



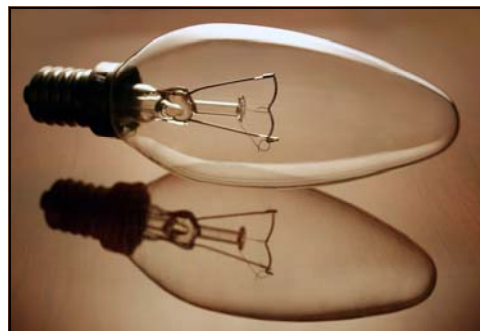
**VALLEY COMMUNITY
DEVELOPMENT
CORPORATION**

**SMALL BUSINESS
ASSISTANCE**

FREE!

**TRAINING
FOR
PIONEER VALLEY
ENTREPRENEURS**

SUMMER & FALL 2009



**413.529.0420
VALLEYCDC.COM/TRAINING**

**EASTHAMPTON * HADLEY
AMHERST * NORTHAMPTON**

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Panel: Health Insurance Considerations for Small Business Owners

Pursuing Your Dream- Step One: Launching a Successful Business

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Representation

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OPERATING A BUSINESS IN TOUGH ECONOMIC TIMES

15 +1 Keys to Thriving During a Recession Internationally acclaimed creative marketing guru, author and speaker Marcia

Yudkin, PhD shows you how to make the most of the current economic climate. Successfully self-employed since 1981, Yudkin has gotten the best of several recessions. Discover where to tweak your promotional activities and leverage your marketing dollar. Learn to not just survive, but grow your business in this challenging marketplace. *Marcia Yudkin, PhD, www.Yudkin.com 3 hrs.*

Tues. Nov. 10, 6:00-9:00 PM, Jones Library, Large Mtg. Room

Panel: Health Insurance Considerations for Small Business Owners The MA Insurance Partnership, a business insurance specialist and representative of Commonwealth Care and other state programs give you an overview of important issues your small business or solo-preneurship must consider. Learn how to get the best rate and risk coverage for your industry. This class is ideal for existing businesses that have insurance plans in place and are looking to decrease risks and expenses further, and for those trying to determine which coverage they need.

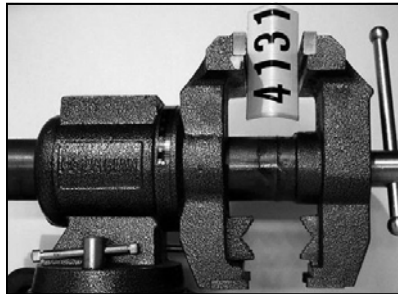
Simon Muil, www.InsurancePartnership.org ; Ed Batchelder, Batchelder Associates; and Ann Poole, www.TapestryHealth.org 2 hrs.

Wed. Oct. 28, 6:00-8:00 PM, Forbes Library, Community Room

Pursuing Your Dream- Step One: Launching A

Have you ever thought of starting a business? Have you feel like you need a crash course in business basics? Join Valley CDC staff to talk shop, learn the nuts and bolts, and fill with critical tools you need to succeed. *Gene Talsky, hrs.*

**Wed. May 20 OR June 17, Valley CDC Eastworks
Sept. 16, Oct. 21 OR Nov. 18, Valley CDC, 30 Mar-
5:30-7:30 PM**



Successful Business

you already done so but
sics? Join Valley CDC
your business toolbox
www.ValleyCDC.com 2

**#325, Easthampton;
ket St., Northampton.**

Tax & Legal Aspects of Small Businesses Local CPA & attorney give you an overview of important issues your small business should consider Obtaining various licenses, EIN (federal tax ID), MA sales tax registration & re-sale certificate, income tax filing, sales & other tax matters, payroll filing & registration requirements, sub-contractor issues, insurance (including health & workers comp), retirement plans, intellectual property (patent/copyright/trademark) and other germane topics will be discussed in relationship to the various business entities; proprietorship, general partnership, corporation, limited liability company, limited liability partnership, limited partnership & for-profit vs. non-profit. This class is ideal for existing businesses that want to be sure all their "t's" are crossed and "i's" dotted, as well as hobbyists and part time dabblers looking to upgrade their activities to full-fledge business activities. *Steve Harrington, CPA, Bova, Harrington & Associates, P.C. and Mikal Weiss, Esq., Burrows, Weiss & Bloomberg 2 hrs.*

