

# SCORE REPORT

NEWS OF NOTE FROM SOUTHEAST MICHIGAN CHAPTER 18

Fall 2011

## MYSTERY EMCEE AT SCORE'S ANNUAL MEETING

**Jesse James? Buffalo Bill? Billy the Kid? John Wayne?**



Was that the shout of, “**Hi HO Silver, Away**” coming from the parking lot of the Bloomfield Hunt Club? Who was that galloping masked man? (A fitting entrance to be sure, considering the venue.) Gawkers swore they saw a cowboy with a mask topped by a ten gallon hat, riding a big white stallion. (Tonto was nowhere to be seen, but the saloon had an open bar so eye-witnesses were discredited.) A posse convened, a consensus was reached, and desperado **Robert Giles** was unmasked, dressed for his day job as **The Lone Ranger**.

And thus set the stage for **SCORE's** annual luncheon, where the good guys were in abundance and nary a bad guy was to be seen.

No “*Wanted, Dead or Alive*” poster was needed to reveal the identities of the Executive Board for 2011-2012.

**Sheriff Al Cook, of the SBA,** administered the oath of office to incoming **Chair Lorne Greenwood** and his trusty band of deputies: **Mel Ettenson, Vice Chair, Marketing; Jim Muir, Vice Chair, Workshops; John Redfield, Vice Chair, Fundraising; David**



**Hennessy, Treasurer and Michael Berger, Secretary.** Planning his getaway was outgoing Chair **Jim Martin** who reviewed his two years in office accompanied by enthusiastic applause from grateful townspeople. Rewards were posted for members receiving outstanding leadership awards for excellent service on the CIP posse, (*Counselor Improvement Project*). **Distinguished Service Awards** recognized **Rick Barrett**, commander and Director of the CIP Project, along with **David Broner**, sharp shooting leader of the Training Team and **Jay Reynolds**, decorated captain of the CIP cavalry.

Distinguished Recognition was also awarded to Miss Belle, a/k/a **Verna Adams**, for her unfaltering loyalty and expertise in handling demands from an ever-encroaching railroad filled with mentors, counselors, and clients from the territories of Wannabe and Gottabe.

The afternoon was the not-so-Wild-West at its best. No gunfire. No ambush. No marauders. Just an inspirational group of dedicated **SCORE** prospectors and their sponsors, along with a sampling of their success stories, all ready and able to go on to fight another day.

# SEPTEMBER 8, 2011 SCORE LUNCHEON



# HOW TO SUCCEED IN BUSINESS BY REALLY TRYING

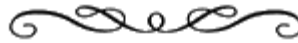
On Broadway, success is accompanied by the sound of music. On main street? not so much. Any entrepreneur can tell you that there's no pot of gold waiting at the end of that yellow brick road. But not believing doesn't work either. Case in point: **Jim Martin's** client, **Doug Scott**, who spoke of his success in business at SCORE's annual luncheon. Determination, dedication and true grit all helped a lot.

Having first attended a loan workshop, and then continuing with individual counseling, Doug already had a good start in preparing his business plan for his employment firm, Movement, when he came to **SCORE**, but paying attention to the basics is what really paid off. Detailed start-up costs, cash flow projects and balance sheet projections were all analyzed in order to get the necessary capital to open his business. Combined with his passion and solid experience in his field he was able to open an office in Clarkston. After a year and a half in business, revenues and profits continued to outpace expectations, reaching levels not expected for three to four years. This early success enabled Doug to obtain a line of credit for the necessary cash to operate his growing company, which now has 15 employees spread across several markets.



*Doug Scott of Movement  
with Mentor Jim Martin*

Broadway? Maybe not. But rave reviews nonetheless.



## TIME WAITS FOR NO ONE

What do **Ozetta Aaron**, **George Marsh**, **Richard Smith**, **Ben Schwendender**, **Leonard Horwitz**, **Earl Kuhlik**, **Martin Saper** and **Rolland Walt** have in common? If you guessed a combined total of ninety-five years of service to **SCORE**, you would have been correct! With no time off for good behavior, these volunteers have been the face, the voice and the force of **SCORE** for enough milestone hours to challenge Big Ben.

