

THE NETWORK

A BI-ANNUAL NEWS & EVENT PUBLICATION OF MICROCREDIT-NH • www.microcreditnh.org



Meriba Johnson opened an early childhood program in Hooksett with a MicroCredit-NH loan. Read more on the back page.

MicroCredit-NH is a non-profit program of the New Hampshire Community Loan Fund. Its mission is to increase the income and economic stability of the self-employed by providing access to business development education, financial resources, technical assistance and expanded market opportunities.

MicroCredit-NH Adds Membership Options

IN AN EFFORT TO PROVIDE additional resources to New Hampshire's self-employed and microbusiness owners, MicroCredit-NH now offers several levels of membership. Current and new members can select the option that best suits their business development needs.

Membership levels range from **Associate to Member to Leader**. Annual individual membership fees correspond to the level of services, and replace both the new-member and annual business group fees. The

annual membership fee can be paid over two to three months, and scholarships and a discounted rate are available for income-eligible individuals. The fee will be prorated for those who paid a new-member fee within the past three months.

"Having only one membership option – business group membership – has made it difficult for MicroCredit-NH to effectively serve those members who 'graduate' from groups, or individuals who would like to be involved but cannot commit to monthly group meetings," explained David Hamel,

MicroCredit-NH Director. "These membership levels will increase the scope of MicroCredit-NH's available business development services for microbusiness owners statewide."

Review the chart below for features and benefits of each membership level. Regional managers are working with members to provide assistance through the process.

For additional information, please contact your regional manager or visit www.microcreditnh.org ♦

ASSOCIATE	MEMBER	LEADER
(\$35/year. Qualified discount rate: \$30/year)	(\$65/year. Qualified discount rate: \$50/year)	(\$125/year. Qualified discount rate: \$85/year)
Members Only Web site access	<i>Includes all Associate benefits, plus:</i>	<i>Includes all Associate and Member benefits, plus:</i>
- online tutorials	Business group membership	Access to loans over \$5,000
- upload press releases, logos, photos	Member Manual	Advanced programming (1/2 day workshop each month)
- business to business networking through discussion forum	Tutorial series (paper or CD)	Business plan development assistance
Online business directory listing	Individual Development Account access	2 press release edits per year
Monthly e-newsletter	Loans up to \$5,000	Opportunity to place ad in <i>The Network</i> (6 maximum per issue)
Bi-annual newsletter – <i>The Network</i>	Assistance preparing loan and IDA applications	Logo and Web site featured on MicroCredit-NH website (6 businesses per month)
Discounted event admission	Opportunity for business feature in <i>The Network</i> , on Web site or in e-newsletter	One-on-one consulting support with Regional Manager or business coach (up to 5 hours per year)
- networking events	Resources from MicroCredit-NH's partners	
- Artist Exchange	Referrals to businesses, organizations and professional services	
- Entrepreneurial Exchange	Regional Manager support	
Vendor access to events		

Newmarket Photographer Wins Artist Innovation Award

PHOTOGRAPHER JAY REITER was presented with MicroCredit-NH's Artist Innovation Award in a ceremony at the Artist Exchange on October 2 at the Currier Museum of Art in Manchester.

Each year, MicroCredit-NH recognizes an outstanding artist who demonstrates creativity and a commitment to business development, and who contributes to the growth of fellow business group members. Previous recipients of the award include Duane Hammond, owner of Pigs in a Poke, Alton and watercolor artist Cori Caputo, formerly of Exeter. MicroCredit-NH encourages artists to hone their business development skills through its ArtWorks-NH program and Artist Exchange events.

"Jay's enthusiasm and positive outlook for what he does – coupled with his collaborative instincts – is inspiring," said MicroCredit-NH Regional Manager Jennifer Murphy Aubin, in presenting Jay's award.

Jay's work ranges from photojournalism and portraits to weddings and nature photography. He is innovative in enhancing and marketing his photography, from using digital technology to blogging. Jay also shares his enthusiasm and experience with new photographers as a photography teacher. Prior to operating his own business, Jay was a newspaper photographer for three decades in New England, New York, Minnesota and Oregon. He has been recognized for his outstanding work with several industry awards.



