

# THE NETWORK

october - december 06

A QUARTERLY NEWS & EVENT PUBLICATION OF MICROCREDIT-NH • www.microcredithn.org



Member Lucie LaPlante Villeneuve takes outdoor adventures to a new level. Find out more about Lucie and her business, *Outdoor Escapes New Hampshire*, on the back page.

Photo by Geoff Forester, Concord, NH

## MicroCredit-NH Unveils New Look

THE MICROCREDIT-NH PROGRAM recently launched a rebranding process which includes the development of a new logo (left). In order to best communicate what the program is, and who it serves, it was determined that a new logo and tagline would be an effective change in MicroCredit-NH's messaging.

### Team Process

MicroCredit-NH offers three main services to entrepreneurs and small business owners with up to five employees. By providing business skill training, loan capital up to \$15,000 and access to expanded markets and networking opportunities, MicroCredit-NH is helping the smallest of businesses strategically grow and develop. To reinforce this fact, the tagline, "Building Strong Businesses" was chosen to accompany the new logo.

A team of New Hampshire Community Loan Fund employees and MicroCredit-NH members voted on logo designs created by Millennium Advertising in Concord. The final logo design was selected for its feeling of upward growth, symbolizing the constant development of MicroCredit-NH member businesses with the support of the program.

### Survey Says...

Recently, MicroCredit-NH conducted its Fiscal Year 2006 member survey. The survey results show that MicroCredit-NH served 458 members in 66 Business Groups between July 1, 2005 and June 30, 2006.

*"Micro businesses are the foundation of New Hampshire's economy, representing close to 90% of all businesses in the state. MicroCredit-NH provides critical resources to assist these businesses in their growth and vitality."*

NH Governor John H. Lynch

Additionally, the program sponsored 798 events, including workshops, program orientations and staff-facilitated Business Group meetings.

This translates to **1,161 individual entrepreneurs** served during the year!

While MicroCredit-NH offered educational support to its membership and other small business owners, it also provided financial leverage to member businesses. Last fiscal year, MicroCredit-NH had 100 active loans in its portfolio, totaling \$304,926 in original loan amounts. This capital provided money for these businesses to purchase inventory, technical upgrades and marketing collaterals. These loans also help improve member credit ratings and pave the way for members to receive traditional bank financing in the future.

### Building Strong Businesses

MicroCredit-NH is the only statewide community economic development program that offers both business skill training and access to capital. Its regional managers and office staff are continuously working to assist members and the public with accessing the resources they need, to build strong businesses that will support New Hampshire's economy for years to come. ❖

Members and partners of MicroCredit-NH are encouraged to use the new logo on their websites and collaterals. To request a copy of the logo, contact Tara Dolphin, Marketing and Communications Manager, at 1-800-769-3482.

*MicroCredit-NH is a non-profit program of the New Hampshire Community Loan Fund. Its mission is to increase the income and economic stability of the self-employed by providing access to business development education, financial assistance and expanded market opportunities.*

## Growing is Business, and Business is Growing!

FARMERS ARE BUSINESS OWNERS, too. Living and working in Cheshire County, Robin Picard could not ignore this observation.

"In this part of the state, there are farmers and producers who are a significant part of the local economy," said MicroCredit-NH's South West Regional Manager. "I decided to pick up on something that was already underfoot, and find out how MicroCredit-NH could support it."

### Keene Home to New AG Group

At local Farmer's Markets, Robin discovered that producers were vocalizing a need for support for the business side of their work. She tailored several MicroCredit-NH program orientations to agricultural businesses,

and continued her dialogue with local growers to determine their interest in forming an exclusively *agricultural* Business Group.

Today, Robin works with nine members of the Cheshire Hills AG Support Group in Keene. While the majority of MicroCredit-NH's Business Groups have members of mixed industries, this group is designed solely for the needs of agricultural businesses.

"These business owners face the same challenges," Robin explained. "The seasonality and timing of their businesses can lead to an overworked summer. In the winter months, they must strictly focus on their seasonal assessment, planning and building their business skills to make the upcoming season a success."

### Mushroom Growers to Poultry Farmers

Robin reports that the group, made up of community farm owners, vegetable growers, livestock farmers, a destination perennial patch owner, a fertilizer distributor and a sustainability project representative, has their necessary conversations about weather and growing strategies. The group also uses the MicroCredit-NH Tutorial series to learn additional business skills, and focuses on networking with other organizations.



