tennessee

Daniel Petchers & Associates
8820 Fernwood CV
Germantown, TN 38138
(901)755-9896

Business Choices

1114 Forest Harbor, Ste. 300
Hendersonville, TN 37075-9646
(615)822-8692
Free: 800-737-8382
Fax: (615)822-8692
E-mail: bz-ch@juno.com

RCFA Healthcare Management Services L.L.C.

9648 Kingston Pke., Ste. 8
Knoxville, TN 37922
(865)531-0176
Free: 800-635-4040
Fax: (865)531-0722
E-mail: info@rcfa.com
Website: <http://www.rcfa.com>

Growth Consultants of America

3917 Trimble Rd.
Nashville, TN 37215

ORGANIZATIONS, AGENCIES, & CONSULTANTS

(615)383-0550
 Fax: (615)269-8940
 E-mail: 70244.451@compuserve.com

Texas

Integrated Cost Management Systems Inc.
 2261 Brookhollow Plz. Dr., Ste. 104
 Arlington, TX 76006
 (817)633-2873
 Fax: (817)633-3781
 E-mail: abm@icms.net
 Website: <http://www.icms.net>

Lori Williams
 1000 Leslie Ct.
 Arlington, TX 76012
 (817)459-3934
 Fax: (817)459-3934

Business Resource Software Inc.
 2013 Wells Branch Pky., Ste. 305
 Austin, TX 78728
 Free: 800-423-1228
 Fax: (512)251-4401
 E-mail: info@brs-inc.com
 Website: <http://www.brs-inc.com>

Erissa Adminnistrative Services Inc.
 12325 Hymeadow Dr., Bldg. 4
 Austin, TX 78750-1847
 (512)250-9020
 Fax: (512)250-9487
 Website: <http://www.cserisa.com>

R. Miller Hicks & Co.
 1011 W 11th St.
 Austin, TX 78703
 (512)477-7000
 Fax: (512)477-9697
 E-mail: millerhicks@rmhicks.com
 Website: <http://www.rmhicks.com>

Pragmatic Tactics Inc.
 3303 Westchester Ave.
 College Station, TX 77845
 (409)696-5294
 Free: 800-570-5294
 Fax: (409)696-4994
 E-mail: ptactics@aol.com
 Website: <http://www.ptatics.com>

Perot Systems
 12404 Park Central Dr.
 Dallas, TX 75251
 (972)340-5000
 Free: 800-688-4333
 Fax: (972)455-4100
 E-mail: corp.comm@ps.net
 Website: <http://www.perotsystems.com>

ReGENERATION Partners
 3838 Oak Lawn Ave.
 Dallas, TX 75219
 (214)559-3999
 Free: 800-406-1112
 E-mail: info@regeneration-partner.com
 Website: http://www_regeneration-partners.com

High Technology Associates - Division of Global Technologies Inc.
 1775 St. James Pl., Ste. 105
 Houston, TX 77056
 (713)963-9300
 Fax: (713)963-8341
 E-mail: hta@infohwy.com

MasterCOM
 103 Thunder Rd.
 Kerrville, TX 78028
 (830)895-7990
 Fax: (830)443-3428
 E-mail: jmstubblefield@mastertraining.com
 Website: <http://www.mastertraining.com>

PROTEC
 4607 Linden Pl.
 Pearland, TX 77584
 (281)997-9872
 Fax: (281)997-9895
 E-mail: p.oman@ix.netcom.com

Alpha Quadrant Inc.
 10618 Auldine
 San Antonio, TX 78230
 (210)344-3330
 Fax: (210)344-8151
 E-mail: mbussone@sbcglobal.net
 Website: <http://www.a-quadrant.com>
 Michele Bussone

Bastian Public Relations
 614 San Dizier
 San Antonio, TX 78232
 (210)404-1839
 E-mail: lisa@bastianpr.com
 Website: <http://www.bastianpr.com>
 Lisa Bastian CBC

Business Strategy Development Consultants
 PO Box 690365
 San Antonio, TX 78269
 (210)696-8000
 Free: 800-927-BSDC
 Fax: (210)696-8000

Tom Welch, CPC
 6900 San Pedro Ave., Ste. 147
 San Antonio, TX 78216-6207

(210)737-7022
 Fax: (210)737-7022
 E-mail: bplan@iamerica.net
 Website: <http://www.moneywords.com>

Utah

Business Management Resource
 PO Box 521125
 Salt Lake City, UT 84152-1125
 (801)272-4668
 Fax: (801)277-3290
 E-mail: pingsong@worldnet.att.net

Virginia

Tindell Associates
 209 Oxford Ave.
 Alexandria, VA 22301
 (703)683-0109
 Fax: 703-783-0219
 E-mail: scott@tindell.net
 Website: <http://www.tindell.net>
 Scott Lockett, President

Elliott B. Jaffa
 2530-B S Walter Reed Dr.
 Arlington, VA 22206
 (703)931-0040
 E-mail: thetrainingdoctor@excite.com
 Website: <http://www.tregistry.com/jaffa.htm>

Koach Enterprises - USA
 5529 N 18th St.
 Arlington, VA 22205
 (703)241-8361
 Fax: (703)241-8623

Federal Market Development
 5650 Chapel Run Ct.
 Centreville, VA 20120-3601
 (703)502-8930
 Free: 800-821-5003
 Fax: (703)502-8929

Huff, Stuart & Carlton
 2107 Graves Mills Rd., Ste. C
 Forest, VA 24551
 (804)316-9356
 Free: (888)316-9356
 Fax: (804)316-9357
 Website: <http://www.wealthmgt.net>

AMX International Inc.
 1420 Spring Hill Rd. , Ste. 600
 McLean, VA 22102-3006
 (703)690-4100
 Fax: (703)643-1279
 E-mail: amxmail@amxi.com
 Website: <http://www.amxi.com>

ORGANIZATIONS, AGENCIES, & CONSULTANTS

Charles Scott Pugh (Investor)
4101 Pittaway Dr.
Richmond, VA 23235-1022
(804)560-0979
Fax: (804)560-4670

John C. Randall and Associates Inc.
PO Box 15127
Richmond, VA 23227
(804)746-4450
Fax: (804)730-8933
E-mail: randalljcx@aol.com
Website: <http://www.johnrandall.com>

McLeod & Co.
410 1st St.
Roanoke, VA 24011
(540)342-6911
Fax: (540)344-6367
Website: <http://www.mcleodco.com/>

Salzinger & Company Inc.
8000 Towers Crescent Dr., Ste. 1350
Vienna, VA 22182
(703)442-5200
Fax: (703)442-5205
E-mail: info@salzinger.com
Website: <http://www.salzinger.com>

The Small Business Counselor
12423 Hedges Run Dr., Ste. 153
Woodbridge, VA 22192
(703)490-6755
Fax: (703)490-1356

Washington

Burlington Consultants
10900 NE 8th St., Ste. 900
Bellevue, WA 98004
(425)688-3060
Fax: (425)454-4383
E-mail: partners@burlingt
onconsultants.com
Website: [http://www.burlington
consultants.com](http://www.burlington
consultants.com)

Perry L. Smith Consulting
800 Bellevue Way NE, Ste. 400
Bellevue, WA 98004-4208
(425)462-2072
Fax: (425)462-5638

St. Charles Consulting Group
1420 NW Gilman Blvd.
Issaquah, WA 98027
(425)557-8708
Fax: (425)557-8731
E-mail: info@stcharlesconsulting.com
Website: [http://www.stcharlescon
sulting.com](http://www.stcharlescon
sulting.com)

**Independent Automotive Training
Services**
PO Box 334
Kirkland, WA 98083
(425)822-5715
E-mail: ltunney@autosvccon.com
Website: <http://www.autosvccon.com>

Kahle Associate Inc.
6203 204th Dr. NE
Redmond, WA 98053
(425)836-8763
Fax: (425)868-3770
E-mail: randykahle@kahleassociates.com
Website: <http://www.kahleassociates.com>

Dan Collin
3419 Wallingord Ave N, No. 2
Seattle, WA 98103
(206)634-9469
E-mail: dc@dancollin.com
Website: [http://members.home.net/br
dcollin/](http://members.home.net/br
dcollin/)

ECG Management Consultants Inc.
1111 3rd Ave., Ste. 2700
Seattle, WA 98101-3201
(206)689-2200
Fax: (206)689-2209
E-mail: ecg@ecgmc.com
Website: <http://www.ecgmc.com>

**Northwest Trade Adjustment
Assistance Center**
900 4th Ave., Ste. 2430
Seattle, WA 98164-1001
(206)622-2730
Free: 800-667-8087
Fax: (206)622-1105
E-mail: matchingfunds@nwtaac.org
Website: <http://www.taacenters.org>

Business Planning Consultants
S 3510 Ridgeview Dr.
Spokane, WA 99206
(509)928-0332
Fax: (509)921-0842
E-mail: bpci@nextdim.com

West Virginia

**Stanley & Associates Inc./
BusinessandMarketingPlans.com**
1687 Robert C. Byrd Dr.
Beckley, WV 25801
(304)252-0324
Free: 888-752-6720
Fax: (304)252-0470
E-mail: cclay@charterinternet.com

Website: [http://www.Businessand
MarketingPlans.com](http://www.Businessand
MarketingPlans.com)
Christopher Clay

Wisconsin

White & Associates Inc.
5349 Somerset Ln. S
Greenfield, WI 53221
(414)281-7373
Fax: (414)281-7006
E-mail: wnaconsult@aol.com

Small business administration regional offices

This section contains a listing of Small Business Administration offices arranged numerically by region. Service areas are provided. Contact the appropriate office for a referral to the nearest field office, or visit the Small Business Administration online at www.sba.gov.

Region 1

U.S. Small Business Administration
Region I Office
10 Causeway St., Ste. 812
Boston, MA 02222-1093
Phone: (617)565-8415
Fax: (617)565-8420
Serves Connecticut, Maine,
Massachusetts, New Hampshire, Rhode
Island, and Vermont.

Region 2

U.S. Small Business Administration
Region II Office
26 Federal Plaza, Ste. 3108
New York, NY 10278
Phone: (212)264-1450
Fax: (212)264-0038
Serves New Jersey, New York, Puerto
Rico, and the Virgin Islands.

Region 3

U.S. Small Business Administration
Region III Office
Robert N C Nix Sr. Federal Building
900 Market St., 5th Fl.
Philadelphia, PA 19107
(215)580-2807
Serves Delaware, the District of
Columbia, Maryland, Pennsylvania,
Virginia, and West Virginia.

Region 4**U.S. Small Business Administration**

Region IV Office
233 Peachtree St. NE
Harris Tower 1800
Atlanta, GA 30303
Phone: (404)331-4999
Fax: (404)331-2354
Serves Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee.

Region 5**U.S. Small Business Administration**

Region V Office
500 W. Madison St.
Citicorp Center, Ste. 1240
Chicago, IL 60661-2511
Phone: (312)353-0357
Fax: (312)353-3426
Serves Illinois, Indiana, Michigan, Minnesota, Ohio, and Wisconsin.

Region 6**U.S. Small Business Administration**

Region VI Office
4300 Amon Carter Blvd., Ste. 108
Fort Worth, TX 76155
Phone: (817)684-5581
Fax: (817)684-5588
Serves Arkansas, Louisiana, New Mexico, Oklahoma, and Texas.

Region 7**U.S. Small Business Administration**

Region VII Office
323 W. 8th St., Ste. 307
Kansas City, MO 64105-1500
Phone: (816)374-6380
Fax: (816)374-6339
Serves Iowa, Kansas, Missouri, and Nebraska.

Region 8**U.S. Small Business Administration**

Region VIII Office
721 19th St., Ste. 400
Denver, CO 80202
Phone: (303)844-0500
Fax: (303)844-0506
Serves Colorado, Montana, North Dakota, South Dakota, Utah, and Wyoming.

Region 9**U.S. Small Business Administration**

Region IX Office
330 N Brand Blvd., Ste. 1270
Glendale, CA 91203-2304
Phone: (818)552-3434
Fax: (818)552-3440
Serves American Samoa, Arizona, California, Guam, Hawaii, Nevada, and the Trust Territory of the Pacific Islands.

Region 10**U.S. Small Business Administration**

Region X Office
2401 Fourth Ave., Ste. 400
Seattle, WA 98121
Phone: (206)553-5676
Fax: (206)553-4155
Serves Alaska, Idaho, Oregon, and Washington.

Small business development centers

This section contains a listing of all Small Business Development Centers, organized alphabetically by state/U.S. territory, then by city, then by agency name.

Alabama**Alabama SBDC**

UNIVERSITY OF ALABAMA
2800 Milan Court Suite 124
Birmingham, AL 35211-6908
Phone: 205-943-6750
Fax: 205-943-6752
E-Mail: wcampbell@provost.uab.edu
Website: <http://www.asbdc.org>
Mr. William Campbell Jr, State Director

Alaska**Alaska SBDC**

UNIVERSITY OF ALASKA - ANCHORAGE
430 West Seventh Avenue, Suite 110
Anchorage, AK 99501
Phone: 907-274-7232
Fax: 907-274-9524
E-Mail: anerw@uaa.alaska.edu
Website: <http://www.aksbdc.org>
Ms. Jean R. Wall, State Director

American Samoa

American Samoa SBDC
AMERICAN SAMOA COMMUNITY COLLEGE
P.O. Box 2609
Pago Pago, American Samoa 96799
Phone: 011-684-699-4830
Fax: 011-684-699-6132
E-Mail: htalex@att.net
Mr. Herbert Thweatt, Director

Arizona

Arizona SBDC
MARICOPA COUNTY COMMUNITY COLLEGE
2411 West 14th Street, Suite 132
Tempe, AZ 85281
Phone: 480-731-8720
Fax: 480-731-8729
E-Mail: mike.york@domail.maricopa.edu
Website: <http://www.dist.maricopa.edu.sbdc>
Mr. Michael York, State Director

Arkansas

Arkansas SBDC
UNIVERSITY OF ARKANSAS
2801 South University Avenue
Little Rock, AR 72204
Phone: 501-324-9043
Fax: 501-324-9049
E-Mail: jmroderick@ualr.edu
Website: <http://asbdc.ualr.edu>
Ms. Janet M. Roderick, State Director

California

California - San Francisco SBDC
Northern California SBDC Lead Center
HUMBOLDT STATE UNIVERSITY
Office of Economic Development
1 Harpst Street 2006A, Siemens Hall
Arcata, CA, 95521
Phone: 707-826-3922
Fax: 707-826-3206
E-Mail: gainer@humboldt.edu
Ms. Margaret A. Gainer, Regional Director

California - Sacramento SBDC

CALIFORNIA STATE UNIVERSITY - CHICO
Chico, CA 95929-0765
Phone: 530-898-4598
Fax: 530-898-4734

