

**Indianapolis SCORE Chapter 6**  
8500 Keystone Crossing, Suite 401  
Indianapolis, IN 46240  
**Phone** (317) 226-7264  
**Web** www.indyscore.org  
**Hours:** Monday-Friday: 9am-4pm

WWW.INDYSCORE.ORG

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## Meet Your new Editor! *Ben Rogge*



My first thought about assuming the Communications role was HELP! To continue the great work that has been done in developing effective communications with SCORE counselors, the business community, and most importantly our clients, will require significant help from those groups. I look forward to hearing from everyone about what information they would like to get and how they would like to get it. The goal is to have our clients look to SCORE for the information they need to be successful. Please e-mail me at indyscore.org with your suggestions.

*Ben*

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Welcome  
to our new  
SCORE Counselor:

**Mike Mintz**

*From the out-going Newsletter Editor:*

*This issue wraps up four years for me in doing this newsletter for you. It all started in a 2005 Board meeting when I piped up and said that I thought it might be good to have a chapter newsletter. The Board agreed and guess who got the 'job'!*



*Needless to say, I am most appreciative of the many articles written by our SCORE Chapter 6 Counselors along the way. Sorry about the occasional nagging! I could not have done it without you!*

*As I pass the reins over to our new Communication Vice-Chair Ben Rogge, I want to thank all of you for the opportunity to do this Indianapolis SCORE newsletter. Please welcome Ben and give him all the support that you have given me. With his extensive marketing background, he is ideally suited for this role in Chapter 6. I have agreed to assist Ben in the transition as he starts the next issues in 2010. Good Luck, Ben!*

*Bob Huck*



<http://twitter.com/scorementors>

## *Lafayette SCORE Branch Featured at Chamber Event!*

*By Bob Bailey  
SCORE District Director*

The Lafayette **Chamber of Commerce** held its first ever **Nachos and Networking for Small Business** event at the Lafayette Brewing Company on Wednesday, September 23, 2009. This meeting was a huge success with 50 people in attendance even though only 20 had indicated they were coming!



**Joy Page** of the Lafayette Chamber presided over the meeting. SCORE was introduced and featured at the event.



**Bob Bailey**, the Indiana SCORE District Director, spoke about how SCORE could help small start-up and existing businesses in the Lafayette area. All of the Lafayette SCORE branch counselors were present to chat with attendees after the meeting. Feedback indicated that several small business owners plan to make an appointment to meet with SCORE in the near future. ■

**SCORE CHAPTER 6  
SERVICES  
FY2009 Q4 (July-Aug-Sept)**

Total Services*.....	564
New Face-to-Face Cases.....	222
Follow-On Face-to-Face Cases.....	103
New Online Cases.....	72
Follow-On Online Cases.....	43
Total Counseling Sessions.....	440
Workshops/Seminars.....	12
On-line Courses .....	44
W/S/C Attendees .....	124
% Follow-Ons .....	33 %
% In-Business Clients .....	27 %
Local Services Index .....	14.02
Net Promoter Summary.....	82 %

\**Total Services includes the number of new cases (face-to-face and online), the follow-on cases (face-to-face and online), plus the number of workshop, seminar, & on-line course attendees. The Local Services Index (LSI) and the Net Promoter Summary are national SCORE measures of a SCORE Chapter's effectiveness in meeting all of the counseling needs of their service area.*

**Free Online Workshops**

If you are planning a new business, but not able to attend any of the regularly-scheduled SCORE workshops, a good place to start is to access free online workshops at:  
[www.score.org/online\\_workshops.html](http://www.score.org/online_workshops.html)



<http://www.facebook.com/login.php>

*“Two good people,  
one workable idea,  
and a giant need!”*

By B. Joe Lamble  
SCORE Counselor

Bill Nicoll had been a home builder for 30 years and specialized in Mold Remediation projects. **Julie Hurst** managed properties. About a year ago, these two people recognized a problem and teamed up to try to solve it.



**Bill Nicoll  
and  
Julie Hurst**

The problem was the tremendous number of homes and offices infected with mold, and the sky high cost of remediation.

Through a series of research and luck, Bill found a chemical company that produced an enzyme that consumed mold. They checked it out, ran some sample tests and learned that not only did it eliminate the necessity of tearing down walls and rebuilding properties, but that the enzyme actually penetrated walls and consumed the mold from the inside and underside of the buildings that they "fogged". Moreover, it seemed that the enzyme actually fed on the mold spores and continued to work long after the introduction of the enzyme into the building.