Jay also works closely with his MicroCredit-NH business group, Artefacto, to raise awareness of the art world and to promote member artwork. He organizes Artefacto Traveling Road Shows, which are talks held throughout the Seacoast region that feature business group members and their art. Jay volunteers to photograph member artwork, creating slideshows to accompany the talks.

Learn more about Jay's photography and upcoming Traveling Road Shows by calling Jay at (603) 957-1820 or by visiting www.jayreiter.com ♦

MicroCredit-NH Brings Artist Exchange to North Country

In partnership with the Arts Alliance of Northern New Hampshire, the first **Artist Exchange-North** will be held **Monday, February 2, 2009**, from 8:30 AM to 4 PM at the Mountain View Grand Resort & Spa, 101 Mountain View Road, Whitefield.

For the past six years, MicroCredit-NH has hosted the Artist Exchange, an annual business development and networking event for artists, artisans and craftspeople. Previous events have been held in Rochester, Exeter and Manchester, and have attracted attendees from all corners of northern New England. As a result of the Artist Exchange's increasing popularity, it will now be offered twice each year, with events in the North Country and southern New Hampshire.

Participants will refresh and boost their marketing skills in workshops focused on market research, planning and effective promotional strategies. Featured speakers will be local marketing experts Bridget Atkins, owner of Bridget Atkins PR, Littleton and Nancy Clark, Glen Group, North Conway. Networking opportunities will also be available throughout the day.

The keynote address by Frumie Selchen, Executive Director of the Arts Alliance of Northern New Hampshire, will focus on available North Country marketing opportunities. The event will also feature an interactive business case study of a local artist, whose marketing challenges will be assessed by a panel of experts and the audience.

The Artist Exchange-North registration fee includes morning refreshments and lunch. Registration is \$30 for MicroCredit-NH members and \$40 for non-members. Participants are invited to display one of their works of art (size is limited to 30" x 30" and a release must be signed prior to the event).

Visit www.microcreditnh.org to register online or call 1-800-769-3482.

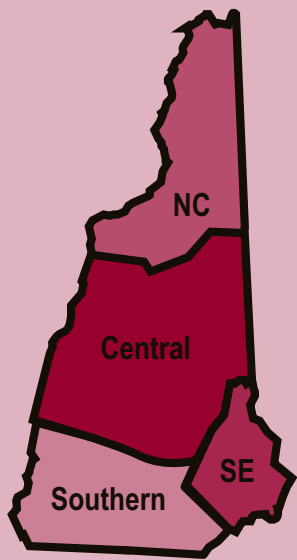
To be considered for the business case study or for more information about artwork display, contact Regional Manager Joyce Presby at (603) 620-0745 or jpresby@microcreditnh.org ♦

MICROCREDIT-NH
building strong businesses
A program of NH Community Loan Fund
7 Wall Street
Concord, NH 03301

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PROGRAM ORIENTATIONS

Individuals interested in accessing MicroCredit-NH's business resources are required to be oriented to the program by a Regional Manager prior to joining a Business Group. **Registration is required for all program orientations.**



MICROCREDIT-NH REGIONS

NORTH COUNTRY (NC)

Berlin
Colebrook
Littleton

CENTRAL

Conway
Laconia
Lebanon
Plymouth

SOUTHERN

Claremont
Keene
Manchester
Nashua

SOUTH EAST (SE)

Concord
Derry
Rochester
Portsmouth

NORTH COUNTRY REGION

Joyce Presby, Regional Manager

To register, contact Joyce at (603) 620-0745 or jpresby@microcreditnh.org

Berlin

1. BEDCO, 177 Main St.
Wednesday, 1/14, 10 AM – 12 PM
Wednesday, 3/11, 9 – 11 AM

2. Woodlands Credit Union, 730 Main St.
Wednesday, 5/27, 11 AM – 1 PM

Colebrook

Colebrook Public Library, 149 Main St.
Wednesdays, 2/18 and 4/15, 2 – 4 PM
Thursday, 6/18, 2 – 4 PM