20-ounce apple (that's big!) grown at Darling Hill Community Farm. Photo courtesy of Zebadiah Kellogg-Roe.

"The group helps to round out the support members receive from their farming associations," Robin said. "It reinforces that members have viable businesses – not hobbies."

### Community Minded

MicroCredit-NH's Business Group model and a commonly held principle held by farmers have meshed well. "Fundamental to all agriculturalists is the idea of community – that we feed the local community and environment," said Zebadiah Kellogg-Roe, owner of Darling Hill Community Farm in Greenville. "With this MicroCredit-NH group, we get a chance to be a community of farmers, and it is positive for us," he continued. "Meeting once a month is a nice way to keep on track with the decisions I've made, where my cash flow is, and what future decisions I have to make. It is a positive experience." ❖

To learn more about the Cheshire Hills AG Support Group or its membership, contact Robin at (603) 620-1269.

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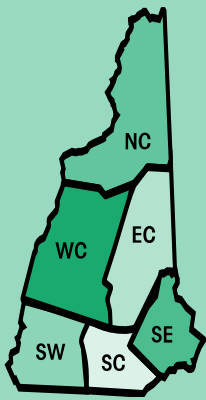
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# CALENDAR

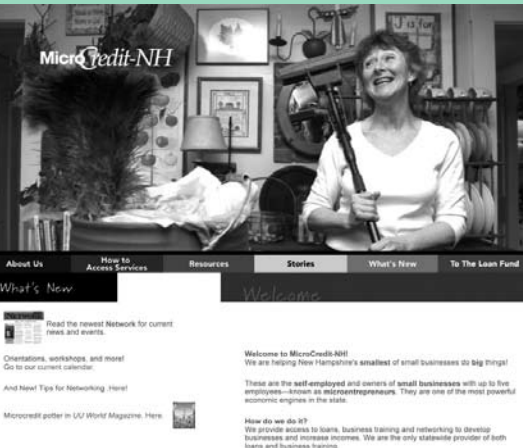
## OFFICE HOURS / PROGRAM ORIENTATIONS

Individuals who are interested in accessing MicroCredit-NH's business resources are required to be oriented to the program by a Regional Manager. This orientation may occur during **Office Hours** or through group **Program Orientations**. **Registration is required.**



### MICROCREDIT-NH REGIONS

- North Country (NC)
- West Central (WC)
- East Central (EC)
- South West (SW)
- South Central (SC)
- South East (SE)



Visit  
[www.microcreditnh.org](http://www.microcreditnh.org)  
today!



Allyn Way-Daly participating in the recent NRG Business Group Open House. She is the owner of Sweet Comfort Farm, LLC in New Boston.

### ACKNOWLEDGEMENTS

MicroCredit-NH is generously supported by Citizens Bank, the City of Nashua, the City of Manchester, the Clowes Fund, Corporation for Enterprise Development, Samuel P. Hunt Foundation, NH Community Development Finance Authority, NH Community Development Block Grant Program, and is endorsed by all NH County Commissions.

#### The Network Content:

Tara Dolphin  
Marketing and Communications Manager  
MicroCredit-NH

#### Original Network Design:

Teresa Troy, VCA, Nottingham, NH

### NORTH COUNTRY REGION

Joyce Presby, Regional Manager  
*To register, contact Joyce at (603) 620-0745 or [jpresby@microcreditnh.org](mailto:jpresby@microcreditnh.org)*

#### OFFICE HOURS

**Berlin**  
Workforce Assistance Center  
55 Maynesboro Street  
Thursdays, 10/5, 11/2 and 12/7  
9 – 11 AM

**Lincoln**  
Lincoln Town Office  
148 Main Street  
Wednesdays, 10/18, 11/1, and 12/20  
9 – 11 AM

**Lisbon**  
Lisbon Chamber Office  
6 South Main Street  
Wednesdays, 10/11, 11/22 and 12/13  
9 – 11 AM

**Littleton**  
Tortarella's, 7 Main Street  
Wednesdays, 10/4, 11/8 and 12/6  
11 AM – 1 PM

#### PROGRAM ORIENTATION

**Colebrook**  
Colebrook Country Club  
15 Abenaki Lane  
Wednesday, 11/15, 9 – 11 AM

### WEST CENTRAL REGION

Janet Cote, Regional Manager  
*To register, contact Janet at (603) 620-0319 or [jcote@microcreditnh.org](mailto:jcote@microcreditnh.org)*

