

APPENDICES

- A. In- Home Business Survey/Results
- B. Home Base Training Curriculum
- C. Awards Ceremony Invitation
- D. Home Base Orientation Packet
- E. Organizational chart and Corporation documents

APPENDIX A
IA-HOME BUSINESS
SURVEY / RESULTS

SURVEY
AT-HOME BUSINESS

1. Sex -----
2. How long have you lived in public housing? -----
3. What is your age? -----
4. How many years of formal education have you received?
 - a. Less than 6 years ---
 - b. 7-12 years ---
 - c. H.S. diploma ---
 - d. GED ---
 - e. Some college ---
 - f. Certificate --- what -----
 - g. Associates --- what -----
 - h. Bachelors --- what -----
5. Indicate from which sources monthly income is generated?

SOURCE	(gross) MONTHLY INCOME
Part time work	-----
Full time work	-----
AFDC	-----
SSI	-----
Food Stamps	-----
Child support	-----
Other	-----
6. Indicate supportive services that are available to you?

Child care	----
Medicaid	----
7. Do you have a car? -----
8. Do you have:
 - a. checking account ----
 - b. savings account ----
9. If not, why? -----

10. What hobbies, skills, or talents do you have?
 - a. -----
 - b. -----
 - c. -----
11. List those activities that you would like to do, or have an interest in doing? (read from the list)
 - a. -----
 - b. -----
 - c. -----
 - d. -----
12. List those skills or activities that you have done for work?
 - a. -----
 - b. -----
 - c. -----
 - d. -----
 - e. -----
13. Would you like take one of your hobbies or talents and create an in-home business?
14. How much money would you like to earn a month to supplement your current monthly income?

0-\$200 ----

\$200-\$400 ----

\$400-\$600 ----

\$600-\$800 ----
15. If you earned more money a month, what would be some of concerns regarding your other benefits?

16. Would you be interested in participating in a program designed to teach you how to run your own business?

17. Have you ever owned your own business? -----
18. If yes, what did you do? -----

19. The idea of having your own business
- a. excites you ----
 - b. scares you ----
 - c. seems impossible ----
 - d. wouldn't interest you ----
20. Would it be difficult for you to obtain financing to start your own business?
21. Have you ever been denied credit? -----
22. Would you say your credit is
- a. poor ----
 - b. ok ----
 - c. excellent ----
 - d. don't know ----

THANK YOU FOR YOUR ASSISTANCE. IF YOU WOULD LIKE US TO CONTACT YOU REGARDING THE TRAINING PROGRAM WE WILL PUT YOUR NAME ON ANOTHER LIST.

SURVEY RESULTS

The following survey results were obtained from going door to door to residents of Elmwood Gardens, Manseau Manor and Kelley Falls. We were interested in gathering information regarding residents' skills and talents, willingness or interest in starting a small home-based business, level of commitment to a training program and what effect supplemental income would have on residents' current benefits.

Preliminary results of the survey indicate a high probability that home-based businesses would be viable and welcomed. The results of the survey indicate that many residents have hobbies or interests that could easily be transformed into home-based microbusinesses.

Currently there are 232 occupied apartments in family public housing. We gathered information from 60 households which is 26% of the total occupied apartments.

1. We surveyed 13.6% males and 86.3% females
2. Results of the survey indicated that the majority of residents have lived in family public housing 7 years and less, however there are a few residents who have lived in public housing 8 years or more.

less than 1 year	15.9%
1-3 years	54.5%
4-7 years	15.9%
8-11 years	4.5%
12-15 years	2.3%
16-19 years	2.3%
20-23 years	na
24-27 years	2.3%
28 and up	2.3%

3. The average age of those surveyed is 33 years.
4. The following information details how many years of formal education residents have received.

a. Less than 6 years	na
b. 7-12 years	31.8%
c. H.S. diploma	25.0%
d. GED	5.8%
e. Some college	13.6%
f. Certificate	11.3%
g. Associates	6.8%
h. Bachelors	4.5%

This question pertains to the highest level of education completed at the time of the survey. The majority of residents, 62.6%, have not continued their education beyond the H.S. diploma or GED level. Results also indicate that 36.2% have either had some college or completed higher education level courses.

5. Indicate from which sources monthly income is generated?

Source:

Part time work	4.6%
Full time work	3.5%
AFDC	39.5%
SSI	5.8%
Food stamps	39.5%
Child support	3.5%
Other	3.5%

Of those surveyed only 8.1% receive income from either part-time or full-time work. In addition, only 3.5% receive income from child support.

6. Indicate Supportive Services that are available to you?

Child care	34.5%
Medicaid	65.5%

This question was misinterpreted as supportive services used, not available. All residents who receive AFDC have child care and medicaid as available services. However, if they do not work, they would typically not utilize the service. Thus, some of the respondents understood the question, while others did not. This confusion becomes more apparent when you compare the percent of residents who work part-time or full-time.

7. Do you have a car?

Out of the total surveyed, 59.0% indicated they had a car, while 41.0% indicated they did not. However, more importantly, of those respondents interested in participating in a training program, 56.0% did not have a car while 44.0% did.

8. Regarding a checking or savings accounts, respondents indicated the following:

32.0% indicated they had a checking account
9% indicated they had a savings account
59.0% of the total respondents do not have either account.

When asked to elaborate as to the reasons why, they provided the following reasons:

65.0% indicated they had no money
3.4% indicated they did not have a car
7.0% indicated they did not want to show income
24.1% indicated they did not want or need one

When this question was explored on an informal basis, it was discovered that many residents cannot afford to pay service charges on checking and savings accounts particularly when there are minimum balances required. In addition, many were concerned that Welfare would cut their benefits if they generated any type of savings. They believe Welfare would assume they did not need benefits if they were able to save money. Some respondents indicated they did not want to be put in a situation where they had to show Welfare their monthly statements and purchases.

It should be noted that issues surrounding the acquisition and spending of money is of great concern to this population. In addition, there appear to be many disincentives to saving money and planning for future purchases. Often residents are forced to spend twice as much on an item because they do not have credit, or cannot generate a savings. Purchase options are usually rent to own stores with large finance charges.

10. What hobbies, skills, or talents do you have?

For specific activities listed under each category refer to attachment (A).

Arts/crafts	47.4%
Services	14.6%
Plants	10.5%
Food	10.5%
Direct Care	6.6%
Mechanical	6.6%
Office	3.9%

11. List those activities that you would like to do, or have an interest in doing?

For specific activities listed under each category refer to attachment (B).

Arts/crafts	26.4%	Food	6.9%
Services	13.9%	Mechanical	6.9%
Direct Care	13.9%	Sales/retail	4.2%
Office	13.9%	None	8.3%

12. List those skills or activities that you have done for work?

For specific activities listed under each category refer to attachment (C).

Direct Care	24.0%	Food	13.0%
Office	18.5%	Carpentry	7.4%
Services	16.7%	Arts/crafts	3.7%
Factory Work	13.0%	None	3.7%

13. Would you like to take one of your hobbies or talents and create an in-home business?
- 79.5% said yes 20.5% said no
14. How much money would you like to earn a month to supplement your current monthly income?
- | | |
|---------------|-------|
| 0-\$200 | 5.3% |
| \$200-\$400 | 18.3% |
| \$400-\$600 | 10.5% |
| \$600-\$800 | 36.8% |
| \$800 or more | 13.2% |
15. If you earned more money a month, what would be some of the concerns regarding your other benefits?
- 36.8% indicated loss of Medicaid
28.6% indicated they had no concerns at all
13.2% indicated concerns with cuts in benefits
5.3% indicated concerns with loss of food stamps
5.3% indicated concerns with loss of child care
5.3% indicated concerns with rent increases
2.6% indicated concerns with loss of all benefits
2.6% indicated concerns with losing SSI
16. Would you be interested in participating in a program designed to teach you how to run your own business?
- 78.5% Yes
21.4% No
17. Have you ever owned your own business?
- 11.9% Yes
84.0% No
18. If yes, what did you do?
- 1 Cleaning business
1 Networking/Marketing
1 Wedding
1 Remodeling
1 Tupperware Representative
19. The idea of having your own business
(respondents were able to check all that applied)
- | | |
|--------------------------|-------|
| a. excites you | 43.6% |
| b. scares you | 20.0% |
| c. seems impossible | 20.0% |
| d. wouldn't interest you | 16.4% |

20. Would it be difficult for you to obtain financing to start your own business?

86.4% said yes

8.1% said no

5.4% did not respond to this question

21. Have you ever been denied credit?

44.4% indicated yes, they had been denied credit

55.5% indicated no, they had not been denied credit.

The high percentage indicating they had not been denied credit could be due in part because they have not attempted to secure additional credit.