Franconia

Abbie Greenleaf Library, 439 Main St.
Monday, 5/18, 2 – 4 PM

Gorham

Family Resource Center, 123 Main St.
Wednesdays, 2/4 and 6/3, 3 – 5 PM
Thursday, 4/16, 2 – 4 PM

Groveton

Northumberland Public Library, 22 State St.
Wednesday, 3/18, 3 – 5 PM

Haverhill

Town Office, 2975 Dartmouth College Hwy.
Thursday, 1/15, 2 – 4 PM

Jefferson

Town Office, 84 State Hollow Rd.
Thursday, 3/19, 3 – 5 PM

Lancaster

Weeks Memorial Library, 128 Main St.
Wednesday, 4/22, 2 – 4 PM

Lincoln

Town Office, 148 Main St.
Tuesday, 5/5, 3 – 5 PM

Lisbon

River Café, 6 S. Main St.
Wednesday, 1/21, 9 – 11 AM
Thursday, 4/16, 9 – 11 AM

Littleton

1. White Mountains Community College, 646 Union St., Suite 300
Tuesday, 1/13, 12 – 2 PM
Wednesday, 5/20, 12 – 2 PM

2. Lane House, 16 Cottage St.
Tuesday, 3/31, 9 – 11 AM

CENTRAL REGION

Janet Cote, Regional Manager

To register, contact Janet at (603) 620-0319 or jcote@microcreditnh.org

Center Ossipee

Ossipee Public Library, 74 Main St.
Wednesdays, 3/11 and 5/13, 4 – 6 PM

Conway

Mt. Washington Valley Economic Council Technology Village, 53 Technology Ln.
Tuesdays, 2/3, 4/7 and 6/2, 4 – 6 PM

Franklin

Casey Family Services Family Resource Center, 200 Sanborn St.
Thursdays, 2/12, 4/9 and 6/11, 4 – 6 PM

Laconia

Lakes Region Chamber of Commerce
383 South Main St.
Wednesdays, 1/21, 3/18 and 5/20, 3 – 5 PM

Lebanon

Dartmouth Regional Technology Center Incubator (DRTC)
Centerra Resource Park, 16 Cavendish Ct.
Tuesdays, 2/10, 4/14 and 6/9, 4 – 6 PM

Meredith

Meredith Public Library, 91 Main St.
Wednesdays, 1/7 and 5/6, 4 – 6 PM

New London

Carriage House Community Meeting Room
116 Newport Rd.
Thursdays, 3/5 and 5/7, 4 – 6 PM

Plymouth

Plymouth Chamber of Commerce, 1 Foster St.
Thursdays, 1/15 and 3/19, 2 – 4 PM

Warner

Pillsbury Free Library, 18 E. Main St.
Tuesday, 1/20, 6 – 8 PM

Wolfeboro

Wentworth Economic Development Corporation (WEDCO)
Citizens Bank, 7 Center St. (lower level)
Mondays, 2/9, 4/13 and 6/8, 3 – 5 PM

SOUTHERN REGION

Peggy O'Keefe, Regional Manager

To register, contact Peggy at (603) 620-1269 or pokeefe@microcreditnh.org

Amherst

Souhegan Valley Chamber of Commerce
69 Rt. 101A
Thursdays, 2/5 and 4/16, 2 – 4 PM

Antrim

Grapevine Family & Community Resource Center, 4 Aiken St.
Tuesdays, 2/3 and 5/12, 10 – 12 AM

