

SPRING 2005



Enterprise Center

AT | SALEM | STATE | COLLEGE

FREE SMALL BUSINESS PROGRAMS

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THE ENTERPRISE CENTER :: 121 LORING AVENUE :: SALEM, MA 01970

At the Enterprise Center we offer small business owners and employees **three ways to learn new skills** to help businesses grow and prosper.

- **Two hour workshops** on a variety of topics—a great way to learn and network with other business owners and employees. See **FREE Workshop schedule below**.
- **Ask the Expert—FREE personal one on one business consulting sessions** for one hour with an expert in an area in which you need assistance.
- **Half-day Programs—some topics need more time.** That's why we offer half day sessions to provide greater depth and variety on key topics.

Ask the Expert, Workshops and Half-day Programs are held at the **Enterprise Center**, located on the new Central Campus of Salem State College, 121 Loring Avenue, Salem, MA 01970. Call us at **978-542-7528**.

Workshops and Programs

All Ask the Expert appointments are **free** and may be scheduled the month prior. See box below for details. Workshops listed below are also **FREE**. Join a group of other small business owners and employees for these two hour 8:30 a.m. to 10:30 a.m. sessions on everything from financing your business, leadership, creating successful partnerships, technology and more. Our half-day programs (shaded in green) are from 8:30 to 12:15 with breakfast and coffee. (\$15 charge for half day sessions).

Tuesday, May 17, 8:15 a.m. to 10:30 a.m.

Financing Your Business: One of the common reasons for small business failure is the lack of adequate financing. The list of expenses for start-up and operations seems endless, and sooner or later most businesses find themselves with actual or potential negative cash flow. Accordingly, when, how, and where to obtain financing is often a critical hurdle for small business owners to overcome.

This valuable workshop will identify and explain the most practical sources used to finance both start-ups and growing businesses. It will focus special attention on commercial borrowing and what lenders look for when evaluating loan requests. It will also examine SBA loan guarantee programs intended to make financing easier to obtain. Presented by the **Small Business Development Center** thanks to sponsorship provided by **Eastern Bank**. Please register beforehand at www.salemsbdc.org or call **978-542-6329**.

Ask the Expert Sessions

Here's your chance for a **FREE** one hour consultation with experts in fields from sales and marketing to management, finance, management and more. These one-on-one private business counseling sessions are designed to help you get personalized answers your questions and help point you in the right direction to grow your business and your profits. May and June topics will cover marketing, QuickBooks, ACT, how to stay within the law in hiring contract workers, negotiations and choosing your legal entity. Dates and times will be posted at the end of each month on our web site and in our e-mail newsletter. Registration (available online or by phone) is required for each session.

To register go to www.enterprisectr.org or call **978-542-7528**.

SPECIAL: Three Evening Programs in May

Part 1: Tuesday, May 10 from 6:00 p.m. to 8:00 p.m.

Exploring Entrepreneurship?

Are you thinking about starting a business? This workshop will help you get ready by looking at some of the key parts of the decision including style, financial readiness, personal and business support systems, risk tolerance, and more. This workshop is presented by **Connie Komack** of **LifeWork Enterprises**.

Part 2: Tuesday, May 17 from 6:00 p.m. to 8:00 p.m.

Starting Your Own Business

Now that you've decided to start a business, we'll explore the seven key steps including visioning, research, planning, strategizing, structuring the business, and creating a business and marketing plan. This seminar includes a discussion of local resources available to assist and support emerging entrepreneurs. This workshop is presented by **Connie Komack** of **LifeWork Enterprises**.

Part 3: Tuesday, May 24 from 6:00 p.m. to 8:00 p.m.

Your Entrepreneurial Personality

There are certain characteristics that entrepreneurs share. Take the **Meyer-Briggs Type Indicator** (MBTI) personality assessment tool and learn how to use your strengths to run your business. Presented by **Erika Hansen**, owner of **EH4Solutions Group**, and president of Cape Ann Business Incubator.

NOTE: There is a \$15.00 charge for this assessment which will be taken in advance with results on the day of the session.

To register go to www.enterprisectr.org or call **978-542-7528**.

Summer Schedule



Special Half Day Programs

Thursday, June 14, 8:15 to 12 noon
“Business Skills for Contract Workers”

We know that many workers will at some time in their lives be contract workers. Contract workers are self-employed, but little attention is paid to helping contract workers gain skills to succeed at short (and long) term self employment.

