

Thank you for supporting the PBA and the the Penfield Community. We look forward to your involvement and encourage you to participate in as many activities as possible.

For additional information on what the PBA can do for you and your business visit us online at [www.penfieldbusiness.org](http://www.penfieldbusiness.org)



PLEASE WELCOME OUR NEWEST PBA MEMBERS!

**Prudential Financial**  
Steven Alexander,  
Jeffrey Chapman and June Giffen  
**Henderson Automotive Family**  
DeMaris Corzatt  
**DiPisa Old World Submarine**  
**And Catering** Carlo DiPisa  
**Mud About You** Chuck Jones  
**Piatza's Pizza Gourmet**  
Lalit Shah  
**Georgia Staderman Psychotherapy**  
**Messenger Post Newspapers**  
Kitty Summers and Amy Cavalier

**At Home America** Lynn Szakos  
**Karen Tuccio**  
**Print Audit** David Wilson  
**Edward Jones Investments**  
Ryan Thauvette  
**NAI Pyramid Brokerage Company**  
Michael Quinn  
**Hidden Hollow Farms**  
Melissa Iocco  
**Sheridan Brothers Moving**  
Mike Sheridan  
**Dr. Peter Pellittieri, DDS PC**  
Peter Pellittieri, DDS and  
Doreen Pellittieri

YOU ARE INVITED!

Penfield Fitness and Racquet Club has extended an invitation to all members of the Penfield Business Association to attend a **Summer Tent Picnic on June 14, 2007 from 4:30-7:30pm**  
FREE hot/burgers/snacks/iced tea/lemonade — cash bar: wine/beer (free wine tasting)  
Vendors will be on hand to share valuable information about financial services, human resource issues, 401k plan options, and recreational team building.  
PLUS...games, prizes, and more!

**SHEPHERD HOME RECYCLE PROGRAM**  
Join with other PBA members to support Shepherd Home ([www.shepherdhome.org](http://www.shepherdhome.org)), and the environment by recycling your used inkjet cartridges. Shepherd Home will receive up to \$4.00 for each cartridge submitted. It's easy to do. You can bring your empty cartridges\* to any PBA meeting, drop them off at Shepherd Home at the corner of Five Mile Road and Whalen Road, or contact Dennis Shew at 248-1040 to arrange for pickup.  
\* Epson and recycled cartridge cannot be used.

P. O. Box 268  
Penfield, NY 14526  
[www.penfieldbusiness.org](http://www.penfieldbusiness.org)



Marketing Your Business Without Breaking the Bank  
INSTALLMENT 1: THE MARKETING PLAN

*This is the first of four The Business Wire articles about marketing your small business economically. In this issue, we'll talk about the importance of a marketing plan. Next quarter, we'll discuss branding. The third installment will deal with advertising, both traditional and new-media. And our last article will focus on the power of public relations to drive your visibility.*

*The series is being co-authored by PBA board member Diane Thresh, associate creative director of hawkeye/Mosaic and PBA member Bob DeRosa, an independent, Penfield-based marketing communications/ public relations consultant and writer. Between them, the two have spent more than 50 years in the communications business, most of it right here in Penfield.*

THE MARKETING PLAN: AN ESSENTIAL ROAD MAP

Let's face it: marketing any business is tough. Trying to do it effectively and affordably without a plan is nearly impossible.

A solid marketing plan consists of four essential ingredients: a thorough knowledge of your target audience, a good idea about your competition, some objectives, and a budget. Once these are in place, you should be able to find your unique selling proposition (USP) — the essential ingredient that will help drive customers to your door.

**Target Audience.** Many business people believe that the entire universe is a potential customer. Wrong. It is most likely a very small segment of the population that really has a need for your product or service. But within that segment you may find a group of "heavy users" who alone could make your year.

For example, let's say you own a high-end French restaurant. You'll attract very few lower income people, and almost no one who dislikes French food. You'll need to size your market appropriately and address your marketing message only to those who are most likely to buy.

Who is most likely to need your product or service? Why do they need it? Where are they getting it now? Why should they come to you? Answer these accurately and you're well on your way.

**Competition.** Competition for the consumer dollar is everywhere today. Don't think only about the guy down the street with the lower prices; instead, define competition as anything that stands between you and a sale. That guy down the street — or on the Internet — may be a competitor, but so could a bad product, an unpleasant sales person, lack of marketplace awareness, or a negative perception of your business based on the look of your storefront.

It's very important to understand your real competition and use it to position your business appropriately.