ORGANIZATIONS, AGENCIES, & CONSULTANTS

E-Mail: dripke@csuchico.edu

Website: <http://gsbdc.csuchico.edu>

Mr. Dan Ripke, Interim Regional Director

California - San Diego SBDC

SOUTHWESTERN COMMUNITY COLLEGE DISTRICT

900 Otey Lakes Road

Chula Vista, CA 91910

Phone: 619-482-6388

Fax: 619-482-6402

E-Mail: dtrujillo@swc.cc.ca.us

Website: <http://www.sbditc.org>

Ms. Debbie P. Trujillo, Regional Director

California - Fresno SBDC

UC Merced Lead Center

UNIVERSITY OF CALIFORNIA - MERCED

550 East Shaw, Suite 105A

Fresno, CA 93710

Phone: 559-241-6590

Fax: 559-241-7422

E-Mail: crosander@ucmerced.edu

Website: <http://sbdc.ucmerced.edu>

Mr. Chris Rosander, State Director

California - Santa Ana SBDC

Tri-County Lead SBDC

CALIFORNIA STATE UNIVERSITY - FULLERTON

800 North State College Boulevard, LH640

Fullerton, CA 92834

Phone: 714-278-2719

Fax: 714-278-7858

E-Mail: vpham@fullerton.edu

Website: <http://www.leadsbdc.org>

Ms. Vi Pham, Lead Center Director

California - Los Angeles Region SBDC

LONG BEACH COMMUNITY COLLEGE DISTRICT

3950 Paramount Boulevard, Ste 101

Lakewood, CA 90712

Phone: 562-938-5004

Fax: 562-938-5030

E-Mail: ssloan@lbcc.edu

Ms. Sheneui Sloan, Interim Lead Center Director

Colorado

Colorado SBDC

OFFICE OF ECONOMIC DEVELOPMENT

1625 Broadway, Suite 170

Denver, CO 80202

Phone: 303-892-3864

Fax: 303-892-3848

E-Mail: Kelly.Manning@state.co.us

Website: <http://www.state.co.us/oed/sbdc>

Ms. Kelly Manning, State Director

Connecticut

Connecticut SBDC

UNIVERSITY OF CONNECTICUT

1376 Storrs Road, Unit 4094

Storrs, CT 06269-1094

Phone: 860-870-6370

Fax: 860-870-6374

E-Mail: richard.cheney@uconn.edu

Website: <http://www.sbdc.uconn.edu>

Mr. Richard Cheney, Interim State Director

Delaware

Delaware SBDC

DELAWARE TECHNOLOGY PARK

1 Innovation Way, Suite 301

Newark, DE 19711

Phone: 302-831-2747

Fax: 302-831-1423

E-Mail: Clinton.tymes@mvs.udel.edu

Website: <http://www.delawaresbdc.org>

Mr. Clinton Tymes, State Director

District of Columbia

District of Columbia SBDC

HOWARD UNIVERSITY

2600 6th Street, NW Room 128

Washington, DC 20059

Phone: 202-806-1550

Fax: 202-806-1777

E-Mail: hturner@howard.edu

Website: <http://www.dcsbdc.com/>

Mr. Henry Turner, Executive Director

Florida

Florida SBDC

UNIVERSITY OF WEST FLORIDA

401 East Chase Street, Suite 100

Pensacola, FL 32502

Phone: 850-473-7800

Fax: 850-473-7813

E-Mail: jcartwri@uwf.edu

Website: <http://www.floridasbdc.com>

Mr. Jerry Cartwright, State Director

Georgia

Georgia SBDC

UNIVERSITY OF GEORGIA

1180 East Broad Street

Athens, GA 30602

Phone: 706-542-6762

Fax: 706-542-6776

E-Mail: aadams@sbdc.uga.edu

Website: <http://www.sbdc.uga.edu>

Mr. Allan Adams, Interim State Director

Guam

Guam Small Business Development Center

UNIVERSITY OF GUAM

Pacific Islands SBDC

P.O. Box 5014 - U.O.G. Station

Mangilao, GU 96923

Phone: 671-735-2590

Fax: 671-734-2002

E-mail: casey@pacificsbdc.com

Website: <http://www.uog.edu/sbdc>

Mr. Casey Jeszenka, Director

Hawaii

Hawaii SBDC

UNIVERSITY OF HAWAII - HILO

308 Kamehameha Avenue, Suite 201

Hilo, HI 96720

Phone: 808-974-7515

Fax: 808-974-7683

E-Mail: darrylm@interpac.net

Website: <http://www.hawaii-sbdc.org>

Mr. Darryl Mleynek, State Director

Idaho

Idaho SBDC

BOISE STATE UNIVERSITY

1910 University Drive

Boise, ID 83725

Phone: 208-426-3799

Fax: 208-426-3877

E-mail: jhogge@boisestate.edu

Website: <http://www.idahosbdc.org>

Mr. Jim Hogge, State Director

Illinois

Illinois SBDC

DEPARTMENT OF COMMERCE AND ECONOMIC OPPORTUNITY

620 E. Adams, S-4

Springfield, IL 62701

Phone: 217-524-5700

Fax: 217-524-0171

E-mail: mpatrilli@ildceo.net

Website: <http://www.ilsbdc.biz>

Mr. Mark Petrilli, State Director

Indiana

Indiana SBDC

INDIANA ECONOMIC DEVELOPMENT CORPORATION

One North Capitol, Suite 900

Indianapolis, IN 46204

ORGANIZATIONS, AGENCIES, & CONSULTANTS

Phone: 317-234-8872
Fax: 317-232-8874
E-mail: dtrocha@isbdc.org
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Ms. Debbie Bishop Trocha, State Director

Iowa

Iowa SBDC
IOWA STATE UNIVERSITY
340 Gerdin Business Bldg.
Ames, IA 50011-1350
Phone: 515-294-2037
Fax: 515-294-6522
E-mail: jonryan@iastate.edu
Website: <http://www.iabusnet.org>
Mr. Jon Ryan, State Director

Kansas

Kansas SBDC
FORT HAYS STATE UNIVERSITY
214 SW Sixth Street, Suite 301
Topeka, KS 66603
Phone: 785-296-6514
Fax: 785-291-3261
E-mail: ksbdc.wkearns@fhsu.edu
Website: <http://www.fhsu.edu/ksbdc>
Mr. Wally Kearns, State Director

Kentucky

Kentucky SBDC
UNIVERSITY OF KENTUCKY
225 Gatton College of Business
Economics Building
Lexington, KY 40506-0034
Phone: 859-257-7668
Fax: 859-323-1907
E-mail: lrnaug@pop.uky.edu
Website: <http://www.ksbdc.org>
Ms. Becky Naugle, State Director

Louisiana

Louisiana SBDC
UNIVERSITY OF LOUISIANA - MONROE
College of Business Administration
700 University Avenue
Monroe, LA 71209
Phone: 318-342-5506
Fax: 318-342-5510
E-mail: wilkerson@ulm.edu
Website: <http://www.lsbdc.org>
Ms. Mary Lynn Wilkerson, State Director

Maine

Maine SBDC
UNIVERSITY OF SOUTHERN MAINE
96 Falmouth Street P.O. Box 9300
Portland, ME 04103
Phone: 207-780-4420
Fax: 207-780-4810
E-mail: jrmassaua@maine.edu
Website: <http://www.mainesbdc.org>
Mr. John Massaua, State Director

Maryland

Maryland SBDC
UNIVERSITY OF MARYLAND
7100 Baltimore Avenue, Suite 401
College Park, MD 20742
Phone: 301-403-8300
Fax: 301-403-8303
E-mail: rsprox@mdsbdc.umd.edu
Website: <http://www.mdsbdc.umd.edu>
Ms. Renee Sprow, State Director

Massachusetts

Massachusetts SBDC
UNIVERSITY OF MASSACHUSETTS
School of Management, Room 205
Amherst, MA 01003-4935
Phone: 413-545-6301
Fax: 413-545-1273
E-mail: gep@msbdc.umass.edu
Website: <http://msbdc.som.umass.edu>
Ms. Georgianna Parkin, State Director

Michigan

Michigan SBTDC
GRAND VALLEY STATE UNIVERSITY
510 West Fulton Avenue
Grand Rapids, MI 49504
Phone: 616-331-7485
Fax: 616-331-7389
E-mail: lopuckic@gvsu.edu
Website: <http://www.misbttdc.org>
Ms. Carol Lopucki, State Director

Minnesota

Minnesota SBDC
MINNESOTA SMALL BUSINESS DEVELOPMENT CENTER
1st National Bank Building
332 Minnesota Street, Suite E200
St. Paul, MN 55101-1351
Phone: 651-297-5773
Fax: 651-296-5287

E-mail: michael.myhre@state.mn.us
Website: <http://www.mnsbdc.com>
Mr. Michael Myhre, State Director

Mississippi

Mississippi SBDC
UNIVERSITY OF MISSISSIPPI
B-19 Jeanette Phillips Drive
P.O. Box 1848
University, MS 38677
Phone: 662-915-5001
Fax: 662-915-5650
E-mail: wgurley@olemiss.edu
Website: <http://www.olemiss.edu/depts/mssbdc>
Mr. Doug Gurley, Jr., State Director

Missouri

Missouri SBDC
UNIVERSITY OF MISSOURI
1205 University Avenue, Suite 300
Columbia, MO 65211
Phone: 573-882-1348
Fax: 573-884-4297
E-mail: summersm@missouri.edu
Website: <http://www.mo-sbdc.org/index.shtml>
Mr. Max Summers, State Director

Montana

Montana SBDC
DEPARTMENT OF COMMERCE
301 South Park Avenue, Room 114 /
P.O. Box 200505
Helena, MT 59620
Phone: 406-841-2746
Fax: 406-444-1872
E-mail: adesch@state.mt.us
Website: http://commerce.state.mt.us/brd/BRD_SBDC.html
Ms. Ann Desch, State Director

Nebraska

Nebraska SBDC
UNIVERSITY OF NEBRASKA - OMAHA
60th & Dodge Street, CBA Room 407
Omaha, NE 68182
Phone: 402-554-2521
Fax: 402-554-3473
E-mail: rbernier@unomaha.edu
Website: <http://nbdc.unomaha.edu>
Mr. Robert Bernier, State Director

ORGANIZATIONS, AGENCIES, & CONSULTANTS

Nevada

Nevada SBDC

UNIVERSITY OF NEVADA - RENO

Reno College of Business
Administration, Room 411
Reno, NV 89557-0100
Phone: 775-784-1717
Fax: 775-784-4337
E-mail: males@unr.edu
Website: <http://www.nsbdc.org>
Mr. Sam Males, State Director

New Hampshire

New Hampshire SBDC

UNIVERSITY OF NEW HAMPSHIRE

108 McConnell Hall
Durham, NH 03824-3593
Phone: 603-862-4879
Fax: 603-862-4876
E-mail: Mary.Collins@unh.edu
Website: <http://www.nhsbdc.org>
Ms. Mary Collins, State Director

New Jersey

New Jersey SBDC

RUTGERS UNIVERSITY

49 Bleeker Street
Newark, NJ 07102-1993
Phone: 973-353-5950
Fax: 973-353-1110
E-mail: bhopper@njsbdc.com
Website: <http://www.njsbdc.com/home>
Ms. Brenda Hopper, State Director

New Mexico

New Mexico SBDC

SANTA FE COMMUNITY COLLEGE

6401 Richards Avenue
Santa Fe, NM 87505
Phone: 505-428-1362
Fax: 505-471-9469
E-mail: rmiller@santa-fe.cc.nm.us
Website: <http://www.nmsbdc.org>
Mr. Roy Miller, State Director

New York

New York SBDC

STATE UNIVERSITY OF NEW YORK

SUNY Plaza, S-523
Albany, NY 12246
Phone: 518-443-5398
Fax: 518-443-5275
E-mail: j.king@nyssbdc.org
Website: <http://www.nyssbdc.org>
Mr. Jim King, State Director

North Carolina

North Carolina SBDTC

UNIVERSITY OF NORTH CAROLINA

5 West Hargett Street, Suite 600
Raleigh, NC 27601
Phone: 919-715-7272
Fax: 919-715-7777
E-mail: sdaugherty@sbtdc.org
Website: <http://www.sbtdc.org>
Mr. Scott Daugherty, State Director

North Dakota

North Dakota SBDC

UNIVERSITY OF NORTH DAKOTA

1600 E. Century Avenue, Suite 2
Bismarck, ND 58503
Phone: 701-328-5375
Fax: 701-328-5320
E-mail: christine.martin@und.nodak.edu
Website: <http://www.ndsbdc.org>
Ms. Christine Martin-Goldman, State Director

Ohio

Ohio SBDC

OHIO DEPARTMENT OF DEVELOPMENT

77 South High Street
Columbus, OH 43216
Phone: 614-466-5102
Fax: 614-466-0829
E-mail: mabraham@odod.state.oh.us
Website: <http://www.ohiosbdc.org>
Ms. Michele Abraham, State Director

Oklahoma

Oklahoma SBDC

SOUTHEAST OKLAHOMA STATE UNIVERSITY

517 University, Box 2584, Station A
Durant, OK 74701
Phone: 580-745-7577
Fax: 580-745-7471
E-mail: gpennington@sosu.edu
Website: <http://www.osbdc.org>
Mr. Grady Pennington, State Director

Oregon

Oregon SBDC

LANE COMMUNITY COLLEGE

99 West Tenth Avenue, Suite 390
Eugene, OR 97401-3021
Phone: 541-463-5250
Fax: 541-345-6006
E-mail: carterb@lanecc.edu

Website: <http://www.bizcenter.org>

Mr. William Carter, State Director

Pennsylvania

Pennsylvania SBDC

UNIVERSITY OF PENNSYLVANIA

The Wharton School

3733 Spruce Street
Philadelphia, PA 19104-6374
Phone: 215-898-1219
Fax: 215-573-2135
E-mail: ghiggins@wharton.upenn.edu
Website: <http://pasbdc.org>
Mr. Gregory Higgins, State Director

Puerto Rico

Puerto Rico SBDC

INTER-AMERICAN UNIVERSITY OF PUERTO RICO

416 Ponce de Leon Avenue, Union Plaza,
Seventh Floor
Hato Rey, PR 00918
Phone: 787-763-6811
Fax: 787-763-4629
E-mail: cmarti@prsbdc.org
Website: <http://www.prsbdc.org>
Ms. Carmen Marti, Executive Director

Rhode Island

Rhode Island SBDC

BRYANT UNIVERSITY

1150 Douglas Pike
Smithfield, RI 02917
Phone: 401-232-6923
Fax: 401-232-6933
E-mail: adawson@bryant.edu
Website: <http://www.risbdc.org>
Ms. Diane Fournaris, Interim State Director

South Carolina

South Carolina SBDC

UNIVERSITY OF SOUTH CAROLINA College of Business Administration

1710 College Street
Columbia, SC 29208
Phone: 803-777-4907
Fax: 803-777-4403
E-mail: lenti@moore.sc.edu
Website: <http://scsbdc.moore.sc.edu>
Mr. John Lenti, State Director

South Dakota

South Dakota SBDC

UNIVERSITY OF SOUTH DAKOTA

414 East Clark Street, Patterson Hall
Vermillion, SD 57069

ORGANIZATIONS, AGENCIES, & CONSULTANTS

Phone: 605-677-6256
 Fax: 605-677-5427
 E-mail: jshemmin@usd.edu
 Website: <http://www.sdsbdc.org>
 Mr. John S. Hemmingstad, State Director

Tennessee

Tennessee SBDC
TENNESSEE BOARD OF REGENTS
 1415 Murfressboro Road, Suite 540
 Nashville, TN 37217-2833
 Phone: 615-898-2745
 Fax: 615-893-7089
 E-mail: pgeho@mail.tsbdcc.org
 Website: <http://www.tsbdcc.org>
 Mr. Patrick Geho, State Director

Texas

Texas-North SBDC
DALLAS COUNTY COMMUNITY COLLEGE
 1402 Corinth Street
 Dallas, TX 75215
 Phone: 214-860-5835
 Fax: 214-860-5813
 E-mail: emk9402@dcccd.edu
 Website: <http://www.ntsbdcc.org>
 Ms. Liz Klimback, Region Director

Texas-Houston SBDC
UNIVERSITY OF HOUSTON
 2302 Fannin, Suite 200
 Houston, TX 77002
 Phone: 713-752-8425
 Fax: 713-756-1500
 E-mail: fyoung@uh.edu
 Website: <http://sbdcnetwork.uh.edu>
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Texas-NW SBDC
TEXAS TECH UNIVERSITY
 2579 South Loop 289, Suite 114
 Lubbock, TX 79423
 Phone: 806-745-3973
 Fax: 806-745-6207
 E-mail: c.bean@nwtsbdc.org
 Website: <http://www.nwtsbdc.org>
 Mr. Craig Bean, Executive Director

Texas-South-West Texas Border Region SBDC
UNIVERSITY OF TEXAS - SAN ANTONIO
 501 West Durango Boulevard
 San Antonio, TX 78207-4415
 Phone: 210-458-2742
 Fax: 210-458-2464

E-mail: albert.salgado@utsa.edu
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 Mr. Alberto Salgado, Region Director

Utah

Utah SBDC
SALT LAKE COMMUNITY COLLEGE
 9750 South 300 West
 Sandy, UT 84070
 Phone: 801-957-3493
 Fax: 801-957-3488
 E-mail: Greg.Panichello@slcc.edu
 Website: <http://www.slcc.edu/sbdc>
 Mr. Greg Panichello, State Director

Vermont

Vermont SBDC
VERMONT TECHNICAL COLLEGE
 PO Box 188, 1 Main Street
 Randolph Center, VT 05061-0188
 Phone: 802-728-9101
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 E-mail: lquillen@vtc.edu
 Website: <http://www.vtsbdc.org>
 Ms. Lenae Quillen-Blume, State Director

Virgin Islands

Virgin Islands SBDC
UNIVERSITY OF THE VIRGIN ISLANDS
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 E-mail: wbush@webmail.uvi.edu
 Website: <http://rps.uvi.edu/SBDC>
 Mr. Warren Bush, State Director

Virginia

Virginia SBDC
GEORGE MASON UNIVERSITY
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 Fairfax, VA 22030-3409
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 Fax: 703-352-8515
 E-mail: jkeenan@gmu.edu
 Website: <http://www.virginiasbdc.org>
 Ms. Jody Keenan, Director

Washington

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WASHINGTON STATE UNIVERSITY
 534 E. Trent Avenue
 P.O. Box 1495
 Spokane, WA 99210-1495

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West Virginia

West Virginia SBDC
WEST VIRGINIA DEVELOPMENT OFFICE
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 Charleston, WV 25301
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 Website: <http://www.wvbdcc.org>
 Mr. Conley Salyor, State Director

Wisconsin

Wisconsin SBDC
UNIVERSITY OF WISCONSIN
 432 North Lake Street, Room 423
 Madison, WI 53706
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 Fax: 608-263-7830
 E-mail: erica.kauten@uwex.edu
 Website: <http://www.wisconsinsbdc.org>
 Ms. Erica Kauten, State Director

Wyoming

Wyoming SBDC
UNIVERSITY OF WYOMING
 P.O. Box 3922
 Laramie, WY 82071-3922
 Phone: 307-766-3505
 Fax: 307-766-3406
 E-mail: DDW@uwyo.edu
 Website: <http://www.uwyo.edu/sbdc>
 Ms. Debbie Popp, Acting State Director

Service corps of retired executives (score) offices

This section contains a listing of all SCORE offices organized alphabetically by state/U.S. territory, then by city, then by agency name.