This half day workshop is specifically designed to help contract workers gain the skills and knowledge necessary to be successfully self employed. Join us and learn how to:

- Find health care and plan for retirement
- Market and promote your contract services
- Set up the books and keep good records
- Understand what is deductible and what is not—tax planning

And for employers, we are offering a one hour workshop on new laws that define who is a contract worker—and who is not. Avoid the liability for making a mistake. It is costly and time consuming. And Massachusetts has a stringent new law in this area. For more details and to register, go to www.enterprisectr.org or call **978-542-7528**.

Thursday, June 16, 8:30 a.m. to 12:00 noon

Million Dollar Women: The North Shore is populated with many, many women who have successfully grown million dollar plus companies. This half day conference is designed to focus on how they did it. We will showcase a women business leader who will tell us how she grew her business.

You will hear a panel of million dollar women giving tips and thoughts on how to grow your business. There will be plenty of time for questions and answers, conversation and networking. If you want to know how to break the “entrepreneurial glass ceiling” join us on June 9 for this special Million Dollar Women conference. We wish to thank our sponsor **Beverly Cooperative Bank**.

Our half-day programs are from 8:30 to 12:00 with breakfast and coffee. (\$15 charge for half day sessions).

All workshops and **Ask the Expert** sessions are held at the **Enterprise Center, 121 Loring Ave., Salem, MA** and all are **FREE**. See website for directions. Go to **Contact Us** at www.enterprisectr.org or call **978-542-7528**.

With vacations and good weather, we all need a break. So we'll continue with one workshop a month and our **Ask the Expert** program. And in the fall we'll return with two workshops and our other special sessions.

Tuesday, June 21, 8:15 a.m. to 10:30 a.m.

“Business Partnerships”

Partnerships sound great at the beginning. But partnerships that go bad cause chaos—financially and personally. So it's always best to anticipate problems and resolve them before they happen. This workshop focuses on what makes a good partnership agreement and why one is needed. Learn the basics of how partnerships are structured — the terms, and the benefits. What you learn in this workshop may help you save thousands of dollars and avoid many sleepless nights. Presented by **Michael J. Eschelbacher, Esq.**

To register go to www.enterprisectr.org or call **978-542-7528**.

Tuesday, July 19, 8:15 a.m. to 10:30 a.m.

“Why Leadership Matters to the Small Business”

Do you know how to be a L.E.A.D.E.R.™? We will show you the six key elements of leadership that when applied with your style and skills will improve your decision-making and your company's success. From motivating subordinates to improving vendor relations your leadership skills ultimately drive the success or failure of your business. If you are the primary leader in your organization come explore **“Why Leadership Matters to the Small Business.”** Presented by **John M. Vetere, Strategic Management Services, Inc.**

To register go to www.enterprisectr.org or call **978-542-7528**.

Tuesday, August 16, 8:15 a.m. to 10:30 a.m.

“Need A Technology Makeover?”

Create and implement a technology plan that's right for your business. Learn how to prioritize and make technology decisions that will make you more productive and save you time and money. Areas covered include assessing needs, hardware, software, security, communications, collaboration, risk, opportunity cost and budgets. Presented by **Michael Spanos, Business Systems Consultants, Inc.**

To register go to www.enterprisectr.org or call **978-542-7528**.

About The Enterprise Center at Salem State College

The Enterprise Center at Salem State College is both a business incubator where start-up small businesses may lease space in the center's building and a virtual center for entrepreneurs throughout the North Shore at every stage of business development. The Center provides small business owners with the knowledge they need to maximize success whether they are just starting, growing, fighting for market share in a tough economy or looking for exit strategies. The Center helps match business owners with the best advice and resources available, provides programs and conferences, conference facilities and other resources to help owners learn what they need to grow.

The center also sponsors CEO groups that owners of non-competing businesses may join to help each other better run their businesses. The Enterprise Center manifests the commitment of Salem State College to be a major force in the economic and cultural development of the North Shore in the 21st Century and a “good neighbor” in the City of Salem.

The Enterprise Center is located on the new Central Campus of Salem State College at 121 Loring Avenue, Salem, MA 01970.