22. Would you say your credit is

a.	Poor	21.0%
b.	O.K.	28.9%
c.	Excellent	10.5%
d.	Don't Know	39.4%

APPENDIX B
HOME BASE TRAINING
CURRICULUM

HOME

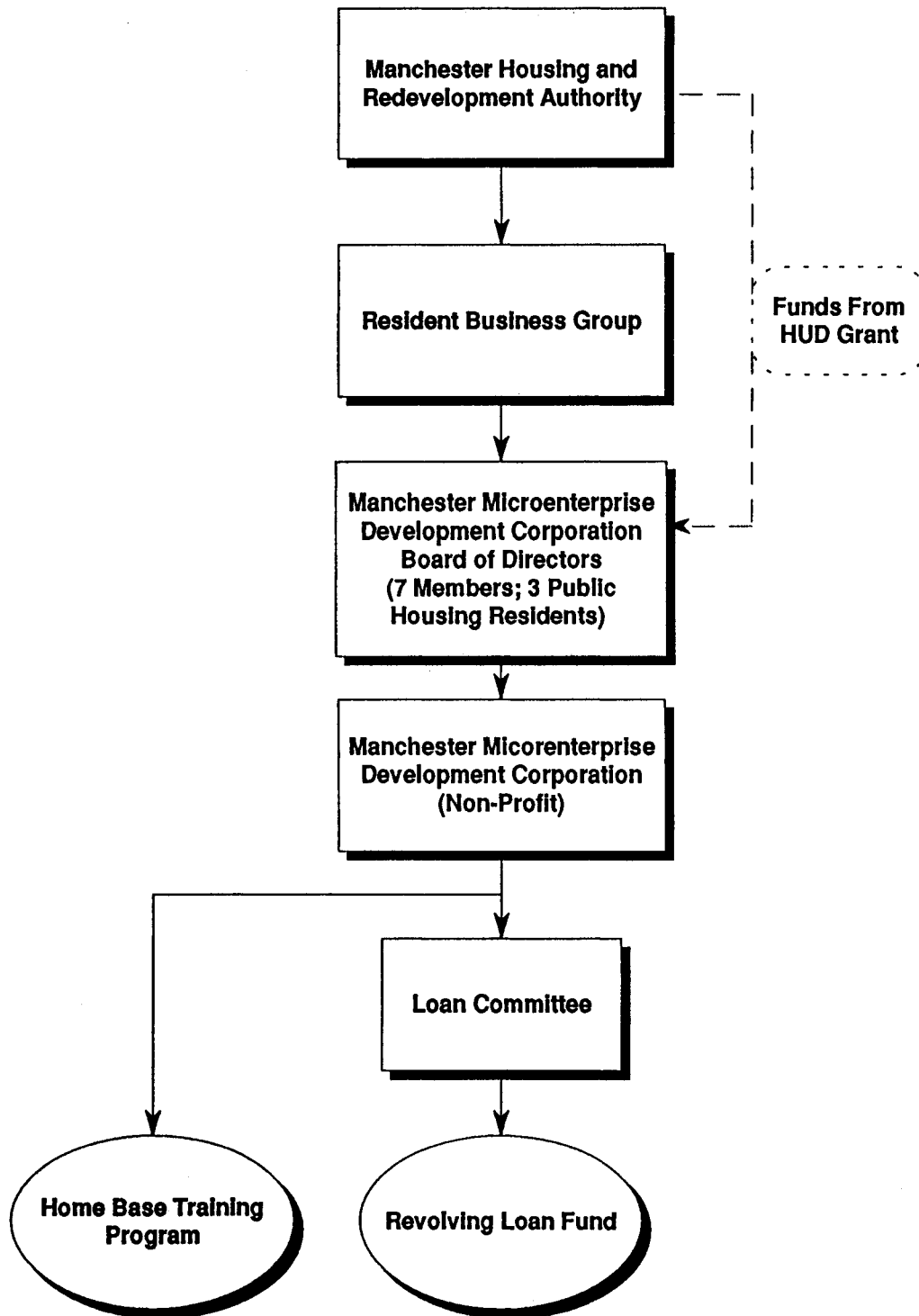
Program Curriculum

- Week 1 Finding a Business
What It Takes To Be An Entrepreneur
Janet Nelson: Developing Goals
- Week 2 Choosing a Business Name
Time and Stress Management
Janet Nelson
- Week 3 Presenting Your Business
Developing Space for Business
Speaker: Post Perfect
- Week 4 Protecting Your Business
Copyright
Trademark
Patents
Speaker: Bill Tilley
- Week 5 Legal Structures
Sole Proprietorship
Partnership and Partnership Arguments
Corporations
Subchapter S
Resources
Speaker:
- Week 6 Business Plan Introduction
Speaker: Roger Melanson
- Week 7 Securing a Business License
Registering a Fictitious Name
Obtaining a Seller's Permit
Speaker: SBDC
- Week 8 Home Based Business
Video
Janet Nelson: Communication Skills
- Week 9 Setting Up a Bank Account
How to Deal with Bankers
Guest Speakers: TBA
- Week 10 Financing Your Business

HOME BASE

- Week 11 Speaking Accountantess
 Keeping Records; General Journal
 Tax Records
 Speaker: IRS
- Week 12 Marketing Your Business
 Market Research, Planning and Worksheets
 Speaker: October Craig
- Week 13 Business Plan Continuation
 Computer Awareness/Lab
 Janet Nelson: Self Esteem
- Week 14 Business Planning
 Completion of Business Plan
 Dressing for Success Speaker
- Week 15 Presentation of Completion Certificates
 Business Plan Presentation
 Dinner
 Joanne Gay, Shelley Proulx, Betty Mullins,
 Christina McKenzie

APPENDIX E
ORGANIZATIONAL STRUCTURE
CORPORATE DOCUMENTS

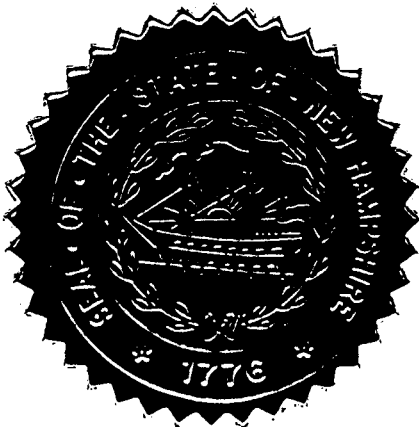


State of New Hampshire
Department of State

IR-
COPY

The undersigned, as Deputy Secretary of State of the State of New Hampshire, hereby certifies that the attached Articles of Agreement of MANCHESTER MICROENTERPRISE DEVELOPMENT CORPORATION, a New Hampshire nonprofit corporation, have been recorded in this office.

IN TESTIMONY WHEREOF, I hereto set my hand and cause to be affixed the Seal of the State of New Hampshire this 24th day of April, 1992.



Robert P. Ambrose

Robert P. Ambrose
Deputy Secretary of State

STATE OF NEW HAMPSHIRE

Recording fee: \$25.00 (Note 1)
Use black print or type.
Leave 1" margins both sides.

Form No. NP 1
RSA 292:2

ARTICLES OF AGREEMENT
OF
MANCHESTER MICRONTERPRISE DEVELOPMENT CORPORATION

A NEW HAMPSHIRE NONPROFIT CORPORATION

THE UNDERSIGNED, BEING PERSONS OF LAWFUL AGE, ASSOCIATE UNDER THE PROVISIONS
OF THE NEW HAMPSHIRE REVISED STATUTES ANNOTATED, CHAPTER 292 BY THE FOLLOWING:

Article 1. The name of the corporation shall be:

MANCHESTER MICROENTERPRISE DEVELOPMENT CORPORATION

Article 2. The object for which this corporation is established is:

To provide education and training to low income residents
for charter under the laws of the State of N.H.

Article 3. The provisions for establishing membership and participation
in the corporation are:

Non membership and non profit.

Article 4. The provisions for disposition of the corporate assets in the
event of dissolution of the corporation including the prioritization of rights
of shareholders and members to corporate assets are:

All corporate assets will be turned over to another
501(c)(3) charitable organization.

Article 5. The address at which the business of this corporation is to be carried on is:

198 Hanover Street
Manchester, NH 03104

Article 6. The amount of capital stock, if any, or the number of shares or membership certificates, if any, and provisions for retirement, reacquisition and redemption of those shares or certificates are:

There will be no capital stock, no shares or membership certificates.