Alabama

SCORE Office (Northeast Alabama)
 1330 Quintard Ave.
 Anniston, AL 36202
 (256)237-3536

ORGANIZATIONS, AGENCIES, & CONSULTANTS

SCORE Office (North Alabama)
901 South 15th St, Rm. 201
Birmingham, AL 35294-2060
(205)934-6868
Fax: (205)934-0538

SCORE Office (Baldwin County)
29750 Larry Dee Cawyer Dr.
Daphne, AL 36526
(334)928-5838

SCORE Office (Shoals)
612 S. COurt
Florence, AL 35630
(256)764-4661
Fax: (256)766-9017
E-mail: shoals@shoalschamber.com

SCORE Office (Mobile)
600 S Court St.
Mobile, AL 36104
(334)240-6868
Fax: (334)240-6869

SCORE Office (Alabama Capitol City)
600 S. Court St.
Montgomery, AL 36104
(334)240-6868
Fax: (334)240-6869

SCORE Office (East Alabama)
601 Ave. A
Opelika, AL 36801
(334)745-4861
E-mail: score636@hotmail.com
Website: <http://www.angelfire.com/sc/score636/>

SCORE Office (Tuscaloosa)
2200 University Blvd.
Tuscaloosa, AL 35402
(205)758-7588

Alaska

SCORE Office (Anchorage)
510 L St., Ste. 310
Anchorage, AK 99501
(907)271-4022
Fax: (907)271-4545

Arizona

SCORE Office (Lake Havasu)
10 S. Acoma Blvd.
Lake Havasu City, AZ 86403
(520)453-5951
E-mail: SCORE@ctaz.com
Website: http://www.scorearizona.org/lake_havasu/

SCORE Office (East Valley)
Federal Bldg., Rm. 104
26 N. MacDonald St.
Mesa, AZ 85201
(602)379-3100
Fax: (602)379-3143
E-mail: 402@aol.com
Website: <http://www.scorearizona.org/mesa/>

SCORE Office (Phoenix)
2828 N. Central Ave., Ste. 800
Central & One Thomas
Phoenix, AZ 85004
(602)640-2329
Fax: (602)640-2360
E-mail: e-mail@SCORE-phoenix.org
Website: <http://www.score-phoenix.org/>

SCORE Office (Prescott Arizona)
1228 Willow Creek Rd., Ste. 2
Prescott, AZ 86301
(520)778-7438
Fax: (520)778-0812
E-mail: score@northlink.com
Website: <http://www.scorearizona.org/prescott/>

SCORE Office (Tucson)
110 E. Pennington St.
Tucson, AZ 85702
(520)670-5008
Fax: (520)670-5011
E-mail: score@azstarnet.com
Website: <http://www.scorearizona.org/tucson/>

SCORE Office (Yuma)
281 W. 24th St., Ste. 116
Yuma, AZ 85364
(520)314-0480
E-mail: score@C2i2.com
Website: <http://www.scorearizona.org/yuma/>

Arkansas

SCORE Office (South Central)
201 N. Jackson Ave.
El Dorado, AR 71730-5803
(870)863-6113
Fax: (870)863-6115

SCORE Office (Ozark)
Fayetteville, AR 72701
(501)442-7619

SCORE Office (Northwest Arkansas)
Glenn Haven Dr., No. 4
Ft. Smith, AR 72901
(501)783-3556

SCORE Office (Garland County)
Grand & Ouachita
PO Box 6012
Hot Springs Village, AR 71902
(501)321-1700

SCORE Office (Little Rock)
2120 Riverfront Dr., Rm. 100
Little Rock, AR 72202-1747
(501)324-5893
Fax: (501)324-5199

SCORE Office (Southeast Arkansas)
121 W. 6th
Pine Bluff, AR 71601
(870)535-7189
Fax: (870)535-1643

California

SCORE Office (Golden Empire)
1706 Chester Ave., No. 200
Bakersfield, CA 93301
(805)322-5881
Fax: (805)322-5663

SCORE Office (Greater Chico Area)
1324 Mangrove St., Ste. 114
Chico, CA 95926
(916)342-8932
Fax: (916)342-8932

SCORE Office (Concord)
2151-A Salvio St., Ste. B
Concord, CA 94520
(510)685-1181
Fax: (510)685-5623

SCORE Office (Covina)
935 W. Badillo St.
Covina, CA 91723
(818)967-4191
Fax: (818)966-9660

SCORE Office (Rancho Cucamonga)
8280 Utica, Ste. 160
Cucamonga, CA 91730
(909)987-1012
Fax: (909)987-5917

SCORE Office (Culver City)
PO Box 707
Culver City, CA 90232-0707
(310)287-3850
Fax: (310)287-1350

SCORE Office (Danville)
380 Diablo Rd., Ste. 103
Danville, CA 94526
(510)837-4400

ORGANIZATIONS, AGENCIES, & CONSULTANTS

SCORE Office (Downey) 11131 Brookshire Ave. Downey, CA 90241 (310)923-2191 Fax: (310)864-0461	(818)552-3206 Fax: (818)552-3323	Inglewood, CA 90301 (818)552-3206
SCORE Office (El Cajon) 109 Rea Ave. El Cajon, CA 92020 (619)444-1327 Fax: (619)440-6164	(818)552-3206 Fax: (818)552-3323	SCORE Office (La Puente) 218 N. Grendanda St. D. La Puente, CA 91744 (818)330-3216 Fax: (818)330-9524
SCORE Office (El Centro) 1100 Main St. El Centro, CA 92243 (619)352-3681 Fax: (619)352-3246	(818)963-4128 Fax: (818)914-4822	SCORE Office (La Verne) 2078 Bonita Ave. La Verne, CA 91750 (909)593-5265 Fax: (714)929-8475
SCORE Office (Escondido) 720 N. Broadway Escondido, CA 92025 (619)745-2125 Fax: (619)745-1183	(805)489-9091 Fax: (805)489-9091	SCORE Office (Lake Elsinore) 132 W. Graham Ave. Lake Elsinore, CA 92530 (909)674-2577
SCORE Office (Fairfield) 1111 Webster St. Fairfield, CA 94533 (707)425-4625 Fax: (707)425-0826	(310)676-1163 Fax: (310)676-7661	SCORE Office (Lakeport) PO Box 295 Lakeport, CA 95453 (707)263-5092
SCORE Office (Fontana) 17009 Valley Blvd., Ste. B Fontana, CA 92335 (909)822-4433 Fax: (909)822-6238	(510)537-2424	SCORE Office (Lakewood) 5445 E. Del Amo Blvd., Ste. 2 Lakewood, CA 90714 (213)920-7737
SCORE Office (Foster City) 1125 E. Hillsdale Blvd. Foster City, CA 94404 (415)573-7600 Fax: (415)573-5201	(909)652-4390 Fax: (909)929-8543	SCORE Office (Long Beach) 1 World Trade Center Long Beach, CA 90831
SCORE Office (Fremont) 2201 Walnut Ave., Ste. 110 Fremont, CA 94538 (510)795-2244 Fax: (510)795-2240	(619)244-2135	SCORE Office (Los Alamitos) 901 W. Civic Center Dr., Ste. 160 Los Alamitos, CA 90720
SCORE Office (Central California) 2719 N. Air Fresno Dr., Ste. 200 Fresno, CA 93727-1547 (559)487-5605 Fax: (559)487-5636	SCORE Office (Hawthorne) 12477 Hawthorne Blvd. Hawthorne, CA 90250 (310)676-1163 Fax: (310)676-7661	SCORE Office (Los Altos) 321 University Ave. Los Altos, CA 94022 (415)948-1455
SCORE Office (Gardena) 1204 W. Gardena Blvd. Gardena, CA 90247 (310)532-9905 Fax: (310)515-4893	SCORE Office (Hesperia) 16367 Main St. PO Box 403656 Hesperia, CA 92340 (619)244-2135	SCORE Office (Manhattan Beach) PO Box 3007 Manhattan Beach, CA 90266 (310)545-5313 Fax: (310)545-7203
SCORE Office (Lompoc) 330 N. Brand Blvd., Ste. 190 Glendale, CA 91203-2304	SCORE Office (Hollywood) 7018 Hollywood Blvd. Hollywood, CA 90028 (213)469-8311 Fax: (213)469-2805	SCORE Office (Merced) 1632 N. St. Merced, CA 95340 (209)725-3800 Fax: (209)383-4959
	SCORE Office (Indio) 82503 Hwy. 111 PO Drawer TTT Indio, CA 92202 (619)347-0676	SCORE Office (Milpitas) 75 S. Milpitas Blvd., Ste. 205 Milpitas, CA 95035 (408)262-2613 Fax: (408)262-2823

ORGANIZATIONS, AGENCIES, & CONSULTANTS

SCORE Office (Yosemite)
1012 11th St., Ste. 300
Modesto, CA 95354
(209)521-9333

SCORE Office (Montclair)
5220 Benito Ave.
Montclair, CA 91763

SCORE Office (Monterey Bay)
380 Alvarado St.
PO Box 1770
Monterey, CA 93940-1770
(408)649-1770

SCORE Office (Moreno Valley)
25480 Alessandro
Moreno Valley, CA 92553

SCORE Office (Morgan Hill)
25 W. 1st St.
PO Box 786
Morgan Hill, CA 95038
(408)779-9444
Fax: (408)778-1786

SCORE Office (Morro Bay)
880 Main St.
Morro Bay, CA 93442
(805)772-4467

SCORE Office (Mountain View)
580 Castro St.
Mountain View, CA 94041
(415)968-8378
Fax: (415)968-5668

SCORE Office (Napa)
1556 1st St.
Napa, CA 94559
(707)226-7455
Fax: (707)226-1171

SCORE Office (North Hollywood)
5019 Lankershim Blvd.
North Hollywood, CA 91601
(818)552-3206

SCORE Office (Northridge)
8801 Reseda Blvd.
Northridge, CA 91324
(818)349-5676

SCORE Office (Novato)
807 De Long Ave.
Novato, CA 94945
(415)897-1164
Fax: (415)898-9097

SCORE Office (East Bay)
519 17th St.
Oakland, CA 94612

(510)273-6611
Fax: (510)273-6015
E-mail: webmaster@eastbayscore.org
Website: <http://www.eastbayscore.org>

SCORE Office (Oceanside)
928 N. Coast Hwy.
Oceanside, CA 92054
(619)722-1534

SCORE Office (Ontario)
121 West B. St.
Ontario, CA 91762
Fax: (714)984-6439

SCORE Office (Oxnard)
PO Box 867
Oxnard, CA 93032
(805)385-8860
Fax: (805)487-1763

SCORE Office (Pacifica)
450 Dundee Way, Ste. 2
Pacifica, CA 94044
(415)355-4122

SCORE Office (Palm Desert)
72990 Hwy. 111
Palm Desert, CA 92260
(619)346-6111
Fax: (619)346-3463

SCORE Office (Palm Springs)
650 E. Tahquitz Canyon Way Ste. D
Palm Springs, CA 92262-6706
(760)320-6682
Fax: (760)323-9426

SCORE Office (Lakeside)
2150 Low Tree
Palmdale, CA 93551
(805)948-4518
Fax: (805)949-1212

SCORE Office (Palo Alto)
325 Forest Ave.
Palo Alto, CA 94301
(415)324-3121
Fax: (415)324-1215

SCORE Office (Pasadena)
117 E. Colorado Blvd., Ste. 100
Pasadena, CA 91105
(818)795-3355
Fax: (818)795-5663

SCORE Office (Paso Robles)
1225 Park St.
Paso Robles, CA 93446-2234
(805)238-0506
Fax: (805)238-0527

SCORE Office (Petaluma)
799 Baywood Dr., Ste. 3
Petaluma, CA 94954
(707)762-2785
Fax: (707)762-4721

SCORE Office (Pico Rivera)
9122 E. Washington Blvd.
Pico Rivera, CA 90660

SCORE Office (Pittsburg)
2700 E. Leland Rd.
Pittsburg, CA 94565
(510)439-2181
Fax: (510)427-1599

SCORE Office (Pleasanton)
777 Peters Ave.
Pleasanton, CA 94566
(510)846-9697

SCORE Office (Monterey Park)
485 N. Garey
Pomona, CA 91769

SCORE Office (Pomona)
485 N. Garey Ave.
Pomona, CA 91766
(909)622-1256

SCORE Office (Antelope Valley)
4511 West Ave. M-4
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SCORE Office (Riverside)
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SCORE Office (Iowa Lakes)
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SCORE Office (Vista)
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SCORE Office (NE Massachusetts)
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(978)922-9441
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Website: <http://www.scoreboston.org/>

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(508)994-5093

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Haverhill, MA 01830
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Hudson, MA 01749
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Hyannis, MA 02601
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SCORE Office (Southeastern Minnesota)

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SCORE Office (Tri-Lakes)
HCRI Box 85
Lampe, MO 65681
(417)858-6798

SCORE Office (Mexico)
111 N. Washington St.
Mexico, MO 65265
(314)581-2765

SCORE Office (Southeast Missouri)
Rte. 1, Box 280
Neelyville, MO 63954
(573)989-3577

SCORE office (Poplar Bluff Area)
806 Emma St.
Poplar Bluff, MO 63901
(573)686-8892

SCORE Office (St. Joseph)
3003 Frederick Ave.
St. Joseph, MO 64506
(816)232-4461

SCORE Office (St. Louis)
815 Olive St., Rm. 242
St. Louis, MO 63101-1569
(314)539-6970
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SCORE Office (Lewis & Clark)
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SCORE Office (Springfield)
620 S. Glenstone, Ste. 110
Springfield, MO 65802-3200
(417)864-7670
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SCORE office (Southeast Kansas)
1206 W. First St.
Webb City, MO 64870
(417)673-3984

Montana

SCORE Office (Billings)
815 S. 27th St.
Billings, MT 59101
(406)245-4111

SCORE Office (Bozeman)
1205 E. Main St.
Bozeman, MT 59715
(406)586-5421

SCORE Office (Butte)
1000 George St.
Butte, MT 59701
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SCORE Office (Great Falls)
710 First Ave. N
Great Falls, MT 59401
(406)761-4434
E-mail: scoregtf@in.tch.com

SCORE Office (Havre, Montana)
518 First St.
Havre, MT 59501
(406)265-4383

SCORE Office (Helena)
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301 S. Park
Helena, MT 59626-0054
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SCORE Office (Kalispell)
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Kalispell, MT 59901
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SCORE Office (Missoula)
723 Ronan
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(402)564-2769

SCORE Office (Fremont)
92 W. 5th St.
Fremont, NE 68025
(402)721-2641

SCORE Office (Hastings)
Hastings, NE 68901
(402)463-3447

SCORE Office (Lincoln)
8800 O St.
Lincoln, NE 68520
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SCORE Office (Panhandle)
150549 CR 30
Minatare, NE 69356
(308)632-2133
Website: <http://www.tandt.com/>
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SCORE Office (Norfolk)
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(402)564-2769

SCORE Office (North Platte)
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SCORE Office (Monadnock)
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Keene, NH 03431-3421
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SCORE Office (Lakes Region)
67 Water St., Ste. 105
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SCORE Office (Upper Valley)
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(603)448-3491
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PO Box 1066
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SCORE Office (Seacoast)
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SCORE Office (Greater Princeton)
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SCORE Office (Freehold)
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SCORE Office (South Tier Binghamton)
Metro Center, 2nd Fl.
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PO Box 995
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(607)772-8860