Claremont

Fiske Free Library, 108 Broad St.
Mondays, 1/12, 4/13 and 6/29, 3 – 5 PM

Keene

Hannah Grimes Center, 25 Roxbury St.
Wednesdays, 2/11, 4/8 and 6/10, 3 – 5 PM

Manchester

1. Amoskeag Business Incubator
33 South Commercial St.
Tuesdays, 2/17, 4/21 and 6/16, 4 – 6 PM

2. Manchester Community Resource Center
177 Lake Ave.
Wednesdays, 3/18 and 5/20, 3 – 5 PM

Milford

Wadleigh Memorial Library, 49 Nashua St.
Thursdays, 3/5 and 6/4, 4 – 6 PM

Nashua

Nashua Public Library, 2 Court St.
Tuesday, 1/20, 4 – 6 PM
Mondays, 3/16 and 5/18, 4 – 6 PM

Peterborough

Ocean Bank, 35 Main St.
Wednesdays, 1/28, 3/25 and 5/27, 3 – 5 PM

SOUTH EAST REGION

Jennifer Murphy Aubin
Regional Manager

To register, contact Jennifer at (603) 496-0520 or jmurphyaubin@microcreditnh.org

Concord

NH Community Loan Fund, 7 Wall St.
Thursdays, 1/29, 3/19 and 5/14, 3 – 5 PM

Derry

Derry Public Library, 64 East Broadway St.
Thursdays, 2/26, 4/30 and 6/25, 3 – 5 PM

Newmarket

Newmarket Public Library, 1 Elm St.
Thursdays, 1/15, 3/12 and 5/21, 3 – 5 PM

Northwood

Northwood Town Hall
818 First New Hampshire Turnpike
Thursdays, 2/19, 4/16 and 6/18, 3 – 5 PM

Raymond

Ocean Bank, 55 Main St.
Thursdays, 2/12, 4/23 and 6/11, 3 – 5 PM

Rochester

Citizens Bank, 1 North Main St.
Thursdays, 1/8, 3/5 and 5/7, 3 – 5 PM

ACKNOWLEDGEMENTS

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The Network Content:

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Jay Reiter, Newmarket, NH

Northern NH Tradeshow 2009: Opening Doors to Opportunity

Valley Ventures, a MicroCredit-NH business group in Berlin, will host its third annual **Northern NH Tradeshow** on **Saturday, March 21, 2009** at White Mountains Community College, 2020 Riverside Drive, Berlin, from 9 AM to 4 PM. This event is free of charge and open to the public, and will feature local microbusiness owners, from bakers and artists to web designers. The tradeshow will feature hourly vendor raffles, product demonstrations and discounted products and services. Complimentary snacks and refreshments will also be available.

Individuals with a business idea or those already building a business are encouraged to attend, as the tradeshow will feature business training. Tammy Levesque, motivational speaker and owner of the Fitness Edge in Meredith, will present "Fish! A Remarkable Way to Boost Morale and Improve Results" at 11 AM. Tammy will be followed by Lani and Allen Voivod, aka "The Content Lovers" of Epiphanies, Inc. in Laconia, who will present "How to Recession-Proof Your Business." Attendees will discover some of the ways business owners sabotage their own success and fall into bad marketing habits, and will learn strategies to reverse them to generate revenue.

Entrepreneurs should visit www.northernnhtradeshow.org to register for a booth (**cost is \$10** and a year-long business description on event website is an additional \$10). As an added benefit, 98.1/104 FM will be on-site to promote participating microbusinesses.

NETWORKING



Join MicroCredit-NH members from all corners of New Hampshire at the following networking events! Bring your business cards and brochures, and enjoy making new connections and catching up with old friends and associates.

The registration fee is \$5, unless otherwise noted. All events are open to the public.

Berlin

Location: Tea Bird's Café, 101 Main St.
Wednesday, 3/4, 1 – 3 PM
Host: Mountain Movers, a MicroCredit-NH Business Group
RSVP: Joyce Presby at (603) 620-0745 or jpresby@microcreditnh.org
Light refreshments and door prizes.

Bradford

Location: Candlelite Inn
5 Greenhouse Ln.
Wednesday, 2/25, 6 – 8 PM
Host: Sunapee Area Business Group, a MicroCredit-NH Business Group
RSVP: Janet Cote at (603) 620-0319 or jcote@microcreditnh.org
Light refreshments and door prizes.