Article 7. Provision eliminating or limiting the personal liability of a director, an officer or both, to the corporation or its shareholders for monetary damages for breach of fiduciary duty as a director, an officer or both is: (Note 2)

NONE

ARTICLES OF AGREEMENT
OF _____

Form No. NP 1
RSA 292:2

Article 8. Signatures and post office address of each of the persons associating together to form the corporation: (Note 3)

<u>Signatures and Name</u>	<u>Post Office Address</u>
1. <u>[Signature]</u> Signature <u>LOUIS ROBIN</u> Name (please print)	<u>441 Kimball St</u> Street <u>Manchester N.H. 03102</u> City/Town State Zip
2. <u>[Signature]</u> Signature <u>SHELLEY PROULX</u> Name (please print)	<u>6 Freedom Way</u> Street <u>Bethel, NH 03110</u> City/Town State Zip
3. <u>[Signature]</u> Signature <u>J. Ann Gay</u> Name (please print)	<u>PO Box 472 #</u> Street <u>Pittsfield NH 03263</u> City/Town State Zip
4. <u>[Signature]</u> Signature <u>Virginia Bosco</u> Name (please print)	<u>373 Kimball St</u> Street <u>Manchester, NH 03102</u> City/Town State Zip
5. <u>[Signature]</u> Signature <u>Barbara Oliver</u> Name (please print)	<u>183 maple st</u> Street <u>Manchester n.h 03103</u> City/Town State Zip

City/Town Clerk's office, City/Town of Manchester, NH
Received and recorded this 21st day of April 19 92.
(Note 4)

[Signature]
Deputy City/Town Clerk's Signature
Cathy Gagnon
Deputy City/Town Clerk's Name (Please Print)

Notes:

1. Recording fee payable to: N. H. Secretary of State.
2. If no provision eliminating or limiting personal liability, insert "NONE".
3. At least five signatures are required.
4. Must be recorded with the Clerk of the City/Town of the principal place of business prior to recording with the Secretary of State. (Fee payable to the clerk is \$5.00.)

Mail \$25.00 STATE FEE and DUPLICATE ORIGINALS (ORIGINAL SIGNATURES ON BOTH)
to: Secretary of State, State House, Room 204, 107 North Main Street,
Concord, NH 03301-4989

BYLAWS OF THE
MANCHESTER MICROENTERPRISE DEVELOPMENT CORP.

ARTICLE I

NAME: LOCATION: SEAL PURPOSES POWER

Section 1 Name. Location. The name of this corporation is the Manchester Microenterprise Development Corporation (hereinafter referred to as the "Corporation"). Its registered office shall be at Manchester, in the County of Hillsborough and State of New Hampshire.

Section 2. Purpose. The purpose for which this corporation is established shall be exclusively to carry out charitable, scientific and education activities within the meaning of section 501 (c)(3) of the Internal Revenue Code of 1986, as amended; to foster the provision of employment, education, training and supportive services and programs for low and moderate income persons through a variety of efforts including but not limited to :

- a. Providing self-employment training.
- b. Providing funding and financing mechanisms for small business start-ups and/or expansions.
- c. Providing continuous mentoring and support for small business owners.
- d. To exercise its powers through its officers, directors, employees and agents to join with other organizations in activities designated to achieve the purposes of the corporation.
- e. In general, and subject to such limitations and conditions as are or may hereafter be prescribed by law, to exercise such other powers which are now or hereafter may be conferred by law upon a corporation organized for the purpose set forth herein, or necessary or incidental to the powers conferred, or conducive to the attainment of the purposes of the corporation, subject to the furtherance of the tax exempt purposes of the corporation, and as may be exercised by an organization exempt under Section 501 (c) (3) of the Internal Revenue Code of 1986, as amended, and the Treasury Regulation thereunder (hereinafter collectively referred to as the "code"), as they now exist or may hereafter be amended.

Section 3. Powers. The Corporation shall have and enjoy all powers granted to nonprofit corporations by New Hampshire law as the same shall from time to time be amended.

ARTICLE II

BOARD OF DIRECTORS

Section 1. Powers. The Corporation shall be governed and its operation shall be directed by its Board of Directors which shall have charge, control and management of the affairs, properties and funds of the Corporation and which shall have the power and authority to do and perform all acts and functions not inconsistent with law or these BYLAWS or with any action currently in effect, taken at any meeting of the Corporation.

Section 2. Number. The Board of Directors shall be composed of (7) members, all of whom will reside in the State of New Hampshire, and of which (2) will be the Director of Public Housing and Director of Finance and Administration of The Manchester Housing and Redevelopment Authority.

Section 3. Election and Tenure. Each director shall be a Director for a term of one year.

Section 4. Meetings Regular meetings of the Board of Directors shall be called at least monthly at such time and place as the Board of Directors shall fix by standing resolution. Special meetings of the Board of Directors may be called by the Chairman or by any two (2) Directors for such time and places as shall be specified in the notice of meeting. Written notice of all meetings, and the purpose thereof, shall be provided at least one week prior to a meeting, shall be delivered to or left at the office or abode of each Director.

Section 5. Action Without Meeting. Any action required or permitted to be taken by the Board under the provisions of the New Hampshire Voluntary Corporation Act, The Articles of Agreement, or these BYLAWS may be taken without a meeting, if consents in writing, setting forth the action to be taken, shall be signed by all the Directors entitled to vote with respect to the subject matter thereof. Such written consent shall be filed with the minutes of the proceedings of the Board. Any certificate or other document filed on behalf of the Corporation relating to an action taken by the Board without a meeting shall state that the action was taken by unanimous written consent of the Board of Directors without a meeting.

Section 6. Quorum ; Proxies; Voting Rights.

A majority of Directors then in office shall constitute a quorum for the transaction of business at any meeting of the Board of Directors, but a lesser number may adjourn the meeting to a specified time and place when and where, a quorum being present, it may be held so long as notice is provided to the absent members, or the meeting may be adjourned. No voting by proxy shall be permitted at any meeting of the Directors. Each Director shall be entitled to one (1) vote on matters before the Board.

Section 7. Election of Officers. At the annual meeting of the Corporation, the Board of Directors shall elect, by majority vote, a Chairman of the Board of Directors, and such other officers as it may designate, to serve until the next annual meeting of the Corporation and until their successors have been chosen and have been qualified.

Section 8. Quorum Initially Present. A meeting at which a quorum is initially present may not continue to transact business if a member or members leave the meeting and less than a quorum remains present. The remaining members may vote to adjourn or otherwise suspend the meeting to a later date if necessary.

ARTICLE III

OFFICERS

Section 1. Designation. There shall be a Chairman and a Vice Chair of the Board of Directors and such other officers as the Board may, from time to time, designate.

Section 2. Election and Term of Office. The officers of the Board shall be elected by the Board of Directors at its first meeting for terms expiring as of the first annual meeting of the Board of Directors and shall be elected annually thereafter at the regular annual meeting of the Board of Directors. If the election of officers shall not be held at such meeting, such election shall be held as soon thereafter as may be convenient. Vacancies may be filled or new officers created and filled at any meeting of the Board of Directors. Each officer shall hold office until such successor shall have been duly elected.

ARTICLE IV

COMMITTEES

Section 1. Committees. The Board of Directors may, from time to time, create such Committees and assign to them duties as it deems expedient. Each Committee shall meet upon call of the Chairman of the Board, a Committee Chairman, or any two (2) of its members on not less than twenty-four (24) hours notice.

ARTICLE V

GENERAL PROVISIONS

Section 1. Fiscal year. The fiscal year of the Corporation shall begin October 1 and end September 30.

Section 2. Disclosure of Interest. Any Director or officer or employee as hereinafter defined, having a personal or adverse interest in a transaction with the Corporation or presented to the Board of Directors, or any committee thereof, for authorization, approval or ratification, shall make a prompt, full and frank disclosure of the material facts relating to such interest, and to the transaction, to the Board or committee prior to its action with respect to such transaction.

A transaction in which a Director, Officer or employee has a personal or adverse interest shall include:

(a) Purchases, whether isolated transaction or by contract, of any assets or services, including, but not limited to, professional services, from the Corporation;

(b) Sales, whether isolated transactions or by contract, of any assets or services, including, but not limited to, professional services, to the Corporation;

(c) Use of the Corporation's facilities, its real or personal property, or its personnel;

(d) Use of any property to or from the Corporation;

(e) Payment by the Corporation of any commissions or fees, including, but not limited to, brokerage commissions, management fees, consultant fees and legal fees.

The Board or Committee to which the disclosure is made shall determine by majority vote whether the disclosure shows a conflict of interest exists or can be reasonably construed to exist. If the Board or Committee makes a determination of the existence of a conflict of interest, such person having a conflict may not vote upon, or use his personal influence on, or participate (other than to present factual information or to respond to questions) in the discussions or deliberations with respect to such contract or transaction. Such a person may, however, be counted in determining the existence of a quorum at any meeting at which a contract or transaction is under discussion or in being voted upon. The minutes of the meeting shall reflect the disclosure made, the vote thereon and, where applicable, the abstention from voting and participation, and whether a quorum was present.

The Board of Directors shall promulgate a policy and procedure in implementation of this By-Law Provision.

Section 3. Indemnification of Trustees and Others. Each Director, Officer and employee of the Corporation shall be indemnified by the Corporation against expenses, including attorney's fees, judgments, fines and amounts paid in settlement, actually and reasonably incurred by them in connection with any threatened, pending or contemplated action, suit or proceeding, whether civil, criminal, administrative or investigative (other than an action by or in the right of the Corporation), by reason of the fact that he or she is or was serving at the request of the Corporation as a Director, officer or employee of another Corporation, partnership, joint venture, trust or other enterprise, if he or she acted in good faith and in a manner he or she reasonably believed to be in the best interests of the Corporation, and with respect to any criminal action or proceeding by judgment, order, settlement, conviction or upon a plea of nolo contendere, or its equivalent, shall not, of itself, create a presumption that the person did not act in good faith and in a manner which he or she reasonably believed to be in the best interests of the Corporation, and with respect to any criminal action or proceeding, had reasonable cause to believe that his or her conduct was unlawful.