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Borough Hall, NY 11424
(718)263-8961

SCORE Office (Buffalo)
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Buffalo, NY 14202
(716)551-4301
Website: <http://www2.pcom.net/score/buf45.html>

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Glens Falls, NY 12801
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Goshen, NY 10924
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Jamestown, NY 14701
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Melville, NY 11747
(516)454-0771

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Mineola, NY 11501
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Website: <http://members.aol.com/Course1998/Default.htm>

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Mt. Vernon, NY 10550
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Newburgh, NY 12550
(914)562-5100

SCORE Office (Owego)
188 Front St.
Owego, NY 13827
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SCORE Office (Peekskill)
1 S. Division St.
Peekskill, NY 10566
(914)737-3600
Fax: (914)737-0541

SCORE Office (Penn Yan)
2375 Rte. 14A
Penn Yan, NY 14527
(315)536-3111

SCORE Office (Dutchess)
110 Main St.
Poughkeepsie, NY 12601
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SCORE Office (Rochester)
601 Keating Federal Bldg., Rm. 410
100 State St.
Rochester, NY 14614
(716)263-6473
Fax: (716)263-3146
Website: <http://www.ggw.org/score/>

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30 Main St.
Saranac Lake, NY 12983
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286 Main St.
Setauket, NY 11733
(516)751-3886

SCORE Office (Staten Island)
130 Bay St.
Staten Island, NY 10301
(718)727-1221

SCORE Office (Ulster)
Clinton Bldg., Rm. 107
Stone Ridge, NY 12484
(914)687-5035
Fax: (914)687-5015
Website: <http://www.scoreulster.org/>

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401 S. Salina, 5th Fl.
Syracuse, NY 13202
(315)471-9393

SCORE Office (Utica)
SUNY Institute of Technology, Route 12
Utica, NY 13504-3050
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Watertown, NY 13601
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SCORE Office (Coastal Plains)
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SCORE Office (Charlotte)
200 N. College St., Ste. A-2015

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Durham, NC 27707
(919)541-2171

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Gastonia, NC 28053
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SCORE Office (Greensboro)
400 W. Market St., Ste. 103
Greensboro, NC 27401-2241
(910)333-5399

SCORE Office (Henderson)
PO Box 917
Henderson, NC 27536
(919)492-2061
Fax: (919)430-0460

SCORE Office (Hendersonville)
Federal Bldg., Rm. 108
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Hendersonville, NC 28792
(828)693-8702
E-mail: score@circle.net
Website: <http://www.wncguide.com/score/Welcome.html>

SCORE Office (Unifour)
PO Box 1828
Hickory, NC 28603
(704)328-6111

SCORE Office (High Point)
1101 N. Main St.
High Point, NC 27262
(336)882-8625
Fax: (336)889-9499

SCORE Office (Outer Banks)
Collington Rd. and Mustain
Kill Devil Hills, NC 27948
(252)441-8144

SCORE Office (Down East)
312 S. Front St., Ste. 6
New Bern, NC 28560
(252)633-6688
Fax: (252)633-9608

SCORE Office (Kinston)
PO Box 95

New Bern, NC 28561
(919)633-6688

SCORE Office (Raleigh)
Century Post Office Bldg., Ste. 306
300 Federal St. Mall
Raleigh, NC 27601
(919)856-4739
E-mail: jendres@ibm.net
Website: <http://www.intrex.net/score96/score96.htm>

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SCORE Office (Wilmington)
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SCORE Office (Fargo)
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SCORE Office (Upper Red River)
4275 Technology Dr., Rm. 156
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SCORE Office (Cincinnati)
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PO Box 923
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SCORE Office (Mansfield)
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Mansfield, OH 44902
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Thomas Hall
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252 N. 8th St.
PO Box 899
Lebanon, PA 17042-0899
(717)273-3727
Fax: (717)273-7940

SCORE Office (Lewistown)
3 W. Monument Sq., Ste. 204
Lewistown, PA 17044
(717)248-6713
Fax: (717)248-6714

SCORE Office (Delaware County)
602 E. Baltimore Pike
Media, PA 19063
(610)565-3677
Fax: (610)565-1606

SCORE Office (Milton Area)
112 S. Front St.
Milton, PA 17847

(717)742-7341
Fax: (717)792-2008

SCORE Office (Mon-Valley)
435 Donner Ave.
Monessen, PA 15062
(412)684-4277
Fax: (412)684-7688

SCORE Office (Monroeville)
William Penn Plaza
2790 Mossside Blvd., Ste. 295
Monroeville, PA 15146
(412)856-0622
Fax: (412)856-1030

SCORE Office (Airport Area)
986 Brodhead Rd.
Moon Township, PA 15108-2398
(412)264-6270
Fax: (412)264-1575

SCORE Office (Northeast)
8601 E. Roosevelt Blvd.
Philadelphia, PA 19152
(215)332-3400
Fax: (215)332-6050

SCORE Office (Philadelphia)
1315 Walnut St., Ste. 500
Philadelphia, PA 19107
(215)790-5050
Fax: (215)790-5057
E-mail: score46@bellatlantic.net
Website: <http://www.pgweb.net/score46/>

SCORE Office (Pittsburgh)
1000 Liberty Ave., Rm. 1122
Pittsburgh, PA 15222
(412)395-6560
Fax: (412)395-6562

SCORE Office (Tri-County)
801 N. Charlotte St.
Pottstown, PA 19464
(610)327-2673

SCORE Office (Reading)
601 Penn St.
Reading, PA 19601
(610)376-3497

SCORE Office (Scranton)
Oppenheim Bldg.
116 N. Washington Ave., Ste. 650
Scranton, PA 18503
(717)347-4611
Fax: (717)347-4611

SCORE Office (Central Pennsylvania)
200 Innovation Blvd., Ste. 242-B
State College, PA 16803

ORGANIZATIONS, AGENCIES, & CONSULTANTS

(814)234-9415
Fax: (814)238-9686
Website: <http://countrystore.org/business/score.htm>

SCORE Office (Monroe-Stroudsburg)
556 Main St.
Stroudsburg, PA 18360
(717)421-4433

SCORE Office (Uniontown)
Federal Bldg.
Pittsburg St.
PO Box 2065 DTS
Uniontown, PA 15401
(412)437-4222
E-mail: uniontownscore@lcsys.net

SCORE Office (Warren County)
315 2nd Ave.
Warren, PA 16365
(814)723-9017

SCORE Office (Waynesboro)
323 E. Main St.
Waynesboro, PA 17268
(717)762-7123
Fax: (717)962-7124

SCORE Office (Chester County)
Government Service Center, Ste. 281
601 Westtown Rd.
West Chester, PA 19382-4538
(610)344-6910
Fax: (610)344-6919
E-mail: score@locke.ccil.org

SCORE Office (Wilkes-Barre)
7 N. Wilkes-Barre Blvd.
Wilkes Barre, PA 18702-5241
(717)826-6502
Fax: (717)826-6287

SCORE Office (North Central Pennsylvania)
240 W. 3rd St., Rm. 227
PO Box 725
Williamsport, PA 17703
(717)322-3720
Fax: (717)322-1607
E-mail: score234@mail.csrlink.net
Website: <http://www.lycoming.org/score/>

SCORE Office (York)
Cyber Center
2101 Pennsylvania Ave.
York, PA 17404
(717)845-8830
Fax: (717)854-9333

Puerto Rico

SCORE Office (Puerto Rico & Virgin Islands)
PO Box 12383-96
San Juan, PR 00914-0383
(787)726-8040
Fax: (787)726-8135

Rhode Island

SCORE Office (Barrington)
281 County Rd.
Barrington, RI 02806
(401)247-1920
Fax: (401)247-3763

SCORE Office (Woonsocket)
640 Washington Hwy.
Lincoln, RI 02865
(401)334-1000
Fax: (401)334-1009

SCORE Office (Wickford)
8045 Post Rd.
North Kingstown, RI 02852
(401)295-5566
Fax: (401)295-8987

SCORE Office (J.G.E. Knight)
380 Westminster St.
Providence, RI 02903
(401)528-4571
Fax: (401)528-4539
Website: <http://www.riscore.org>

SCORE Office (Warwick)
3288 Post Rd.
Warwick, RI 02886
(401)732-1100
Fax: (401)732-1101

SCORE Office (Westerly)
74 Post Rd.
Westerly, RI 02891
(401)596-7761
800-732-7636
Fax: (401)596-2190

South Carolina

SCORE Office (Aiken)
PO Box 892
Aiken, SC 29802
(803)641-1111
800-542-4536
Fax: (803)641-4174

SCORE Office (Anderson)
Anderson Mall
3130 N. Main St.

Anderson, SC 29621
(864)224-0453

SCORE Office (Coastal)
284 King St.
Charleston, SC 29401
(803)727-4778
Fax: (803)853-2529

SCORE Office (Midlands)
Strom Thurmond Bldg., Rm. 358
1835 Assembly St., Rm 358
Columbia, SC 29201
(803)765-5131
Fax: (803)765-5962
Website: <http://www.scoremidlands.org/>

SCORE Office (Piedmont)
Federal Bldg., Rm. B-02
300 E. Washington St.
Greenville, SC 29601
(864)271-3638

SCORE Office (Greenwood)
PO Drawer 1467
Greenwood, SC 29648
(864)223-8357

SCORE Office (Hilton Head Island)
52 Savannah Trail
Hilton Head, SC 29926
(803)785-7107
Fax: (803)785-7110

SCORE Office (Grand Strand)
937 Broadway
Myrtle Beach, SC 29577
(803)918-1079
Fax: (803)918-1083
E-mail: score381@aol.com

SCORE Office (Spartanburg)
PO Box 1636
Spartanburg, SC 29304
(864)594-5000
Fax: (864)594-5055

South Dakota

SCORE Office (West River)
Rushmore Plz. Civic Ctr.
444 Mount Rushmore Rd., No. 209
Rapid City, SD 57701
(605)394-5311
E-mail: score@gwtc.net

SCORE Office (Sioux Falls)
First Financial Center
110 S. Phillips Ave., Ste. 200
Sioux Falls, SD 57104-6727

ORGANIZATIONS, AGENCIES, & CONSULTANTS

(605)330-4231
Fax: (605)330-4231

Tennessee

SCORE Office (Chattanooga)

Federal Bldg., Rm. 26
900 Georgia Ave.
Chattanooga, TN 37402
(423)752-5190
Fax: (423)752-5335

SCORE Office (Cleveland)

PO Box 2275
Cleveland, TN 37320
(423)472-6587
Fax: (423)472-2019

SCORE Office (Upper Cumberland Center)

1225 S. Willow Ave.
Cookeville, TN 38501
(615)432-4111
Fax: (615)432-6010

SCORE Office (Unicoi County)

PO Box 713
Erwin, TN 37650
(423)743-3000
Fax: (423)743-0942

SCORE Office (Greeneville)

115 Academy St.
Greeneville, TN 37743
(423)638-4111
Fax: (423)638-5345

SCORE Office (Jackson)

194 Auditorium St.
Jackson, TN 38301
(901)423-2200

SCORE Office (Northeast Tennessee)

1st Tennessee Bank Bldg.
2710 S. Roan St., Ste. 584
Johnson City, TN 37601
(423)929-7686
Fax: (423)461-8052

SCORE Office (Kingsport)

151 E. Main St.
Kingsport, TN 37662
(423)392-8805

SCORE Office (Greater Knoxville)

Farragot Bldg., Ste. 224
530 S. Gay St.
Knoxville, TN 37902
(423)545-4203
E-mail: scoreknox@ntown.com
Website: <http://www.scoreknox.org/>

SCORE Office (Maryville)

201 S. Washington St.
Maryville, TN 37804-5728
(423)983-2241
800-525-6834
Fax: (423)984-1386

SCORE Office (Memphis)

Federal Bldg., Ste. 390
167 N. Main St.
Memphis, TN 38103
(901)544-3588

SCORE Office (Nashville)

50 Vantage Way, Ste. 201
Nashville, TN 37228-1500
(615)736-7621

Texas

SCORE Office (Abilene)

2106 Federal Post Office and Court Bldg.
Abilene, TX 79601
(915)677-1857

SCORE Office (Austin)

2501 S. Congress
Austin, TX 78701
(512)442-7235
Fax: (512)442-7528

SCORE Office (Golden Triangle)

450 Boyd St.
Beaumont, TX 77704
(409)838-6581
Fax: (409)833-6718

SCORE Office (Brownsville)

3505 Boca Chica Blvd., Ste. 305
Brownsville, TX 78521
(210)541-4508

SCORE Office (Brazos Valley)

3000 Briarcrest, Ste. 302
Bryan, TX 77802
(409)776-8876
E-mail: 102633.2612@compuserve.com

SCORE Office (Cleburne)

Watergarden Pl., 9th Fl., Ste. 400
Cleburne, TX 76031
(817)871-6002

SCORE Office (Corpus Christi)

651 Upper North Broadway, Ste. 654
Corpus Christi, TX 78477
(512)888-4322
Fax: (512)888-3418

SCORE Office (Dallas)

6260 E. Mockingbird
Dallas, TX 75214-2619

(214)828-2471

Fax: (214)821-8033

SCORE Office (El Paso)

10 Civic Center Plaza
El Paso, TX 79901
(915)534-0541
Fax: (915)534-0513

SCORE Office (Bedford)

100 E. 15th St., Ste. 400
Ft. Worth, TX 76102
(817)871-6002

SCORE Office (Ft. Worth)

100 E. 15th St., No. 24
Ft. Worth, TX 76102
(817)871-6002
Fax: (817)871-6031
E-mail: fwbac@onramp.net

SCORE Office (Garland)

2734 W. Kingsley Rd.
Garland, TX 75041
(214)271-9224

SCORE Office (Granbury Chamber of Commerce)

416 S. Morgan
Granbury, TX 76048
(817)573-1622
Fax: (817)573-0805

SCORE Office (Lower Rio Grande Valley)

222 E. Van Buren, Ste. 500
Harlingen, TX 78550
(956)427-8533
Fax: (956)427-8537

SCORE Office (Houston)

9301 Southwest Fwy., Ste. 550
Houston, TX 77074
(713)773-6565
Fax: (713)773-6550

SCORE Office (Irving)

3333 N. MacArthur Blvd., Ste. 100
Irving, TX 75062
(214)252-8484
Fax: (214)252-6710

SCORE Office (Lubbock)

1205 Texas Ave., Rm. 411D
Lubbock, TX 79401
(806)472-7462
Fax: (806)472-7487

SCORE Office (Midland)

Post Office Annex
200 E. Wall St., Rm. P121
Midland, TX 79701
(915)687-2649

ORGANIZATIONS, AGENCIES, & CONSULTANTS

SCORE Office (Orange)
1012 Green Ave.
Orange, TX 77630-5620
(409)883-3536
800-528-4906
Fax: (409)886-3247

SCORE Office (Plano)
1200 E. 15th St.
PO Drawer 940287
Plano, TX 75094-0287
(214)424-7547
Fax: (214)422-5182

SCORE Office (Port Arthur)
4749 Twin City Hwy., Ste. 300
Port Arthur, TX 77642
(409)963-1107
Fax: (409)963-3322

SCORE Office (Richardson)
411 Belle Grove
Richardson, TX 75080
(214)234-4141
800-777-8001
Fax: (214)680-9103

SCORE Office (San Antonio)
Federal Bldg., Rm. A527
727 E. Durango
San Antonio, TX 78206
(210)472-5931
Fax: (210)472-5935

SCORE Office (Texarkana State College)
819 State Line Ave.
Texarkana, TX 75501
(903)792-7191
Fax: (903)793-4304

SCORE Office (East Texas)
RTDC
1530 SSW Loop 323, Ste. 100
Tyler, TX 75701
(903)510-2975
Fax: (903)510-2978

SCORE Office (Waco)
401 Franklin Ave.
Waco, TX 76701
(817)754-8898
Fax: (817)756-0776
Website: <http://www.brc-waco.com/>

SCORE Office (Wichita Falls)
Hamilton Bldg.
900 8th St.
Wichita Falls, TX 76307
(940)723-2741
Fax: (940)723-8773

Utah

SCORE Office (Northern Utah)
160 N. Main
Logan, UT 84321
(435)746-2269

SCORE Office (Ogden)
1701 E. Windsor Dr.
Ogden, UT 84604
(801)629-8613
E-mail: score158@netscape.net

SCORE Office (Central Utah)
1071 E. Windsor Dr.
Provo, UT 84604
(801)373-8660

SCORE Office (Southern Utah)
225 South 700 East
St. George, UT 84770
(435)652-7751

SCORE Office (Salt Lake)
310 S Main St.
Salt Lake City, UT 84101
(801)746-2269
Fax: (801)746-2273

Vermont

SCORE Office (Champlain Valley)
Winston Prouty Federal Bldg.
11 Lincoln St., Rm. 106
Essex Junction, VT 05452
(802)951-6762

SCORE Office (Montpelier)
87 State St., Rm. 205
PO Box 605
Montpelier, VT 05601
(802)828-4422
Fax: (802)828-4485

SCORE Office (Marble Valley)
256 N. Main St.
Rutland, VT 05701-2413
(802)773-9147

SCORE Office (Northeast Kingdom)
20 Main St.
PO Box 904
St. Johnsbury, VT 05819
(802)748-5101

Virgin Islands

SCORE Office (St. Croix)
United Plaza Shopping Center
PO Box 4010, Christiansted
St. Croix, VI 00822
(809)778-5380

SCORE Office (St. Thomas-St. John)
Federal Bldg., Rm. 21
Veterans Dr.
St. Thomas, VI 00801
(809)774-8530

Virginia

SCORE Office (Arlington)
2009 N. 14th St., Ste. 111
Arlington, VA 22201
(703)525-2400

SCORE Office (Blacksburg)
141 Jackson St.
Blacksburg, VA 24060
(540)552-4061

SCORE Office (Bristol)
20 Volunteer Pkwy.
Bristol, VA 24203
(540)989-4850

SCORE Office (Central Virginia)
1001 E. Market St., Ste. 101
Charlottesville, VA 22902
(804)295-6712
Fax: (804)295-7066

SCORE Office (Alleghany Satellite)
241 W. Main St.
Covington, VA 24426
(540)962-2178
Fax: (540)962-2179

SCORE Office (Central Fairfax)
3975 University Dr., Ste. 350
Fairfax, VA 22030
(703)591-2450

SCORE Office (Falls Church)
PO Box 491
Falls Church, VA 22040
(703)532-1050
Fax: (703)237-7904

SCORE Office (Glenns)
Glenns Campus
Box 287
Glenns, VA 23149
(804)693-9650

SCORE Office (Peninsula)
6 Manhattan Sq.
PO Box 7269
Hampton, VA 23666
(757)766-2000
Fax: (757)865-0339
E-mail: score100@seva.net

SCORE Office (Tri-Cities)
108 N. Main St.

