

RBA helps connect owners, counselors



Written by

Tom Tobin
Staff writer

3:32 AM, Apr. 22, 2011|

Jaci Szustakowski has an established Lyell Avenue **business**, Dove Gift Store and Holistic Center, and wants to do more.

She has new goals that are really part of the dream that carried her into the business world in the first place. But to reach this latest goal, she must deal with a tougher, more demanding credit and lending environment.

Five years ago, prior to the Great Recession, some banks and other lenders were more apt to go easy on **smallbusiness** applicants even if their business plans were sketchy, their credit less than perfect, their dreams more dreamy than etched in facts and numbers.

Those days are gone.

Entrepreneurs and **smallbusinessowners** like Szustakowski have more work to do, and more internal questions to ask and answer, even before they knock on a lender's door.

To help, the Rochester Business Alliance is working more closely with the state **BusinessDevelopment** Center at The College at Brockport and SCORE, the volunteer support organization.

Together, they are showing owners and potential owners how to cope with today's more demanding business environment.

"We're intent on helping our small business members meet their needs," said Ellen Rosen, vice president of marketing, communications and membership at RBA.

To that end, RBA's Small Business Assistance Center has opened its State Street offices during the week to on-site counseling sessions by SCORE and **Small BusinessDevelopment** Center experts.

Having counselors from both agencies makes it easier for RBA members and non-members to access the kind of support they need, Rosen said. There's free parking at the RBA building, and the organization's marketing resources help

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get the word out. The counseling is free and confidential.

"Some of the questions we get are rudimentary, like how to file a business name with the state, while others require more time and detail," Rosen said. "In this economy, successful businesses learn how to be strategic. That's the kind of advice we're trying to provide."

On one recent Thursday morning, Szustakowski met with SCORE volunteer Art Roberts to go over some of the ideas she has for her business and what she will need to bring those to fruition.

"We're in the exploratory stage now," she said. "There are good possibilities for us and the counselors here have the resources to help me achieve those possibilities."

Jan Pisanczyn, regional director of the Small Business Development Center, said the collaboration with RBA revives a working relationship from perhaps a decade ago. When the center, which is funded in part through the state university system and is affiliated with The College at Brockport, moved to another downtown location, some of the links with RBA ebbed.

"We're getting them flowing again," Pisanczyn said.

The center and SCORE have some overlap but mostly provide distinct services. The Small Business Development Center offers more general information about creating a [businessplan](#), improving operations and

raising a credit score.

SCORE, which has many retired businesspeople among its volunteers, can provide information specific to certain kinds of businesses — retail, manufacturing, service and others.

Pisanczyn said the reality in the credit markets today is that potential borrowers have to do more to show they are a good risk.

"It's really going back to the old days of banking rather than having something new to deal with," he said. "Lenders are willing to work with people but it's not nearly as easy as it was before the recession."

"Banks aren't being unreasonable in what they're looking for. But they are being more demanding."

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The Small Business Development Center at The College at Brockport has office hours from 9 a.m. to 4 p.m. on the first Wednesday of each month. For the rest of 2011, the dates are May 4, June 1, July 6, Aug. 3, Sept. 7, Oct. 5, Nov. 2 and Dec. 7.

SCORE Rochester counselors are available on the third Thursday of each month. For the rest of 2011, the dates are May 19, June 16, July 21, Aug. 18, Sept. 15, Oct. 20, Nov. 17 and Dec. 15.

To make an appointment, contact the RBA at (585) 244-1800.