**Five Years** – Ozetta Aaron, George Marsh

**Ten Years** – Richard Smith, Ben Schwendender

**Fifteen Years** – Leonard Horwitz

**Twenty Years** – Earl Kuhlik, Martin Saper

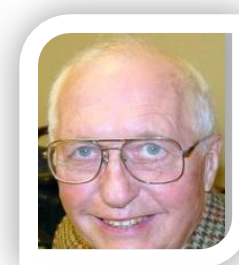
**THIRTY YEARS** – ROLLAND WALT



*O. Aaron*



*G. Marsh*



*B. Schwendender*



*E. Kuhlik*



*M. Saper*



*R. Walt*

## **A CHAT WITH THE CHAIR**

I want to thank all of the **SCORE** Detroit members for selecting me as your Chairman for 2011-2012. As we recover from the software problems from last April, we look forward to a year of activity that provides more contributions to our goal of building small businesses.



*Lorne Greenwood*

To support added activities in mentoring, workshops, recruiting new members and being ambassadors to other organizations, we need a more active membership. I encourage all of you to set goals for increasing your activity in **SCORE**. Goals like having five more mentoring sessions a month; like recruiting one new member to **SCORE** this year; like presenting or assisting at six workshops this year; like submitting one Success Story this year or attending six Chamber of Commerce events this year.

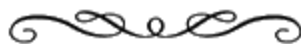
We need your active participation in these **SCORE** activities to grow our organization and meet our goals of more mentoring, more workshop attendees and more new members. Too many members are not active in any of our activities. Also, many who mentor do not submit the 641 information into EDMIS so we do not get credit for the good work that you are doing.

Our new triage system is providing a good distribution of mentoring requests to you and is assigning clients that are a better fit to your background, experience and/or your location. So please, rapidly act on these requests and record your counseling sessions. In addition, resolve to take on one new activity with **SCORE** be it speaking to outside groups, seeking new contributions to **SCORE**, representing us at trade shows or leading a group to build new **SCORE** relationships.

I look forward to all of us working together to build Chapter 18's most successful year to date.

Thank you for your participation and support.

*Lorne*



**SCORE Welcomes NEW Members and Applicants**

**Stafford Cuffe**  
**Paula Winkler-Doman**  
**Arthur Kelly**  
**Lister Worth**

# WORKING THE WORKSHOPS



*Jim Muir*

The “Work” in Workshops is readily apparent. Newly appointed Chair, **Jim Muir**, is a blur of activity as he launches plans for the 2011-2012 season. Many innovations are underway, including a four day **BUSINESS PLAN DEVELOPMENT SERIES**. This concept, being tested only as a combined group and limited to fifteen attendees, is designed to give business basics. Included are:

**Business Plan 101: Creating your Business Plan**

**Business Plan 102: Marketing, Promotion and Sales**

**Business Plan 103: Financials and Budgeting**

**Business Plan 104: Writing a Successful Plan**

These three hour workshops, given on four consecutive days, will cover the essentials in each area. Handouts include methods for competitive analyses, first year budget, first year promotional plan, and first year sales plan. Start- up costs as well as discussions on various funding sources are also included.

Other innovations include the launch of three additional workshops:



*Caron McCracken*

- **Financial and Budgeting** has been added to the lineup of educational workshops. Also presented as part of the **Business Plan Development Series** by **George Marsh, Jim Muir** and **Caron McCracken**, this new workshop uses a case study approach to describe start-up costs and discusses the three main financial statements needed to complete a business plan. Attendees learn simple analytical techniques including break-even analysis and return-on investment.

- The long-awaited website workshop, **Create Your Own Business Website**, prepared and presented by **Pat Redmond**, was launched in September.
- **Non-profit vs. Profit, and Knowing the Difference** is another new entry in the workshop lineup, prepared and presented by **Gwendolyn Esco-Davis**



*Pat Redmond*



*James Martin*

You don't have to be a knight to attend the **Business Plan Roundtables** which continue to be a great success. No armor, no mace, no lances...just open discussions on business planning issues, including marketing, sales, business services, real estate, and more. This free roundtable, held at the Farmington Hills library, relies on the expertise of many of SCORE's experienced mentors, which recently included **Corky Arens, Leo Operti, Henry Moses, Jim Muir** and **Jim Martin**.