Hopewell, VA 23860
(804)458-5536

SCORE Office (Lynchburg)
Federal Bldg.
1100 Main St.
Lynchburg, VA 24504-1714
(804)846-3235

SCORE Office (Greater Prince William)
8963 Center St
Manassas, VA 20110
(703)368-4813
Fax: (703)368-4733

SCORE Office (Martinsville)
115 Broad St.
Martinsville, VA 24112-0709
(540)632-6401
Fax: (540)632-5059

SCORE Office (Hampton Roads)
Federal Bldg., Rm. 737
200 Grandby St.
Norfolk, VA 23510
(757)441-3733
Fax: (757)441-3733
E-mail: scorehr60@juno.com

SCORE Office (Norfolk)
Federal Bldg., Rm. 737
200 Granby St.
Norfolk, VA 23510
(757)441-3733
Fax: (757)441-3733

SCORE Office (Virginia Beach)
Chamber of Commerce
200 Grandby St., Rm 737
Norfolk, VA 23510
(804)441-3733

SCORE Office (Radford)
1126 Norwood St.
Radford, VA 24141
(540)639-2202

SCORE Office (Richmond)
Federal Bldg.
400 N. 8th St., Ste. 1150
PO Box 10126
Richmond, VA 23240-0126
(804)771-2400
Fax: (804)771-8018
E-mail: scorechapter12@yahoo.com
Website: <http://www.cvco.org/score/>

SCORE Office (Roanoke)
Federal Bldg., Rm. 716
250 Franklin Rd.
Roanoke, VA 24011

(540)857-2834
Fax: (540)857-2043
E-mail: scorerva@juno.com
Website: <http://hometown.aol.com/scorerv/Index.html>

SCORE Office (Fairfax)
8391 Old Courthouse Rd., Ste. 300
Vienna, VA 22182
(703)749-0400

SCORE Office (Greater Vienna)
513 Maple Ave. West
Vienna, VA 22180
(703)281-1333
Fax: (703)242-1482

SCORE Office (Shenandoah Valley)
301 W. Main St.
Waynesboro, VA 22980
(540)949-8203
Fax: (540)949-7740
E-mail: score427@intelos.net

SCORE Office (Williamsburg)
201 Penniman Rd.
Williamsburg, VA 23185
(757)229-6511
E-mail: wacc@williamsburgcc.com

SCORE Office (Northern Virginia)
1360 S. Pleasant Valley Rd.
Winchester, VA 22601
(540)662-4118

Washington

SCORE Office (Gray's Harbor)
506 Duffy St.
Aberdeen, WA 98520
(360)532-1924
Fax: (360)533-7945

SCORE Office (Bellingham)
101 E. Holly St.
Bellingham, WA 98225
(360)676-3307

SCORE Office (Everett)
2702 Hoyt Ave.
Everett, WA 98201-3556
(206)259-8000

SCORE Office (Gig Harbor)
3125 Judson St.
Gig Harbor, WA 98335
(206)851-6865

SCORE Office (Kennewick)
PO Box 6986
Kennewick, WA 99336
(509)736-0510

SCORE Office (Puyallup)
322 2nd St. SW
PO Box 1298
Puyallup, WA 98371
(206)845-6755
Fax: (206)848-6164

SCORE Office (Seattle)
1200 6th Ave., Ste. 1700
Seattle, WA 98101
(206)553-7320
Fax: (206)553-7044
E-mail: score55@aol.com
Website: <http://www.scn.org/civic/score-online/index55.html>

SCORE Office (Spokane)
801 W. Riverside Ave., No. 240
Spokane, WA 99201
(509)353-2820
Fax: (509)353-2600
E-mail: score@dmi.net
Website: <http://www.dmi.net/score/>

SCORE Office (Clover Park)
PO Box 1933
Tacoma, WA 98401-1933
(206)627-2175

SCORE Office (Tacoma)
1101 Pacific Ave.
Tacoma, WA 98402
(253)274-1288
Fax: (253)274-1289

SCORE Office (Fort Vancouver)
1701 Broadway, S-1
Vancouver, WA 98663
(360)699-1079

SCORE Office (Walla Walla)
500 Tausick Way
Walla Walla, WA 99362
(509)527-4681

SCORE Office (Mid-Columbia)
1113 S. 14th Ave.
Yakima, WA 98907
(509)574-4944
Fax: (509)574-2943
Website: <http://www.ellensburg.com/~score/>

West Virginia

SCORE Office (Charleston)
1116 Smith St.
Charleston, WV 25301
(304)347-5463
E-mail: score256@juno.com

ORGANIZATIONS, AGENCIES, & CONSULTANTS

SCORE Office (Virginia Street)
1116 Smith St., Ste. 302
Charleston, WV 25301
(304)347-5463

SCORE Office (Marion County)
PO Box 208
Fairmont, WV 26555-0208
(304)363-0486

SCORE Office (Upper Monongahela Valley)
1000 Technology Dr., Ste. 1111
Fairmont, WV 26555
(304)363-0486
E-mail: score537@hotmail.com

SCORE Office (Huntington)
1101 6th Ave., Ste. 220
Huntington, WV 25701-2309
(304)523-4092

SCORE Office (Wheeling)
1310 Market St.
Wheeling, WV 26003
(304)233-2575
Fax: (304)233-1320

Wisconsin

SCORE Office (Fox Cities)
227 S. Walnut St.
Appleton, WI 54913
(920)734-7101
Fax: (920)734-7161

SCORE Office (Beloit)
136 W. Grand Ave., Ste. 100
PO Box 717
Beloit, WI 53511
(608)365-8835
Fax: (608)365-9170

SCORE Office (Eau Claire)
Federal Bldg., Rm. B11
510 S. Barstow St.
Eau Claire, WI 54701
(715)834-1573
E-mail: score@ecol.net
Website: <http://www.ecol.net/~score/>

SCORE Office (Fond du Lac)
207 N. Main St.
Fond du Lac, WI 54935
(414)921-9500
Fax: (414)921-9559

SCORE Office (Green Bay)
835 Potts Ave.
Green Bay, WI 54304
(414)496-8930
Fax: (414)496-6009

SCORE Office (Janesville)
20 S. Main St., Ste. 11
PO Box 8008
Janesville, WI 53547
(608)757-3160
Fax: (608)757-3170

SCORE Office (La Crosse)
712 Main St.
La Crosse, WI 54602-0219
(608)784-4880

SCORE Office (Madison)
505 S. Rosa Rd.
Madison, WI 53719
(608)441-2820

SCORE Office (Manitowoc)
1515 Memorial Dr.
PO Box 903
Manitowoc, WI 54221-0903
(414)684-5575
Fax: (414)684-1915

SCORE Office (Milwaukee)
310 W. Wisconsin Ave., Ste. 425
Milwaukee, WI 53203
(414)297-3942
Fax: (414)297-1377

SCORE Office (Central Wisconsin)
1224 Lindbergh Ave.
Stevens Point, WI 54481
(715)344-7729

SCORE Office (Superior)
Superior Business Center Inc.
1423 N. 8th St.
Superior, WI 54880
(715)394-7388
Fax: (715)393-7414

SCORE Office (Waukesha)
223 Wisconsin Ave.
Waukesha, WI 53186-4926
(414)542-4249

SCORE Office (Wausau)
300 3rd St., Ste. 200
Wausau, WI 54402-6190
(715)845-6231

SCORE Office (Wisconsin Rapids)
2240 Kingston Rd.
Wisconsin Rapids, WI 54494
(715)423-1830

Wyoming

SCORE Office (Casper)
Federal Bldg., No. 2215
100 East B St.

Casper, WY 82602
(307)261-6529
Fax: (307)261-6530

Venture capital & financing companies

This section contains a listing of financing and loan companies in the United States and Canada. These listing are arranged alphabetically by country, then by state or province, then by city, then by organization name.

Canada

Alberta

Launchworks Inc.
1902J 11th St., S.E.
Calgary, AB, Canada T2G 3G2
(403)269-1119
Fax: (403)269-1141
Website: <http://www.launchworks.com>

Native Venture Capital Company, Inc.
21 Artist View Point, Box 7
Site 25, RR 12
Calgary, AB, Canada T3E 6W3
(903)208-5380

Miralta Capital Inc.
4445 Calgary Trail South
888 Terrace Plaza Alberta
Edmonton, AB, Canada T6H 5R7
(780)438-3535
Fax: (780)438-3129

Vencap Equities Alberta Ltd.
10180-101st St., Ste. 1980
Edmonton, AB, Canada T5J 3S4
(403)420-1171
Fax: (403)429-2541

British Columbia

Discovery Capital
5th Fl., 1199 West Hastings
Vancouver, BC, Canada V6E 3T5
(604)683-3000
Fax: (604)662-3457
E-mail: info@discoverycapital.com
Website: <http://www.discoverycapital.com>

Greenstone Venture Partners
1177 West Hastings St.
Ste. 400
Vancouver, BC, Canada V6E 2K3
(604)717-1977
Fax: (604)717-1976
Website: <http://www.greenstonevc.com>

Growthworks Capital

2600-1055 West Georgia St.
Box 11170 Royal Centre
Vancouver, BC, Canada V6E 3R5
(604)895-7259
Fax: (604)669-7605
Website: <http://www.wofund.com>

MDS Discovery Venture Management, Inc.

555 W. Eighth Ave., Ste. 305
Vancouver, BC, Canada V5Z 1C6
(604)872-8464
Fax: (604)872-2977
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HO2 Partners

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Glossary of Small Business Terms

Absolute liability

Liability that is incurred due to product defects or negligent actions. Manufacturers or retail establishments are held responsible, even though the defect or action may not have been intentional or negligent.

ACE

See Active Corps of Executives

Accident and health benefits

Benefits offered to employees and their families in order to offset the costs associated with accidental death, accidental injury, or sickness.

Account statement

A record of transactions, including payments, new debt, and deposits, incurred during a defined period of time.

Accounting system

System capturing the costs of all employees and/or machinery included in business expenses.

Accounts payable

See Trade credit

Accounts receivable

Unpaid accounts which arise from unsettled claims and transactions from the sale of a company's products or services to its customers.

Active Corps of Executives (ACE)

A group of volunteers for a management assistance program of the U.S. Small Business Administration; volunteers provide one-on-one counseling and teach workshops and seminars for small firms.

ADA

See Americans with Disabilities Act

Adaptation

The process whereby an invention is modified to meet the needs of users.

Adaptive engineering

The process whereby an invention is modified to meet the manufacturing and commercial requirements of a targeted market.

Adverse selection

The tendency for higher-risk individuals to purchase health care and more comprehensive plans, resulting in increased costs.

Advertising

A marketing tool used to capture public attention and influence purchasing decisions for a product or service. Utilizes various forms of media to generate consumer response, such as flyers, magazines, newspapers, radio, and television.

Age discrimination

The denial of the rights and privileges of employment based solely on the age of an individual.

Agency costs

Costs incurred to insure that the lender or investor maintains control over assets while allowing the borrower or entrepreneur to use them. Monitoring and information costs are the two major types of agency costs.

Agribusiness

The production and sale of commodities and products from the commercial farming industry.

America Online

An online service which is accessible by computer modem. The service features Internet access, bulletin boards, online periodicals, electronic mail, and other services for subscribers.

Americans with Disabilities Act (ADA)

Law designed to ensure equal access and opportunity to handicapped persons.

GLOSSARY OF SMALL BUSINESS TERMS

Annual report

Yearly financial report prepared by a business that adheres to the requirements set forth by the Securities and Exchange Commission (SEC).

Antitrust immunity

Exemption from prosecution under antitrust laws. In the transportation industry, firms with antitrust immunity are permitted under certain conditions to set schedules and sometimes prices for the public benefit.

Applied research

Scientific study targeted for use in a product or process.

Asians

A minority category used by the U.S. Bureau of the Census to represent a diverse group that includes Aleuts, Eskimos, American Indians, Asian Indians, Chinese, Japanese, Koreans, Vietnamese, Filipinos, Hawaiians, and other Pacific Islanders.

Assets

Anything of value owned by a company.

Audit

The verification of accounting records and business procedures conducted by an outside accounting service.

Average cost

Total production costs divided by the quantity produced.

Balance Sheet

A financial statement listing the total assets and liabilities of a company at a given time.

Bankruptcy

The condition in which a business cannot meet its debt obligations and petitions a federal district court either for reorganization of its debts (Chapter 11) or for liquidation of its assets (Chapter 7).

Basic research

Theoretical scientific exploration not targeted to application.

Basket clause

A provision specifying the amount of public pension funds that may be placed in investments not included on a state's legal list (see separate citation).

BBS

See Bulletin Board Service

BDC

See Business development corporation

Benefit

Various services, such as health care, flextime, day care, insurance, and vacation, offered to employees as part of a hiring package. Typically subsidized in whole or in part by the business.

BIDCO

See Business and industrial development company

Billing cycle

A system designed to evenly distribute customer billing throughout the month, preventing clerical backlogs.

Birth

See Business birth

Blue chip security

A low-risk, low-yield security representing an interest in a very stable company.

Blue sky laws

A general term that denotes various states' laws regulating securities.

Bond

A written instrument executed by a bidder or contractor (the principal) and a second party (the surety or sureties) to assure fulfillment of the principal's obligations to a third party (the obligee or government) identified in the bond. If the principal's obligations are not met, the bond assures payment to the extent stipulated of any loss sustained by the obligee.

Bonding requirements

Terms contained in a bond (see separate citation).

Bonus

An amount of money paid to an employee as a reward for achieving certain business goals or objectives.

Brainstorming

A group session where employees contribute their ideas for solving a problem or meeting a company objective without fear of retribution or ridicule.

Brand name

The part of a brand, trademark, or service mark that can be spoken. It can be a word, letter, or group of words or letters.

Bridge financing

A short-term loan made in expectation of intermediate term or long-term financing. Can be used when a company plans to go public in the near future.

Broker

One who matches resources available for innovation with those who need them.

Budget

An estimate of the spending necessary to complete a project or offer a service in comparison to cash-on-hand and expected earnings for the coming year, with an emphasis on cost control.

Bulletin Board Service (BBS)

An online service enabling users to communicate with each other about specific topics.

Business and industrial development company (BIDCO)

A private, for-profit financing corporation chartered by the state to provide both equity and long-term debt capital to small business owners (see separate citations for equity and debt capital).

