

2011 NH SMALL BUSINESS DEVELOPMENT CENTER'S GUIDE TO:

TAKING YOUR BUSINESS TO THE NEXT LEVEL

 UNIVERSITY
of New Hampshire
Whittemore School
of Business and Economics



**Public Service
of New Hampshire**
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SMALL BUSINESS
DEVELOPMENT
CENTER

Welcome from the NH SBDC

BY MARY E. COLLINS

Are you the owner of a fledgling innovative company who plans to create new jobs, compete globally, and penetrate new markets? Or perhaps the leader of an existing firm who downsized, reset your course and are now strategizing on re-emerging as a formidable player in your field? If so, the 2011 NH SBDC finance guide is for you!

Taking Your Business to the Next Level offers tips for success, branding, strategic planning and developing an export plan. You will read the first-hand account of a NH manufacturing firm founded in 1870 that today is growing by 15 to 20 percent annually, adding job and competing globally.

Our authors are successful NH entrepreneurs who have "walked the walk." They have a message, embrace technology and strategic planning, have experienced risk and they have enjoyed success.

Be sure to use the resources readily available to you—the SBDC's statewide, high caliber staff provides confidential one-on-one management consulting at no cost to the client. SBDC e-tools are available 24/7 at www.nhsbdc.org. After listening to the

needs of clients and small businesses, the NH SBDC developed and launched the "next level" of our popular e-courses in the past year with more in the pipeline for early 2012. We now offer *Advanced Social Media Tools & Tactics for Small Business* and *Sites that Sell: Building Your e-Commerce Business* and will be launching three exporting courses in early 2012. These new courses complement *Financing your Business in NH* and *Starting your Business in NH*, taken by 1,145 entrepreneurs since they were introduced.

My own advice: create energy through strong leadership, be strategic and competitive, be flexible, be passionate, and enjoy the passage to the next level.

Mary Collins is state director of the Small Business Development Center, a partnership program with the U.S. SBA, the state of NH Department of Resources and Economic Development, the University of New Hampshire and the private sector.



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Staff Editor
Janice Gregory

Take your business to the next level with NH SBDC's e-Learning for Entrepreneurs e-courses:

- Keep up with the times: **Social Media for Small Business I & II**
- Find new ways to market your business: **Creating Buzz: Small Business Marketing**
- Do strategic planning for business growth: **Crafting a Business Plan**

Don't go it alone...

3,843 NH SBDC e-courses have been taken since 2008:

- By business owners on 6 continents, from 18 countries, in 43 states, and in 234 NH communities.
- By 2,800 people (Of those, more than 400 have been in business more than six years.)



New courses for growing businesses

- Stepping into the world of e-commerce? Trying to figure out how virtual payment systems work? Take **Sites that Sell: Building Your e-Commerce Business** and figure it out!
- Looking for a new advertising venue for your business? Find out about how to use Facebook Ads and Google AdWords in our **Advanced Social Media Tools & Tactics for Small Business**.
- Going global? Watch for e-courses in 2012 on taking your business to the international marketplace.

A Road Map for Growing Your Business

BY JACKIE CILLEY

The old adage, “If you don’t know where you’re going, any road will take you there,” applies to growing your business. Wandering without direction can be as costly for a business owner as it can be for a driver wasting gas and time. Consequently, when considering expanding your busi-

ness, it is best to use a tool that helps to organize thinking and resources. professors teach the concept doesn’t mean it isn’t practical and or too complicated for the average, overburdened and busy businessman or woman. As the name implies, Ansoff’s Product/Market Growth Matrix requires looking at two dimensions of your business. The matrix considers cur-

rent products, potential future products, current market and potential future markets. business can be a fun and creative process. Using an organizational tool such as Ansoff’s Product/Market Matrix can make that brainstorming far more productive. Used to its fullest, it can help you select the most cost-effective and best growth strategy for your company.