#### OFFICE HOURS

**Bristol**  
Grafton County Economic Development Council, 10 North Main Street, 2nd floor  
Tuesdays, 10/17 and 11/21  
10 AM – 12 PM

**Lebanon**  
Listen Center, 60 Hanover Street  
Tuesdays, 10/10, 11/14 and 12/12  
10 AM – 12 PM

**New London**  
Carriage House Community Meeting Room, 124 Newport Road  
Thursdays, 11/2 and 12/7, 4 – 6 PM

**North Haverhill**  
Town Hall, Select Board Meeting Room  
Route 10  
Thursday, 11/16, 10 AM – 12 PM

**Plymouth**  
Plymouth Chamber of Commerce  
1 Foster Street  
Tuesdays, 11/7 and 12/5, 10 AM – 12 PM

**Tilton**  
Twin Rivers Community Corporation  
608 West Main Street  
Thursdays, 10/12, 11/9 and 12/14  
10 AM – 12 PM

#### PROGRAM ORIENTATION

**Warner**  
Pillsbury Free Library  
18 East Main Street  
Thursday, 10/26, 6:30 – 8:30 PM

### EAST CENTRAL REGION

Claudia Needham, Regional Manager  
*To register, contact Claudia at (603) 620-5709 or [cneedham@microcreditnh.org](mailto:cneedham@microcreditnh.org)*

#### OFFICE HOURS

**Conway**  
Mt. Washington Valley Economic Council  
Technology Village, 53 Technology Lane  
Tuesdays, 10/24 and 11/28, 3 – 5 PM

**Laconia**  
Laconia Area Community Land Trust  
658 Union Avenue  
Tuesday, 11/21, 2 – 4 PM

**Meredith**  
Meredith Public Library  
91 Main Street  
Wednesdays, 10/4 and 12/6, 4 – 6 PM

**Ossipee**  
Ossipee Public Library, 74 Main Street  
Wednesdays, 10/11 and 11/8, 4 – 6 PM

**Wolfboro**  
Wentworth Economic Development Corporation (WEDCO), Citizens Bank building, 7 Center Street  
Tuesdays, 10/24 and 11/28  
10 AM – 12 PM

#### PROGRAM ORIENTATION

**Laconia**  
Greater Laconia-Weirs Beach Chamber of Commerce, 383 South Main Street  
Tuesday, 10/17, 2 – 4 PM

### SOUTH WEST REGION

Robin Picard, Regional Manager  
*To register, contact Robin at (603) 620-1269 or [rpicard@microcreditnh.org](mailto:rpicard@microcreditnh.org)*

#### OFFICE HOURS

**Antrim**  
Tuttle Library, 45 Main Street  
Thursdays, 10/12 and 10/19, 3 – 5 PM

**Claremont**  
Fiske Free Library, 108 Broad Street  
Thursday, 11/2, 4 – 6 PM

**Keene**  
Hannah Grimes Center  
25 Roxbury Street  
Wednesdays, 10/4, 10/11, 11/1, 11/8, 11/29 and 12/13, 3 – 5 PM  
Tuesdays, 10/24 and 12/5, 3 – 5 PM

#### PROGRAM ORIENTATIONS

**Antrim**  
Tuttle Library, 45 Main Street  
Wednesday, 12/6, 6 – 8 PM

**Keene**  
Hannah Grimes Center  
25 Roxbury Street  
Monday, 11/6, 6 – 8 PM

### SOUTH CENTRAL REGION

David Hamel, Regional Manager  
*To register, contact David at (603) 620-0963 or [dhamel@microcreditnh.org](mailto:dhamel@microcreditnh.org)*

#### OFFICE HOURS

**Concord**  
New Hampshire Community Loan Fund  
7 Wall Street  
Tuesdays, 10/17 and 11/21, 4 – 6 PM

**Derry**  
Derry Public Library  
64 East Broadway Street  
Wednesdays, 10/4 and 11/1, 4 – 6 PM

**Manchester**  
1. Manchester Community Resource Center, 177 Lake Avenue  
Wednesdays, 10/4 and 11/12 – 2 PM  
2. Amoskeag Business Incubator  
33 South Commercial Street  
Wednesdays, 10/11 and 12/13  
4 – 6 PM

