

## What is SCORE?

SCORE is the Service Corps of Retired Executives, a nonprofit association, Sponsored by the U.S. Small Business Administration. It provides counseling on small business start-up procedures and on problems in existing small businesses. Its services are confidential and free.

## Who are the Instructors?

**Hanna Hartman** — Vice President and Branch Manager at National Penn Bank.

**Donald Havas** — President of Applied Technology and Science, Inc.

**Richard Heylman** — Owner/operator of retail, catalog, farming and insurance businesses.

**William Hoke** — Founder and owner of a high tech small business for 27 years.

**John Henning** — A Franchise Consultant founder of the PottstownHerald.com online newspaper.

**David Megay, Esq.** — Attorney with O'Donnell, Weiss & Mattei, PC.

**Richard Powell** — Property Management and Cable-access TV Producer

**Scott Rakowski, CPA** — Rakowski and Company, Pottstown, PA

**Carolyn Wiker** — Head of Adult Services at the Pottstown Public Library.

## Pottstown SCORE, Chapter 594

Sponsored by U.S. Small Business Administration

**Serving, Montgomery, Chester,  
and Berks Counties**

New York Plaza Building

244 High St., Suite 102

Pottstown PA 19464

(610) 327-2673

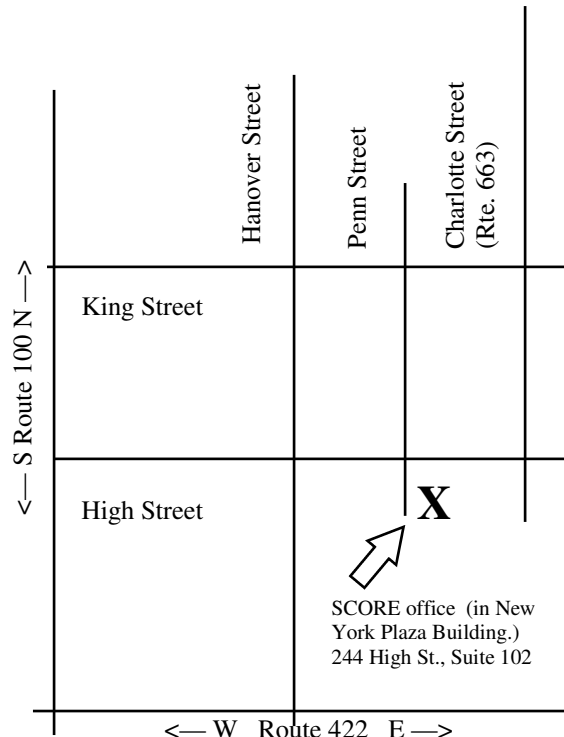
info@pottstownscore.org

Fax (610) 327-0150

## Directions

To Pottstown SCORE Office:

- Exit Route 422 at Route 100 North.
- Proceed to the first traffic light at the intersection of King Street (Route 663).
- Turn right onto King Street and proceed to the intersection of Hanover Street.
- Turn right onto Hanover and proceed one block to High Street.
- Turn left onto High Street and proceed to Penn Street, the first traffic light. The New York Plaza Building is on the right at the traffic light.
- Turn right into the Penn Street alley. Parking is in the rear of the New York Plaza Building.
- Use the first floor entrance from the parking lot.



Pottstown

# SCORE

Small Business  
Workshop Series

*How to Start  
And  
Operate  
A  
Small  
Business*

Sponsored by



**NATIONAL  
PENN**

BANKING | INSURANCE | INVESTMENTS | TRUST

## REGISTRATION FORM

Print your name(s) here: \_\_\_\_\_  
Course(s) and Date(s): \_\_\_\_\_ **How To Start and Operate a Small Business** \_\_\_\_\_  
Your Home Telephone Number: \_\_\_\_\_ Your Business Telephone Number: \_\_\_\_\_  
Your Complete Mailing Address: \_\_\_\_\_  
Amount of Fee Enclosed: \_\_\_\_\_ E-mail address: \_\_\_\_\_

Send separate check or money order for each person payable to SCORE. Mail this form and payment to: SCORE, 244 High Street, Suite 102, Pottstown, PA 19464. Fees are not refundable. Form should be mailed at least one week prior to the course date to ensure space.

Please **NOTE** on your calendar the **DATE, TIME and PLACE.**

Detach here and mail with your checks.

### ***Course Instructors***

All courses are taught by experienced members of SCORE and outside practitioners recognized as experts in their specific fields. You will learn practical, real-life information on how to start and operate a small business.

### ***Workshop Sessions:***

#### **I. Sources of Information, and the Tax and Legal Implications of the Different Legal Structures**

This session focuses on the financial aspects of a business:

- Sources of Business Information.
- Taxes for Different Legal Structures.
- Accounting issues in tax filings and recordkeeping.
- Legal entity alternatives: their costs, advantages and legal risks.
- Legal pitfalls in starting a business.

#### **II. The Business Plan and The Business Loan**

This session focuses on the following aspects of a business plan:

- Why a Written Business Plan is needed.
- The Contents of a Business Plan.
- What is Needed for a Business Loan?
- Requirements of Loan Repayment.
- Sources of Financing, and Financing Options.
- The Loan Process.

#### **III. Sources of Market Information, Marketing**

This session focuses on the following aspects of Marketing:

- Sources of Market Information and Statistics.
- Performing a Market Analysis.
- Defining the Product and Target Market.
- Creating a Marketing Strategy and Plan.
- Successful Marketing Techniques.

### ***Workshop Sessions con't***

#### **IV. Its All About Profit**

This course focuses on how to increase the profit of any business.

- Contribution margin method — A financial analysis method to calculate the monthly profit of any business with about 30 seconds of arithmetic done in your head.
- Increasing profit by
  - \* increasing sales volume.
  - \* reducing overhead costs.
  - \* reducing direct cost.
  - \* increasing the selling price.
- Real-world examples of how successful entrepreneurs increased the profits of their small businesses using these methods.

### **Registration 6:45 each evening**

#### **Workshop Dates:**

Session I	Monday, Sept. 13	7-9:30 PM
Session II	Monday, Sept. 20	7-9:30 PM
Session III	Monday, Sept. 27	7-9:30 PM
Session IV	Monday, Oct. 4	7-9:30 PM

#### **Fees:**

- The fee for each individual workshop is \$25.
- The manual on preparing a business plan is \$20.
- A special price of \$100 is offered for 4 courses as a package including a manual.
- Additionally there is 50% off the workshop fees for each additional person.
- All fees are nonrefundable.

Make checks payable to Pottstown SCORE and mail to:

Pottstown SCORE  
244 High Street, Suite 102  
Pottstown, PA 19464.

**Courses conducted at Pottstown SCORE Office,  
in the New York Plaza Building:  
244 High Street, Suite 102  
Pottstown, PA 19464**