Existing Products

Market Penetration

Market penetration (getting current customers to buy more of your product/service) requires the lowest level of investment of time, expertise and capital. An example of this strategy is Arm & Hammer Baking Soda. Those of a certain age may recall when this staple of any cook’s kitchen was touted for such a myriad uses as keeping the refrigerator fresh-smelling, reducing foul odors from the kitty litter box, soaking up oil spills in the driveway, soaking in the tub to relieve skin irritations, relieving acid indigestion and even brushing your teeth. The makers of the ubiquitous Duct Tape have also successfully executed a market penetration strategy.

New Products

Product Development

Product development entails a higher level of risk and expense, as it involves developing new products for existing markets. At Horseshoes Plus Inc., a horseshoeing supply company I helped found with my husband, Bruce, for example, we have slowly added new products to our inventory mix. Selection of these new products was done through monitoring what other products our customers used—sanders, sanding belts, rivets, drill bits and so on. These products would typically have been purchased at a local hardware store. By adding them to our inventory, we have been able to provide customers with one-stop shopping and concurrently boost our average ticket sale.

Market Development

This entails finding new markets for existing products. Often the primary tactic here is finding new outlets to promote your product/service in order to attract new markets. (Some market research is advisable to determine the most feasible new markets.) Let’s say you own a hotel or inn nestled in the White Mountains. One way to reach out to new markets might be to advertise in Canadian publications to attract tourists from our neighbor to the north.

Diversification

This demands the most resources and is expensive. It entails developing new products for wholly new markets. It is not a strategy to be undertaken lightly as it can put the entire business at risk. Even mega-corporations such as Kraft Foods have learned this lesson the hard way. Back in 1987 when Kraft thought it would be a good idea to expand into new markets with the well-regarded Celestial Seasonings tea line, it learned quickly that lack of familiarity with a product and its markets could create havoc. Within a short time Kraft sold the company back to its original managers.

Source: <http://bit.ly/cMlciv>

ness, it is best to use a tool that helps to organize thinking and resources.

While there are a number of credible tools available, a particularly useful one is known as the Ansoff Product/Market Growth Matrix. Developed by H. Igor Ansoff, a mathematician and business manager who is often referred to as the father of strategic management, the matrix is a core topic of any basic marketing course and is relied upon by the vast majority of marketing consultants.

But don’t let that throw you. Just because consultants keep it in their toolbox and marketing

rent products, potential future products, current market and potential future markets.

There are some initial questions you ought to ask before considering a specific strategy suggested by the matrix:

- How much risk am I willing to tolerate?
 - What resources do I have to dedicate to pursuing growth opportunities?
 - What are my capabilities?
 - What are the current marketing conditions?
- Once you have answered these questions, your direction will become clearer.

Brainstorming new ideas for growing your

Jackie Cilley produces a weekly *Legislative Action Alert* that tracks key legislation affecting citizens and communities throughout NH. Additionally, she writes guest columns for local media and is a frequent guest on talk radio. She taught business courses for the Whittemore School of Business and Economics at UNH for 20 years, owned and operated her own consulting practice, Cilley & Associates, and founded Horseshoes Plus, Inc. with her husband. She can be reached at jcilley@aol.com.



Existing Markets

New Markets




Lessons from the Trenches: The Value of Strategic Planning

BY MATT PIERSON

When I participated in my first strategic planning process, I was scared to death. As the head of marketing and sales for a division of a publicly traded electronics company, I felt it would reveal all my department's weaknesses in front of a broad audience. It sure did! But to my surprise, the other department heads helped to identify what could be done to correct the deficiencies and capitalize on our strengths. As we worked our way through an analysis of engineering, manufacturing, finance and IT, it became clear that working through this together was a powerful exercise.


Top Lessons I learned from Strategic Planning



Get away: Getting key leaders out of the office and into a different environment seems to unlock the creative juices and lets people focus on the planning process.

Use a facilitator: For short money you can hire a professional, who can guide in a non-confrontational, results oriented manner.

Don't assume your SWOT analysis is gospel throughout the organization: I was surprised at how many times what I thought were strengths, others saw as weaknesses. (Warning: Great customer satisfaction by shipping off the shelf may lead to an unacceptable lowering of inventory turns, according to the finance department!)