**Nashua**  
Business Information Center  
151 Main Street  
Thursdays, 10/12, 11/9 and 12/14  
1 – 3 PM

**Salem**  
Kelley Public Library, 234 Main Street  
Tuesdays, 10/10, 11/14 and 12/12  
1 – 3 PM

#### PROGRAM ORIENTATIONS

**Concord**  
New Hampshire Community Loan Fund  
7 Wall Street  
Tuesday, 11/14, 4 – 6 PM

**Nashua**  
Nashua Public Library, 2 Court Street  
Thursday, 10/24, 6:30 – 8:30 PM

**SOUTH EAST REGION**  
Jennifer Murphy, Regional Manager  
*To register, contact Jennifer at (603) 496-0520 or [jmurphy@microcreditnh.org](mailto:jmurphy@microcreditnh.org)*

#### OFFICE HOURS

**Dover**  
Café on the Corner, 478 Central Avenue  
Thursdays, 10/5 and 11/2, 2 – 4 PM

**Portsmouth**  
Me & Ollies Café, 10 Pleasant Street  
Market Square  
Thursdays, 11/30 and 12/14, 2 – 4 PM

**Raymond**  
Ocean National Savings Bank  
55 Main Street  
Thursdays, 11/16 and 12/7, 2 – 4 PM

**Rochester**  
Citizens Bank, 1 North Main Street  
Thursdays, 10/12 and 11/9, 2 – 4 PM

#### PROGRAM ORIENTATIONS

**Exeter**  
*Orientation for an Arts Business Group*  
Exeter Elementary School  
30 Lincoln Street  
Tuesday, 10/10, 4 – 6 PM

**Somersworth**  
Somersworth Chamber of Commerce  
58 High Street  
Thursday, 10/12, 6 – 7:30 PM

### What is a Business Group?

MicroCredit-NH delivers ongoing and comprehensive services through local Business Groups that are comprised of self-employed individuals and small business owners. Business Group members are able to access MicroCredit-NH's services, including business education, loan capital, the Individual Development Account (IDA) matched savings program, networking opportunities and technical assistance. **There are currently over 60 Business Groups statewide with more than 400 members.**

**Note:** Business Group meetings are not listed in The Network. Prospective members should contact the appropriate MicroCredit-NH Regional Manager for information.

# WORKSHOPS

Unless otherwise stated below, please contact MicroCredit-NH at 1-800-769-3482 or email [geninfo@microcredithn.org](mailto:geninfo@microcredithn.org) for more information and to register. Workshop fees are \$15 for MicroCredit-NH members and \$20 for non-members.

## Antrim

**Location:** Tuttle Library, 45 Main Street

### Assessing Opportunities for Business Growth and Success

Wednesday, 11/15, 6 – 8 PM

*Small business owners are often so busy managing daily operations, there is little time and energy left to plan future development. This workshop will feature an assessment tool for both start-up and experienced businesses to identify possible growth opportunities.*

**Featured Speaker:** Robin Picard

**Cost:** \$15 members/\$20 non-members

## Berlin

**Location:** Woodlands Credit Union  
730 Main Street

### Marketing on a Shoestring Budget

Friday, 12/8, 9 – 11 AM

*Ever place a print ad for a lot of money and see little or no return? Marketing is essential for maintaining and growing your business, but it doesn't have to cost a fortune. This workshop will cover effective, low-cost marketing techniques that attract potential customers.*

**Featured Speaker:** Joyce Presby

**Cost:** \$15 members/\$20 non-members

## Bethlehem

**Location:** WREN, 2011 Main Street

### SWOT Your Business, Plan Your Future!

Tuesday, 11/14 and Thursday, 11/16  
1 – 4 PM

*Session 1 will feature a SWOT (Strengths, Weaknesses, Opportunities, and Threats) analysis exercise. The next session will assist participants with using their business strengths and taking advantage of opportunities for growth, while minimizing the harm of threats and eliminating weaknesses.*

**Featured Speaker:** Joyce Presby

**Cost:** Free for WREN members and MicroCredit-NH members, \$35 for non-members (this fee also provides the participant with a WREN individual membership)

## Bristol

**Location:** Newfound Regional High School  
1 Newfound Road

### Market Planning: Achieving Your Business Goals

Wednesdays, 10/11, 10/25, 11/8 and  
11/22, 6:30 – 8:30 PM

*Small business success depends on the ability to maintain a strong base of satisfied customers, while continually increasing this base with new customers. Focus your efforts on identifying and satisfying customer needs – while maintaining a profit. Topics: developing a marketing plan, customer and competitor research, analyzing research data, and targeting appropriate markets to build profits.*