At that point, when the testing and validation was completed, they formed a

Plainfield-based company named **American Mold Experts**. They first visited SCORE about six months ago wanting to talk about lead generation, but during that meeting and, after six subsequent meetings, they have grown their business to the point that they now have an outside salesman, have saturated the city with *Money Mailer*, and are now looking to their next step, possibly franchising.

Their selling points are several. Most notably they give an unconditional money back guarantee, and the cost of the remediation process is less than one-third of normal re-construction costs. Up to now, most of their customers have been real estate rental companies, but more and more they find themselves working with homeowners that are shocked with the traditional costs to remove mold. As recently as last week, two remediation contractors in other states have contacted them asking to share their "*Secrets of Success*". That has prompted them to seriously discuss how to grow their system, and the next step in doing so.

Two good people, one workable idea, and a giant need. That makes for a winning combination and is the basis for this successful business. With some input from **Joe Lamble**, their SCORE counselor, the **American Mold Experts** Company is a real success story worth telling.

*Joe Lamble has been a Member of SCORE Chapter 6 for more than 7 years and is a nationally-recognized expert in franchising. He is the former CEO of FRANNET Mid America, and has authored the SBDC "Franchising 101" textbook. Currently, Joe counsels SCORE Clients at both the Indianapolis SCORE offices and at the Avon, IN, Branch office. Thanks, Joe!*



# The Crager-Bartels Real Estate Company

## Through The Looking Glass

By Derek Crager  
Entrepreneur & SCORE Counselor

The tale I'm about to tell involves a fairly young, but established company, that has ridden growth at a speed uncontrollable for its current pilots. Luckily there appeared upon the horizon two superhero advisors of business that I affectionately call Bob x 2. You know them as Bob Bailey and Bob Huck.

This story will be delivered in two parts: 1). Background to the story. 2). What was learned ... and how it may positively apply to the helping of others.

The plot is thus;

A real estate business officially begins in 2004 co-founded by two reasonably intelligent and passionate beings, **Craig Bartels** and **Derek Crager**.



They begin slowly with nearly \$0.00 front-end capitalization, they adopt and adapt a main street address which they already own as their business location and they hang a \$50 sign built by a friend as declaration to the world they are in business. Very importantly, they do that which we wish everyone to do, namely create and complete a full business plan.

The business, **Crager-Bartels Real Estate**, generated modest first year income of \$45,000 while the co-founders continued to work full time jobs else-

where. With no employees they did not even have to equip their office with furniture, which was fine because the doors stayed locked about 23.5 hours a day.

The smart and experienced reader that you are, I probably don't have to let the cat out of the bag that this business, due to its lack of formality early on, was very malleable and destined to take the shape of whatever 'box' it encountered. We know this to be both a positive and a negative trait at the same time.

In the second year sales nearly doubled to \$85,000 and **Crager-Bartels Real Estate** bought their first office desk, computer and printer. We also added a part time assistant, the daughter of a next door office tenant.

In year three, our spouses came aboard in various capacities and continue to add to our bottom line. Additionally, we experimented with adding additional real estate agents, on contract, to our group. One or two fluttered through but didn't really stick. Our gross sales income moved up to \$125k or so.

Year four, things really started taking off. We added four contract agents, all with potential, to our stock. The entire office was furnished with multiple desks, chairs, computers and a full network. We had the inside track to moving forward and of course continued to increase our spending on marketing, advertising and lead generation with reckless abandon.

At some point in year four our entire business model was sidetracked, in retrospect I can name the exact moment when but at the time, and even two years later, the diversion seemed to not exist. What didn't seem like a problem, growth in a new direction, turned out to be detrimental to our income.



It was during this fourth year that Crager-Bartels Real Estate, whose sole goal and business plan was to grow the business of real estate sales, became involved in residential property management. It started out innocently enough; we acquired one property from an investor and simply added it to the work load of our personal property manager that worked on contract directly for Craig and I outside of our retail real estate business. We must have been doing something right as one home became four for this new client and quickly grew to twenty-eight homes from his extended family alone. Builders then approached us to become the sole recipient of their property management leads/clients. Still growing, investment clubs/groups from around the continent tapped us on the shoulder to be the only property management company they refer their clients to.