The Corporation shall have the power to purchase and maintain insurance on behalf of any person who is or was a Director, officer or employee, or is or was serving at the request of the Corporation as an Officer, Director or employee of another Corporation, partnership, joint venture, trust or other enterprise against any liability asserted against and incurred by him or her in any such capacity or arising out of his or her status as such, whether or not the Corporation has indemnified him or her hereunder.

Expenses incurred in defending a civil or criminal action, suit or proceeding, may be paid by the Corporation in advance of the final disposition of such action, suit or proceeding as authorized by the Board of Directors in the manner provided by the applicable statutes of the State of New Hampshire concerning indemnification by nonprofit corporations upon the receipt of an undertaking by or in behalf of the Directors, officers or employees to repay such amount, unless it shall be ultimately determined that he or she is not entitled to be indemnified as provide herein.

In the event that such action or proceeding be by or in the right of the Corporation, the Corporation shall have the sole power to indemnify and insure any such Officer, Director or employee.

The indemnification provided by these Bylaws shall not be deemed exclusive of any other rights as to which those indemnified may be entitled under any statute or regulation of the State of New Hampshire.

As used in this provision, the terms "Director", "officer", "committee member" and "employee" include the respective heirs, executors and administrators of persons holding such offices in the Corporation.

Section 4. Restrictions. The Corporation shall at all times be organized and operated exclusively for charitable, scientific, educational or lending purpose within the meaning of Section 501 (c) (3) of the Internal Revenue Code of 1986, as amended (the "Code"), or any corresponding provision of subsequent Federal law.

No part of the net earnings of the Corporation shall enure to the benefit of or be distributable to the Corporation's Directors, officers or other private persons, except that the Corporation may pay reasonable compensation for services actually rendered and may make payments and distributions in furtherance of the purposes set forth in Article I, Section 2, above.

No substantial part of the activities of the Corporation shall include the carrying on of propaganda or otherwise attempting to influence legislation, and the Corporation shall not participate or intervene (including by the publication or distribution of statements) in any political campaign on behalf of (or against) any candidate for public office. Notwithstanding any other provisions of these BYLAWS, the Corporation shall not conduct any activities not permitted to be conducted by a corporation exempt from taxation under Section 501(c)(3) of the Code or by a corporation the contributions to which are deductible by a contributor under Section 170(c)(2) of the Code.

Section 5. Distribution of Assets Upon Dissolution. Upon the dissolution of the Corporation, the Board of Directors shall, after paying or making provisions for the payment of all of the liabilities of the Corporation, dispose of all of the assets to another housing related 501 (c)(3) organization.

MEMORANDUM

TO: All MMDC Directors
FROM: Shelley Proulx
RE: Meeting Agenda/ Minutes for Dec. 8th
DATE: December 15, 1992

The first meeting of the MMDC Board of Directors was held as planned on Tuesday, December 8, 1992. Those in attendance were Shelley Proulx, Luis Roman, Steve Dorr and Mary Ellen Martin. The following was addressed at the meeting:

BYLAWS Shelley distributed copies of sample bylaws for the group to review.

Steve Dorr suggested we enlist the services of Gary Bosivert to assist us with the Bylaws and 501(c)(3) Application process and said he would set up an appointment with him.

The group unanimously agreed to select officers at the next meeting and discuss roles and responsibilities at that time.

The group unanimously agreed that there would need to be a separate checking account to house the funds to be loaned but would check with Grace about regulation and procedure.

There was some discussion about who would be signing the checks. The issue will have to be addressed to the Full Board at the next meeting.

The group unanimously agreed that we need to establish a Loan Committee.

Shelley said she would contact area bankers in addition to Don Mason for assistance.

The meeting adjourned at 12:15 with another meeting scheduled for Thursday, December 17, 1992 at 10:00AM in the first floor conference room.

MMDC Board Meeting
Thursday Dec. 17, 1993 at 10:00AM
MHRA Building, 1st floor

AGENDA

1. Review Bylaws
2. Elect Officers
3. Roles and Responsibilities of Directors
4. 501 (c)(3) update
5. Finance Report
6. Microloan fund

Pat Ryan, The Compliance Officer of Fleet Bank will attend our meeting for consultation on establishing a Loan Fund.

MEMORANDUM

TO: MMDC Directors
FROM: Shelley Proulx
DATE: Dec. 23, 1992
RE: DEC. 17 Board Meeting Recap

An MMDC Board Meeting was held on Thursday, December 17, 1992 at 10:00 at The MHRA building. Those who attended included; Don Mason, Pat Ryan, Luis Roman, Ginny and Bruce Bosco, Steve Dorr, Grace Hicks Grogan and Shelley Proulx.

The meeting was called at 10:05 and a discussion of the BYLAWS took place. Shelley passed out another draft copy of the BYLAWS to each director for review. The Bylaws will be finalized at the next meeting.

There was discussion on where the corporate assets would go in the case of dissolution. Shelley said that the assets must go to another 501 (c)(3) charitable organization according to The Articles. Don agreed.

Grace suggested that we put in the BYLAWS that assets go to a Housing related charitable organization and cited The MHRF as a possibility if this occurred. Article #4 would have to be amended to reflect this.

Don said that Article #2 should be amended to include a more general provision that would cover MMDC's lending activity. He said that we should amend it to read, "any activity permitted under New Hampshire Law governing nonprofit organizations".

The vote was unanimous that #2 and #4 be amended accordingly.

Shelley said that she needs a tape recorder to keep a more accurate account of the minutes. Grace said that she could provide her with one.

Election of Officers were held. All agreed that we would have a Chairman, Vice Chairman, Secretary and Treasurer and a slate was built. Nominated for these spots (in order) were Pat Ryan, Luis Roman, Grace Grogan and Steve Dorr. This slate was accepted by the board.

The Board agreed that all checks disbursed from the MMDC shall have two signatures. Those who will be authorized to sign the checks will be the Treasurer, Secretary and The Chairman of the Board.

Bruce Bosco said that possibly three persons could be authorized to sign even though the checks would only require two signatures.

Don Mason said that we will need to prepare a resolution stating that we will need two signatures on the checks.

Pat Ryan said that we should look into obtaining a pro bono attorney to handle the affairs of the MMDC. Grace and Steve said that they would talk to Attorney Craig.

Steve Dorr said that he felt that there needs to be two separate checking accounts for the MMDC. One would be the general operating account and the other would be for the loan fund. All agreed that this was the best way to handle the funds.

Steve said that the MMDC has approximately 45,000 dollars in its account right now and has a few charges against it.

Steve said that out of these funds, approximately 25,000 dollars could be used as operating dollars and 20,000 dollars for the loan fund.

Don said that we need to structure the loan fund as soon as possible. There needs to be some decisions made concerning the size of the loans, whether they will be incremental or if multiple amounts of money can be borrowed at the same time.

Luis brought up the point that at times an individual may underestimate the amount of money he/she needs and may require additional capital before the loan has been repaid.

Don said these issues should be addressed by a Loan Committee. He said that microloans are difficult and need to be carefully structured.

Steve said that the loan fund should be helpful and not restrictive.

Don said he would like to be on the Loan Committee. He said there are eight things that make a loan fund work and there are tricks to low default rates. He cited the success of the Working Capital Program with a 98% payback rate.

Grace said that The MHRA has had a similar experience with a 0% Interest Rehabilitation Loan Program. There has only been one default to date.

Don stated that design is important.

Pat agreed that we should set up a Microloan Committee. All decided that Don would be Chairman and Luis and Ginny would also serve. Mary Ellen will be contacted to see if she wants to participate.

Shelley said she would coordinate the Loan meetings. The first one was scheduled for December 22nd at 10:00.

Don Mason asked where the funding was coming from. Grace told him it was from a Public Housing Drug Elimination Grant.

Don asked whether the fund would be restricted to Public Housing residents only. Grace said that because funds come from a federal grant only Public Housing and Section 8 residents are eligible.

There was some discussion about the 501 (c)(3) application. Shelley and Steve explained that the Application is being reviewed by an accountant.

Don said that he would like to review the application. He said the language that is used in the application is critical. He said that 501 c 3 applications are being carefully scrutinized so we cannot afford any mistakes.

The meeting came to a close at about 11:10 with our next meeting scheduled for Thursday, January 21st at 10:00AM. Pat Ryan suggested that we try to meet on the third Thursday of every month.

MEMORANDUM

TO: Grace Grogan
FROM: Shelley Proulx
DATE: January 15, 1993
RE: MMDC Board Issues

Attached are the revised Bylaws for the MMDC. I made the revisions that you suggested. I attached a copy of Pat Ryan's draft so that you can review.

I revised the minutes from the meeting of December 17, 1992. Please review this as well. I will bring copies to the Board meeting next Thursday.

I prepared a rough draft of the Amendment to the Articles of Incorporation. I think it would be appropriate that we vote on this and the Bylaws on Thursday.