**Featured Speaker:** Janet Cote

**Cost:** \$60 (\$15 per session) members/\$80 (\$20 per session) non-members

## Claremont

**Location:** Fiske Free Library  
108 Broad Street

### Managing Cash Flow in Slow Times

Tuesday, 10/10, 6 – 8 PM

*Do the slow periods in your business make you worry about its stability? Solid management of business cash flow can make the difference between success and distress. A sample cash flow chart will be provided, and participants are encouraged to bring their current numbers to the workshop.*

**Featured Speaker:** Gary Chabot,  
Consultant, SBDC

**Cost:** \$15 members/\$20 non-members

## Concord

**Location:** NH Community Loan Fund  
7 Wall Street

### From Business Plan to Success: 4-part series

Wednesday, 10/25 and Thursdays, 11/2,  
11/9 and 11/16, 6:30 – 8:30 PM

*Research shows that successful businesses work from a business plan. Whether you're just starting-up, or operating an existing business, increase the likelihood of your long-term success by creating and using a business plan.*

**Featured Speaker:** David Hamel

**Cost:** \$15 members/\$20 non-members

## Derry

**Location:** Derry Public Library  
64 East Broadway

### Hitting the Bulls Eye: Strategic Marketing

Monday, 11/6, 4:30 – 6:30 PM

*Access market research solutions, and aim the dart with planning and promotional strategies to "hit the bulls eye" by successfully identifying, attracting and retaining your business's most appropriate customers.*

**Featured Speaker:** David Hamel

**Cost:** \$15 members/\$20 non-members

## Farmington

**Location:** Farmington High School  
40 Thayer Drive

### From Business Plan to Success: 4-part series

Tuesdays, 12/12, 12/19, and 1/9 and  
Thursday, 1/18, 6:30 – 8:30 PM

*Research shows that successful businesses work from a business plan. Whether you're just starting-up, or operating an existing business, increase the likelihood of your long-term success by creating and using a business plan.*

**Featured Speaker:** Jennifer Murphy

**Cost:** \$60 (\$15 per session) members/\$80 (\$20 per session) non-members

## Jefferson

**Location:** Jefferson Town Office, Route 2

### Holiday Gathering

Tuesday, 12/19, 4 – 7 PM

*Make new connections with other entrepreneurs and business resources in the North Country; swap gifts and enjoy holiday treats. Bring family, friends, food to share and a Yankee Swap gift (under \$10).*

**RSVP:** Joyce Presby at (603) 620-0745

**Cost:** None

## Keene

**Location:** Hannah Grimes Center  
25 Roxbury Street

### Sales Skills Roundtables

Tuesday, 10/17, 10/24 and 10/31  
12 – 2 PM

*Topics will include promoting features and benefits, overcoming obstacles, receiving verification and action from clients, building repeat and referral business, and more. Bring a lunch and be ready to improve your sales skills.*

**Featured Speakers:** Steve Silverstein,  
Founder and CEO Tree Free Greeting Cards;  
Joe Marks, Founder and CEO, Baudelaire;  
Beth Caldwell, Founder of EMF

**Cost:** \$45 (\$15 per session) members/\$60 (\$20 per session) non-members

## Laconia

**1. Location:** Laconia High School  
345 Union Avenue

### From Business Plan to Success (sessions 2 to 4 of a 4-part series)

Thursdays, 10/5, 10/12 and 10/19  
6:30 – 8:30 PM

*Research shows that successful businesses work from a business plan. Whether you're just starting-up, or operating an existing business, increase the likelihood of your long-term success by creating and using a business plan.*

**RSVP:** Register through Laconia Adult Education only at (603) 524-5712

**Cost:** \$45 (\$15 per session) members/\$60 (\$20 per session) non-members

**2. Location:** Greater Laconia-Weirs Beach Chamber of Commerce  
383 South Main Street

### Brown Bag Series: Assessing Marketing Results

(session 4 of a 4-part series)

Wednesday, 12/13, 12:30 – 2:30 PM

*What do your numbers from this past season tell you about your business? Did your marketing work? What were your most effective marketing strategies? What will you do differently next season?*