*Gwen Esco-Davis*

# WORKING THE WORKSHOPS

(Continued)



*R. Black*



*J. Miller*



*D. Collier*

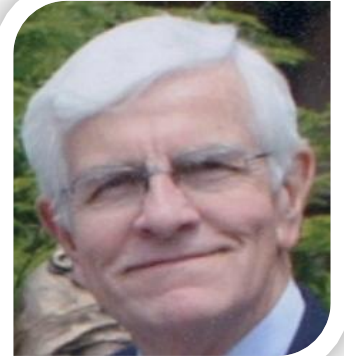
Workshops bring a wide array of expertise and experience to multiple subjects, and we rely on the willingness of our members to be presenters. Rewards are many, including giving autographs and evading clamoring groupies. Equally significant is the feeling of well-being in helping clients understand the specifics of what it takes to be in business, in exploring the many steps necessary to achieving success, and in sharing experiences with others.

Workshop leaders speak in their particular field of expertise and use material prepared by SCORE. Under the leadership of Chair **Jim Muir**, many members now make up this elite **Corps of Presenters** which now includes **Lorne Greenwood, Roberta Black, Dave Broner, Leo Operti, Mel Ettenson, Jack Caminker, Caron McCracken, John Redfield, Pat Redmond, Gwendolyn Esco-Davis, Ali Hammoud, and Lister Worth**. Late breaking news indicates that **George Marsh, Mike Berger, Jack Frye** and **Corky Arens** may soon be joining the Corps.

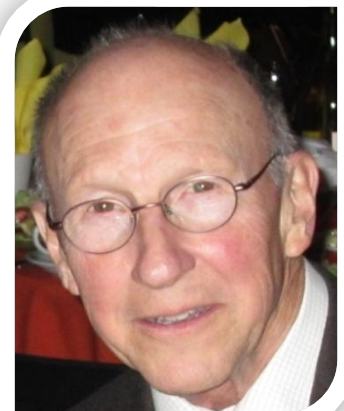
**In order to cover the many workshops offered more presenters are needed! We need YOU.**

**ALL MENTORS ARE REMINDED TO REFER CLIENTS TO THE APPROPRIATE WORKSHOPS AT EVERY COUNSELING SESSION.**

Encourage them to sign up for the workshop series, and then... bask in their success. They'll owe it all to you.



*J. Frye*



*D. Broner*

*This Should be  
Your  
Presenter  
Picture  
Here*

**94% of all US businesses are small businesses  
(defined as up to 250 employees or \$5 million or less in sales)**

# THE CORE OF SCORE

What, you may ask, is going on at **SCORE**? Counseling, of course. 358 sessions during September...and growing. Workshops? Most certainly. 106 attendees during September...and growing. **SCORE**'s community involvement reaches out in many other directions with recent participation and presentations scheduled in a variety of venues...

- ◆ VetBiz Central
- ◆ African Caribbean Chamber of Commerce
- ◆ Urban Business Boot Camp
- ◆ SBA Small Business Outreach Tour
- ◆ Meet the Buyers: A Procurement Matchmaking Event
- ◆ Urban Business Boot Camp
- ◆ Southwest Detroit Hispanic Business Conference
- ◆ Brownstown Township Business Expo
- ◆ Southfield Incubator – Entrepreneurs Resource Forum

**SCORE** mentors volunteering for these appearances include **Crystal Foster, Don Collier, Lorne Greenwood, Tom Raymond, Jim Martin, Dave Kelton, Roy Cunningham, Caron McCracken, Jack Caminker, Leo Operti, Jim Muir, Shakil Kahn, Bob Smith** and **Roland Walt**.



*Tom Raymond*

Have you had an opportunity to meet one of **SCORE**'s newest dynamos, a/k/a **Tom Raymond**? Tom is that flash of lightning seen zooming around Pontiac where he had **79**, that's right, **seventy-nine** counseling sessions last month.

What else is going on? Glad you asked. **Jay Reynolds** continues to act as our surrogate Bill Gates, having tackled our licensing activation, resolved Outlook issues, documented "old and new" systems, and created new power point slides for CISI workshop. Jay also and continues to keep us abreast of new systems updates from National including, most notably, the Chapter

Administrators having the ability to view and approve or reject **SCORE** applicants before processing into a Volunteer Center login.

**Terry O'Flynn**, our goodwill ambassador to the area Chambers of Commerce, continues to maintain a liaison with those involved with **SCORE**, with an emphasis on client referrals and new mentors. **Bob Giles** reports that Credit Union One, through the Ferndale Chamber of Commerce, is working with **SCORE** to donate office space for counseling and business activities. This facility, located in the Woodward and Nine Mile Road area, offers many advantages as supplemental space to the McNamara Building office, including free parking, private access and no security screening. Stay tuned. More to follow.