Business birth

The formation of a new establishment or enterprise. The appearance of a new establishment or enterprise in the Small Business Data Base (see separate citation).

Business conditions

Outside factors that can affect the financial performance of a business.

Business contractions

The number of establishments that have decreased in employment during a specified time.

Business cycle

A period of economic recession and recovery. These cycles vary in duration.

Business death

The voluntary or involuntary closure of a firm or establishment. The disappearance of an establishment or enterprise from the Small Business Data Base (see separate citation).

Business development corporation (BDC)

A business financing agency, usually composed of the financial institutions in an area or state, organized to

assist in financing businesses unable to obtain assistance through normal channels; the risk is spread among various members of the business development corporation, and interest rates may vary somewhat from those charged by member institutions. A venture capital firm in which shares of ownership are publicly held and to which the Investment Act of 1940 applies.

Business dissolution

For enumeration purposes, the absence of a business that was present in the prior time period from any current record.

Business entry

See Business birth

Business ethics

Moral values and principles espoused by members of the business community as a guide to fair and honest business practices.

Business exit

See Business death

Business expansions

The number of establishments that added employees during a specified time.

Business failure

Closure of a business causing a loss to at least one creditor.

Business format franchising

The purchase of the name, trademark, and an ongoing business plan of the parent corporation or franchisor by the franchisee.

Business license

A legal authorization issued by municipal and state governments and required for business operations.

Business name

Enterprises must register their business names with local governments usually on a "doing business as" (DBA) form. (This name is sometimes referred to as a "fictional name.") The procedure is part of the business licensing process and prevents any other business from using that same name for a similar business in the same locality.

Business norms

See Financial ratios

GLOSSARY OF SMALL BUSINESS TERMS

Business permit

See Business license

Business plan

A document that spells out a company's expected course of action for a specified period, usually including a detailed listing and analysis of risks and uncertainties. For the small business, it should examine the proposed products, the market, the industry, the management policies, the marketing policies, production needs, and financial needs. Frequently, it is used as a prospectus for potential investors and lenders.

Business proposal

See Business plan

Business service firm

An establishment primarily engaged in rendering services to other business organizations on a fee or contract basis.

Business start

For enumeration purposes, a business with a name or similar designation that did not exist in a prior time period.

Cafeteria plan

See Flexible benefit plan

Capacity

Level of a firm's, industry's, or nation's output corresponding to full practical utilization of available resources.

Capital

Assets less liabilities, representing the ownership interest in a business. A stock of accumulated goods, especially at a specified time and in contrast to income received during a specified time period. Accumulated goods devoted to production. Accumulated possessions calculated to bring income.

Capital expenditure

Expenses incurred by a business for improvements that will depreciate over time.

Capital gain

The monetary difference between the purchase price and the selling price of capital. Capital gains are taxed at a rate of 28% by the federal government.

Capital intensity

The relative importance of capital in the production process, usually expressed as the ratio of capital to labor but also sometimes as the ratio of capital to output.

Capital resource

The equipment, facilities and labor used to create products and services.

Caribbean Basin Initiative

An interdisciplinary program to support commerce among the businesses in the nations of the Caribbean Basin and the United States. Agencies involved include: the Agency for International Development, the U.S. Small Business Administration, the International Trade Administration of the U.S. Department of Commerce, and various private sector groups.

Catastrophic care

Medical and other services for acute and long-term illnesses that cost more than insurance coverage limits or that cost the amount most families may be expected to pay with their own resources.

CDC

See Certified development corporation

CD-ROM

Compact disc with read-only memory used to store large amounts of digitized data.

Certified development corporation (CDC)

A local area or statewide corporation or authority (for profit or nonprofit) that packages U.S. Small Business Administration (SBA), bank, state, and/or private money into financial assistance for existing business capital improvements. The SBA holds the second lien on its maximum share of 40 percent involvement. Each state has at least one certified development corporation. This program is called the SBA 504 Program.

Certified lenders

Banks that participate in the SBA guaranteed loan program (see separate citation). Such banks must have a good track record with the U.S. Small Business Administration (SBA) and must agree to certain conditions set forth by the agency. In return, the SBA agrees to process any guaranteed loan application within three business days.

Champion

An advocate for the development of an innovation.

Channel of distribution

The means used to transport merchandise from the manufacturer to the consumer.

Chapter 7 of the 1978 Bankruptcy Act

Provides for a court-appointed trustee who is responsible for liquidating a company's assets in order to settle outstanding debts.

Chapter 11 of the 1978 Bankruptcy Act

Allows the business owners to retain control of the company while working with their creditors to reorganize their finances and establish better business practices to prevent liquidation of assets.

Closely held corporation

A corporation in which the shares are held by a few persons, usually officers, employees, or others close to the management; these shares are rarely offered to the public.

Code of Federal Regulations

Codification of general and permanent rules of the federal government published in the Federal Register.

Code sharing

See Computer code sharing

Coinsurance

Upon meeting the deductible payment, health insurance participants may be required to make additional health care cost-sharing payments.

Coinurance is a payment of a fixed percentage of the cost of each service; copayment is usually a fixed amount to be paid with each service.

Collateral

Securities, evidence of deposit, or other property pledged by a borrower to secure repayment of a loan.

Collective ratemaking

The establishment of uniform charges for services by a group of businesses in the same industry.

Commercial insurance plan

See Underwriting

Commercial loans

Short-term renewable loans used to finance specific capital needs of a business.

Commercialization

The final stage of the innovation process, including production and distribution.

Common stock

The most frequently used instrument for purchasing ownership in private or public companies. Common stock generally carries the right to vote on certain corporate actions and may pay dividends, although it rarely does in venture investments. In liquidation, common stockholders are the last to share in the proceeds from the sale of a corporation's assets; bondholders and preferred shareholders have priority. Common stock is often used in firstround start-up financing.

Community development corporation

A corporation established to develop economic programs for a community and, in most cases, to provide financial support for such development.

Competitor

A business whose product or service is marketed for the same purpose/use and to the same consumer group as the product or service of another.

Computer code sharing

An arrangement whereby flights of a regional airline are identified by the two-letter code of a major carrier in the computer reservation system to help direct passengers to new regional carriers.

Consignment

A merchandising agreement, usually referring to secondhand shops, where the dealer pays the owner of an item a percentage of the profit when the item is sold.

Consortium

A coalition of organizations such as banks and corporations for ventures requiring large capital resources.

Consultant

An individual that is paid by a business to provide advice and expertise in a particular area.

Consumer price index

A measure of the fluctuation in prices between two points in time.

Consumer research

Research conducted by a business to obtain information about existing or potential consumer markets.

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Continuation coverage

Health coverage offered for a specified period of time to employees who leave their jobs and to their widows, divorced spouses, or dependents.

Contractions

See Business contractions

Convertible preferred stock

A class of stock that pays a reasonable dividend and is convertible into common stock (see separate citation). Generally the convertible feature may only be exercised after being held for a stated period of time. This arrangement is usually considered second-round financing when a company needs equity to maintain its cash flow.

Convertible securities

A feature of certain bonds, debentures, or preferred stocks that allows them to be exchanged by the owner for another class of securities at a future date and in accordance with any other terms of the issue.

Copayment

See Coinsurance

Copyright

A legal form of protection available to creators and authors to safeguard their works from unlawful use or claim of ownership by others. Copyrights may be acquired for works of art, sculpture, music, and published or unpublished manuscripts. All copyrights should be registered at the Copyright Office of the Library of Congress.

Corporate financial ratios

The relationship between key figures found in a company's financial statement expressed as a numeric value. Used to evaluate risk and company performance. Also known as Financial averages, Operating ratios, and Business ratios.

Corporation

A legal entity, chartered by a state or the federal government, recognized as a separate entity having its own rights, privileges, and liabilities distinct from those of its members.

Cost containment

Actions taken by employers and insurers to curtail rising health care costs; for example, increasing

employee cost sharing (see separate citation), requiring second opinions, or preadmission screening.

Cost sharing

The requirement that health care consumers contribute to their own medical care costs through deductibles and coinsurance (see separate citations). Cost sharing does not include the amounts paid in premiums. It is used to control utilization of services; for example, requiring a fixed amount to be paid with each health care service.

Cottage industry

Businesses based in the home in which the family members are the labor force and family-owned equipment is used to process the goods.

Credit Rating

A letter or number calculated by an organization (such as Dun & Bradstreet) to represent the ability and disposition of a business to meet its financial obligations.

Customer service

Various techniques used to ensure the satisfaction of a customer.

Cyclical peak

The upper turning point in a business cycle.

Cyclical trough

The lower turning point in a business cycle.

DBA

See Business name

Death

See Business death

Debenture

A certificate given as acknowledgment of a debt (see separate citation) secured by the general credit of the issuing corporation. A bond, usually without security, issued by a corporation and sometimes convertible to common stock.

Debt

Something owed by one person to another. Financing in which a company receives capital that must be repaid; no ownership is transferred.

Debt capital

Business financing that normally requires periodic interest payments and repayment of the principal within a specified time.

Debt financing

See Debt capital

Debt securities

Loans such as bonds and notes that provide a specified rate of return for a specified period of time.

Deductible

A set amount that an individual must pay before any benefits are received.

Demand shock absorbers

A term used to describe the role that some small firms play by expanding their output levels to accommodate a transient surge in demand.

Demographics

Statistics on various markets, including age, income, and education, used to target specific products or services to appropriate consumer groups.

Demonstration

Showing that a product or process has been modified sufficiently to meet the needs of users.

Deregulation

The lifting of government restrictions; for example, the lifting of government restrictions on the entry of new businesses, the expansion of services, and the setting of prices in particular industries.

Desktop Publishing

Using personal computers and specialized software to produce camera-ready copy for publications.

Disaster loans

Various types of physical and economic assistance available to individuals and businesses through the U.S. Small Business Administration (SBA). This is the only SBA loan program available for residential purposes.

Discrimination

The denial of the rights and privileges of employment based on factors such as age, race, religion, or gender.

Diseconomies of scale

The condition in which the costs of production increase faster than the volume of production.

Dissolution

See Business dissolution

Distribution

Delivering a product or process to the user.

Distributor

One who delivers merchandise to the user.

Diversified company

A company whose products and services are used by several different markets.

Doing business as (DBA)

See Business name

Dow Jones

An information services company that publishes the Wall Street Journal and other sources of financial information.

Dow Jones Industrial Average

An indicator of stock market performance.

Earned income

A tax term that refers to wages and salaries earned by the recipient, as opposed to monies earned through interest and dividends.

Economic efficiency

The use of productive resources to the fullest practical extent in the provision of the set of goods and services that is most preferred by purchasers in the economy.

Economic indicators

Statistics used to express the state of the economy. These include the length of the average work week, the rate of unemployment, and stock prices.

Economically disadvantaged

See Socially and economically disadvantaged

Economies of scale

See Scale economies

EEOC

See Equal Employment Opportunity Commission

8(a) Program

A program authorized by the Small Business Act that directs federal contracts to small businesses owned and

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operated by socially and economically disadvantaged individuals.

Electronic mail (e-mail)

The electronic transmission of mail via phone lines.

E-mail

See Electronic mail

Employee leasing

A contract by which employers arrange to have their workers hired by a leasing company and then leased back to them for a management fee. The leasing company typically assumes the administrative burden of payroll and provides a benefit package to the workers.

Employee tenure

The length of time an employee works for a particular employer.

Employer identification number

The business equivalent of a social security number. Assigned by the U.S. Internal Revenue Service.

Enterprise

An aggregation of all establishments owned by a parent company. An enterprise may consist of a single, independent establishment or include subsidiaries and other branches under the same ownership and control.

Enterprise zone

A designated area, usually found in inner cities and other areas with significant unemployment, where businesses receive tax credits and other incentives to entice them to establish operations there.

Entrepreneur

A person who takes the risk of organizing and operating a new business venture.

Entry

See Business entry

Equal Employment Opportunity Commission (EEOC)

A federal agency that ensures nondiscrimination in the hiring and firing practices of a business.

Equal opportunity employer

An employer who adheres to the standards set by the Equal Employment Opportunity Commission (see separate citation).

Equity

The ownership interest. Financing in which partial or total ownership of a company is surrendered in exchange for capital. An investor's financial return comes from dividend payments and from growth in the net worth of the business.

Equity capital

See Equity; Equity midrisk venture capital

Equity financing

See Equity; Equity midrisk venture capital

Equity midrisk venture capital

An unsecured investment in a company. Usually a purchase of ownership interest in a company that occurs in the later stages of a company's development.

Equity partnership

A limited partnership arrangement for providing start-up and seed capital to businesses.

Equity securities

See Equity

Equity-type

Debt financing subordinated to conventional debt.

Establishment

A single-location business unit that may be independent (a single-establishment enterprise) or owned by a parent enterprise.

Establishment and Enterprise Microdata File

See U.S. Establishment and Enterprise Microdata File

Establishment birth

See Business birth

Establishment Longitudinal Microdata File

See U.S. Establishment Longitudinal Microdata File

Ethics

See Business ethics

Evaluation

Determining the potential success of translating an invention into a product or process.

Exit

See Business exit

Experience rating

See Underwriting

Export

A product sold outside of the country.

Export license

A general or specific license granted by the U.S.

Department of Commerce required of anyone wishing to export goods. Some restricted articles need approval from the U.S. Departments of State, Defense, or Energy.

Failure

See Business failure

Fair share agreement

An agreement reached between a franchisor and a minority business organization to extend business ownership to minorities by either reducing the amount of capital required or by setting aside certain marketing areas for minority business owners.

Feasibility study

A study to determine the likelihood that a proposed product or development will fulfill the objectives of a particular investor.

Federal Trade Commission (FTC)

Federal agency that promotes free enterprise and competition within the U.S.

Federal Trade Mark Act of 1946

See Lanham Act

Fictional name

See Business name

Fiduciary

An individual or group that hold assets in trust for a beneficiary.

Financial analysis

The techniques used to determine money needs in a business. Techniques include ratio analysis, calculation of return on investment, guides for measuring profitability, and break-even analysis to determine ultimate success.

Financial intermediary

A financial institution that acts as the intermediary between borrowers and lenders. Banks, savings and loan associations, finance companies, and venture capital companies are major financial intermediaries in the United States.

Financial ratios

See Corporate financial ratios; Industry financial ratios

Financial statement

A written record of business finances, including balance sheets and profit and loss statements.

Financing

See First-stage financing; Second-stage financing; Thirdstage financing

First-stage financing

Financing provided to companies that have expended their initial capital, and require funds to start full-scale manufacturing and sales. Also known as First-round financing.

Fiscal year

Any twelve-month period used by businesses for accounting purposes.

504 Program

See Certified development corporation

Flexible benefit plan

A plan that offers a choice among cash and/or qualified benefits such as group term life insurance, accident and health insurance, group legal services, dependent care assistance, and vacations.

FOB

See Free on board

Format franchising

See Business format franchising; Franchising

401(k) plan

A financial plan where employees contribute a percentage of their earnings to a fund that is invested in stocks, bonds, or money markets for the purpose of saving money for retirement.

Four Ps

Marketing terms referring to Product, Price, Place, and Promotion.

Franchising

A form of licensing by which the owner-the franchisor- distributes or markets a product, method, or service through affiliated dealers called franchisees. The product, method, or service being marketed is identified by a brand name, and the franchisor

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maintains control over the marketing methods employed. The franchisee is often given exclusive access to a defined geographic area.

Free on board (FOB)

A pricing term indicating that the quoted price includes the cost of loading goods into transport vessels at a specified place.

Frictional unemployment

See Unemployment

FTC

See Federal Trade Commission

Fulfillment

The systems necessary for accurate delivery of an ordered item, including subscriptions and direct marketing.

Full-time workers

Generally, those who work a regular schedule of more than 35 hours per week.

Garment registration number

A number that must appear on every garment sold in the U.S. to indicate the manufacturer of the garment, which may or may not be the same as the label under which the garment is sold. The U.S. Federal Trade Commission assigns and regulates garment registration numbers.

Gatekeeper

A key contact point for entry into a network.

GDP

See Gross domestic product

General obligation bond

A municipal bond secured by the taxing power of the municipality. The Tax Reform Act of 1986 limits the purposes for which such bonds may be issued and establishes volume limits on the extent of their issuance.

GNP

See Gross national product

Good Housekeeping Seal

Seal appearing on products that signifies the fulfillment of the standards set by the Good Housekeeping Institute to protect consumer interests.

Goods sector

All businesses producing tangible goods, including agriculture, mining, construction, and manufacturing businesses.