Will you be able to locate some sort of recording device for next weeks meeting? It would be very helpful.

I am meeting with Steve Dorr and Gary Boisvert on Tuesday, January 19 to discuss where we are at with regard to the 501 (c) (3) application. I will advise you on the status of that if you are unable to attend the meeting.

I have a call in to Pat Ryan to discuss the Agenda for the January 21st meeting. Please advise if there is any new business to be discussed.

MEMORANDUM

TO: MMDC Directors
FROM: Shelley Proulx
DATE: January 18, 1993
RE: MMDC Board Meeting

There will be a meeting of the Full Board on Thursday, January 28th at 9:00 AM. The meeting for January 21st has been cancelled. Enclosed are the revised Bylaws for you to review along with the revised minutes of the last meeting.

AGENDA

January 28, 1993 Board Meeting

501 (c)(3) Status report
BYLAWS
Amendments for Articles
Loan Committee Report
Finance Report
Other Business

You are all invited to attend the Awards Ceremony for the first graduating class of the Home Base Training Program. This event will be held on Friday, January 29, 1993 at 6:00 PM at the NH Tech College in Manchester. Call Shelley Proulx at 624-2120 for details.

APPENDIX C
AWARDS CEREMONY
INVITATION

**Meet Manchester's Newest Entrepreneurs
at the Homebase Training Awards Ceremony**

**New Hampshire Technical College Auditorium
Manchester Campus**

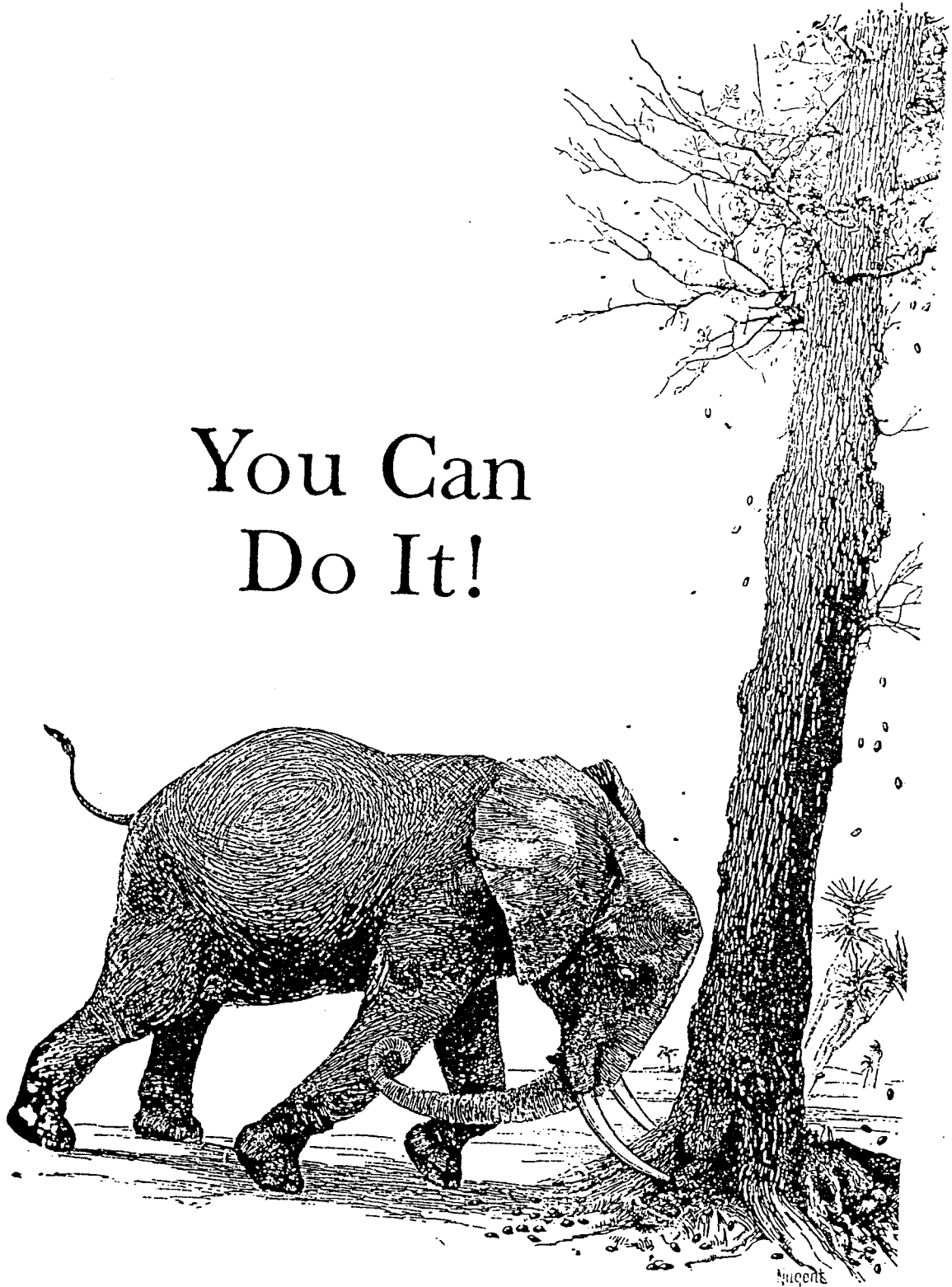
**Friday, January 29, 1993
6 O'clock p.m.**

Refreshments to be served

**RSVP by January 26
Shelly Proulx
(603) 624-2120**

Business Assessment

You Can
Do It!



Personal Assessment



The following pages contain a number of issues you will need to address when you start your home base business. Completing this assessment will help you become more clear about your business idea.

Name _____

Address _____ Phone _____

DO YOU ENJOY OR ARE YOU COMFORTABLE:

	Very	Somewhat	Seldom	Almost never
Working hard without positive support or feedback				
Working long hours, weekends, holiday or evenings				
Performing a variety of jobs or functions				
Saying no or setting limits with friends or family				
Working alone				
Spending time away from home, children or family				
Continually learning skills to that will improve your business				
Dealing with the public				

Are you a self starter?

_____ I do things on my own. Nobody has to tell me to get going.

_____ If someone gets me started, I keep going all right.

_____ Easy does it, I don't put myself out until I have to.

How do you feel about other people?

_____ I like people. I can get along with just about anybody.

_____ I have plenty of friends. I don't need anybody else.

_____ Most people bug me.

Can you lead others?

_____ I can get most people to go along when I start something.

_____ I can give the orders if someone tells me what we should do.

_____ I let someone else get things moving. Then I go along if I feel like it.

Can you take responsibility?

_____ I like to take charge of things and see them through.

_____ I'll take over if I have to, but I'd rather let someone else be responsible.

_____ There is always some eager beaver around waiting to show how smart he is. I say let them.

How good an organizer are you?

_____ I like to have a plan before I start. I'm usually the one to get things lined up when the gang wants to do something.

_____ I do all right unless things get too messed up then I give up.

_____ You get all set and then something comes along and blows it. So I just take things as they come.

How good a worker are you?

_____ I can keep going as long as I need to. I don't mind working hard for something I want.

_____ I'll work hard for a while, but when I've had enough, that's it.

_____ I can't see that hard work gets you anywhere.

Can you make decisions?

_____ I can make up my mind in a hurry if I have to. It usually turns out okay, too.

_____ I can if I have plenty of time. If I have to make up my mind fast I think later I should have decided the other way.

_____ I don't like to be the one who has to decide things. I'd probably blow it.

Can people trust what you say?

_____ You bet they can. I don't say things I don't mean.

_____ I try to be on the level most of the time, but sometimes I just say what's easiest.

_____ What's the big deal if the other person doesn't know the difference?

Can you stick with it?

_____ If I make up my mind to do something, I don't let anything stop me.

_____ I usually finish what I start, if it doesn't get too fouled up.

_____ If it don't go the right way, I give up. Why waste my time.

How good is your health?

_____ I never run down.

_____ I have enough energy for most things I want to do.

_____ I run out of energy sooner than most of my friends seem to.

Now count the checks you made.

_____ How many checks are beside the FIRST answer to each question?

_____ How many checks are beside the SECOND answer to each question?

_____ How many checks are beside the THIRD answer to each question?

1. WHY DO YOU WANT TO BE IN YOUR OWN BUSINESS?
- 2.A. WHAT DO YOU WANT OUT OF YOUR PERSONAL LIFE IN THE NEXT THREE TO FIVE YEARS?
- B WHAT DO YOU HOPE TO BE DOING FOR WORK IN THE NEXT THREE TO FIVE YEARS?
- C HOW MUCH MONEY DO YOU HOPE TO BE EARNING IN THE NEXT THREE TO FIVE YEARS?
3. WHAT MAKES YOU THINK THIS IS AN IDEAL TIME FOR YOU TO START A BUSINESS?
5. WHAT HAS HELD YOU BACK?
6. WHAT QUESTIONS DO YOU NEED ANSWERED BEFORE YOU MAKE THE DECISION TO START YOUR OWN BUSINESS?