Wed. Sept. 9 6:00-8:00 PM, Forbes Library, Community Room

Setting Up Your Business in QuickBooks 2007 Accounting Software The most popular easy-to-use accounting program for small businesses. Learn what you should know as a business owner, whether you keep your own books or someone keeps them for you. Set up your company books, create accounts, product and service lists, vendor and customer lists, and commonly used reports and sales documents. PC-based. **Pre-requisites: General MS Windows navigation skills.** Don Lesser, www.PTraining.com 3 hrs.

Tues. Sept. 15, 6:00-9:00 PM, Jones Library, Amherst Room

Using QuickBooks 2007 Accounting Software So you've set up your business accounts in QuickBooks, now what? Learn how to write checks, enter and pay bills, receive payments and make deposits, sales receipts and customer statements. PC-based.
Pre-requisites: "Setting Up Your Business" class, above, or already have your company set up in QuickBooks AND be intimately familiar with the setup. This is a fast, moving one night survey course and will not go into great detail on these subjects. Don Lesser, www.PTraining.com 3 hrs.
Tues. Sept. 22, 6:00-9:00 PM, Jones Library, Amherst Room

COMPUTER APPLICATIONS

CREDIT ISSUES & FINANCING

Economic Stimulus Plan Financing for Your Small Business

The American Recovery and Reinvestment Act contains a package of new and enhanced U.S. Small Business Administration (SBA) programs such as: loan fee elimination, higher loan guarantees, more dollars available for micro-loans and technical assistance, refinancing fixed asset loans, surety bond maximums to \$5M, and deferred-payment loans to pay your existing business loans. Learn about enhancements to the SBA programs and services that are available to start or expand your business, and discuss possible sources of capital. These program enhancements will only be available for a limited time, so don't miss out!

P. Edgardo Tarrats, www.SBA.gov & Mari Gottdiener, www.wmef.org 2.5 hrs.

Tues. June 30, 6:00-8:30 PM, Jones Library, Large Mtg. Room



Money Management for Business Owners

Make your money work for you and your business. Learn how personal and business budgeting can provide a framework for profitability. Explore your personal credit history and learn how personal spending affects your ability to secure financing for your business. Learn fair debt collection practices to understand your rights

as a consumer and responsibilities as a creditor. *Dave Plaut, www.CommunityAction.us 2 hrs.*

Mon. June 22, 7:00-9:00 PM, Forbes Library, Community Rm.

Personal Credit for Professional Prosperity It takes money to make money! Access to financing begins with a sound business plan AND positive credit history. Learn what it takes to improve your credit standing. Make your application for financing the best it can be, whether it's for a business line of credit, a presentation of your business plan to investors or a capital purchase. Escape the credit card funded start-up and existing business cash-flow stop-gap practices that lead to diminishing profits. *Michele Morris, www.ValleyCDC.com 3 hrs.*

Tues. Nov. 17, 6:00-9:00 PM, Jones Library, Large Mtg. Rm.

JUST FOR ARTISTS

Tips and Tools for Securing Art Gallery Representation

Artists and craftspeople learn specific information about approaching working with all forms of galleries. Market trends and an introduction to the gallery business lead to personal goal setting and action plans including specific task lists necessary to present work to a gallery. *Donald Clark, www.MakingALivingInCrafts.com 3 hrs.*
Wed. Sept. 23, 6:00-9:00 PM, Forbes Library, Museum Room

Wholesale/Retail Marketing for Craftspeople Take your product line to market! Learn the history and current trends in the crafts market. Compare and contrast wholesale & retail selling to determine the right marketing path, the right show and the right tools necessary for completing a competitive application. Understand differences among buyers and how to sell to each. Take away techniques for succeeding in the craft show circuit.

Donald Clark, www.MakingALivingInCrafts.com 3 hrs.