**RSVP:** Greater Laconia-Weirs Beach Chamber of Commerce at (603) 524-5531

**Featured Speaker:** Claudia Needham

**Cost:** None

## Lebanon

**Location:** NH Employment Security River Mill Complex, 85 Mechanic Street

### Managing a "Slow Season" to Maintain Sales and Profits

Tuesday, 12/12, 2 – 4 PM

*Seasonality of sales affects every business. Learn to build and grow your business with these special tips to strategically handle your "slow season."*

**Featured Speaker:** Janet Cote

**Cost:** \$15 members/\$20 non-members

## Littleton

**Location:** The Lane House, Cottage Street

### Health Insurance 101

Tuesday, 10/31, 11 AM – 1 PM

*Find out about available options for small business health insurance plans, and how to access them.*

**Featured Speaker:** Patricia Fair of Fairhaven Associates, LLC

**Cost:** \$15 members/\$20 non-members

## Meredith

**Location:** Meredith Community Center  
1 Circle Drive

### East Central Region Networking Night

Wednesday, 12/6, 6:30 – 8:30 PM

*MicroCredit-NH members from Carroll and Belknap counties are invited to learn effective networking techniques and network with each other. Local bankers will also be in attendance to begin to build financial relationships with participants. Bring business cards and promotional materials. Refreshments will be served.*

**Featured Speaker:** Betsy Black of Betsy Black Consulting

**RSVP:** by 12/1 to Claudia Needham at (603) 620-5709

**Co-sponsor:** Lakes Region Business Works (MicroCredit-NH Business Group)

**Cost:** None. Event for current MicroCredit-NH group members only.

## Milford

**Location:** Unitarian Church, 20 Elm Street

### Marketing on a Shoestring Budget

Thursday, 10/19, 6:30 – 8:30 PM

*Ever place a print ad for a lot of money and see little, or no, return? Marketing is essential for maintaining and growing your business, but it doesn't have to cost a fortune. This workshop will cover effective, low-cost marketing techniques that attract potential customers.*

**Featured Speaker:** Louis A. Emond,  
Partner, Strategic Directions, LLC

**Cost:** \$15 members/\$20 non-members



## Nashua

**Location:** Economic Opportunity Center  
18 Technology Way

### QuickBooks Basics

Tuesday, 12/12, 6 – 8 PM

*Do you know what your profit is for the year, or who your best client is? This hands-on workshop (notebook PCs will be available) will teach you the basics in keeping your income and expenses in QuickBooks software.*

**Featured Speaker:** Gretchen Uhas, Uhas Computer Training

**Cost:** \$15 members/\$20 non-members

## Newport

**Location:** Sugar River Savings Bank  
Community Room, 10 Main Street

### Holiday Networking Event

Tuesday, 12/12, 6:30 – 8:30 PM

*Meet MicroCredit-NH members from the South West and West Central regions, and practice your 30-second business pitch. Bring your business cards and brochures, and benefit from making new contacts and renewing existing relationships.*

**Cost:** None

## Portsmouth

**Location:** Portsmouth City Hall  
1 Junkins Avenue

### Networking Strategies

Tuesday, 10/3, 6:30 – 8:30 PM

*Connect with other entrepreneurs to practice your 30-second business pitch, fine tune your elevator speech and access networking strategies to build your business.*

**Featured Speaker:** Jennifer Murphy

**Cost:** \$15 members/\$20 non-members

## Rollingsford

**Location:** Garrison Players Arts Center,  
Grange Hall, Roberts Road

### Marketing Your Business

Tuesdays, 11/14 and 12/5

6:30 – 8:30 PM

*There are key marketing strategies to incorporate into daily activities in order to increase visibility and gain clients. These two sessions will provide techniques for connecting with clients, closing deals and increasing sales.*

**Featured Speaker:** Jim Horne, Beacon Business Advantage, Inc.

**Cost:** \$15 members/\$20 non-members

## Tilton

**Location:** Twin Rivers Community  
Corporation, 608 West Main Street

### Understanding Cash Flow

Thursday, 10/26, 6:30 – 8:30 PM

*Find out how to create cash flow statements to budget for future business growth; react to trends and seasonality issues; and to create pro forma statements for communicating estimated growth of income and expenses for future business planning and loan applications.*