Bristol

Location: Homestead Restaurant
1567 Summer St. (Rte. 104)
Tuesday, 4/21, 6 – 8 PM
Hosts: MicroCredit-NH and the Town of Bristol Community/Economic Development Committee
RSVP: Janet Cote at (603) 620-0319 or jcote@microcreditnh.org
Light hors d'oeuvres and door prizes. Cash bar.

Claremont

Location: Hullabaloo Restaurant
38 Pleasant St.
Thursday, 5/7, 6 – 9 PM
Host: Claremont Business Ventures, a MicroCredit-NH Business Group
RSVP: Peggy O'Keefe at (603) 620-1269 or pokeefe@microcreditnh.org
Light hors d'oeuvres and door prizes. Cash bar.

Colebrook

Location: Colebrook Country Club
15 Abenaki Ln.
Thursday, 1/15, 6 – 8 PM
Host: LINKS, a MicroCredit-NH Business Group
RSVP: Joyce Presby at (603) 620-0745 or jpresby@microcreditnh.org
Light hors d'oeuvres and door prizes. Cash bar.

Concord

Location: The Barley House
Wednesday, 5/13, 4 – 6 PM
Host: MicroCredit-NH
RSVP: Jennifer Murphy Aubin at (603) 496-0520 or jmurphyaubin@microcreditnh.org
Light hors d'oeuvres, refreshments and door prizes. Cash bar.

Dover

1. Location: Christopher's Third Street Grille, 16 Third St.
Network Now!
Wednesday, 1/14, 5:30 – 7:30 PM
Hosts: MicroCredit-NH and the Women's Business Center.
RSVP: Jennifer Murphy Aubin at (603) 496-0520 or jmurphyaubin@microcreditnh.org
Light hors d'oeuvres, refreshments and door prizes. Cash bar.

2. Location: Christopher's Third Street Grille, 16 Third St.
Wednesday, 6/10, 5:30 – 7:30 PM
Host: MicroCredit-NH
RSVP: Jennifer Murphy Aubin at (603) 496-0520 or jmurphyaubin@microcreditnh.org
Light hors d'oeuvres, refreshments and door prizes. Cash bar.

Keene

Location: Margaritas Mexican Restaurant, 77-81 Main St.
Tuesday, 4/14, 6 – 9 PM
Hosts: Vision Makers and Community Entrepreneurs, MicroCredit-NH Business Groups
RSVP: Peggy O'Keefe at (603) 620-1269 or pokeefe@microcreditnh.org
Light hors d'oeuvres and door prizes. Cash bar.

Laconia

Location: Fratello's Restaurant
799 Union Ave.
Wednesday, 5/20, 6 – 8 PM
Hosts: Bridges to Success and Partners for Success, MicroCredit-NH Business Groups
RSVP: Janet Cote at (603) 620-0319 or jcote@microcreditnh.org
Light hors d'oeuvres and door prizes. Cash bar.

Lebanon

Location: Margaritas Mexican Restaurant
18 Centerra Pkwy.
Tuesday, 1/13, 6 – 8 PM
Host: Solutions for Success, a MicroCredit-NH Business Group
RSVP: Janet Cote at (603) 620-0319 or jcote@microcreditnh.org
Light hors d'oeuvres and door prizes. Cash bar.

Lincoln

Location: The Common Man
44 Pollard Rd.
Tuesday, 6/2, 5 – 7 PM
Host: Custom Business Solutions, a MicroCredit-NH Business Group
RSVP: Joyce Presby at (603) 620-0745 or jpresby@microcreditnh.org
Light hors d'oeuvres and door prizes. Cash bar.

Lisbon

Location: The River Café, 6 S. Main St.
Thursday, 2/5, 9 – 11 AM
Host: Cash Flow Vision Builders, a MicroCredit-NH Business Group
RSVP: Joyce Presby at (603) 620-0745 or jpresby@microcreditnh.org
Light refreshments and door prizes.

