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BEN FRANKLIN

PARTNERSHIP

FUND BOARD

Small Business Research

"Seed" Grant Program

1990-91 Program Solicitation

Proposals Due September 28, 1990

Robert P. Casey
Governor

Department of Commerce
Ben Franklin Partnership Fund
Commonwealth of Pennsylvania
Harrisburg, Pennsylvania

NOTICE OF PROGRAM OPPORTUNITY

**BEN FRANKLIN PARTNERSHIP FUND
"SEED" GRANT PROGRAM FOR SMALL BUSINESS RESEARCH**

The Board of the Ben Franklin Partnership Fund will accept proposals under the Small Business Research "Seed" Grant Program. These grants are intended to help small businesses within Pennsylvania perform high quality research on scientific or engineering problems and opportunities with a potential to lead to significant public benefit.

Eligibility is limited to small businesses with 250 or fewer employees. Such small business firms may apply for grants to perform either technical feasibility research or applied research and development in a variety of technological topics. Proposed projects should be designed to strengthen the technological innovation of small businesses in Pennsylvania and help create new sources of employment through eventual commercial application of the research results.

Individual grants are limited to a maximum of \$35,000. Companies may submit more than one proposal. Applicants receiving funding under the Federal Small Business Innovation Research Act for projects in one of the designated subject areas are encouraged to apply. Applicants who have applied for but not received funding under the Federal SBIR Program may also apply after making the necessary limited adjustments to their proposals.

These grants will be made on a competitive basis. The determination of which proposals will receive funding will be made by the Board of the Ben Franklin Partnership Fund. Linkages to Pennsylvania colleges and universities and to one or more of the Ben Franklin Partnership Advanced Technology Centers are strongly encouraged. The Advanced Technology Centers are prepared to assist with proposal preparation.

Further information can be obtained from:

PA Department of Commerce
Office of Technology Development
Room 352 Forum Building
Harrisburg, PA 17120
Telephone: (717) 787-4147

The Board of the Ben Franklin Partnership Fund reserves the right to reject any and all proposals. All proposals must be postmarked or delivered no later than September 28, 1990 to the above address.

SECTION A

APPLICATION TO THE
BEN FRANKLIN PARTNERSHIP FUND
SMALL BUSINESS RESEARCH
SEED GRANT PROGRAM

Project Title: The Feasibility of Accessing Accessibility

Classification: I , II , Other (attach explanation) _____

Topic Area of Focus (list 1 of the topic areas in guidelines):

Telecommunications products & Services

Submitted By: Firm: Talk Shoppe

Mailing Address: P.O. Box 27660

Philadelphia State PA Zip Code: 19118
Telephone: (215) 247-8974 County _____

Federal and State Tax ID Numbers

(SSN for Individual Proprietorships):

Type of Firm (check one): Corporation; Partnership;
 Sole Proprietorship; Other _____

Small Business Certification:

1. The above organization certifies that it is a small business firm as defined in the guidelines. yes no
2. The above organization certified that it is a minority-owned small business firm as defined in the guidelines. yes no
3. The above organization certifies that it is a small business firm as defined in the guidelines owned and operated by women. yes no

Total Project Amount Requested: \$ 35,000

List Other Funding - List Source & Amount: Applicant's Contributions

Proposed Duration of Project: 1 year

Year Firm Founded: 1990

Number of Employees (average for previous 12 months) 1
(currently) 1

Endorsement:

Corporate Official (Business)

Name: _____

Title: _____

Signature: _____

Date: _____

Telephone Number () _____

SECTION B

BEN FRANKLIN PARTNERSHIP FUND
PROJECT SUMMARY

NAME OF FIRM & ADDRESS:

ASSOCIATED COLLEGES OR UNIVERSITIES INVOLVED:
(List Name, Address, Program Unit & List Contact Person(s))

PRINCIPAL INVESTIGATOR:

TITLE OF PROJECT:

ABSTRACT:

SUMMARY OF POTENTIAL COMMERCIAL APPLICATIONS AND ECONOMIC BENEFIT OF THE
RESEARCH:

DESCRIPTION OF THE BUSINESS

Telecommunications - Basically using a computer, modem and dedicated phone lines to find information designed to fill the needs of individual consumers and corporations to serve as a liaison, a link between the client and whatever information or service he or she needs. Our aim is to help our clients better organize their lives or their businesses, saving them time, money and energy to follow other pursuits.

Target date is to begin on or before January 1, 1991.