GPO

See Gross product originating

Gross domestic product (GDP)

The part of the nation's gross national product (see separate citation) generated by private business using resources from within the country.

Gross national product (GNP)

The most comprehensive single measure of aggregate economic output. Represents the market value of the total output of goods and services produced by a nation's economy.

Gross product originating (GPO)

A measure of business output estimated from the income or production side using employee compensation, profit income, net interest, capital consumption, and indirect business taxes.

HAL

See Handicapped assistance loan program

Handicapped assistance loan program (HAL)

Low-interest direct loan program through the U.S. Small Business Administration (SBA) for handicapped persons. The SBA requires that these persons demonstrate that their disability is such that it is impossible for them to secure employment, thus making it necessary to go into their own business to make a living.

Health maintenance organization (HMO)

Organization of physicians and other health care professionals that provides health services to subscribers and their dependents on a prepaid basis.

Health provider

An individual or institution that gives medical care. Under Medicare, an institutional provider is a hospital, skilled nursing facility, home health agency, or provider of certain physical therapy services.

Hispanic

A person of Cuban, Mexican, Puerto Rican, Latin American (Central or South American), European Spanish, or other Spanish-speaking origin or ancestry.

HMO

See Health maintenance organization

Home-based business

A business with an operating address that is also a residential address (usually the residential address of the proprietor).

Hub-and-spoke system

A system in which flights of an airline from many different cities (the spokes) converge at a single airport (the hub). After allowing passengers sufficient time to make connections, planes then depart for different cities.

Human Resources Management

A business program designed to oversee recruiting, pay, benefits, and other issues related to the company's work force, including planning to determine the optimal use of labor to increase production, thereby increasing profit.

Idea

An original concept for a new product or process.

Import

Products produced outside the country in which they are consumed.

Income

Money or its equivalent, earned or accrued, resulting from the sale of goods and services.

Income statement

A financial statement that lists the profits and losses of a company at a given time.

Incorporation

The filing of a certificate of incorporation with a state's secretary of state, thereby limiting the business owner's liability.

Incubator

A facility designed to encourage entrepreneurship and minimize obstacles to new business formation and growth, particularly for high-technology firms, by housing a number of fledgling enterprises that share an array of services, such as meeting areas, secretarial services, accounting, research library, on-site financial and management counseling, and word processing facilities.

Independent contractor

An individual considered self-employed (see separate citation) and responsible for paying Social Security taxes and income taxes on earnings.

Indirect health coverage

Health insurance obtained through another individual's health care plan; for example, a spouse's employersponsored plan.

Industrial development authority

The financial arm of a state or other political subdivision established for the purpose of financing economic development in an area, usually through loans to nonprofit organizations, which in turn provide facilities for manufacturing and other industrial operations.

Industry financial ratios

Corporate financial ratios averaged for a specified industry. These are used for comparison purposes and reveal industry trends and identify differences between the performance of a specific company and the performance of its industry. Also known as Industrial averages, Industry ratios, Financial averages, and Business or Industrial norms.

Inflation

Increases in volume of currency and credit, generally resulting in a sharp and continuing rise in price levels.

Informal capital

Financing from informal, unorganized sources; includes informal debt capital such as trade credit or loans from friends and relatives and equity capital from informal investors.

Initial public offering (IPO)

A corporation's first offering of stock to the public.

Innovation

The introduction of a new idea into the marketplace in the form of a new product or service or an improvement in organization or process.

Intellectual property

Any idea or work that can be considered proprietary in nature and is thus protected from infringement by others.

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Internal capital

Debt or equity financing obtained from the owner or through retained business earnings.

Internet

A government-designed computer network that contains large amounts of information and is accessible through various vendors for a fee.

Intrapreneurship

The state of employing entrepreneurial principles to nonentrepreneurial situations.

Invention

The tangible form of a technological idea, which could include a laboratory prototype, drawings, formulas, etc.

IPO

See Initial public offering

Job description

The duties and responsibilities required in a particular position.

Job tenure

A period of time during which an individual is continuously employed in the same job.

Joint marketing agreements

Agreements between regional and major airlines, often involving the coordination of flight schedules, fares, and baggage transfer. These agreements help regional carriers operate at lower cost.

Joint venture

Venture in which two or more people combine efforts in a particular business enterprise, usually a single transaction or a limited activity, and agree to share the profits and losses jointly or in proportion to their contributions.

Keogh plan

Designed for self-employed persons and unincorporated businesses as a tax-deferred pension account.

Labor force

Civilians considered eligible for employment who are also willing and able to work.

Labor force participation rate

The civilian labor force as a percentage of the civilian population.

Labor intensity

The relative importance of labor in the production process, usually measured as the capital-labor ratio; i.e., the ratio of units of capital (typically, dollars of tangible assets) to the number of employees. The higher the capital-labor ratio exhibited by a firm or industry, the lower the capital intensity of that firm or industry is said to be.

Labor surplus area

An area in which there exists a high unemployment rate. In procurement (see separate citation), extra points are given to firms in counties that are designated a labor surplus area; this information is requested on procurement bid sheets.

Labor union

An organization of similarly-skilled workers who collectively bargain with management over the conditions of employment.

Laboratory prototype

See Prototype

LAN

See Local Area Network

Lanham Act

Refers to the Federal Trade Mark Act of 1946. Protects registered trademarks, trade names, and other service marks used in commerce.

Large business-dominated industry

Industry in which a minimum of 60 percent of employment or sales is in firms with more than 500 workers.

LBO

See Leveraged buy-out

Leader pricing

A reduction in the price of a good or service in order to generate more sales of that good or service.

Legal list

A list of securities selected by a state in which certain institutions and fiduciaries (such as pension funds, insurance companies, and banks) may invest. Securities not on the list are not eligible for investment. Legal lists typically restrict investments to high quality securities meeting certain specifications. Generally, investment is

limited to U.S. securities and investment-grade blue chip securities (see separate citation).

Leveraged buy-out (LBO)

The purchase of a business or a division of a corporation through a highly leveraged financing package.

Liability

An obligation or duty to perform a service or an act. Also defined as money owed.

License

A legal agreement granting to another the right to use a technological innovation.

Limited partnerships

See Venture capital limited partnerships

Liquidity

The ability to convert a security into cash promptly.

Loans

See Commercial loans; Disaster loans; SBA direct loans; SBA guaranteed loans; SBA special lending institution categories Local Area Network (LAN) Computer networks contained within a single building or small area; used to facilitate the sharing of information.

Local development corporation

An organization, usually made up of local citizens of a community, designed to improve the economy of the area by inducing business and industry to locate and expand there. A local development corporation establishes a capability to finance local growth.

Long-haul rates

Rates charged by a transporter in which the distance traveled is more than 800 miles.

Long-term debt

An obligation that matures in a period that exceeds five years.

Low-grade bond

A corporate bond that is rated below investment grade by the major rating agencies (Standard and Poor's, Moody's).

Macro-efficiency

Efficiency as it pertains to the operation of markets and market systems.

Managed care

A cost-effective health care program initiated by employers whereby low-cost health care is made available to the employees in return for exclusive patronage to program doctors.

Management Assistance Programs

See SBA Management Assistance Programs

Management and technical assistance

A term used by many programs to mean business (as opposed to technological) assistance.

Mandated benefits

Specific treatments, providers, or individuals required by law to be included in commercial health plans.

Market evaluation

The use of market information to determine the sales potential of a specific product or process.

Market failure

The situation in which the workings of a competitive market do not produce the best results from the point of view of the entire society.

Market information

Data of any type that can be used for market evaluation, which could include demographic data, technology forecasting, regulatory changes, etc.

Market research

A systematic collection, analysis, and reporting of data about the market and its preferences, opinions, trends, and plans; used for corporate decision-making.

Market share

In a particular market, the percentage of sales of a specific product.

Marketing

Promotion of goods or services through various media.

Master Establishment List (MEL)

A list of firms in the United States developed by the U.S. Small Business Administration; firms can be selected by industry, region, state, standard metropolitan statistical area (see separate citation), county, and zip code.

Maturity

The date upon which the principal or stated value of a bond or other indebtedness becomes due and payable.

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Medicaid (Title XIX)

A federally aided, state-operated and administered program that provides medical benefits for certain low income persons in need of health and medical care who are eligible for one of the government's welfare cash payment programs, including the aged, the blind, the disabled, and members of families with dependent children where one parent is absent, incapacitated, or unemployed.

Medicare (Title XVIII)

A nationwide health insurance program for disabled and aged persons. Health insurance is available to insured persons without regard to income. Monies from payroll taxes cover hospital insurance and monies from general revenues and beneficiary premiums pay for supplementary medical insurance.

MEL

See Master Establishment List

MESBIC

See Minority enterprise small business investment corporation

MET

See Multiple employer trust

Metropolitan statistical area (MSA)

A means used by the government to define large population centers that may transverse different governmental jurisdictions. For example, the Washington, D.C. MSA includes the District of Columbia and contiguous parts of Maryland and Virginia because all of these geopolitical areas comprise one population and economic operating unit.

Mezzanine financing

See Third-stage financing

Micro-efficiency

Efficiency as it pertains to the operation of individual firms.

Microdata

Information on the characteristics of an individual business firm.

Mid-term debt

An obligation that matures within one to five years.

Midrisk venture capital

See Equity midrisk venture capital

Minimum premium plan

A combination approach to funding an insurance plan aimed primarily at premium tax savings. The employer self-funds a fixed percentage of estimated monthly claims and the insurance company insures the excess.

Minimum wage

The lowest hourly wage allowed by the federal government.

Minority Business Development Agency

Contracts with private firms throughout the nation to sponsor Minority Business Development Centers which provide minority firms with advice and technical assistance on a fee basis.

Minority Enterprise Small Business Investment Corporation (MESBIC)

A federally funded private venture capital firm licensed by the U.S. Small Business Administration to provide capital to minority-owned businesses (see separate citation).

Minority-owned business

Businesses owned by those who are socially or economically disadvantaged (see separate citation).

Mom and Pop business

A small store or enterprise having limited capital, principally employing family members.

Moonlighter

A wage-and-salary worker with a side business.

MSA

See Metropolitan statistical area

Multi-employer plan

A health plan to which more than one employer is required to contribute and that may be maintained through a collective bargaining agreement and required to meet standards prescribed by the U.S. Department of Labor.

Multi-level marketing

A system of selling in which you sign up other people to assist you and they, in turn, recruit others to help them. Some entrepreneurs have built successful

companies on this concept because the main focus of their activities is their product and product sales.

Multimedia

The use of several types of media to promote a product or service. Also, refers to the use of several different types of media (sight, sound, pictures, text) in a CD-ROM (see separate citation) product.

Multiple employer trust (MET)

A self-funded benefit plan generally geared toward small employers sharing a common interest.

NAFTA

See North American Free Trade Agreement

NASDAQ

See National Association of Securities Dealers Automated Quotations

National Association of Securities Dealers

Automated Quotations

Provides price quotes on over-the-counter securities as well as securities listed on the New York Stock Exchange.

National income

Aggregate earnings of labor and property arising from the production of goods and services in a nation's economy.

Net assets

See Net worth

Net income

The amount remaining from earnings and profits after all expenses and costs have been met or deducted. Also known as Net earnings.

Net profit

Money earned after production and overhead expenses (see separate citations) have been deducted.

Net worth

The difference between a company's total assets and its total liabilities.

Network

A chain of interconnected individuals or organizations sharing information and/or services.

New York Stock Exchange (NYSE)

The oldest stock exchange in the U.S. Allows for trading in stocks, bonds, warrants, options, and rights that meet listing requirements.

Niche

A career or business for which a person is well-suited. Also, a product which fulfills one need of a particular market segment, often with little or no competition.

Nodes

One workstation in a network, either local area or wide area (see separate citations).

Nonbank bank

A bank that either accepts deposits or makes loans, but not both. Used to create many new branch banks.

Noncompetitive awards

A method of contracting whereby the federal government negotiates with only one contractor to supply a product or service.

Nonmember bank

A state-regulated bank that does not belong to the federal bank system.

Nonprofit

An organization that has no shareholders, does not distribute profits, and is without federal and state tax liabilities.

Norms

See Financial ratios

North American Free Trade Agreement (NAFTA)

Passed in 1993, NAFTA eliminates trade barriers among businesses in the U.S., Canada, and Mexico.

NYSE

See New York Stock Exchange

Occupational Safety & Health Administration (OSHA)

Federal agency that regulates health and safety standards within the workplace.

Optimal firm size

The business size at which the production cost per unit of output (average cost) is, in the long run, at its minimum.

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Organizational chart

A hierarchical chart tracking the chain of command within an organization.

OSHA

See Occupational Safety & Health Administration

Overhead

Expenses, such as employee benefits and building utilities, incurred by a business that are unrelated to the actual product or service sold.

Owner's capital

Debt or equity funds provided by the owner(s) of a business; sources of owner's capital are personal savings, sales of assets, or loans from financial institutions.

P & L

See Profit and loss statement

Part-time workers

Normally, those who work less than 35 hours per week. The Tax Reform Act indicated that part-time workers who work less than 17.5 hours per week may be excluded from health plans for purposes of complying with federal nondiscrimination rules.

Part-year workers

Those who work less than 50 weeks per year.

Partnership

Two or more parties who enter into a legal relationship to conduct business for profit. Defined by the U.S. Internal Revenue Code as joint ventures, syndicates, groups, pools, and other associations of two or more persons organized for profit that are not specifically classified in the IRS code as corporations or proprietorships.

Patent

A grant made by the government assuring an inventor the sole right to make, use, and sell an invention for a period of 17 years.

PC

See Professional corporation

Peak

See Cyclical peak

Pension

A series of payments made monthly, semiannually, annually, or at other specified intervals during the

lifetime of the pensioner for distribution upon retirement. The term is sometimes used to denote the portion of the retirement allowance financed by the employer's contributions.

Pension fund

A fund established to provide for the payment of pension benefits; the collective contributions made by all of the parties to the pension plan.

Performance appraisal

An established set of objective criteria, based on job description and requirements, that is used to evaluate the performance of an employee in a specific job.

Permit

See Business license

Plan

See Business plan

Pooling

An arrangement for employers to achieve efficiencies and lower health costs by joining together to purchase group health insurance or self-insurance.

PPO

See Preferred provider organization

Preferred lenders program

See SBA special lending institution categories

Preferred provider organization (PPO)

A contractual arrangement with a health care services organization that agrees to discount its health care rates in return for faster payment and/or a patient base.

Premiums

The amount of money paid to an insurer for health insurance under a policy. The premium is generally paid periodically (e.g., monthly), and often is split between the employer and the employee. Unlike deductibles and coinsurance or copayments, premiums are paid for coverage whether or not benefits are actually used.

Prime-age workers

Employees 25 to 54 years of age.

Prime contract

A contract awarded directly by the U.S. Federal Government.

Private company

See Closely held corporation

Private placement

A method of raising capital by offering for sale an investment or business to a small group of investors (generally avoiding registration with the Securities and Exchange Commission or state securities registration agencies). Also known as Private financing or Private offering.

Pro forma

The use of hypothetical figures in financial statements to represent future expenditures, debts, and other potential financial expenses.

Proactive

Taking the initiative to solve problems and anticipate future events before they happen, instead of reacting to an already existing problem or waiting for a difficult situation to occur.

Procurement

A contract from an agency of the federal government for goods or services from a small business.

Prodigy

An online service which is accessible by computer modem. The service features Internet access, bulletin boards, online periodicals, electronic mail, and other services for subscribers.

Product development

The stage of the innovation process where research is translated into a product or process through evaluation, adaptation, and demonstration.

Product franchising

An arrangement for a franchisee to use the name and to produce the product line of the franchisor or parent corporation.

Production

The manufacture of a product.

Production prototype

See Prototype

Productivity

A measurement of the number of goods produced during a specific amount of time.

Professional corporation (PC)

Organized by members of a profession such as medicine, dentistry, or law for the purpose of conducting their professional activities as a corporation. Liability of a member or shareholder is limited in the same manner as in a business corporation.

Profit and loss statement (P & L)

The summary of the incomes (total revenues) and costs of a company's operation during a specific period of time. Also known as Income and expense statement.

Proposal

See Business plan

Proprietorship

The most common legal form of business ownership; about 85 percent of all small businesses are proprietorships. The liability of the owner is unlimited in this form of ownership.

Prospective payment system

A cost-containment measure included in the Social Security Amendments of 1983 whereby Medicare payments to hospitals are based on established prices, rather than on cost reimbursement.

Prototype

A model that demonstrates the validity of the concept of an invention (laboratory prototype); a model that meets the needs of the manufacturing process and the user (production prototype).