Littleton

Location: Italian Oasis, Parker's Market Place, 106 Main St.
Tuesday, 4/28, 11 AM – 1 PM
Host: Business Creations, a MicroCredit-NH Business Group
RSVP: Joyce Presby at (603) 620-0745 or jpresby@microcreditnh.org
Light refreshments and door prizes. Cash bar.

Manchester

1. Location: UnWined, 865 Second St.
3rd Anniversary Networking Party
Tuesday, 2/17, 6 – 8 PM
Join the Synergistics business group as they celebrate turning 3! Make new connections and pitch your business at this casual networking event.
Host: Synergistics, a MicroCredit-NH Business Group
RSVP: Becky O'Neil at (603) 624-9707 or beckyoh@comcast.net
Cost: None
Light hors d'oeuvres and door prizes. Cash bar.

2. Location: Jillian's, 50 Phillipe Cote St.
Tuesday, 3/24, 6 – 9 PM
Host: Granite State Ventures, a MicroCredit-NH Business Group
RSVP: Peggy O'Keefe at (603) 620-1269 or pokeefe@microcreditnh.org
Light hors d'oeuvres and door prizes. Cash bar.

Meredith

Location: Mame's Restaurant
8 Plymouth St.
Wednesday, 3/4, 6 – 8 PM
Host: Lakes Region Business Works, a MicroCredit-NH Business Group
RSVP: Janet Cote at (603) 620-0319 or jcote@microcreditnh.org
Light hors d'oeuvres and door prizes. Cash bar.
Special networking presentation by Ted Gorski of Get Your Edge!

Milford

Location: Elisha's Restaurant
437 Nashua St.
Thursday, 2/26, 6 – 9 PM
Host: Souhegan Dreamweavers, a MicroCredit-NH Business Group
RSVP: Peggy O'Keefe at (603) 620-1269 or pokeefe@microcreditnh.org
Light hors d'oeuvres and door prizes. Cash bar.

Nashua

Location: Martha's Exchange, 185 Main St.
Thursday, 6/25, 6 – 9 PM
Hosts: UPWARD and Creative Art Resources, MicroCredit-NH Business Groups
RSVP: Peggy O'Keefe at (603) 620-1269 or pokeefe@microcreditnh.org
Light hors d'oeuvres and door prizes. Cash bar.

Peterborough

Location: Harlow's Pub, 3 School St.
Wednesday, 1/28, 6 – 9 PM
Hosts: Monadnock MicroGiant\$ and Monadnock PAC, MicroCredit-NH Business Groups
RSVP: Peggy O'Keefe at (603) 620-1269 or pokeefe@microcreditnh.org
Light hors d'oeuvres and door prizes. Cash bar.

Plymouth

Location: Common Man Inn, 231 Main St.
Thursday, 6/18, 6 – 8 PM
Hosts: Pemi Business Entrepreneurs and Squam Entrepreneurial Collective, MicroCredit-NH Business Groups
RSVP: Janet Cote at (603) 620-0319 or jcote@microcreditnh.org
Light hors d'oeuvres and door prizes. Cash bar.

Portsmouth

Location: Hilton Garden Inn
100 High St. (dining room)
Network Now!
Wednesday, 4/8, 5:30 – 7:30 PM
Hosts: MicroCredit-NH and the Women's Business Center.
RSVP: Jennifer Murphy Aubin at (603) 496-0520 or jmurphyaubin@microcreditnh.org
Light hors d'oeuvres, refreshments and door prizes. Cash bar.

Raymond

Location: Famous Legends Sports Bar
4 Essex Dr.
Wednesday, 3/11, 5:30 – 7:30 PM
Host: MicroCredit-NH
RSVP: Jennifer Murphy Aubin at (603) 496-0520 or jmurphyaubin@microcreditnh.org
Light hors d'oeuvres, refreshments and door prizes. Cash bar.