The business will work because it is a workable idea. The only thing needed now is equipment to begin. It will be profitable because there exists a place in the market now. With the value of the dollar shrinking and our workday and lives being more filled with activities and travel than ever, businesses like mine will become more and more attractive to consumers.

Out job is to help them organize their lives, making it easier for them to have more leisure time or spend their time following other, more important pursuits. Ours is a service organization which acts as a secretary, manager, and organizer all rolled into one.

The advantage is they do not have to pay us a salary because we are not there all the time. Only when they need us. Information and service on demand. The demand can be made by a phone call, mail or fax machine. I plan to make this service available to everyone, from the average consumer to giant corporations. Our brochure will include the wording: "No job too large or too small." (See attached sample cover letter for brochures in Appendix.) If the information or service is available we will get it for our clients.

The future should hold success. We are forever into the world of the computer. There is no turning back. We have only begun to see the tip of the iceberg in terms of the growth and expansion of telecommunications.

Now with the establishment of a common European market and the growth of the Asian and other economies, eventually the whole world will be completely net worked and interlocked via telecommunications. The sky is the limit. Even now there is a French commercial database available and the number of databases is growing rapidly.

This worldwide interlocking and networking is the wave of the future. My business will help to interconnect and network other American businesses. Eventually mine and perhaps other businesses similar to it will extend into European and Asian markets. It is a field that can only grow and expand.

NAME

Talk Shoppe
7720C Stenton Avenue # 101
Philadelphia, PA 19118

Assoc. Colleges or Universities Involved

Principal Investigator: Dorothy M. Hartman

Title of Project: The feasibility of accessing accessibility.

Abstract: To develop a business prototype for the commercialization of computer telecommunications as a product. To assess the needs for services which could be provided via computer telecommunication to the general population at large. To determine to what extent referrals by telecommunications consulting might aid in the growth and recovery of American businesses.

Using Commercial Databases to provide:

Whereas I do need funding to support this project, in exchange the data gathered from my research could be extremely valuable in creating new positions, titles, and jobs for the commonwealth of Pennsylvania.

This data in telecommunications would be helpful to both the technological and business communities. Colleges could also use it in modifying and improving existing curricula and programs in computer science.

INDIVIDUAL CONSUMERS

- repairs, alterations and contracting referrals for home, auto, etc.
- up-to-date information on life, health and auto insurance. Rates and investment availability.
- day care, camp and school referrals including colleges and universities
- hotel, theater, sports and airline reservations
- physician referrals
- lawyer referrals
- telemarketing ... electronic shopping. On-line search for quality goods
- Real Estate Market

SCHOOLS AND UNIVERSITIES

- providing support services--recruiting eligible students
- providing referral services
- on-line search for information for research papers for college students and faculty
- providing schedules for sports events
- reservations and travel arrangements

LAWYERS AND LEGAL SERVICES

- providing support and information services
- researching insurance coverage
- researching documents
- reservations, bookings, and travel arrangements

CORPORATIONS AND FIRMS

- up-to-date business and financial news
- latest stock market information
- researching and screening CPA's and other prospective employees
- waste management information, equipment and supplies
- railroads, trucking and marine transportation
- EPA and pollution guidelines
- engineering and contracting referrals
- theater, restaurant, and sports reservations
- airline reservations and hotel accommodations
- Worldwide availability of resources and materials.

Economic benefit would be immediately available.

Advantages:

Businesses like "Talk Shoppe" which is primarily a data retrieval or information service would immediately offer clients;

1. Better organization of their private lives. By using the telecommunications service, they could save time, money and energy for other pursuits. In these hard pressed economic times, when most family members work, some of them more than one job, this is a decided advantage.
2. With the shrinking value of the dollar, any service which can help us make the best possible buy or deal leading to more efficient use of our income, is a decided advantage.
3. This will aid consumers in targeting or zeroing in on goods and services more specifically geared to their needs rather than a "hit or miss" approach.
4. This will aid businesses as it can increase their clientele also make the public more aware of goods and services that they are offering. This will help business and the consumer to "find each other," thereby increasing accessibility and increasing more lucrative business transactions both from the business and consumer perspectives.
5. This will bring immediate relief to an already depressed economy, if this is a successful prototype. Similar businesses will make the economy more efficient by elimination a lot of "hit or miss" business and consumer interaction. This can only strengthen an already weak economy.
6. This approach to economics can, if it is a successful prototype, open a new world to business. It can give up a new look on commercial markets.
7. Another great advantage and economic benefit is that this can be expanded at anytime beyond the economy of the United States and into world markets.
8. It is essential that we "accentuate the positive" during uncertain economic times." What I am proposing is a novel way of using existing technologies in telecommunication to make the most of what we have. We can make a decided difference in our economy by testing this theory, the feasibility of Accessing Accessibility. I am asking for a grant in the amount of \$35,000 for a grant through the Ben Franklin Partnership Fund to test this theory for one year.

