

## UNH Counselors Offer State's Small Businesses a Parachute

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DURHAM, N.H. -- It's a given in certain occupations that there is no substitute for first-hand experience -- to learn skydiving, for example, it helps to talk with a veteran jumper.

So it is when launching a new business, says Warren Daniel, a counselor and regional manager of the Rochester office of the University of New Hampshire's Small Business Development Center (SBDC). Having started a successful delicatessen, The Bagelry, in Durham 18 years ago with his wife, Elise, Daniel now coaches fledgling business owners as they struggle to get their ideas off the ground. He helps them with a "flight plan," talks them through the leap of faith, and will be there for the first landing -- whether it's a modest bump or a hard knock.

"I grew a business, went through facing the competition, the hard economic times, and I downsized a business, too," says Daniel. "Because I've been there, I know some of the opportunities and some of the pitfalls."

Starting a small business is more work than some people realize, he adds. It requires a lot of thinking and even more writing -- financial plans, an executive summary, cash flow statements, a marketing plan, assessment of the competition, a complete review of personal finances, and a realistic assessment of time management. That said, Daniel adds, "It's an exciting time. You put your whole self into it. It helps if you're a do-er and goal oriented."

By balancing his words of encouragement with hard-headed advice, the counselor avoids overselling success. "Reality checks are definitely important," he

states, "and of course we let them learn for themselves whether they can do it." But now, after three months on the job, he is beginning to see new businesses open whose owners he has counseled. "It's very satisfying."

Statewide, according to NH SBDC Director Mary Collins, the UNH-sponsored program counsels 2,600 to 3,000 businesses a year -- at no cost to the client, in recognition of the importance of small business to a healthy economy. NH SBDC has six centers, in Keene, Plymouth, Littleton, Nashua, Manchester and Rochester.

Banks and other lenders do not have time to spend teaching entrepreneurs all that is needed to assemble a professional-looking business plan, says Collins. "We do not compete with the private sector on this," she explains. "But we do provide a service that is vital to the economy."

Daniel enthusiastically agrees. "You'd better believe it's worth it!" he exclaims when asked about the jobs created and local economies enriched. He says 97 percent of New Hampshire businesses are considered small, employing fewer than 500 employees. The state would be at a definite disadvantage without the SBDC counseling effort, he and Collins assert.

To Daniel, the work is particularly satisfying because he was mentored in entrepreneurship by Craig Seymour, the UNH Whittemore School of Business and Economics faculty member who staffed SBDC's precursor agency. "We were successful immediately, and had a good response from the Durham community," Daniel recalls. "We were the fourth bagel shop in New Hampshire; now there are more than 40."

The NH SBDC is supported by the U.S. Small Business Administration, the state of New Hampshire, the University System of New Hampshire and a number of business partners in the private sector. Since its inception in 1984, the NH SBDC has assisted 15,000 businesses representing 58,000 jobs and has trained more than 32,000 entrepreneurs. More information on each of New Hampshire's six SBDC locations, along with a schedule of low-cost training classes offered around the state, is available at the program's Web site: [www.nhsbdc.org](http://www.nhsbdc.org) or by calling 862-2200.

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