What a great situation for a property management company, however this diversion was not in our business plan and we had no idea how to tame this beast.

It was in year four when we hired our first employee. We hired again and again, needing office staff as well as maintenance staff. Within 18 months we were at 16 employees and receiving calls from the Governor thanking us for adding staff when everyone else was laying off. (wink)

(Continued on page 4)

# The Crager-Bartels Real Estate Company



OUCH!!! We were growing so fast but we had no handle on finances. We also lost production from our new real estate agents who relied on me to teach and train them; I failed them. Twenty eight homes grew past two hundred in eighteen months. (Currently we are at *three hundred and fifty!*) To clarify, our new business was something that didn't quite exist in the marketplace before, not with our success anyway. Our home inventory was not the typical \$50,000 to \$80,000 home with low rents and entry level tenants. No, the homes we manage are typically valued at \$125,000 to \$300,000 for the majority with current high end price points up to \$800,000.

Bob Bailey said it so eloquently. "You feel like you are on the front end of a rocket lacking all control." So, we've lost complete direction. The money in our pockets was disappearing as we spent it solving, or covering up, the new problems that come with growth. We now have to administrate multiple employees, who get paid whether we

do or not, quite unlike our agent commissioned sales.

In walks Bob x2, Bob Bailey and Bob Huck. Two fantastic individuals who showed us how to tie a knot at the end of the rope Craig and I were clinging to. Bob and Bob walked us through, not a business plan, but a Strategic Plan. Business plans get a business started in the right direction to increase chance of success. Strategic plans provide direction to existing businesses that have already surpassed the startup hump.

### Strategic plans answer three basic questions.

- 1) Where are we now?
- 2) Where do we want to be?
- 3) How do we get there?

Over the course of six months the four of us met on a monthly basis to follow Bob's Strategic Planning outline below. Together, face to face, and then again as homework for us in between

sessions, we performed the following steps.

1. **Company Mission Statement:** If the Company has a Mission Statement, we can start from there. A Mission Statement should not be any longer than two sentences.
2. **Strengths and Weaknesses:** Company should identify its strengths and weaknesses. If more than one person is involved in planning, each person should, independently, prepare his/her list.
3. **Competition:** We need to identify the competition and determine if each competitor is better than the Company, equal or worse in several areas.
4. **Factors Which Influence the Company:** Sociological, Governmental, Technical, Environmental.
5. **Customer List:** For each of the past three years. Name of customers and how much revenue each produced. The above items help to answer the first question of planning which is, "Where Are We Now?". (Please note that work on the first two items should be done before the first planning session.)
6. **List Company Goals:** For the next three years. Revenue, Profit, Size. Use previous 3 years financials including P&L, Balance Sheet & Cash Flow as a base point.
7. **Strategies:** For accomplishing the Goals (6 & 7 answer the question, "Where Do We Want to Be?")
8. **Action Plans:** What specific actions need to be taken.

(Continued on page 5)

# The Crager-Bartels Real Estate Company

9. **To Do List:** Break the action plan(s) into individual tasks and perform one at a time. 8 & 9 answer the question, "How Do We Get There?"

I had several years of previous business experience and had even been helped by Indy SCORE myself fifteen years ago. Even so, I got in over my head, lost direction, got behind the wave, fell off the turnip truck or whatever way you wish it to be put. So, if it was so easy for me to lose control, and admit it, then how much more difficult do I now realize it is for brand new businesses and startups to succeed and how invaluable our job is here at Indy SCORE to make sure our clients have the tools and mentors to succeed.

You see, I've had a rare experience. Within twelve months of each event, I've sat on both sides of a SCORE table, taking on the respective roles of SCORE business client and then as SCORE advisor. As such, I'm much more empathetic, not sympathetic, to the plight of today's business person and today I use this personal experience when I counsel for SCORE.

A few things I learned as a client of SCORE that improve my counseling skills today are:

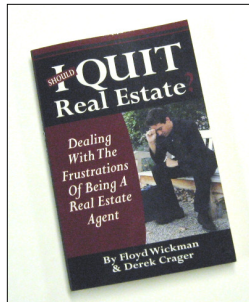
1. Lead clients to find their own answers.
2. Make clients do homework between sessions.
3. Let clients discover the big problems by asking the right questions.
4. Follow a template or guide when you give direction so as not to leave out important steps.
5. Give clients paper and pencil if they did not bring them and then make them use it. We are wasting our time and theirs if they don't keep notes.
6. Send follow up email to your clients after each session. This is invaluable. When a client meets with us its like they are drinking water from a fire hose and they will forget 95% of what you tell them, so send the information again via email for their review.