Title of Project: The feasibility of Accessing Accessibility

Principal Investigator: Dorothy M. Hartman

The way I plan to go about establishing this project and testing this theory is by establishing my own business and setting it up as a prototype for the commercialization of telecommunications.

If after one year I find a positive response to this new product and service, I plan to expand and enlarge my enterprise. I also plan to share with the Ben Franklin Partnership in Technologies program whatever research information and feedback available from my pilot experience which has been mutually agreed upon for sharing.

I would hope that the establishment of not only my company but other similar companies and offshoots of this new idea development would provide additional jobs and growth to the economy of Pennsylvania.

On the following pages, I have presented a modified abbreviated business plan to give you an overview of how I expect to establish the business and approach the research.

PROPRIETARY INFORMATION

DESCRIPTION OF THE BUSINESS

Telecommunications - Basically using a computer, modem and dedicated phone lines to find information designed to fill the needs of individual consumers and corporations to serve as a liaison, a link between the client and whatever information or service he or she needs. Our aim is to help our clients better organize their lives or their businesses, saving them time, money and energy to follow other pursuits.

Target date is to begin on or before January 1, 1991.

The business will work because it is a workable idea. The only thing needed now is equipment to begin. It will be profitable because there exists a place in the market now. With the value of the dollar shrinking and our workday and lives being more filled with activities and travel than ever, businesses like mine will become more and more attractive to consumers.

Our job is to help them organize their lives, making it easier for them to have more leisure time or spend their time following other, more important pursuits. Ours is a service organization which acts as a secretary, manager, and organizer all rolled into one.

The advantage is they do not have to pay us a salary because we are not there all the time. Only when they need us. Information and service on demand. The demand can be made by a phone call, mail or fax machine. I plan to make this service available to everyone, from the average consumer to giant corporations. Our brochure will include the wording: "No job too large or too small." (See attached sample cover letter for brochures in Appendix.) If the information or service is available we will get it for our clients.

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Now with the establishment of a common European market and the growth of the Asian and other economies, eventually the whole world will be completely net worked and interlocked via telecommunications. The sky is the limit. Even now there is a French commercial database available and the number of databases is growing rapidly.

This worldwide interlocking and networking is the wave of the future. My business will help to interconnect and network other American businesses. Eventually mine and perhaps other businesses similar to it will extend into European and Asian markets. It is a field that can only grow and expand.

PRODUCT OR SERVICES

Our product is information retrieval or services based on information retrieval.

A description of these services is included in the sample cover letter(s). As more databases become available the number and variety of services will grow.

The basic product is information. Services related to information retrieval may also be requested by the client. Of course, there is a limit to the type and kind of information which we will retrieve. Whatever information required will be within the rules and regulations regarding acceptable moral and ethical standards and nothing impinging upon the rights of others or violating the Privacy of Information Act. Those purchasing the service must be at least 18 years of age.

It is not our job to judge what is "best" or what is "worst." Our job is to match the services or information with the needs and wishes of our clients. In some situations we may make several recommendations based on what is available relevant to the client's request and let the client make the final decision. Ours is a information retrieval service not one which presumes to make decisions for our customers.

Advantages - Providing a variety of services and information. Fees could range as low as \$10 to as high as \$100, depending on the type of service. The fee for finding a repairman would be considerably less than finding a building contractor for a large corporation which may save hundreds of thousands of dollars by dealing with a reputable, experienced contractor who is cost efficient. We can also find qualified CPA's or other prospective employees for top firms which may save them time and money in management costs. Our business can handle time-consuming tasks, freeing our clients to use their time more advantageously.

Benefits - This type of business benefits all concerned. By Finding additional customers for businesses it stimulates the economy. By finding prospective employees for corporation sand in other ways expediting their operations it may stimulate capital gains. It gives the consumer more value for his money and strengthens the economy by making good business better. In the long run it will benefit the economy. As the business expands and similar businesses come on board, telecommunications should strengthen the economy, not weaken it.