Wed. Sept. 30, 6:00-9:00 PM, Forbes Library, Museum Room

Online Selling Opportunities for Artists: Etsy.com, Etc.

Augment your face-to-face and personal website sales by selling at popular consumer art websites and ready-made shopping carts for artists. Survey the turnkey websites available online to sell your creative wares. From crafts and fine art to photographs and illustrations, learn how to quickly get your original and reproductions on the market via on-demand print fulfillment, digital clip art and photo images for marketing, and virtual art galleries.

Stacy Kontrabecki, www.linkedin.com/in/stacykontrabecki 3 hrs.

Thurs. Nov. 5, 6:00-9:00 PM, Jones Library, Large Mtg. Rm.



SALES & MARKETING

Attract & Keep Customers Pulling from decades of marketing experience and hundreds of successful case studies, Marcia Yudkin, PhD presents no-nonsense, cost-effective marketing tactics you can employ to gain exposure for your business and grow your relationship, and revenue, with existing and prospective customers. Inject your marketing plan with creative calls to action that will have your customers lining up at your door. *Marcia Yudkin, PhD*, www.Yudkin.com 3 hrs.

Thurs. Oct. 8, 6:00-9:00 PM, Jones Library, Large Mtg. Room

Build Your Brand by Blogging

Explore how publishing articles online via blog technologies can promote your reputation as an industry expert and get you "found" online (and off!) Learn how to: write effective blog posts/articles, choose a publishing platform, bring web traffic to your blog, integrate blog technologies with your marketing mix and currently deployed web-based marketing tools, and measure the success of your blog. *Christine Pilch*, www.GrowMyCo.com 3 hrs.

Thurs. Oct. 1, 6:00-9:00 PM, Jones Library, Large Mtg. Room

Getting Started with Constant Contact Email Marketing Jumpstart your email marketing efforts with Constant Contact. Quickly and easily get your Constant Contact broadcast email marketing account ready to use. Learn account set up, choosing and modifying an email template, uploading your list, adding a sign-up box to your website, and branding with your logo and colors. This class is a product walk through and not a computer-based hands-on workshop. Prerequisites: None, but best for Trial Customers and New Users. You do not need to attend E1: Power of Email Marketing on June 4 to attend this class but it is recommended you do so. *Zak Barron*, www.ConstantContact.com 2 hrs.

Thurs. June 11, 6:00-8:00 PM, Jones Library, Large Mtg. Rm.

Online Selling Case Study: Evolution of a Retail Website

Steve Howland, owner and developer of www.diecastairplane.com will share how he grew his retail web business from garage to warehouse; from one employee to five; and from \$60,000 in gross sale to \$750,000/year in 6 years. Topics covered: using online forums, Google services (i.e. Pay-per-click advertising, Site maps, and Google shopping (Froogle) and choosing website software

appropriate to your business model. A web developer and designer in a previous life, Howland demonstrates how several of his past clients' online presence's have morphed over the years to keep up with the changing web retail world. Recommended for: Retailers with a web presence and some experience with online retail but maybe stuck in "old" online selling software or for those having trouble driving traffic to an existing e-commerce website. *Steve Howland*, www.DieCastAirplane.com 3 hrs.

Tues. Oct. 27, 6:00-9:00 PM, Jones Library, Large Mtg. Room

The Power of Email Marketing Find out best practices and winning strategies in email marketing and how to get and keep quality subscribers, increase deliverability and open rates, tips for writing compelling content and more! Learn from valuable case studies of how other businesses have effectively used email marketing to boost their business and to help you formulate a customer communication strategy that really works! Prerequisites: none.

Zak Barron, www.ConstantContact.com 2 hrs.

Thurs. June 4, 6:00-8:00 PM, Jones Library, Large Mtg. Rm.

Website Optimization & New Technologies for Effective Internet Marketing Learn how to: plan/revise and evaluate the effectiveness of your website, analyze the visitor traffic you are receiving and be found by search engines. Discover free tools and strategies you should be using to optimize your investment in your company's online presence. Extend the reach of your online presence using paid internet advertising, email marketing, social media websites, blogging, podcasts and real simple syndication (RSS) on your website. Using these easy-to-learn tools, leverage your website to reach new and repeat customers cost-effectively and competitively. *Derek Allard*, www.Tunnel7.com 3 hrs.