Use the plan's objectives to set personal objectives for key leaders: Tie performance measurement to a known and agreed upon set of objectives.

Formalized plans make a great benchmark for determining success: When we sold our business, potential acquirers asked how we performed according to our previous plans. By having this data readily available and being able to demonstrate consistent performance exceeding our plans, we not only increased our credibility, but our valuation when we sold.

Over the next nine years, what began, for me, as an "exercise" became an operational plan embraced throughout the company. While we didn't change the mission statement frequently, I was amazed at how often we changed strategies and tactics as a result of the strategic planning process.

Taking a successful business to the next level is exciting, but it often involves a set of challenges that the entrepreneur may not have faced before. It requires rethinking some of the core tenets that made the company successful. "Satisfy the customer at all costs" needs to be balanced with the company's human resource and financial capacity. Relying on the wisdom of a brilliant founder needs to be augmented by individual responsibility to make decisions, or run the risk of slowing down the decision making process to the point of being non-competitive.

Embracing strategic planning is one proven way to help prepare for accelerated growth, starting with reviewing the company's mission statement. Key leaders throughout the organization should have a no holds barred SWOT (Strengths, Weaknesses, Threats and Opportunities) discussion addressing each functional area of the company's business. Out of this can emerge a detailed set of company objectives, with strategies and tactics proposed for each functional area.

Of course, leadership in a growing organization plays a crucial role as well. The CEO and/or founding team members are expected to have the grand vision and be the keepers of the company's culture. To get to the next level, these individuals also need to identify key additions to the senior leadership team. Functions such as HR, IT, and quality needed to be formalized and staffed by experts. Growing involves making sure that there is enough of a foundation in place (people and process) to support an environment where informal communication is no longer sufficient to keep everyone on the same page.

In the early days, many companies have individual contributors who excel in a particular role. We can all think of the super salesman or the brilliant engineer who propelled a company forward. There is often the temptation to take these people and promote them to managerial positions. This may work, but often the skills needed to effectively manage and lead are quite different than those skills that have made them successful in their jobs. Moving individual contributors into a managerial role requires careful consideration, making sure that the individual's and company's goals are met.

To grow by an order of magnitude, organizations need to celebrate collective accomplishment over individual heroics. Managers need to feel that their personal success is tied to getting the best out of their team.

Taking your business to the next level is challenging and rewarding. The adrenaline rush of seeing your business become more successful is hard to replicate. While major ups and downs are unavoidable, strategic planning and paying close attention to the development of your management team can keep the trajectory moving forward.

Matt Pierson is managing director at Dunn & Partners, a Boston-based investment-banking firm. In 1996, he co-founded defense electronics manufacturer DTC Communications in Nashua, growing it to \$30 million in revenue before Cobham plc acquired it for \$48 million in 2004. In 2008, he co-founded JitterJam, a social media company that was acquired by Meltwater in 2011.



How to Work On Your Business While Working In It

BY JIM KIMBERLY

Create succession plans: Plan for worst-case scenarios including the owner's or key employees' departure.

Conduct customer focus groups:

Hire a facilitator or conduct research sessions yourself to examine customer satisfaction with current products or services and to test new products.

Develop, mentor and coach your leaders:

Coach and mentor current and potential leaders to prepare them for the next level of responsibility. This will free up your time to dedicate to working on the business.

Taking your Business to the Global Marketplace

BY DAWN WIVELL

In this economy, who can boast a sales increase of 43 percent, or an additional \$1.3 billion in sales? The businesses in NH that are reaching global markets can. In 2010, NH's foreign sales hit an all-time high, recording the largest percentage increase among all states. More than 2,200 companies exported to 168 countries. And, what's more, 88 percent were small and medium-sized enterprises. As of May 2011, we are up an additional 12 percent.

Small and medium-sized businesses account for the majority of growth in new exporters in the United States—more than two-thirds of U.S. exporters

oping export markets? Excess production capacity? Capability of making modifications to meet new customer needs? Financial situation?