People have many reasons for wanting to start a business such as the ones listed below. Please check the one that most closely matches your reason for wanting to start a business.

* My first choice for starting a business is to:

_____ Earn extra money for my family

_____ Create a job where I can spend more time with my family

_____ I don't want to work for anybody else

_____ I want to feel good about what I do for work
and have a chance to grow

_____ I want to totally support my family

_____ I need something to do

_____ It will make me feel good about myself

_____ I want to start a business that will grow so that I can make
a lot of money

_____ Other, please tell us

What Is Your Business All About?



1. WHAT IS YOUR BUSINESS IDEA?
2. DESCRIBE WHAT YOU WILL BE SELLING?
3. WHO WILL BUY WHAT YOU WILL SELL? AND WHY?
4. WHO ELSE IS IN THE SAME BUSINESS AS YOU? WHY WOULD PEOPLE GO TO YOU INSTEAD OF THEM?
5. HOW WILL YOU TELL PEOPLE ABOUT YOUR BUSINESS?
6. HOW WILL YOU MAKE CONTACT WITH POTENTIAL CUSTOMERS OUTSIDE OF YOUR COMMUNITY? WHAT WILL BE THE HARDEST PART ABOUT MEETING POTENTIAL CUSTOMERS?
- 7.. WHY DO YOU THINK YOUR BUSINESS WILL SUCCEED?

What Can I Offer My Business?

1. How much money do you have to start your business?
2. How much money can you afford to lose?
3. Have you established a credit history? Yes ____ No ____
4. Do you have the equipment to start your business?
Yes ____ No ____ If no, what do you need?
5. Do you have the trade skills you need to start your business?
Yes ____ No ____
If no, can you get the training you need in this area?

How long will the training take?
6. Have you had any small business training? Yes ____ No ____
7. Have you ever managed a business? Yes ____ No ____
8. Have you talked your idea over with family and friends?
Yes ____ No ____ If yes, what did they think?
9. If not, what do you think they will say?
10. Why have you not told them about your business ideas?
11. How much time do you think you will have to spend on your business in order for it to do well?

Do you feel you have enough time to put into your business?
Yes ____ No ____
11. Can you change your current schedule to make time available?

Skill Survey

YOU NEED TO COMPLETE THE FOLLOWING SKILL SURVEY SO THAT WE WILL BE AWARE OF THE MATH AND READING SKILLS YOU WILL NEED TO BRUSH UP ON.

SOME OF THESE PROBLEMS ARE VERY DIFFICULT. BUT COMPLETION OF THE FORM WILL GIVE US AN IDEA OF WHAT YOU KNOW AND WHAT YOU WILL NEED TO LEARN.

ALTHOUGH YOU WILL NOT BE GRADED ON THE SKILL SURVEY, WE WILL BE EVALUATING THEM AS PART OF YOUR OVERALL ASSESSMENT.

MATH SKILLS TEST

NAME: _____ ADDRESS: _____

PHONE: _____

INSTRUCTIONS: Enter the answer to each question in the space provided. Time is 30 minutes.

EXAMPLE: Multiply 25

$$\begin{array}{r} 25 \\ \times 15 \\ \hline 375 \end{array}$$

1.
$$\begin{array}{r} 843 \\ +238 \\ \hline \end{array}$$

2.
$$\begin{array}{r} 1199 \\ +4350 \\ \hline \end{array}$$

3.
$$\begin{array}{r} 5,254 \\ +10,987 \\ \hline \end{array}$$

4.
$$\begin{array}{r} 952 \\ -847 \\ \hline \end{array}$$

5.
$$\begin{array}{r} 2850 \\ -1425 \\ \hline \end{array}$$

6.
$$\begin{array}{r} \$15,952.05 \\ -7,500.50 \\ \hline \end{array}$$

7.
$$\begin{array}{r} 35 \\ \times 15 \\ \hline \end{array}$$

8.
$$\begin{array}{r} 150 \\ \times 35 \\ \hline \end{array}$$

9.
$$\begin{array}{r} \$752.39 \\ \times 15 \\ \hline \end{array}$$

10. $13\overline{)39}$

11.
$$\begin{array}{r} 600 \\ 100 \end{array}$$

12. Multiply $\frac{3}{5} \cdot \frac{7}{11}$

13. Round off 55.3776 to the nearest hundred.

14. Solve $\frac{40}{60} = \frac{x}{120}$

15. Find 200% of 56

16. Express 5.7% as a decimal

17. A grocery store charges \$1.25 for 2 heads of lettuce. How much would 9 heads cost?

18. Simplify: $(-9X + 4Y) + (4X - Y)$

19. Multiply 8 (-5) (-3)

20. A lumber store offers a 20% discount on special orders. How much would you save if your order was \$350.00? How much would you pay if you took the discount?

READING AND WRITING SKILLS QUIZ

NAME: _____ ADDRESS: _____

PHONE: _____

INSTRUCTIONS: You have 30 minutes to read the short story and to write your answer. There are no right or wrong answers.

Did you know that you are President of a company called YOU, Inc.? As President, you make decisions about where you work, who your friends are, where you live and how you spend your money. You may not realize it, but you are your own sales person. The better you know yourself, the better you can sell yourself.

Each person is born with certain talents. A talent is a natural ability or gift to do something easily.

A skill is something a person learns to do. You may have learned it from a teacher, by watching somebody else do it or by trying it on your own many times. Practicing is necessary to get good at a skill.

Most people have many skills. The more skills you have, the more you will feel in control of your life. As President of YOU, Inc., the more skills you have, the more secure your company.

1. List two of your talents. In each write a sentence or two telling why you think each is a talent. An example has been completed for you.

1. I have a talent for remembering things. I can meet someone one time and remember their name and face. I can even remember telephone numbers.

2. _____

3. _____

2. List your skills. The following will help you get started
Put an X by any skill you believe you have. Write in
skills not listed in space provided.

AT HOME

☐ Cooking
☐ Baking
☐ Cleaning
☐ Repairing Items
☐ Sewing
☐ Gardening
☐ Crafts
☐ Drawing

PEOPLE

☐ Supervising
☐ Communicating
☐ Problem Solving
☐ Decision Making

OTHER SKILLS

ON THE JOB

☐ Telephone Skills
☐ Typing/Keyboarding
☐ Filing
☐ Sorting/Research
☐ Repairing Equipment
☐ Writing
☐ Operating Machinery
☐ Greeting People

PERSONAL

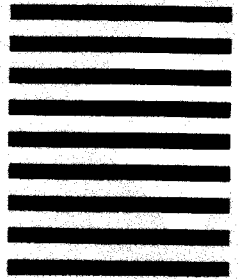
☐ Dancing
☐ Giving Parties
☐ Sports
☐ Grooming

3. As the President of YOU, INC., write a 60 second commercial ad for you and your company. Use skills and talents to promote yourself. An example has been provided for you.

I have a talent for taking things apart and putting them back together. I use this gift to fix things that break at home and to repair lawn mowers. I have taken a course to learn more about small engine repair so that I can do other repair work. I enjoy this work and people pay me and like the work I do.



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL

FIRST CLASS MAIL

PERMIT NO. 7215

MANCHESTER, N.H.

POSTAGE WILL BE PAID BY ADDRESSEE

MANCHESTER HOUSING AND
REDEVELOPMENT AUTHORITY
198 HANOVER STREET
MANCHESTER NH 03104-9971

Shelley



SHELLEY PROULX
Resident Facilitator

198 Hanover Street, Manchester, NH 03104-6125
603 624-2100 FAX 624-2103 TDD 603 624-2105

Home Base

In-Home Business Training Program

Manchester Microenterprise Development Corporation

Have You Ever Thought About Owning Your Own Business?

Has Lack Of Money, Support Or Basic Business Skills Kept You From Turning Your Dream Into Reality?

**If So, A Brand New Program
Called *Home Base* Has Been
Created Especially For You,
Giving You The Chance To Run
A Business Of Your Own
From Your Home!**

About The Program

Home Base is a training program designed for Public Housing residents who wish to start their own home-based business. Participants in this program will learn the basic skills necessary to operate their own business through a unique 15-week training program. If you have a special skill or talent that you believe could earn you extra money to supplement your current income, the Home Base Program is the right choice for you.

Many residents have special skills or hobbies that could easily be transformed into money making businesses with the support and training provided by the Home Base Program. In addition, some Public Housing residents are already operating a business on a small scale but wish to acquire more skills to help make their business grow.

Program Sponsorship

The Home Base Program is being sponsored by the Manchester Microenterprise Development Corporation (MMDC).

MMDC will be offering 15 three-hour training sessions to residents who wish to take part in the program. Eligible participants must:

- o Be residents of Public Housing
- o Be 21 years of age or older
- o Be able to demonstrate the ability to complete the course work; and
- o Have a business skill or talent that can be transformed into a home-based business; OR
- o Be in the start up phase of a business that has the potential to provide supplemental income

Program Cost

There is no cost to Public Housing residents for the Home Base Program. All costs will be paid by the sponsoring agency.