**Featured Speaker:** Janet Cote

**Cost:** \$15 members/\$20 non-members

## Wolfeboro

**Location:** Wentworth Economic  
Development Corporation (WEDCO)  
Citizens Bank building, 7 Center Street

### Pitching Your Story

Tuesday, 11/28, 12 – 2 PM

*Find out how to incorporate your "story," and its relation to community happenings in your 30-second elevator speech. Access press release writing and distribution techniques to increase awareness of your business.*

**Featured Speaker:** Tara Dolphin

**Cost:** \$15 members/\$20 non-members

## HOW TO REGISTER:

1. Call MicroCredit-NH at 1-800-769-3482 or send an email to: [geninfo@microcredithn.org](mailto:geninfo@microcredithn.org)
2. We now accept credit cards! Provide your card number to MicroCredit-NH via telephon.
3. Send a check, made payable to MicroCredit-NH. Indicate workshop name and location on memo line. Mail check to: MicroCredit-NH, 7 Wall Street, Concord, NH 03301

## GROUP PROFILE:

# A Team Approach to Small Business Development - Harrisville Resource Group

NINE MEMBERS, FOUR ANNUAL goals and three meetings on features and benefits. In the MicroCredit-NH program, this combination results in one successful Business Group.

"This is a group where we're held accountable for keeping our businesses growing and changing," explained Earl Horn, owner of Threshold Home Inspections.

Members of the Harrisville Resource Group have certainly taken that responsibility seriously. Over the summer, the group used three meetings to review the MicroCredit-NH marketing tutorial about features and benefits (Tutorial #6). To assist each member in creating a solid marketing message, every business had a turn in the spotlight, while the group identified its offerings and how they could benefit customers. While this may seem repetitive, members insist that it helped them to analyze how they market themselves, and provided solutions for improving messaging to increase sales.

### Tutorials for All Stages of Business Development

The group formed in October 2002, and still includes many of its original members.

"We're able to give great feedback and be valuable to one another because many of us have been together for

years," said Lisa Sieverts, owner of Facilitated Change Consulting. "We've seen the changes, ups and downs of each other's businesses, so we can offer a knowledgeable, but outside perspective. Where else can I get that except with my friends here?"

This method of analysis has also benefited the newer group members. They are able to access the tutorial lessons in a group setting for the first time, and they become familiar with their peers and their respective businesses.

"It's a nice process because it doesn't feel like the members are operating at different levels," said newest member Emily Drur, of Emily Drury Handmade, who creates clothing, accessories and home items using natural materials.

### Goal Setting Works!

Another best practice the group uses is to create and follow annual goals. The group outlined four goals for 2006. The first was to schedule guest speakers to visit the group, and the second was to hold joint meetings with other local MicroCredit-NH Business Groups to expand networking opportunities. Third, the group chose to identify individual goals to achieve business growth and then report on their progress during the check-in portion of each meeting. The fourth goal was to

complete individual business plans by year's end.

The results to date are positive. Gary Oden, Regional Manager from the Small Business Development Center (SBDC), spoke to the group about business planning, and they've held a joint meeting with the Monadnock MicroGiant\$ in Peterborough, during which they shared ideas for group activities. Additionally, the group attended a networking event sponsored by the MicroGiant\$. Members update each other on their individual goals every month, and expect to have their business plans completed by early 2007. MicroCredit-NH staff and other business resource specialists have offered to review and provide feedback on these plans upon completion.

### Extra Meetings Provide Peer Support

The group follows a structured agenda each month, but it also schedules special "brainstorming meetings" in addition to the usual meetings. These events are opportunities to focus on a particular problem or challenge being experienced by one of the members.

Paul Tuller, owner of Barn Door Video Productions, explained, "We generate ideas for solving the problem, and the business owner comes away with a



**Harrisville Resource Group. From left: Paul Tuller, Lisa Sieverts, Joe Jacobs, Earl Horn, Emily Drur and Lindsay Johnson. Not pictured: Nancy Belluscio, Shanna Leino and R. Dean Ogelby.**

possible solution."

Additionally, the group may hold extra meetings for loan reviews. Several members have taken out multiple loans through the group.

### Resource is Their Middle Name...

True to their group name, the members of the Harrisville Resource Group are resourceful. They access the education, networking and loan capital offerings of the MicroCredit-NH program to develop their businesses, and tap into the resources provided by their regional manager, Robin Picard.

"If there's a resource we need, we know we have access to MicroCredit-NH," said Joe Jacobs, owner of Professional Financial Solutions.