Conduct Market Research

You will need to be armed with information, including such statistics as: Where is your type of product being sold in the world? Where is there real or anticipated growth, but current lack of supply? There is plenty of information online. Turn to your industry and trade Associations to ask what information they have gathered for their members on potential opportunities in the export marketplace. Assess country and market research reports to analyze the factors that are important in considering your target markets, competition, market receptivity, tariff and non-tariff barriers, pricing considerations, and political and economic stability. You can visit www.export.gov for free market research information and/or call the ITRC and request the statistical data you need. You can also have an intern do some of the research for you in exchange for college credits.

Target your Markets

Evaluate your research findings and narrow your targets to no more than five markets. These may be a mix of markets with immediate opportunity but also competition, as well as emerging markets with little or no competition.

Get Assistance

Armed with this information, request an appointment with the NH ITRC or the U.S. Commercial Service to provide assistance and connect you with additional resources. You can also contract with a consultant to develop strategy, manage resources and provide needed expertise.



Dawn Wivell is CEO of Firebrand International LLC, a NH-based international business development firm. She can be reached at dwivell@firebrandinternational.com.

Developing an Export Plan

If your company is going to export, it needs to develop an export plan, which includes:

- **Assessing your company's export readiness**
- **Determining your competitive edge**
- **Researching and selecting your target market(s)**
- **Building an internal export infrastructure**
- **Determining the best methods of selling, pricing, marketing and distributing your product or service to your target market(s)**
- **Creating an export marketing plan relative to the target market(s)**
- **Determining financial needs and resources**
- **Understanding key legal aspects of your specific markets and marketing methodologies**
- **Licensing and compliance**
- **Determining payment mechanisms**
- **Packaging, shipping and logistics**

Look at low cost methods for keeping international communication costs down while building your brand and maintaining your worldwide relationships, such as internationalizing your website, search engine optimization, social media, Skype, ooVoo, and cloud computing, among others.

have fewer than 20 employees. As you take your business to the next level, you should be looking at reaching the other 95 percent of the world's consumers—those living outside the United States—and those with more than 70 percent of the world's purchasing power.

Get Networked ASAP

Before you start your homework, get on the e-blast list of the International Trade Resource Center (ITRC), which can be reached at 603-271-8444, and the U.S. Commercial Service, which can be reached at 603-953-0210/11. That way you will be getting notifications of events, opportunities and seminars.

Make an Assessment

You need to assess your ability to enter foreign markets by asking: What is your competitive edge? Your target audience? In-house experience or resources? Company's level of commitment to devel-

Hold strategic planning sessions on a regular basis:

Gather your advisors and key leaders to a retreat to discuss the future, define new markets, and challenge status quo thinking. Consider holding an annual retreat to create the growth plan and quarterly update sessions to review and adjust that plan.

Review key financial data: Make sure you are reviewing your profit and loss sheet and balance sheet with your leadership team and others so you can spot trends and concerns as business cycles modulate. Create worst case financial models and make plans to respond to them if ever needed.

Attend networking events: Get out and meet leaders from your local, state, national and international business community. Attend a trade mission to Asia, or join a chamber of commerce or referral groups to evaluate the competition, find partners, meet prospects and hear about what is happening in your business communities.

Create a board of advisors/directors:

Invite trusted community leaders who are in and out of your industry to share their insights on your business. Review your business model and ask probing questions. Is the plan sound? What do other like-minded organizations do? What can we learn from other industries? Convene at least annually and when needed based upon the business climate.

Jim Kimberly is president and founder of Sapphire Consulting, an Amherst-based executive coaching, workforce performance consulting and training firm that serves clients throughout New England and the U.S., Canada and Europe. For more information, visit www.consultsapphire.com. He can be reached at jim@consultsapphire.com or 603-889-1099.



What's Branding Got to Do With It?

Take a lesson from a red rocking horse.

BY GEOFFERY MOORE

A business owner called me asking for marketing advice, adding, "Don't talk to me about brand image and all that stuff. That's a waste of money!" After 30 years of creating marketing for businesses large and small, I have to say, in this case, the client isn't right. His comment is based on a misunderstanding of what branding is and how it works.