Rochester

Location: Slim's TexMex Saloon
45 North Main St.
Wednesday, 2/11, 5:30 – 7:30 PM
Host: MicroCredit-NH
RSVP: Jennifer Murphy Aubin at (603) 496-0520 or jmurphyaubin@microcreditnh.org
Light hors d'oeuvres, refreshments and door prizes. Cash bar.

Whitefield

Location: The Skillet, 8 Main St.
Wednesday, 5/6, 9 – 11 AM
Host: MicroCredit-NH
RSVP: Joyce Presby at (603) 620-0745 or jpresby@microcreditnh.org
Light refreshments and door prizes.

Save the Date: Entrepreneurial Exchange-South

MicroCredit-NH will now present the Entrepreneurial Exchange twice each year, with events in the North Country and in southern New Hampshire. The first event for 2009 will be held in Bedford. Workshops will focus on integrated marketing approaches, including sales, blogging, social and e-marketing. Networking opportunities will be available.

Entrepreneurial Exchange: Connecting Tools, Techniques and Talents

Thursday, May 28, 2009
8:30 AM – 4:30 PM, SERESC
29 Commerce Dr., Bedford
\$45 MicroCredit-NH members/
\$55 non-members – includes lunch and refreshments

Register today at www.microcreditnh.org or 1-800-769-3482!

Hooksett Business Takes Unique Approach to Child Care

MERIBA JOHNSON IS FULFILLING her dream of operating a child care center focused on providing flexibility for parents and developmental support for the whole child – physically, emotionally and cognitively.

Along with her cousin and business partner, Deborah Hoglund, Meriba opened the **Merrill Johnson Early Childhood Program** in August of 2008. Located in Hooksett, the center serves children from 18 months old through school age. Currently, there are 14 children enrolled; a majority of whom are toddlers. The center has two full-time teachers and Meriba is in the process of hiring a third for the toddler room. Thanks to word of mouth referrals, Craig's List and drive-by marketing, the center's enrollment is steadily increasing.

The center includes separate spaces for an indoor "garden" room (which serves as the dining room), library and children's kitchen. There are also four classrooms, so children have different spaces to spend their time. Also, children are served homemade natural food meals and snacks, eliminating the need for parents to prepare and send meals.

Parents are offered several flexible options based on their schedules. They can select part- or full-time care, or even drop-in care, which allows parents to enroll their children for 15 hours of care per month. "This option is ideal for mothers that have a business at home and need to make deliveries or attend a meeting," Meriba explained. "Our goal is to provide necessary services which are difficult to find elsewhere."



The property hunt

Meriba holds a bachelor's degree in Early Childhood Education and has always worked in the child care field, holding teaching, parent counseling and center director positions all over New England. Deborah also has had a long career in child care. Over four years ago, Deborah was living in New York and sent Meriba a letter proposing they open a child care center together. Meriba jumped at the opportunity, Deborah moved to New Hampshire, and the pair started their search for the perfect location.

Their initial goal was to purchase a house for the center where Deborah could



also live. After years of tedious searching and two properties that were rejected by zoning boards in Manchester and Litchfield, Meriba and Deborah decided to look for a property that was already child care approved. With a stroke of luck, Meriba looked online and found a Hooksett property that had recently been remodeled for child care. She and Deborah signed a five-year lease in the summer of 2008, and the Merrill Johnson Early Childhood Program was born.

Meriba and Deborah went straight to work sprucing up the property. Family members helped with cleaning, minor remodeling and floor stripping. With multiple fire and building inspections, the biggest challenge was getting the center approved by the town of Hooksett and then by the state in time for opening. Luckily, the final fire inspection was held

August 13 at 11 AM and the first enrolled child was dropped off that afternoon.

Business group and loan provide support

Meriba has been a member of MicroCredit-NH's Granite State Ventures business group in Manchester for three years. She reports that it was helpful to have the group's support as she navigated her property search.

"It's easy to go for weeks at a time without making any progress," Meriba said. "But knowing you have to go to a meeting every month and report on the progress of the goal you outlined the month before – like 'look at four properties' – makes you move forward."