Robin Picard insists that group members are well on their way to long-term business success. "Harrisville Resource Group members know how to identify their needs, and how to work as a team to find the appropriate resources to fulfill them," she said. "That collective thirst for knowledge and advancement gets results – and embraces the entrepreneurial spirit." ❖

For more information on the Harrisville Resource Group or its members, contact Robin Picard at (603) 620-1269.

## MEMBER PROFILE:

### A Guide to Happiness

New Hampshire native Lucie LaPlante Villeneuve is passionate about her work.

"When I see moose feeding in the water near my kayak or rustling bushes on a trail, I know I have the best job in the world," said the MicroCredit-NH member, who offers custom-guided adventures through her business, Outdoor Escapes New Hampshire.

In 2003, Lucie registered her business as a limited liability company (LLC), and immediately built her own website, which has attracted customers from as far away as Israel, Panama and Switzerland. She has been working full-time in the business for two years, developing a strong customer base from web traffic, word-of-mouth referrals, cross-marketing promotions with other MicroCredit-NH members, memberships in Chambers of Commerce, and press releases – which she learned to write in a MicroCredit-NH workshop.

The nature enthusiast offers adventures based on the preferences and interests of her customers. Lucie's tours range from snowshoeing and cross-country skiing to hiking and paddling. They are as short as a day or as long as a week, and are available statewide, from "Pittsburg to Portsmouth to Pisgah State Park in the southwestern part of the state," Lucie explained.

### Nature to Nurture

Growing up in Meredith, Lucie's parents regularly brought her hiking and hunting. She fell in love with the outdoors, and set her sites on being an outdoor guide. To become qualified, she gained experience while working towards her Education and Environmental Science degree at

Plymouth State College. She served as a volunteer hiking guide at the Greater Manchester YMCA and was the staff naturalist at The Balsams Grand Resort Hotel. Lucie has also taught cross-country skiing at Gunstock Recreation Area and worked as a 4-H camp director at Stoney Point Cottage in Colebrook.

### Dream to Reality

While Lucie became an expert at New Hampshire's wildlife, trails, water routes and lodging options, she realized she needed something else to achieve her dream: business skills. She earned a one-year degree in Business Entrepreneurship from Hesser College in Portsmouth and joined MicroCredit-NH's Meredith Business Group, "Lakes Region Business Solutions," now called "Lakes Region Business Works."

"MicroCredit-NH really motivates me," Lucie said. "The regional managers are so resourceful, the educational workshops and the idea sharing during group meetings are great."

Lucie is currently considering applying for a MicroCredit-NH loan to upgrade her equipment. She recently implemented a new accounting system, which she credits to a MicroCredit-NH financial workshop she attended.

### Guide...to Happiness

The demand for Lucie's services has resulted in the hiring of a full-time summer guide for paddle trips. Peter, Lucie's husband, also assists by offering tours and lessons, and is often requested by repeat customers because of his story-telling abilities.



Additionally, Lucie works with REI Adventures on their Weekend Getaways program in New England.

"I am so busy that I could spend every day in my office just taking reservations," she said. "Someone once told me 'the profits are in the details,' so if you're not working until midnight, your competition is."

Regardless of the demands of Lucie's 80-hour work weeks, she plans to continue being outdoors. "My passion is being a guide, and I intend to stay in that role while the business grows."

### Full Moon Fun

On Sunday, November 5th, Lucie will sponsor a free "familiarization tour," or nature hike, for MicroCredit-NH members, staff and their families. This "Full Moon Tour" will take place from 1 to 4 PM at Bear Brook State Park in Allentown. What's Lucie's motivation for this special event? "I love wild New Hampshire and want to provide others the opportunity to get to know it." ❖

To register for the Full Moon Tour, contact Lucie at (603) 528-0136 or visit [www.outdoorescapesnewhampshire.com](http://www.outdoorescapesnewhampshire.com).

### Lucie's Fast Facts

- Lucie describes NH's geological, cultural and wildlife histories during her tours.
- This summer, Lucie brought six sisters (ranging in age from 22 to 50) from Michigan on a 4-day hiking, biking and kayaking tour through Errol and the Dixville Notch.
- Lucie was featured in Canoe and Kayak Magazine in October 2005.
- Each time someone calls to inquire about a tour, Lucie asks how they heard about her - keeping records to assess her marketing efforts.
- Lucie is certified as a Wilderness First Responder and continues her education by attending outdoor industry conferences every season.



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