**Objectives.** Most marketing efforts are much better at raising awareness than making direct sales. Some well-financed campaigns have the power to move the sales needle, but most small businesses can't afford them. Be realistic about what marketing can achieve, but don't forget that marketing also involves removing impediments to sales (as discussed under "Competition"). A great campaign will bring a lot of attention to the product, yielding more sales — and more disappointed customers if the product is flawed.

**Budget.** Marketing costs money — depending on your business category, ideally between three and 10 percent of expected annual sales (Procter & Gamble spends between six and seven percent on advertising alone). We'll have more to say about budget in subsequent articles, but keep in mind that a good Web site or an effective local ad campaign can easily cost \$25,000. Don't get sticker shock when a graphic designer quotes \$1500 - \$2500 for a company logo. It's well worth the money if the designer asks the right questions about your brand promise, looks at your marketplace and competition, and really understands your unique selling proposition. And as always, you get what you pay for.

The overall objective of a marketing plan is to create your unique sales proposition (USP) — the set of characteristics that will make customers think of you first the next time they need your product or service. A thorough analysis of your audience, your real competition, your objectives and your budget will cost you some time, but it will be time well spent.

## PBA meetings cover valuable business topics



Our 2007 membership year is well on its way to being one of our best ever. What a great way to celebrate our 15th anniversary! Attendance has soared at our meetings this year thanks to all of our members and their guests. Here is what has been happening:

**NOVEMBER:** We started the year off with a fully packed evening hosted by the Atria Senior Living Community. Our thanks to Nancy Hickey and her staff for their hospitality and all of the wonderful food they provided. Jim Costello provided an insightful presentation on development in Penfield. We appreciate Jim providing this valuable information to our members each year.

Also that evening the PBA announced the annual Penfield Pride award winners. Our congratulations to Penfield Racquet and Fitness Club who received the award for their newly completed interior and exterior renovation. Our homeowner winner was Terry and Amy Koning of Hogan Road for their interior and exterior home improvements.

The meeting concluded with the election of new PBA Board members Bill Howe and Peter Weishaar. We are very pleased to have their support.

**DECEMBER:** Our annual holiday party was held at Legends Grill and we collected food donations for the Penfield Ecumenical Food Shelf. Several raffle prizes donated by local businesses were raffled to attendees. A great time was had by all. Our special thanks to Legends Grill and prize donors for their contributions.



**JANUARY:** BizNetix, a local Web developer specializing in helping small businesses, provided interesting insights about selecting a web developer and a hosting provider. We have teamed up with BizNetix to provide "micro" Web sites for PBA members who may not have a presence on the internet yet.

**FEBRUARY:** February's meeting was the annual "State of the Town" address by Supervisor George Wiedemer. George presented a positive outlook for the town, including stable taxes, road improvements on Atlantic Avenue, business development in the town, and the opening of Rothfuss Park this summer.

**MARCH:** Monroe County Executive Maggie Brooks was our guest speaker and gave us an informative presentation on the "Future Business Climate in Monroe County." Maggie stressed the importance of small business success for the County and discussed initiatives to assist small businesses in growth and development.

**APRIL:** Mary Anne Shew, founder of Business Vitality LLC, gave an interactive and motivational presentation on "Leadership as a Competitive Weapon". Mary Anne taught the group strategies on using leadership to help gain a competition advantage and provide lasting value to customers.

We are always interested in your input regarding our meetings and meeting schedules. Please forward your comments and suggestions to Sam DeLucia at [sdelucia@rochester.rr.com](mailto:sdelucia@rochester.rr.com).



## Penfield In Bloom gets ready to add color to our community

Penfield In Bloom, a joint effort between the Penfield Business Association and the Town of Penfield, brings color to the area through beautiful gardens sprinkled throughout the area.

Volunteers wishing to sponsor a PIB garden can use their imagination as they add color and fragrance to each Adopt-A-Sign Garden or Signature Garden. Gardens are both big and small. The Sun & Shade Garden Club tends the garden at the corners of Browncroft Blvd. and Creek Street. Arnold Boldt and his business "www.ResumeSOS.com" tend the garden on the corner of Panorama Trail and Penfield Road in front of M&T Bank. In 2006, PIB's newest signature garden was dedicated at the corner of Whalen Road, and Five Mile Line Road and is maintained by Nature Craft Garden Club of Penfield. Penfield NE Fire Department tends their garden on Salt Road. Smaller Adopt-A-Sign Gardens are cared for by Penfield residents and can be seen as you enter Penfield from Brighton, Perinton, and Webster.

Businesses, residents, students, and clubs are needed to maintain some of the thirteen existing gardens. Local garden stores such as Harris Garden Center and Home Depot donate plants. The Town of Penfield assists volunteers by supplying soil and mulch to the sites and helps create new garden structures. The PBA supports the gardeners by coordinating all volunteers and materials and purchasing signs.

