



What is SCORE?

SCORE® is a nonprofit association providing free and confidential business counseling and low-cost seminars that provide valuable business tips to men and women who are considering going into business, or to an existing business that is experiencing difficulties. SCORE® is composed of retired and active executives who are volunteers ready to share their skills and experience with budding entrepreneurs.

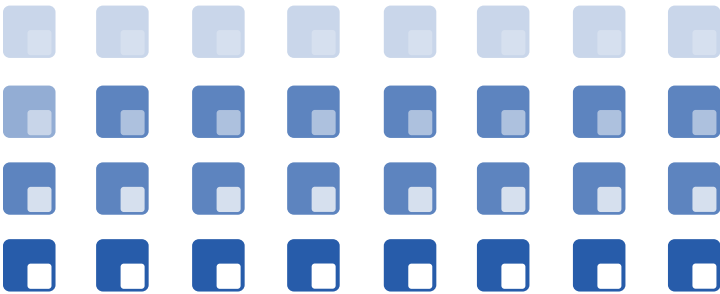
#1-6

Business Success

Take all six classes that are essential to starting a business at a special discounted price of \$95. Taken separately, each class costs \$20.

| Code | Date | Time | Session(s) | Fee |
|----------|-------------------|--------|------------|------|
| 7242.231 | Tu Jan. 24-Mar. 6 | 7-9 PM | 6 | \$95 |

Location: Northrop-Rm. 319



#1

How to Start Your Own Business

Have you wanted to start your own business? Do you want to find out the basics of "going into business"? This comprehensive class starts with the "idea" stage, goes through the vital steps of putting your idea into action, and concludes with the absolute necessities of starting and maintaining a successful business.

Instructor: Brian Alwin, Owner, A Smooth Move

| Code | Date | Time | Session(s) | Fee |
|----------|------------|-----------|------------|------|
| 7252.231 | Tu Jan. 24 | 7-9:30 PM | 1 | \$20 |

Location: Northrop-Rm. 319

#2

How to Write a Business Plan

A Comprehensive Business Plan is a necessity for business success! This class provides a step-by-step process for the development of a business plan. The key sections of the planning process include: Company Descriptions, Products and Services, Marketing Plan, Operational Plan, Management and Organization, Personal Financials, Start up Expenses and Capitalization, Financial Plan, Appendices and the Executive Summary. This is a practical course that equips the students with the tools to begin their business plan immediately. Participants will receive a CD that includes a master template for a Business Plan, 10 customizable financial spreadsheets that are recommended for inclusion in the plan, plus 15 sample completed business plans. For the participant's benefit, it is recommended that Business Success Class #1 be taken before this class. **Instructor:** Ben Cheney, former President and CEO of Amesbury Industries, Inc.

| Code | Date | Time | Session(s) | Fee |
|----------|------------|-----------|------------|------|
| 7269.231 | Tu Jan. 31 | 7-9:30 PM | 1 | \$20 |

Location: Northrop-Rm. 319

#3

Choice of Legal Business Entity in Today's Business Climate

Business Climate Should your business be a sole proprietorship, partnership, corporation, or LLC? This class focuses on the benefits and drawbacks of each form of business organization. The choice you make may be crucial to protecting your personal and family assets. It will also include employment contracts, labor laws, how to lease a facility, and general concerns with regard to licensing, tax consequences, and other questions that may arise when starting a business.

Instructor: Mark Utz, Attorney at Law, Wendland Utz

| Code | Date | Time | Session(s) | Fee |
|----------|------------|--------|------------|------|
| 7254.231 | Tu Feb. 14 | 7-9 PM | 1 | \$20 |

Location: Northrop-Rm. 319

#4

Planning for Business Accounting and Taxes

Accurate and proper accounting is essential for business success! This class includes basic accounting principles and concepts, financial statements, business income tax forms, sales and employment tax forms, and the guiding principles in the world of business.

Instructor: Diane Lund CPA

| Code | Date | Time | Session(s) | Fee |
|----------|------------|--------|------------|------|
| 7264.231 | Tu Feb. 21 | 7-9 PM | 1 | \$20 |

Location: Northrop-Rm. 319

#5

How to Finance a Small Business

How can a business find financing for startup or expansion? This class will focus on the sources for financing a small business. It will outline the process for applying for financing and will include qualifications, requirements, and how to prepare an application. The class will discuss loan programs available to small businesses and options for equity contributions. **Instructor:** Gene Miller, VP of Commercial Loans, Premier Bank

| Code | Date | Time | Session(s) | Fee |
|----------|------------|--------|------------|------|
| 7258.231 | Tu Feb. 28 | 7-9 PM | 1 | \$20 |

Location: Northrop-Rm. 319

#6

How to Reduce Business Risk with Commercial Insurance

Insurance Having the proper insurance for your business is an absolute necessity. This class will focus on the importance of an insurance program tailored to your business. Commercial property and liability insurance will be explained along with worker's compensation and employee benefits. This class is a must for every business owner. **Instructor:** Joshua Torgerson, Commercial Insurance, C.O. Brown Agency, Inc.

| Code | Date | Time | Session(s) | Fee |
|----------|-----------|--------|------------|------|
| 7256.231 | Tu Mar. 6 | 7-9 PM | 1 | \$20 |

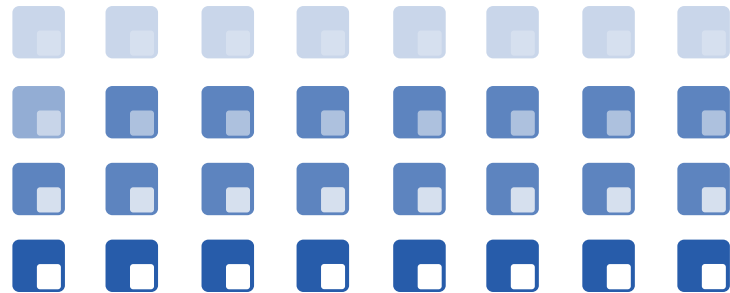
Location: Northrop-Rm. 319

Nuturing Your Social Media Presence

Learn about hootsuite, a tool that allows you to maintain multiple social networking profiles and pages from any location. Send updates and read your newsfeed from one location. Schedule posts in advance. Access hootsuite from mobile devices, such as iPhone, iPad and Android, to keep up with your social media while you are on the road. Optional: Bring your laptop. **Instructor:** Anna Matetic, President WebMeria Communications, Inc.

| Code | Date | Time | Session(s) | Fee |
|----------|-----------|--------|------------|------|
| 7279.231 | Th Mar. 8 | 7-9 PM | 1 | \$20 |

Location: Eastwood Bank, 45 28th St. SE



Patents, Trademarks, and Copyrights

Understanding intellectual property rights is essential to protecting your new ideas. This class will provide an overview of patents, trademarks, and copyrights, and the process in obtaining each of them. The class will include a discussion of some of the issues one must consider in seeking intellectual property protection. **Instructor:** Fred Ziecina, Lemaire Patent Law Firm

| Code | Date | Time | Session(s) | Fee |
|----------|------------|--------|------------|------|
| 7263.231 | Tu Mar. 20 | 7-9 PM | 1 | \$20 |

Location: Northrop-Rm. 319



To register online visit:
www.rochesterce.org/adult
 or call: 507-328-4000