Program Orientation

An orientation session for the Home Base Program will be conducted at the Elmwood Gardens Community Center on Saturday, Jan. 9, 1993. At this session you will learn more about the program and will have an opportunity to ask any questions you might have. The orientation session schedule is as follows:

**Saturday, January 9, 1993
Elmwood Gardens Community Center
Trahan Street, Manchester**

- | | |
|-----------|------------------------------|
| 10:00 | Welcome and Program Overview |
| 11:00 | Skill Survey |
| 12:00 | Refreshments |
| 12:30 | Assessment |
| 1:00-2:00 | Questions and Answers |

<p><i>For Additional Information, Please Call: Shelley Proulx, 624-2120</i></p>
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Start a Home Business FOR UNDER \$500

Your blueprint for success BY ROBIN WARSHAW

Working for yourself is no longer just a dream for millions of American women. Today, female-owned businesses are springing up in record numbers. It's estimated that by the year 2000, at least half the small businesses in the United States will be owned by women.

That's no small achievement. Many of these women also juggle household and child-care responsibilities. And when women launch businesses of their own they often have less capital than men making the same move. Moreover, many lenders are still hesi-

tant to finance women in business.

Each year, however, thousands of women battle the odds, setting out with \$500 or less in start-up money. Some who've succeeded tell how they did it.

MOBILE HAIRDRESSER

START-UP COSTS: \$311

secondhand hair dryer and other equipment: \$155
towels: \$36

hair-care supplies: \$120

Yvonne V. Conway, of Olympia, Washington, hadn't cut, dyed or curled anyone's hair for 15 years when she decided to return to salon work. She went

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SPECIALTY CAKES

START-UP COSTS: \$267

plates, baking equipment: \$225

ingredients: \$30

business cards: \$12

Caution: Do not read this if you can't pass a dessert table without stopping. For who can resist a deep chocolate cake with raspberry icing, fresh raspberries on top and French chocolate pressed onto the sides? How about hazelnut praline cones filled with mocha butter cream?

Laura Silcox became interested in baking as a child when she made cakes with her grandmother. She later took pastry classes at a restaurant school, then apprenticed with a baker. But practical experience in her kitchen at home in Cherry Hill, New Jersey, has taught her the most. "You learn as you go," she says.

Laura considers her business almost a calling. "If I didn't bake, I'd be unhappy," she says. Her elaborate wedding cakes run \$3 to \$10 per serving, while 16-inch birthday and anniversary cakes go for \$50. She also makes up dessert trays with individual pastries, such as fruit tarts, elephant ears and jam-filled sponge cake (at 50¢ to \$3 for each piece).

Laura uses photographs of previous cakes to help clients decide what they want. She relies on about 200 cookbooks for ideas and inspiration. As her business expands, she upgrades her equipment. Her next major purchase will be a 22-quart bakery mixer (it costs about \$1,000).

It's hard to believe Laura can resist her own creations, but she does. "I used to love the chocolate and apricot cake," she says, "but I've made it so often I just taste for flavoring now."

Start a Home Business for Under \$500

CONTINUED

back to beauty school for three months to catch up, but when she landed a job, she found many customers considered her "too old" (she was in her fifties). So Yvonne decided to take her skills on the road, bringing beauty services to those who couldn't get to salons.

"I come to your home, office or jail," Yvonne says with a laugh. Many of her customers are housebound by frailty, illness or the needs of an ailing spouse. Although she expected most of her clients to be confined to nursing homes, she spends far more time in private houses. Yvonne charges about \$12 for a shampoo, set and style. She also offers permanents (from \$50), manicures (\$10) and pedicures (\$15).

When she started, Yvonne advertised in a local newspaper for senior citizens and spread her business cards around. Although she also serves young families (she cuts Mom, Dad and the children all at one sitting), her services to the elderly give her—and her clients—the greatest reward. "It makes my customers feel good," she says.

To help others who want to start a hairdressing-on-wheels business, Yvonne has published a book that sells for \$19.95. The advice ranges from how to pack supplies in a car trunk to how to

cut the hair of a person lying down. Her first rule: "You *must* be a professional. I do *not* give home perms. I give *professional* perms in the home."

ROMANCE WRITER

START-UP COSTS: \$50

for paper, notebooks, postage

April Kihlstrom wears no-nonsense glasses, comfortable clothes, a simple hairstyle and no makeup, but despite her appearance and her master's degree in mathematical operations research, her business is writing romance novels—and it has not made her rich.

"Obviously, I don't fit the image of a romance writer," she says and adds, "I never planned to become a writer." But when her son was born with Down Syndrome 14 years ago, she decided to stay home and give him as much help as she could in developing his potential.

As relief from the strain of raising a child with special needs, April began to write, in longhand. When she finished her first book, she wrote to a publishing house, asking if they'd like to see it. They did—and they bought two other modern romances from her as well.

"The more I wrote, the less attractive operations research seemed," April says. Soon she switched to writing books

set in the early nineteenth century. April now creates her 70,000-word manuscripts on a computer at home in Cherry Hill, New Jersey. She keeps shelves full of reference books to help with research. "I hear from readers if I get any of the historical details wrong," she says.

Today, April's books are a staple in the Signet Regency Romance line. She receives about \$5,000 in advance for each book (she writes two a year), plus royalties (a percentage of sales) above a certain minimum. She earns additional income when her books are sold to foreign publishers (her work has appeared in German, Italian and Swedish). Her latest novel, *A Dangerous Masquerade*, is due out in the spring.

PARTY DECOR AND INVITATIONS

START-UP COSTS: \$500 EACH

3 sample albums: \$400

business cards, checkbooks,

stationery: \$175

centerpiece materials: \$150

advertising: \$250

Ann Elbaum and Elyse Davis met at a tea for newcomers in Ridgefield, Connecticut. Both were looking to start a business, and as they talked, an idea took shape: Why not combine their skills into a complete party planning service offering everything from invitations to custom decorations? As Ann says, "No one in town was doing this."

The pair formed You're Invited and purchased three sample albums from invitation printers. Now, with about 40 books of samples, they offer customized colors and type styles. "We can get people what they're looking for on a budget," says Elyse.

The partners make decorations to fit party themes as varied as sports, space travel and the 1950s. Coordinating the major events in customers' lives (weddings, baby showers, bar mitzvahs) can be stressful. At one gala for 120 guests, they arranged for the disc jockey, the caterer, the tent, even the portable toilets. And when a stray dog wandered in, drawn by the aroma of steak, Elyse and Ann lured the animal away without the guests realizing it.

You're Invited coordinates about 50 parties a year. Fees vary. Centerpieces range from \$50 to \$125 per table. They receive 200 orders yearly for invitations, which they discount 20 percent and still make a 25 percent profit. Coming up with new ideas is a continuing challenge. Says Elyse, "Each party looks different. You *have* to change—especially in a small community."

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BEADED JEWELRY

START-UP COSTS: \$500 (\$250 each)

beading materials: \$425

invitations to first show: \$75

Marjie Lazarus and Cece Stern were searching for a business that required only a minimal investment of money and time when Marjie received two beaded bracelets as a gift. The friends realized they could create jewelry that was just as lovely.

They went to a gift industry trade show and bought 20 different kinds of beads for their first designs. "We paid top dollar," Marjie admits, "but we

learned." In just three months, they had 50 bracelets and six necklaces ready to show at Marjie's home in Springfield, Illinois. They sold everything and took orders, too. Their business, the Beadery, was launched.

The partners soon switched to silk string and began creating more intricate designs using amethysts, garnets, coral, black onyx, cultured pearls and colorful African beads. They sell their jewelry at crafts and fine arts shows and at several shops in the area. Shoppers can also come to Marjie's house by appointment. Their basement workshop is open only one day a week during November and December, which are their busiest months.

Jewelry is often made-to-order for bridal parties or to go with special clothing customers bring in. Bracelets sell for \$15 to \$65; earrings are \$8 to \$20; necklaces, \$50 to \$80 (and up to \$500). The partners call themselves the elves as they huddle at their magnifying lights, stringing beads for the 600 bracelets they need for the holiday season. They credit their 30-year friendship for their success. "It would be very lonesome to do this by myself," Cece says. And Marjie adds firmly, "I wouldn't do it alone."

Start a Home Business for Under \$500

CONTINUED FROM PAGE 36

TASK SERVICE

START-UP COSTS: \$130

flyers: \$30

business bank account fee: \$100

Joyce and Kim Carbone, a mother-daughter partnership, own Timesavers, an errand, house-sitting, pet-care and party service in Mill Valley, California. For \$15 an hour, the Carbones help with virtually all everyday tasks, from standing in line to register a car to taking pets to veterinary clinics to waiting for repairmen. They also offer packing and unpacking (one large moving company refers clients), spring "clean-outs" and garage organizing. "We added services where we saw needs," says Kim.

Most customers are busy two-career couples, which sometimes results in the unexpected. One customer, for example, forgot to mention the 10 pet rats that ran around loose inside his house. "We left," says Kim.