The PBA is still looking for volunteers to help maintain current gardens. You don't have to be a "green thumb", just have a sense of community pride and we will help you with the rest. If you are interested please contact Mary E. McCarthy, current PBA Board Member and Director of Adult Day Services for St. Ann's Community, at [mmccarthy@stannscommunity.com](mailto:mmccarthy@stannscommunity.com) or 697-6365.



Penfield In Bloom's newest signature garden located at the Episcopal Church of the Incarnation at Five Mile Line and Whalen Roads was dedicated last summer.

## Message from the PBA President

From time to time business owners ask me, "What is the PBA all about and what does my business gain if I join?" These are good questions and periodically we need to reiterate the mission of the PBA and how we work to help business thrive in Penfield.



Sam DeLucia  
President

Our main focus is on the stimulation and promotion of business growth. We do this in a number of different ways including providing cost effective ways to promote our members products and services. Our Messenger Post advertising campaign is one example already in print. Very soon, the 2007 PBA Business Directory will be delivered to over 15,000 Penfield businesses and households.

We also offer monthly programs specifically developed with our members businesses in mind. Every effort is made to select a variety of topics. You can select the ones that best suit your business goals.

The PBA Board of Directors is comprised of professional individuals with varied skills and experiences covering many areas of business. Advertising, event planning, sales, legal, education, and customer service are just a few examples. The Board's broad experience, coupled with the strength and diversity of our membership's talents, helps us provide great opportunities to share and mentor one another via networking.

We encourage all of our members to participate in PBA activities as much as possible. We'd also like to hear any ideas you have for improving the Penfield business community.

Have a great summer and I hope to see you soon at one of our events.

# How to make your business appeal to your lender

BY FAMILY FIRST FCU

It's hard when you are trying to build or grow a business and changing the company's internal systems to meet that growth. But, this is the time to look your best! Most lenders like to see three years of tax returns, an interim financial statement, business plan, listings of receivables and payables, assets and their replacement value and the prior years cash-flow statement. It eases the job of the lender when a borrower brings them a package of clear, concise and organized statements.

It's important to document and highlight your accounts receivable and payable. Lenders don't like it when they see a business waiting for lots of money to come in...waiting for accounts receivable to be received. Old accounts can be a red flag for non-paying clients. Lenders may want to see a reserve for bad debts to reflect possible un-collectible accounts receivable.

Lenders usually want to collateralize more assets than a loan is worth. Lenders look at the value of the asset in terms of what they would be worth if the business was liquidated not what they were bought for. It varies from lender to lender on who will be determining the estimated value of the asset. If it is possible to assist the lender with this documentation then provide the information needed.

A business that has a history of repayment with a lender tends to have an advantage over new businesses in the marketplace. But, at the same time, lenders normally don't like to see too much business income being driven in to liabilities. Most lenders prefer debt-to-income ratios of less than 40%. In other words, if you are making \$10,000 a month in profits, no more than \$4,000 of that should be going in to monthly debt obligations.

For the small business owner who is using personal credit for the loan guarantee it is important to keep that credit history in great shape! If there are late payments, collection accounts, judgments or credit balances exceeding credit limits on charge cards you will be hindering your opportunity to maximize the lenders opportunity to loan your business the funds it needs. Many lenders now have credit counseling division to assist you with how to get your credit history in good status again.

For more information on Family First's Business Services, please call 585-586-8225.

# PBA Supports Up Coming Community Events

The Penfield Business Association will be participating and representing the business community in a couple of community events. As you are aware the PBA is very selective in it's involvement in non-business events. However, we do believe the examples below of events that we will be participating and representing you in are very good ones and do help support the business community as well as the community as a whole.

We strongly encourage each of you to support and participate in the up coming community events.

## Penfield Community Festival (Block Party) September 8, 2007

11:00 am until 6:00 pm

Heritage Park, directly behind the Penfield Fire Hall and First Baptist Church at the Four Corners

**Event:** Free live music all day long by a variety of bands, an open house at the fire station, games for the children, magic shows, karate and salsa dancing demonstrations, a and more. There will be plenty of food vendors, many from the Penfield area. This event was held last year for the first time. It was well received by the community. It is a community/family oriented event and just as last year, it will be very affordable for our families to participate. Many activities are even free.