**Editor's Note:**

Now you know (..... or do you?) why Derek titled this article the way he did. In case you missed the analogy, I refer you to a work of children's literature, **Through the Looking-Glass, and What Alice Found There** (1871), by Lewis Carroll (who also authored *Alice's Adventures in Wonderland*). In this work, Alice ponders what the world is like on the other side of a mirror (the reflected scene displayed on its surface), and to her surprise, is able to pass through to experience the alternate world. .... I don't know which (**SCORE or Crager-Bartels Real Estate**) is Derek's 'alternate world', but perhaps you might ask him the next time you talk to him!

Thanks, Derek, for the remarkable story of your company's almost un-controlled business growth and how you and Craig are grabbing the controls again instead of the other way around! The importance of strategic planning is vividly displayed! We are very happy and honored to have you as a member of SCORE Chapter 6.

In case you didn't know, Derek has also co-authored a book about real estate entitled, "Should I Quit Real Estate?", a very insightful book about the frustrations and tribulations of the real estate business.



*Derek,  
Thanks for being a partner in progress.  
Becky Skillman*

Derek Crager (in the back row, white tie) receives congratulations from Indiana's Lt. Governor Becky Skillman, at the 2008 Leadership Conference in Hendricks County.

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**I LOVE TO SELL HOMES... CALL ME NOW!**

# The Taylor Haircutting Company

By Bob Huck  
SCORE Counselor

Start with the ‘conventional wisdom’ that says that no local bank would loan start-up money to someone who had only limited business management experience and had no available start-up capital to open a new barber shop.



Meet **Kenneth Taylor**. In 2005, he was discouraged and ready to leave the profession that he loved. He had graduated from *Kenny's Academy of Barbering* in Indianapolis and has been a licensed barber since 1999. But, after several years in the barbering profession, he found that this respectable profession had fallen from its former glory. At one time, barbers were a part of the medical profession and were well respected members of society. He had come to the conclusion that there must be a better way. The question remained..... how to achieve that goal.

This brought Kenneth to two choices. Either find another line of work or do something about it! In the summer of 2005, he started on an extremely optimistic journey of prayerfully planning a "barber industry facelift"!

When Kenneth originally came to SCORE in 2005, he met several times with Bob Williams (now an Emeritus member). They discussed the difficulties ahead, but Bob encouraged Kenneth to continue to develop his idea, his business model, and his business plan, as well as to develop more contacts in the financing community of Indianapolis. Still, the future prospects did not look encouraging. And even though he tried, he was not getting any encouragement from the local banks.

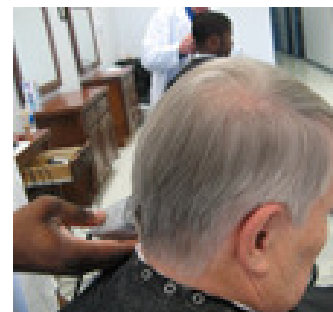
But Kenneth was very determined and very persistent. He continued to learn more about the business side of things and to plan what his ideal barber shop might be. When you meet Kenneth, you immediately know that he is someone who is intensely interested in the barbering profession.

After a year of thinking and planning, he again approached SCORE and met with Chris McEvoy who reviewed his almost-completed business plan and, together, began serious work on Kenneth's financial projections for the barber shop. Chris found that the business plan was very well done (and eventually found that the new financial projections tracked very closely with the final start-up numbers.)

Now came the hard part. Kenneth did not yet have any source of capital to start the business! And the future prospects did not look good! However, Kenneth is a very personable individual and he continued to develop his network of contacts. One contact was a former member of the Indiana Pacers and this led to other local contacts. Eventually, after some great disappointments (and without getting into specifics), Kenneth was able to obtain a start-up loan partly secured by a local bank and partly secured by some local guarantors.