*Terry O'Flynn*



*Mel Ettenson*

Looking to see **SCORE**'s name in print? Check out the classified section of the *Detroit Free Press* where Marketing Chair **Mel Ettenson** has placed a series of ads in the Business Opportunities section.

## **“ALL POLITICS IS LOCAL...” BUT SCORE GOES INTERNATIONAL**

The United Nations was the recent venue for delegations from Palestine and Israel to discuss their visions for peace, their proposals for the future, and their resolutions for, well, resolutions. But the Middle East is the Middle East, where passions run high, politics are inscrutable, and the people wait.

While those delegates talked, pontificated, argued and accused, the International Visitor’s Council of Detroit arranged an exchange program from the around the world, welcoming eight attendees and two escort officers from Israel and Palestine who are focusing on **“Economic and Business Development Issues”** for young entrepreneurs. Participants were invited to the U.S. under the auspices of the U.S. Department of State’s International Visitor Leadership Program,



*Andy Okab*

SCORE mentors **Andy Okab** and **Corky Arens** participated in a give-and-take session on leadership, management development and mentorship.

The group, on a three week tour of U.S. cities, started in Washington, DC, and spent four days in Detroit to learn from the difficulties businesses have encountered here, and what Detroit has done to overcome obstacles. Employment, market based solutions, the role of government at various levels, the private sector, as well as training, mentoring, management skills and social responsibility were some of the topics discussed.



*Corky Arens*

A similar session was held in October for delegates from the Balkans, where **Lorne Greenwood, Henry Moses** and **Tom Raymond** represented SCORE.



*Crystal Foster*

Having encountered the Middle East and Eastern Europe, SCORE’s attention also turned to Africa, where The **African Caribbean Chamber of Commerce** was the locale for a workshop presented by **Jim Muir** and **Crystal Foster**. The program centered on *Business Plans and Strategic Plans*, targeting those already in business.

Spanish as a second language? Perhaps not, but **Leo Operti** spearheaded SCORE’s co-sponsorship of the 34<sup>th</sup> annual **Southwest Detroit Hispanic Business Conference**. Held at the Mexican town Mercado, topics included Building a Business Plan and Keeping Your Business on Track.



*Leo Operti*



*Shakil Khan*

Geographically on to the world at large, SCORE members were included in the distribution of over 15,000 copies of the August issue of the *Multicultural News, Views & Health* eMagazine by SCORE counselor **Shakil Khan** who is also a member of the Multicultural Council of America. MCC, whose members are encouraged to join SCORE and participate in the workshops, is a Michigan based, non-profit organization dedicated to promoting world cultures, education and health care.

The world gets smaller and shows up

right here in Detroit. **SCORE**  
is waiting, and  
ready.



As a way to celebrate a happy event – a birth, a marriage, a graduation a promotion – or to remember the loss of someone to whom **SCORE** was meaningful, Chapter 18 invites you to make a contribution to **SCORE** through **SCOREMEMBRANCES**, a way to pay tribute to someone who has touched your life.

Tribute Chair, **Henry Moses** sends an acknowledgement of all gifts to the appropriate person or family. All contributions are acknowledged to the donor as well.

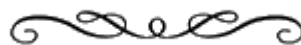


We meet once a month, but often we can't make it to a meeting. We counsel alone and with others, and interact with mentors whom we wouldn't otherwise have known. We share our experience. We offer our advice. We take pride in our successes and push hard for more... And at the heart of our efforts, we know that our volunteer activities on behalf of **SCORE** will help others to succeed. Each member contributes. Each member is important. And it is in this spirit that we mourn the loss of one of our dedicated **SCORE** volunteers

## **Sam Shepard**

A member of Chapter 18 for twenty-seven years.

*We* remember Sam for his time and service,  
and  
extend our sympathies to his family and friends.



**DETROIT SCORE Chapter 18** *For the Life of your Business*

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*And thanks to our many contributors, without whom this newsletter would be even shorter.  
Send your thoughts, comments, scoops, observations and other front page material to the Cub Reporter,  
who will be delighted to find out that the newsletter is actually being read.*

### SCORE Executive Board

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Vice Chair – Marketing - Mel Ettenson

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