Prudent investor rule or standard

A legal doctrine that requires fiduciaries to make investments using the prudence, diligence, and intelligence that would be used by a prudent person in making similar investments. Because fiduciaries make investments on behalf of third-party beneficiaries, the standard results in very conservative investments. Until recently, most state regulations required the fiduciary to apply this standard to each investment. Newer, more progressive regulations permit fiduciaries to apply this standard to the portfolio taken as a whole, thereby allowing a fiduciary to balance a portfolio with higher-yield, higher-risk investments.

In states with more progressive regulations, practically every type of security is eligible for inclusion in the portfolio of investments made by a fiduciary, provided

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that the portfolio investments, in their totality, are those of a prudent person.

Public equity markets

Organized markets for trading in equity shares such as common stocks, preferred stocks, and warrants. Includes markets for both regularly traded and nonregularly traded securities.

Public offering

General solicitation for participation in an investment opportunity. Interstate public offerings are supervised by the U.S. Securities and Exchange Commission (see separate citation).

Quality control

The process by which a product is checked and tested to ensure consistent standards of high quality.

Rate of return

The yield obtained on a security or other investment based on its purchase price or its current market price. The total rate of return is current income plus or minus capital appreciation or depreciation.

Real property

Includes the land and all that is contained on it.

Realignment

See Resource realignment

Recession

Contraction of economic activity occurring between the peak and trough (see separate citations) of a business cycle.

Regulated market

A market in which the government controls the forces of supply and demand, such as who may enter and what price may be charged.

Regulation D

A vehicle by which small businesses make small offerings and private placements of securities with limited disclosure requirements. It was designed to ease the burdens imposed on small businesses utilizing this method of capital formation.

Regulatory Flexibility Act

An act requiring federal agencies to evaluate the impact of their regulations on small businesses before

the regulations are issued and to consider less burdensome alternatives.

Research

The initial stage of the innovation process, which includes idea generation and invention.

Research and development financing

A tax-advantaged partnership set up to finance product development for start-ups as well as more mature companies.

Resource mobility

The ease with which labor and capital move from firm to firm or from industry to industry.

Resource realignment

The adjustment of productive resources to interindustry changes in demand.

Resources

The sources of support or help in the innovation process, including sources of financing, technical evaluation, market evaluation, management and business assistance, etc.

Retained business earnings

Business profits that are retained by the business rather than being distributed to the shareholders as dividends.

Revolving credit

An agreement with a lending institution for an amount of money, which cannot exceed a set maximum, over a specified period of time. Each time the borrower repays a portion of the loan, the amount of the repayment may be borrowed yet again.

Risk capital

See Venture capital

Risk management

The act of identifying potential sources of financial loss and taking action to minimize their negative impact.

Routing

The sequence of steps necessary to complete a product during production.

S corporations

See Sub chapter S corporations

SBA

See Small Business Administration

SBA direct loans

Loans made directly by the U.S. Small Business Administration (SBA); monies come from funds appropriated specifically for this purpose. In general, SBA direct loans carry interest rates slightly lower than those in the private financial markets and are available only to applicants unable to secure private financing or an SBA guaranteed loan.

SBA 504 Program

See Certified development corporation

SBA guaranteed loans

Loans made by lending institutions in which the U.S. Small Business Administration (SBA) will pay a prior agreed-upon percentage of the outstanding principal in the event the borrower of the loan defaults. The terms of the loan and the interest rate are negotiated between theborrower and the lending institution, within set parameters.

SBA loans

See Disaster loans; SBA direct loans; SBA guaranteed loans; SBA special lending institution categories

SBA Management Assistance Programs

Classes, workshops, counseling, and publications offered by the U.S. Small Business Administration.

SBA special lending institution categories

U.S. Small Business Administration (SBA) loan program in which the SBA promises certified banks a 72-hour turnaround period in giving its approval for a loan, and in which preferred lenders in a pilot program are allowed to write SBA loans without seeking prior SBA approval.

SBDB

See Small Business Data Base

SBDC

See Small business development centers

SBI

See Small business institutes program

SBIC

See Small business investment corporation

SBIR Program

See Small Business Innovation Development Act of 1982

Scale economies

The decline of the production cost per unit of output (average cost) as the volume of output increases.

Scale efficiency

The reduction in unit cost available to a firm when producing at a higher output volume.

SCORE

See Service Corps of Retired Executives

SEC

See Securities and Exchange Commission

SECA

See Self-Employment Contributions Act

Second-stage financing

Working capital for the initial expansion of a company that is producing, shipping, and has growing accounts receivable and inventories. Also known as Second-round financing.

Secondary market

A market established for the purchase and sale of outstanding securities following their initial distribution.

Secondary worker

Any worker in a family other than the person who is the primary source of income for the family.

Secondhand capital

Previously used and subsequently resold capital equipment (e.g., buildings and machinery).

Securities and Exchange Commission (SEC)

Federal agency charged with regulating the trade of securities to prevent unethical practices in the investor market.

Securitized debt

A marketing technique that converts long-term loans to marketable securities.

Seed capital

Venture financing provided in the early stages of the innovation process, usually during product development.

GLOSSARY OF SMALL BUSINESS TERMS

Self-employed person

One who works for a profit or fees in his or her own business, profession, or trade, or who operates a farm.

Self-Employment Contributions Act (SECA)

Federal law that governs the self-employment tax (see separate citation).

Self-employment income

Income covered by Social Security if a business earns a net income of at least \$400.00 during the year. Taxes are paid on earnings that exceed \$400.00.

Self-employment retirement plan

See Keogh plan

Self-employment tax

Required tax imposed on self-employed individuals for the provision of Social Security and Medicare. The tax must be paid quarterly with estimated income tax statements.

Self-funding

A health benefit plan in which a firm uses its own funds to pay claims, rather than transferring the financial risks of paying claims to an outside insurer in exchange for premium payments.

Service Corps of Retired Executives (SCORE)

Volunteers for the SBA Management Assistance Program who provide one-on-one counseling and teach workshops and seminars for small firms.

Service firm

See Business service firm

Service sector

Broadly defined, all U.S. industries that produce intangibles, including the five major industry divisions of transportation, communications, and utilities; wholesale trade; retail trade; finance, insurance, and real estate; and services.

Set asides

See Small business set asides

Short-haul service

A type of transportation service in which the transporter supplies service between cities where the maximum distance is no more than 200 miles.

Short-term debt

An obligation that matures in one year.

SIC codes

See Standard Industrial Classification codes

Single-establishment enterprise

See Establishment

Small business

An enterprise that is independently owned and operated, is not dominant in its field, and employs fewer than 500 people. For SBA purposes, the U.S. Small Business Administration (SBA) considers various other factors (such as gross annual sales) in determining size of a business.

Small Business Administration (SBA)

An independent federal agency that provides assistance with loans, management, and advocating interests before other federal agencies.

Small Business Data Base

A collection of microdata (see separate citation) files on individual firms developed and maintained by the U.S. Small Business Administration.

Small business development centers (SBDC)

Centers that provide support services to small businesses, such as individual counseling, SBA advice, seminars and conferences, and other learning center activities. Most services are free of charge, or available at minimal cost.

Small business development corporation

See Certified development corporation

Small business-dominated industry

Industry in which a minimum of 60 percent of employment or sales is in firms with fewer than 500 employees.

Small Business Innovation Development Act of 1982

Federal statute requiring federal agencies with large extramural research and development budgets to allocate a certain percentage of these funds to small research and development firms. The program, called the Small Business Innovation Research (SBIR) Program, is designed to stimulate technological innovation and make greater use of small businesses in meeting national innovation needs.

Small business institutes (SBI) program

Cooperative arrangements made by U.S. Small Business Administration district offices and local colleges and

universities to provide small business firms with graduate students to counsel them without charge.

Small business investment corporation (SBIC)

A privately owned company licensed and funded through the U.S. Small Business Administration and private sector sources to provide equity or debt capital to small businesses.

Small business set asides

Procurement (see separate citation) opportunities required by law to be on all contracts under \$10,000 or a certain percentage of an agency's total procurement expenditure.

Smaller firms

For U.S. Department of Commerce purposes, those firms not included in the Fortune 1000.

SMSA

See Metropolitan statistical area

Socially and economically disadvantaged

Individuals who have been subjected to racial or ethnic prejudice or cultural bias without regard to their qualities as individuals, and whose abilities to compete are impaired because of diminished opportunities to obtain capital and credit.

Sole proprietorship

An unincorporated, one-owner business, farm, or professional practice.

Special lending institution categories

See SBA special lending institution categories

Standard Industrial Classification (SIC) codes

Four-digit codes established by the U.S. Federal Government to categorize businesses by type of economic activity; the first two digits correspond to major groups such as construction and manufacturing, while the last two digits correspond to subgroups such as home construction or highway construction.

Standard metropolitan statistical area (SMSA)

See Metropolitan statistical area

Start-up

A new business, at the earliest stages of development and financing.

Start-up costs

Costs incurred before a business can commence operations.

Start-up financing

Financing provided to companies that have either completed product development and initial marketing or have been in business for less than one year but have not yet sold their product commercially.

Stock

A certificate of equity ownership in a business.

Stop-loss coverage

Insurance for a self-insured plan that reimburses the company for any losses it might incur in its health claims beyond a specified amount.

Strategic planning

Projected growth and development of a business to establish a guiding direction for the future. Also used to determine which market segments to explore for optimal sales of products or services.

Structural unemployment

See Unemployment

Sub chapter S corporations

Corporations that are considered noncorporate for tax purposes but legally remain corporations.

Subcontract

A contract between a prime contractor and a subcontractor, or between subcontractors, to furnish supplies or services for performance of a prime contract (see separate citation) or a subcontract.

Surety bonds

Bonds providing reimbursement to an individual, company, or the government if a firm fails to complete a contract. The U.S. Small Business Administration guarantees surety bonds in a program much like the SBA guaranteed loan program (see separate citation).

Swing loan

See Bridge financing

Target market

The clients or customers sought for a business' product or service.

GLOSSARY OF SMALL BUSINESS TERMS

Targeted Jobs Tax Credit

Federal legislation enacted in 1978 that provides a tax credit to an employer who hires structurally unemployed individuals.

Tax number

A number assigned to a business by a state revenue department that enables the business to buy goods without paying sales tax.

Taxable bonds

An interest-bearing certificate of public or private indebtedness. Bonds are issued by public agencies to finance economic development.

Technical assistance

See Management and technical assistance

Technical evaluation

Assessment of technological feasibility.

Technology

The method in which a firm combines and utilizes labor and capital resources to produce goods or services; the application of science for commercial or industrial purposes.

Technology transfer

The movement of information about a technology or intellectual property from one party to another for use.

Tenure

See Employee tenure

Term

The length of time for which a loan is made.

Terms of a note

The conditions or limits of a note; includes the interest rate per annum, the due date, and transferability and convertibility features, if any.

Third-party administrator

An outside company responsible for handling claims and performing administrative tasks associated with health insurance plan maintenance.

Third-stage financing

Financing provided for the major expansion of a company whose sales volume is increasing and that is breaking even or profitable. These funds are used for further plant expansion, marketing, working capital,

or development of an improved product. Also known as Third-round or Mezzanine financing.

Time deposit

A bank deposit that cannot be withdrawn before a specified future time.

Time management

Skills and scheduling techniques used to maximize productivity.

Trade credit

Credit extended by suppliers of raw materials or finished products. In an accounting statement, trade credit is referred to as “accounts payable.”

Trade name

The name under which a company conducts business, or by which its business, goods, or services are identified. It may or may not be registered as a trademark.

Trade periodical

A publication with a specific focus on one or more aspects of business and industry.

Trade secret

Competitive advantage gained by a business through the use of a unique manufacturing process or formula.

Trade show

An exhibition of goods or services used in a particular industry. Typically held in exhibition centers where exhibitors rent space to display their merchandise.

Trademark

A graphic symbol, device, or slogan that identifies a business. A business has property rights to its trademark from the inception of its use, but it is still prudent to register all trademarks with the Trademark Office of the U.S. Department of Commerce.

Translation

See Product development

Treasury bills

Investment tender issued by the Federal Reserve Bank in amounts of \$10,000 that mature in 91 to 182 days.

Treasury bonds

Long-term notes with maturity dates of not less than seven and not more than twenty-five years.

Treasury notes

Short-term notes maturing in less than seven years.

Trend

A statistical measurement used to track changes that occur over time.

Trough

See Cyclical trough

UCC

See Uniform Commercial Code

UL

See Underwriters Laboratories

Underwriters Laboratories (UL)

One of several private firms that tests products and processes to determine their safety. Although various firms can provide this kind of testing service, many local and insurance codes specify UL certification.

Underwriting

A process by which an insurer determines whether or not and on what basis it will accept an application for insurance. In an experience-rated plan, premiums are based on a firm's or group's past claims; factors other than prior claims are used for community-rated or manually rated plans.

Unfair competition

Refers to business practices, usually unethical, such as using unlicensed products, pirating merchandise, or misleading the public through false advertising, which give the offending business an unequitable advantage over others.

Unfunded accrued liability

The excess of total liabilities, both present and prospective, over present and prospective assets.

Unemployment

The joblessness of individuals who are willing to work, who are legally and physically able to work, and who are seeking work. Unemployment may represent the temporary joblessness of a worker between jobs (frictional unemployment) or the joblessness of a worker whose skills are not suitable for jobs available in the labor market (structural unemployment).

Uniform Commercial Code (UCC)

A code of laws governing commercial transactions across the U.S., except Louisiana. Their purpose is to bring uniformity to financial transactions.

Uniform product code (UPC symbol)

A computer-readable label comprised of ten digits and stripes that encodes what a product is and how much it costs. The first five digits are assigned by the Uniform Product Code Council, and the last five digits by the individual manufacturer.

Unit cost

See Average cost

UPC symbol

See Uniform product code

U.S. Establishment and Enterprise Microdata**(USEEM) File**

A cross-sectional database containing information on employment, sales, and location for individual enterprises and establishments with employees that have a Dun & Bradstreet credit rating.

U.S. Establishment Longitudinal Microdata**(USELM) File**

A database containing longitudinally linked sample microdata on establishments drawn from the U.S. Establishment and Enterprise Microdata file (see separate citation).

U.S. Small Business Administration 504 Program

See Certified development corporation

USEEM

See U.S. Establishment and Enterprise Microdata File

USELM

See U.S. Establishment Longitudinal Microdata File

VCN

See Venture capital network

Venture capital

Money used to support new or unusual business ventures that exhibit above-average growth rates, significant potential for market expansion, and are in need of additional financing to sustain growth or further research and development; equity or equity-type financing traditionally provided at the

GLOSSARY OF SMALL BUSINESS TERMS

commercialization stage, increasingly available prior to commercialization.

Venture capital company

A company organized to provide seed capital to a business in its formation stage, or in its first or second stage of expansion. Funding is obtained through public or private pension funds, commercial banks and bank holding companies, small business investment corporations licensed by the U.S. Small Business Administration, private venture capital firms, insurance companies, investment management companies, bank trust departments, industrial companies seeking to diversify their investment, and investment bankers acting as intermediaries for other investors or directly investing on their own behalf.

Venture capital limited partnerships

Designed for business development, these partnerships are an institutional mechanism for providing capital for young, technology-oriented businesses. The investors' money is pooled and invested in money market assets until venture investments have been selected. The general partners are experienced investment managers who select and invest the equity and debt securities of firms with high growth potential and the ability to go public in the near future.

Venture capital network (VCN)

A computer database that matches investors with entrepreneurs.

WAN

See Wide Area Network

Wide Area Network (WAN)

Computer networks linking systems throughout a state or around the world in order to facilitate the sharing of information.

Withholding

Federal, state, social security, and unemployment taxes withheld by the employer from employees' wages; employers are liable for these taxes and the corporate umbrella and bankruptcy will not exonerate an employer from paying back payroll withholding. Employers should escrow these funds in a separate account and disperse them quarterly to withholding authorities.

Workers' compensation

A state-mandated form of insurance covering workers injured in job-related accidents. In some states, the state is the insurer; in other states, insurance must be acquired from commercial insurance firms. Insurance rates are based on a number of factors, including salaries, firm history, and risk of occupation.

Working capital

Refers to a firm's short-term investment of current assets, including cash, short-term securities, accounts receivable, and inventories.

Yield

The rate of income returned on an investment, expressed as a percentage. Income yield is obtained by dividing the current dollar income by the current market price of the security. Net yield or yield to maturity is the current income yield minus any premium above par or plus any discount from par in purchase price, with the adjustment spread over the period from the date of purchase to the date of maturity.

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