It was Kenneth's unique idea for a new kind of barber shop which eventually

convinced the lenders to help him get started! His idea was to have a unique shop which catered to all male hair textures, styles, and specialties. Each barber would be trained to the "Company Policies" for professional barbering which would set a new standard for barber shop conduct. Each barber would be neatly attired with a tailored shirt and tie, as well as wearing a white lab coat with the *Taylor Haircutting Company* logo. Each barber would be professionally trained to be able to handle all types of hair cuts, including regular, Afro/specialty, children's, and senior's haircuts.



With funding now secured, Ken was able to move ahead to find the location and facilities to open his shop. He was able to find some barber chairs and other furnishings at a good price. So, in the summer of 2007, the doors were opened at the *Taylor Haircutting Company* located on West 71st Street in northwest Indianapolis.

(Continued on page 7)

# The Taylor Haircutting Company



# The Taylor Haircutting Co.

## "What Barbering Should Be!"

Two years have quickly gone by. Now welcome to one of the most unique and professional hair cutting establishments in Indianapolis!! It is a truly integrated shop where everyone is greeted warmly and with the knowledge that their hair-cutting experience will be first-rate.

Currently, the barber shop has 10 chairs although there are not enough barbers to handle all the chairs at this time. That is one of the challenges which still awaits. However, each current barber has been trained in the skills and professionalism of the barbering tradition. Each barber can provide *any* of the listed services, including regular cuts. As a result, the clientele of this barber shop are approximately 50% Caucasian and 50% Minorities. This is probably rare in the hair cutting establishments of Indianapolis.

In addition to that, the barber shop is unique in other ways. Nowhere will you find the usual loud or boisterous chatter of other barber shops. This barber shop has a relaxing environment where banter about politics and race is not encouraged. In fact, discussions about politics and race are seldom heard and such talk is downplayed as much as possible. Meanwhile, you can enjoy easy listening, Christian, and light jazz music while you experience the finer side of the barbering profession. .

The waiting room is a soothing place where there is no blaring TV or 4-year old magazines! Instead, soft music and current magazines await. In fact, you



will even find that Wi-Fi is available! The wait, if any, is a pleasant time of relaxation in the very comfortable and clean leather chairs.

In his search for additional barbers to staff his business, Kenneth uses the local barber training schools for new graduates and then enhances these new barbers in the more professional aspects of the barbering profession. In fact, he has been asked by a local barber training school to conduct some training classes for them!

Kenneth is also constantly trying to expand his customer base with local advertising, sales promotions, referrals, etc. For example, by bringing a copy

of the shop's mission statement from the website ([www.taylorhair.com](http://www.taylorhair.com)), first time haircut customers receive a free *Papa John's* large pizza! And another example: On Wednesdays, Seniors can get a low-cost \$7 haircut!!

The future? ..... Kenneth would like to change how people think about the barbering profession by continuing to inspire and improve the professionalism of his own barber shop. The *Taylor Haircutting Company's* mission is to raise the consumer's level of expectation concerning barbering. Barbering is a respectable profession. As you explore barbering's rich history, barbers were well respected members of society. At the *Taylor Haircutting Company*, the goal is to 'earn' back that public respect and to restore the barbering profession to its former glory!!

In the longer-term, Kenneth would like to expand the *Taylor Haircutting Company* with shops in other locations in the city. The success of the *Taylor Haircutting Company* will depend on attracting skilled barbers who can adapt to the standards of professional barbering and , as a result, attract a much larger group of customers who appreciate the philosophy of this unique place in the city of Indianapolis. ●

 <p><b>The Taylor Haircutting Co.</b> 5035 West 71st St., Suite A Indianapolis, IN 46268 Appointments and Walk-ins welcome 317-328-TTHC (8842) <a href="http://www.taylorhair.com">www.taylorhair.com</a></p>	<p><b>"Professionals Committed to Raising the Bar"</b> We service "ALL" hair textures • Hours: 9am-7pm Tues.-Fri. 8am-5pm Sat. • Free Wireless Internet</p>
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Editor's Note: **Chris McEvoy** has been a member of Indianapolis SCORE Chapter 6 for seven years. In addition to being a long-time business owner, he continues to teach several entrepreneurship courses at Purdue University and, at SCORE, counsels aspiring new business owners about the financial side of business ownership. Thanks, Chris, for Kenneth Taylor's remarkable story of courage and determination!

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8500 Keystone Crossing, Suite 401  
Indianapolis, IN 46240



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