The truth is, the smaller you are, the more important it is to build a brand, because smart branding will help you get more mileage out of your limited marketing dollars. And it doesn't have to be expensive.

Harry Beckwith, in his book, *Selling the Invisible*, tells the story of Kate, a small town high school student who wanted more babysitting jobs. Kate bought a wooden rocking horse at a yard sale, painted it red, and on the side she painted, "Kate Loves Kids: World Class Baby Sitting" and her phone number.

Whenever Kate got a babysitting job, she would place the red rocking horse on the front lawn. People began to see the red rocking horse popping up everywhere. Next, Kate prepared posters with the red rocking horse and put these on bulletin boards in grocery stores around town. Kate's uncle owned a local video rental store; he let her slip a sheet featuring the red rocking horse message into the back of the video jackets. Now people were seeing the red rocking horse everywhere, and soon Kate was flooded with more babysitting jobs than she could handle.

If you wanted to define a brand and what makes it work, the story of Kate would be a good place to start because three key elements of branding are there.

First, Kate had a catchy catch-phrase: *Kate Loves Kids: World Class Babysitting*. It's



Growing in a Slow Recovery: W.H. Bagshaw



Established in 1870, W.H. Bagshaw Company in Nashua has evolved over generations from a supplier of textile pins, hand tools and pointed wire products to providing precision turned parts to the medical, aerospace, defense and high tech industries. Since 2009, this small, family-owned business has grown at a rate of 15 to 20 percent annually. While some of its longer standing accounts are ordering less often or in small quantities, the company has aggressively sought new accounts and grown the businesses by diversifying into different markets.

"We faced a cross roads with our business in 2004. Our business in the tooling market, one of our biggest segments, was rapidly eroding. Home Depot and Lowe's began sourcing such products in cheaper overseas markets. At the same time, we received more and more requests for pins that were more complex than our existing capabilities," says Aaron Bagshaw, who owns W.H. Bagshaw with his wife Adria.

Adria Bagshaw says they knew they had to capitalize on the company's history as a strength. "We realized we had an opportunity at hand as the oldest pin makers in America with industries that preferred to buy made in the USA," she says. "In 2005, we brought in our first CNC (Computer Numeric Con-

trolled) machine. Today we have 18 machines and a staff of six machinists. The counselors at SBDC have provided great assistance in recent efforts to refinance so we are better poised for competitive pricing. We've invested in our website, send out regular emails promoting our family business, and utilize sites such as mfg.com to grow our business. Training from the NH Manufacturing Extension Program has been instrumental in optimizing our workflow and capacity."

Since August 2009, the company has grown its workforce from 18 employees to 30. W.S. Bagshaw has set a goal to grow sales by 20 percent in 2012. "The reason we're still in business after 140 plus years is our commitment to our employees, to always finding a solution or an opportunity when faced with a setback. Our motto, which we shout out in our daily huddle, is 'Make it Happen!'" says Aaron Bagshaw.



brief, clear, memorable, and it gives you a good feeling about her.

Second, Kate married that catch-phrase to a memorable image: the red rocking horse. Since people remember images better than they remember words, this helped Kate make her brand quickly recognizable.

Third, Kate kept showing up around town where potential clients would see her. She was consistent and persistent.

Notice what this does for Kate. The more people saw her advertising, the more they would think, "She must be good. We see that red rocking horse everywhere." Repetition breeds familiarity, which breeds trust.

This is why branding is so important to small businesses. Branding builds awareness and trust; it puts customers in the comfort zone with you.

So the answer is, yes, you should be building a brand with everything you do, but use these key elements to make sure your branding works.

Geoffery Moore is President of Geoffery Moore Marketing in Orford, NH, and author of *Think Like a Customer To Market Like a Genius*. His website is www.YourBestMarketingMove.com. He can be reached at: gmoore@YourBestMarketingMove.com or at 603-353-4700.



Should You Open a “Social Store?”