Anyone interested in volunteering their time or becoming a sponsor please contact Sam DeLucia 734 -4889 or email [sdelucia@rochester.rr.com](mailto:sdelucia@rochester.rr.com) you can also contact Peter Weishaar at email [pweishaar@mccmlaw.com](mailto:pweishaar@mccmlaw.com)

## Four Corners Holiday Celebration. December 8, 2007

**Event:** The Town of Penfield is very interested in hosting a special holiday celebration at the Four Corners Business District this December. The Penfield Business Association (PBA) has offered to work with the Town to plan and implement this event. We believe that this celebration will positively impact the community and provide additional business activity at the Four Corners.

The goal is to create a beautiful, festive environment using decorations and banners throughout the Four Corners area. Perhaps even adapting a theme like "An Olde Penfield Holiday." During the course of the day adults and children would enjoy holiday activities. A candle light ceremony with tree lighting would highlight the evening activities



Photos above from the 2006 Penfield Community Festival include: 1) The PBA sponsored a bike safety booth and gave away 100 new bike helmets to kids. 2) Home Depot donated birdhouse kits for kids to build. 3) The YMCA provided a free inflatable slide. 4) Many local and regional food vendors provided treats.

## Mark Your Calendars For Upcoming PBA Events!

**WEDNESDAY, JUNE 6, 2007**

**"The Magic of Press Releases"  
presented by Amy Cavalier and  
Mary Anne Vickers**

Amy Cavalier, reporter for the Penfield Post, and Mary Anne Vickers, owner of the Phantom Chef Personal Chef Service, will offer their insights and advice on getting your business more press. This event will be held at Hawthorne's Restaurant, 3500 East Avenue. Networking will be from 11:45am-noon, presentation and lunch from noon-1:15pm. \$15 for members. \$20 for guests.



Amy Cavalier



Mary Anne Vickers

**THURSDAY, AUGUST 2, 2007**

**Annual PBA Member Picnic**

PBA members and their families are invited to attend the annual PBA picnic. The event will take place at the Eastside YMCA, 1835 Fairport Nine Mile Point Road. Guests are invited to use the Y's facilities including the gym and pools. Picnic dinner included. This event is free for members.



**For reservations contact Laurie O'Connell  
202-7564 or [loconnell@rochester.rr.com](mailto:loconnell@rochester.rr.com).**

# Three marketing opportunities to help build awareness for your business.

## 1 Full Color Advertisement in the Penfield Edition of the Messenger Post for only \$100!

In response to our member's request for more cost effective ways to advertise, the PBA has developed a full page advertisement that appears monthly in the Penfield Post. To date, three issues have been published and the response has been very positive. This full color, full page ad is an excellent way to promote your business in the area.

Any members interested in placing an advertisement on the PBA page, please contact [diane@threshcreative.com](mailto:diane@threshcreative.com). Here are additional details:

- Ad size is 3.375" x 4.25", FULL COLOR
- Members are requested to commit to at least three (\$300 total), six (\$600 total) or twelve (\$1200 total) consecutive insertions
- Ads must be supplied camera ready as a jpeg or pdf file
- Next issue available: June 28. Camera ready art due June 15.



*This was our inaugural issue. Actual full color page size is 11.88" x 20.5"*

## 2 Micro Web Site with URL and Hosting for only \$250

This is a great opportunity for members who do not currently have a Web site and are looking to get started without a lot of time and money commitment.

BizNetix, the PBA's technology partner, will provide you with a two year registration of your URL (your choice of names as long as it is available), one year of hosting, a contact email link and your home page. You just need to provide the copy content, your logo and any graphic you would like to include on the home page. All artwork needs to be in jpeg format. Copy needs to be supplied in Microsoft Word. 200 words maximum.

Once your micro site is live, the PBA will include your new URL on our site's membership directory. This will increase your page ranking on various search engines.



## 3 Write an article on your business expertise and have it placed on the PBA Web site. FREE

We know that our members have a wealth of business knowledge just waiting to be shared. Consider having an article placed on the PBA Business Tips page. Please send your article (1-2 pages please) along with your press photo to [diane@threshcreative.com](mailto:diane@threshcreative.com)



### COMING THIS SUMMER!

## The 2007-2008 Penfield Business Directory

Bigger and better than ever, this full color publication will be distributed to over 15,000 homes and businesses throughout Penfield. The Directory will include:

- Printed full color throughout on glossy paper
- PBA member business listings
- Penfield and Webster School information including contact phone numbers
- Town of Penfield information including departmental contacts and calendar of important events
- Valuable coupons for local services

The Penfield Business Directory will be mailed to each resident and business within the Penfield area. In addition, copies will be distributed to local merchants, the Penfield and Webster libraries, and the Penfield and Webster Town Offices.

**Watch for your copy!**