To promote their business, they hand out flyers while wearing flashing-light bow ties and sandwich boards. They also offer dog-sitting outside the entrance to a local festival as a way to advertise. "We do unconventional things for attention," says Joyce.

KEEPSAKE WEDDING ALBUMS

START-UP COSTS: \$500

fabric and materials: \$350

business cards, stationery: \$150

Dana Huckins-Cilmi did not want her wedding

photographs in a traditional studio album. "We wanted ours to be a reflection of us," says Dana. That's why she created a dramatic book covered with lace and delicate beadwork in floral shapes. Several months later, the idea of selling the elegant albums "just fell into place."

Today, Albums by Cilmi offers distinctive photo and guest books covered with tapestry, brocade, silk, taffeta, lace and beads. Dana sometimes incorporates personal items from clients—a seed pearl necklace, lace from a bridal veil—into her designs. Although many are wedding albums, others are for showers, anniversaries and birthdays.

"I consider them heirloom treasure books; they're constructed to last a lifetime," says Dana, who makes about 20 a week. About 25 percent of her sales are custom orders. Prices range from \$65 to \$125 for small albums, \$285 to \$325 for large ones.

Working from her Sausalito, California, home, Dana sells directly to customers by mail order and through three retail shops. She attends bridal fairs and meetings of professional photographers to promote her business. "Despite the recession, the wedding industry is still strong," says Dana.

TIPS FOR SUCCESSFUL PARTNERSHIPS

A partner can cut your start-up costs in half, share the work load and listen sympathetically to your problems. Each partner also contributes different skills and expertise. In their party-planning business, Ann Elbaum provides artistic design while her partner, Elyse Davis, excels at administration and coordination.

Partnerships also mean splitting the profits (usually 50-50) and can lead to headaches if one of you decides to quit. It helps to have a lawyer draw up an agreement outlining who owns what, how taxes will be handled and how the partnership can be dissolved.

Working together can strain a friendship, even a family bond. "Fortunately, we have a great relationship," says Kim Carbone about her partnership with her mother. Joyce agrees. "We give each other a lot of space," she says.

Many women say choosing the right partner was their most important business decision. Their advice:

■ Spend time together discussing your ideas and hopes for the business. Write down your goals and compare them.

■ Be sure to determine in advance how much time and money each can devote to the business.

■ Agree on how bookkeeping will be handled and who will decide how earnings should be spent.

In the end, Elyse Davis says, "You must like the person. After all, you'll probably spend more waking hours with her than with your husband."

HOW TO CUT YOUR START-UP COSTS

■ **Shop smart.** Buy used office equipment, thrift-store furniture and shelving, wholesale supplies. Consider renting costly machinery, like computers, until you're established. Renting also gives you the chance to make sure the computer you're considering is right for your needs.

■ **Hire responsible kids to distribute handbills about your business.** Make signs for community bulletin boards with your business name and telephone number on easy-to-tear-off strips.

■ **Talk about your venture.** Word-of-mouth is the best (and least expensive) way to advertise.

■ **Invest in an answering machine or service.** Ask your phone company about a low-cost service to take messages while you're out or using the line. Remember: nothing hurts a business—especially a new one—more than an unanswered call from a potential customer.

■ **Send a press release about your business to local newspapers, especially weeklies.** Many will respond by writing a feature article about you and your enterprise.

DANCE INSTRUCTION

START-UP COSTS: \$375

rental of studio space: \$240

brochures, business cards: \$70

advertising: \$40

music tapes: \$25

Sara Brodsky fell in love with ballroom dancing after attending her first class on a whim. Four years later, she left a public-relations job she disliked and began teaching at dance schools.

Today, Sara runs her own classes at studios around Boston. Calling her business Put Your Best Foot Forward, she teaches ballroom, swing and country-and-western dancing. Students of all ages learn to waltz, fox trot, tango, rumba, cha-cha, mambo, merengue and polka, among other dances.

Students don't need a partner to enroll. "We constantly change partners because it makes you a better dancer," says Sara. "That way, you don't get into bad habits with the same partner." She stresses the importance of having fun while dancing. "We laugh at ourselves all the time," she adds.

When she started out, Sara had only six students in an average class; today, she has up to 50 paying \$65 each for an eight-week session (one hour per week). Private lessons are \$45 per hour for a couple. She relies on her p.r. skills to help drum up business. For example, she offers a \$5 discount to those who pre-register by mail. She also advertises in local magazines and holds a free end-of-the-term dance for all students and their friends. **WD**



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can't
eat
just
one!**

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MANCHESTER MICROENTERPRISE DEVELOPMENT CORPORATION

ORIENTATION INFORMATION

Please fill out and return before leaving orientation!

NAME: -----

MAILING ADDRESS: -----

PHONE #: Home: ----- Message: ----- Work: -----

DATE OF BIRTH: -----

MARITAL STATUS: Never Married --- Divorced --- Separated ---

Widowed --- Married ---

HEAD OF HOUSEHOLD: No ---- Yes ---- # of Dependent Children ----

BLACK ----- HISPANIC ----- AMERICAN INDIAN -----

ASIAN AMERICAN ----- OTHER -----

EDUCATION:	High School Graduate	----	Vocational School	----
	G.E.D.	----	Graduate School	----
	Some College	----	Left High School	----
	College Graduate	----	before Graduation	----

CURRENT ANNUAL HOUSEHOLD CASH INCOME FROM ALL SOURCES:

0	-	\$5,000	-----
\$ 5,000	-	\$10,000	-----
\$10,000	-	\$15,000	-----
\$15,000	-	\$20,000	-----
ABOVE	-	\$20,000	-----

SOURCES OF INCOME (circle all that apply):

- | | |
|------------------|---------------------------|
| a. Employment | f. Social Security |
| b. Spouse income | g. Workman's Compensation |
| c. Child support | h. Veteran's benefits |
| d. Unemployment | i. Other (please list) |
| e. AFDC | |
-

How many years have you received AFDC? -----

Do you have an arrest or conviction record? ---Yes ---No

Have you been unemployed for 15 weeks or more? ---Yes ---No

If yes, what was the last job you held:

Employer: ----- Title: -----

Address: ----- From: ----- To: -----

-Over-

FOR OUR FUTURE RECRUITMENT STRATEGIES:

How did you hear about the Manchester Microenterprise Development Corporation's Small Business Training?

EVALUATION

1. Was the orientation session helpful to you? -----Yes -----No
2. Was the information presented clearly? -----Yes -----No
3. Do you think the information in the packet will
be useful to you in the future? -----Yes -----No

What additional information would have been useful to you?

4. What did find most helpful about the Orientation?
-
-

5. After attending the orientation session,
will you apply -----Yes -----No
6. Will you need transportation to and from the training sessions?
-----Yes -----No
7. Will you need child care services? -----Yes -----No
8. Do you want to stay on our mailing list for future program
announcements? -----Yes -----No
9. If you answered NO to question 5, are you willing to talk to
us about how the training program could have been organized to
meet your needs? -----Yes -----No

THANKS FOR COMING!

MANCHESTER MICROENTERPRISE DEVELOPMENT CORPORATION

HOME BASED BUSINESS TRAINING

GENERAL ELIGIBILITY REQUIREMENTS

To be enrolled with fees paid by the Manchester Housing and Redevelopment Authority Public Housing Drug Elimination Grant Awards, Participants must be:

- * Be a resident of Public Housing
- * 21 years of age or older
- * Able to demonstrate the ability to complete the course work based on assessment, personal interview and skill survey.
- * Have a business skill or talent that has the potential to provide supplemental income,

OR

Be in the start-up phase of a business which has the potential to provide supplemental income.

REQUIREMENTS FOR ADMISSION

- * Complete Skill Survey
- * Complete Business Assessment

These must be returned to Shelley Proulx during the week of January 11 - 16 so that we may have time to schedule interviews.

Please use the return envelopes provided.

If you have any questions regarding these requirement please contact Shelley Proulx at 472-2359.

HOME BASE TRAINING OVERVIEW

Home Base Training will be conducted every Friday evening from 6:00 to 9:00 PM beginning February 12 and continuing until May 28, 1993 when participants will be awarded their certificates of graduation. There will be no class on April 9, 1993.

Classes will be held at Springfield College located at 500 Commercial Street in Manchester, NH.

The material to be covered throughout the course will consist of Record keeping, Developing a Business Plan, Tax Filing Information, Marketing Your Product, Stress Management and Time Management and other information that will be useful to you in starting your own In-Home business.

Regular attendance is required to do well in the Program. More than 2 unexplained absences will result in automatic withdrawal from the Program.

HOME BASE is offered free of charge to all Public Housing residents who meet the stated requirements (see General Eligibility Requirements).

Admission to The Program also requires that the applicant completes the Skill Survey and business Assessments that are contained in the Orientation Packet.

Transportation and childcare will be provided at no cost to the participants.

If you have any questions regarding childcare, transportation or class schedule, please contact Shelley Proulx at 624-2120. Shelley can also be reached at the Community Center at Elmwood Gardens.