BY CHRISTINE HALVORSON

Are you ready for F-commerce? That's the jargon to describe how e-commerce marketers may soon be using Facebook to sell things. Some big brands have already turned big ol' Facebook into their big ol' shopping cart. Your business may wish to do the same, after some thorough research and soul-searching. Social networking is becoming social selling. You've probably already created a Facebook page and/or used Facebook's various plug-

ins so that when a customer buys from or likes you, his or her family and friends are alerted. Now some of the big brands have turned their pages into catalogs, fully enabled for customer orders and online payments.

Who's Leading the “F-Store” Revolution?



Christine Halvorson

1-800-Flowers was the first to open an “f-store” on Facebook in July 2009.

Write a comment...



Christine Halvorson

Proctor & Gamble opened its Facebook store in January 2011 and expanded it significantly in July 2011. It knew partnering with Amazon.com would help its first foray into online selling.

Write a comment...



Christine Halvorson

Delta Airlines lets Facebook users book a trip and purchase tickets directly from its Facebook page, the first airlines to do so.

Write a comment...



Christine Halvorson

Other big brands using Facebook as a shopping cart: Best Buy, Macy's, Levi's, JC Penney, Walmart, Starbucks and Volkswagen.

Write a comment...

Want to Jump In?

Facebook doesn't have its own e-commerce app. Instead, third-party developers create shopping pages for you, for a monthly/yearly fee or per-product/per-sale fee. You can buy expensive, customized solutions, but you'll also find ones within your budget with at least some Facebook e-commerce capabilities. Look for vendors who can do it seamlessly, without the need for web coding or manual upload of your product images and descriptions, for example. Some vendors offer Facebook stores as an add-on—virtual storefronts that lead customers to your traditional e-commerce site. Others create fully integrated catalogs within Facebook, but link inventory, payment and order data back to your original e-commerce system.

Does It Work?

Facebook's effectiveness as a place to buy things is not fully proven. In January 2011, The website “Practical E-Commerce” stated only 2 percent of online sales occurred within Facebook, probably because social commerce is so new and has so few players. However, some predict Facebook sales will surpass Amazon's within five years. You'll want to keep a close eye on “social selling” innovations.

Before You Begin

Make sure you've mastered Facebook and other social media basics; people can “Like” you on Facebook and on your own website, for example. If you're considering investigating Facebook e-commerce solutions, be clear on your needs and wants. Do your research. Don't go for the fully optimized, bells-and-whistles solutions to start. Pick a vendor with a turn-key solution so that you can test the concept and see some analytics before investing too much time and effort.

Christine Halvorson founded Halvorson New Media, LLC in 2006 to advise businesses and nonprofits on the strategic use of social media. Based in Hancock, she trains staff, gives presentation, creates e-courses and original content for social media sites. She can be reached at Chris@HalvorsonNewMedia.com.



Whittemore School Helps Entrepreneurs Grow their Companies

BY DAN INNIS

The Whittemore School of Business and Economics (WSBE) at the University of NH provides the tools, skills and support to bring a good idea to market and to help innovators succeed in a difficult economy.

In addition to traditional coursework, students enrolled in the Entrepreneurial Venture Creation option complete industry projects and work as interns at high tech start-ups. All students who have a plan for bringing an innovative product or service to market can participate in the Holloway Prize Innovation-to-Market competition. There are a variety of programs available through the Whittemore School that can help NH entrepreneurs launch and grow their business, including: Student consulting projects that focus on real business problems; faculty expertise in financing, growth modeling, operations and marketing; business and technology expertise; and renowned cen-

ters, including The Center for Venture Research, The Rosenberg International Center of Franchising, The Enterprise Integration Research Center, The NH Small Business Development Center, and the Center for Family Business.

The Whittemore School is also involved with innovative partnerships to help businesses advance, including: the Green Launching Pad; the newly created Certificate in Sustainability; the Stonyfield Farm Entrepreneurship Institute; and the NH Innovation Commercialization Center. To learn more about our programming, please visit wsbe.unh.edu.

Daniel Innis is dean of the Whittemore School of Business and Economics at the University of NH.





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—DANIEL E. INNIS, PhD, DEAN

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