Tues. Oct. 6, 6:00-9:00 PM, Jones Library, Large Mtg. Room

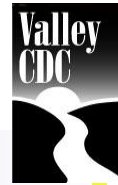
Writing Newsletters People Read Keeping in front of your customers is important in developing relationships that pay off over time. How much and what kind of "face time" you give to communicating with your business network depends on your unique business, however, periodic updates to your contacts regarding your industry and your expertise is requisite to gain repeat and even new business. Learn to craft easy, informative newsletters with minimal effort and maximum return on investment. Technologies for paper and electronic newsletter design and delivery will be discussed. *Stacy Kontrabecki*, www.linkedin.com/in/stacykontrabecki 3 hrs.

Thurs. Nov. 12, 6:00-9:00 PM, Jones Library, Large Mtg. Rm.

QUICK REFERENCE CALENDAR

- 1.) Thurs. June 4: Power of Email Marketing, Amherst
- 2.) Thurs. June 11: Getting Started with Constant Contact, Amherst
- 3.) Wed. June 17: Pursuing Your Dream: Step One, Easthampton
- 4.) Mon. June 22: Money Management, Northampton
- 5.) Tues. June 30: Economic Stimulus Plan Financing, Amherst
- 6.) Wed. Sept. 9: Tax & Legal, Northampton
- 7.) Tues. Sept. 15: Setting Up QuickBooks, Amherst
- 8.) Wed. Sept. 16: Pursuing Your Dream: Step One, Northampton
- 9.) Tues. Sept. 22: Using QuickBooks, Amherst
- 10.) Wed. Sept. 23: Securing Gallery Representation, Northampton
- 11.) Wed. Sept. 30: Wholesale Retail Crafts, Northampton
- 12.) Thurs. Oct. 1: Build Your Brand by Blogging, Amherst
- 13.) Tues. Oct. 6: Website Optimization/New Technology, Amherst
- 14.) Thurs. Oct. 8: Attract & Keep Customers, Amherst
- 15.) Wed. Oct. 21: Pursuing Your Dream: Step One, Northampton
- 16.) Tues. Oct 27: Retail Website Case Study, Amherst
- 17.) Wed. Oct. 28: Health Insurance, Northampton
- 18.) Thurs. Nov. 5: Online Selling for Artists, Amherst
- 19.) Tues. Nov. 10: Thriving During a Recession, Amherst
- 20.) Thurs. Nov. 12: Writing Newsletters People Read, Amherst
- 21.) Tues. Nov. 17: Personal Credit, Amherst
- 22.) Wed. Nov. 18: Pursuing Your Dream: Step One, Northampton

Need Advice? Have a question?



**FREE BUSINESS COUNSELING
FOR PIONEER VALLEY
SMALL BUSINESSES**

If you are a start-up or existing small business (<= 20 employees), Valley CDC's Small Business Development staff can provide you with the technical assistance (TA) you need to grow your business into a viable profit center. Free. Free because your Commonwealth— via a Small Business Technical Assistance grant from the Office of Small Business & Entrepreneurship—is investing in your future and has retained the Valley CDC to help you out.

One-on-one counseling is available to help you better understand business processes and planning, step you through commercial and community financing hoops, and expand your skill set so you can most efficiently and effectively manifest your vision.



Call 413.529.0420 to set up your first no-risk, confidential appointment with Gene R. Talsky, Director, entrepreneur.

Valley CDC can help you:

- Explore your business ideas
- Market your art, products and services
- Identify new markets
- Get more customers
- Write your business plan
- Explore financial viability
- Improve your business operations
- Seek financing
- Learn computer skills
- Find local resources



Valley CDC
116 Pleasant St., # 325
Easthampton, MA 01027
(413) 529.0420

FREE!

**BUSINESS AND
TECHNOLOGY
TRAINING FOR**

**PIONEER VALLEY
SMALL BUSINESSES**

Classes start June 4 !!

**Register online at
ValleyCDC.com/training**