Meriba also enjoys the camaraderie among her group members. "It's nice to have people at different stages of business development in the group, because someone there knows exactly what you're going through," she explained. "They aren't part of your family – who are sick of hearing you talk about it – and they aren't your business partner, who already knows the details."

Through membership in MicroCredit-NH, Meriba has strengthened her business planning, marketing and online communication skills, which assisted her in preparing her \$5,000 MicroCredit-NH loan application. The loan was approved and was used towards start-up expenses, interior wall construction, re-surfacing and edging on the center's playground, signage, liability insurance, worker's compensation and phone service. "The loan process



was a lot of work, but it was worth it," Meriba said.

Building a successful business

Meriba serves as the center director and Deborah is the Enrichment and Resources Coordinator. According to Meriba, "Deborah's passion is to be with the children and share with them her love and respect for nature." In addition to her duties as teacher and meal preparer, Deborah works with small groups of children in the kitchen and the center's outdoor garden. Next summer, the children will be able to plant seeds, tend the plants, harvest them, wash, prepare and eat the food they grow.

As director, Meriba wears many hats. Her teachers work four days per week, and she fills in one of the days. She also covers for Deborah during meal preparation, provides tours to interested parents, interviews and hires employees and attends to administrative duties. Meriba plans to transition to a stronger management role once she hires additional employees. She will observe the teachers and meet with them regularly about goals and classroom management.

Within a year, Meriba hopes to be at 90 percent capacity (up to 65 children) with a waiting list. Last year, she and Deborah missed the spring marketing opportunity for enrolling children for the 2008 fall season, so they will concentrate on a major marketing push for 2009. Meriba would also like to be more involved in the Hooksett community. The center currently sponsors the Hooksett Hurricanes, a Pop Warner football team.

Most importantly, Meriba's plans are to continue "providing high quality child care and helping families."

The Merrill Johnson Early Childhood Program is located at 198 Londonderry Turnpike, Hooksett. For more information, call (603) 935-8260 or email merrilljohnsonecp@comcast.net ♦

MicroCredit-NH Offers Business Trainings for Home-Based Child Care Providers

THROUGH A \$10,000 GRANT FROM the Bank of America Charitable Foundation, MicroCredit-NH and the New Hampshire Community Loan Fund are providing "The Business of Child Care" trainings in Hudson and in the Seacoast and Claremont areas.

Through financial management workshops and business plan assistance, these trainings will help home-based child care providers to develop more efficient and profitable businesses. Trainings will be presented by staff members of the Community Loan Fund's Child Care Facilities and MicroCredit-NH programs, as well as local experts.

The first event will be held **Saturday, January 10, 2009** (snow date: Saturday, January 24) from 9 AM to 3:45 PM at Penny's Child Care, 47 Heritage Circle, Hudson, NH. It is offered in collaboration with Southern New

Hampshire Services Child Care Resource and Referral and the Greater Nashua Area Family Child Care Association.

This training will feature two workshops to assist participants with understanding the basic financial tools required to run a successful home-based child care business. "Charting Growth by the Numbers" will provide details on budgeting, managing cash flow and a case study. It will be presented by Julie McConnell, the Community Loan Fund's Child Care Program Director and Janet Cote, MicroCredit-NH Regional Manager.

The second workshop, "2008 Taxes – what you need to know!" will include information on tax-deductible items for home-based child care businesses, and will be

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presented by Jeff Kent, owner of Kent Tax and Business Services in Concord. Kent specializes in tax preparation and bookkeeping services for home-based child care businesses.

Registration for the Hudson training is \$5 and includes lunch, refreshments and networking opportunities. Participants will also receive a Redleaf Press Calendar-Keeper or Family Child Care Contracts and Policies book. To register, call Southern New Hampshire Services Child Care Resource and Referral at (603) 889-3440 or 1-877-211-0723; or email Tracy Pond at tpond@snhs.org

Contact Janet Cote at (603) 620-0319 or jcote@microcreditnh.org for information on the trainings planned for the Seacoast and Claremont regions. ♦

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