MARKET

This is a vital Service needed now, during a time when the economy is suffering and the U.S. is losing its business abroad. Now is the time for rebuilding and reinvestment in our own future. Telecommunications has only begun to pull the world together. Now more than ever when the nuclear family is often isolated and sometimes estranged and pulled apart by economic pressures, we need communications that will help us bring our lives to a higher level of organization. During these stressed economic times when most of the adult members in a family are working, leisure time becomes an even more precious commodity.

An organization like **Talk Shoppe** can eliminate some of the time-consuming tasks from our lives like finding information, goods and services, and making appointments and reservations.

The total universe for this service is unlimited. In the beginning stages, I would limit my mailing lists to Philadelphia and the surrounding counties, but as the business grows, it could expand throughout the country. The exciting aspect is that one day it will be possible to web with world markets and extend throughout the world.

Telecommunications is an exploding market. I want to move quickly, decisively, and NOW. There is an even greater impact to come as more of these businesses begin to appear. Since this is an original idea, I want to be among the leaders.

I would guess that in a pie that the present market of similar types of businesses occupies a very small slice, perhaps between 0-1%. I estimate my own percentage will be 33%-50% of the market with a maximum potential for growth.

Most of the present services are only run for special interest groups like doctors and realtors. Many hospitals use telecommunications, especially in the search for blood and organ donors, medical information and such. Commercial clearinghouses for information such as the type that I propose is a new idea conceived by me as far as I know. However, there are bound to be others who will soon see the benefits in establishing information services.

With a grant of \$35,000 I can make necessary improvements to my already existing office and purchase necessary equipment immediately. This is a great business opportunity. Once you have the equipment installed and are on line you can begin immediately. Necessary equipment involves a good top-of-the-line personal computer, modem, fax machine, letter-quality printer, copier and dedicated phone lines, software and accessories. Though there are other pieces of equipment and supplies needed to set up a good office, one can start with these basic items.

The charges for my services will be based on (1) the type of information requested; (2) the level of the consumer; (3) the effort and time spent in research and (4) the rental time on commercial databases.

I feel that pricing will be both fair and competitive. The consumers will be anyone 18 years or older who applies for and receives the service. They will buy the service because it will help them. Once they have used it I feel they will be satisfied and will use it again, and hopefully will refer other clients.

MARKETING STRATEGY

Since mine is a small business, primarily run by one person to start, I will target only four (4) groups of consumers within the first three years. I have decided my first four mailing lists will come from available sources. This is also the order in which I will begin contacts.

A. List of Consumers

1. Names listed in the white pages of the Chestnut Hill/Mt. Airy sections of Philadelphia. This is the area where I live. Chestnut Hill is a middle to upper class neighborhood with a business district and a fairly diverse population.
2. List of businesses published each week in the Philadelphia Inquirer newspaper.
3. List of physicians in Philadelphia area - yellow pages.
4. List of lawyers in Philadelphia - yellow pages directory.

I anticipate contracting physicians and lawyers by the 2nd or 3rd year of the business and eventually major corporations as my experience and the number of databases grow.

B. Mail Correspondence

Brochures with attached response sheets will be mailed. See sample cover letter.

C. Process Responses

1. Answer response sheets.
2. Keep database on personal computer files of all active and potential customers.
3. Periodically mail out friendly reminder letters of the availability of the service.

B. Do Quality Work

Aim for customer satisfaction. If prospective customers are pleased with the service, they will use the service again and hopefully tell others about it.

E. Expand my Market

by the end of the year if I am getting repeat customers, then I will know that the business is working, then I will begin to expand my market. I will begin to target consumers in other

areas of the city as well as professional groups and organizations.

To start, advertising will be limited to letters by mail and advertisements in neighborhood periodicals. I am hoping my greatest sell will be consumer satisfaction and experience.

If the customer is indeed able to expedite matters in his or her life through the use of my service, then he will use it again and again and hopefully recommend it to his family and friends.

In years to come, as my budget increases, I would hope to add newspaper, radio and television advertising.

DUTIES & RESPONSIBILITIES

Job responsibilities would include:

1. Targeting various consumer groups
2. Developing mailing lists
3. Ordering brochures and response cards
4. Picking up mail from commercial box
5. Reviewing response letter
6. Follow-up phone calls or correspondence where needed to clarify exactly what customers want
7. Establishing a fee--sending out correspondence advising client of fee
8. Doing on-line research or manual or telephone research if the job dictates
 - a. Using computer to tap into database - researching information
 - b. Follow-up research if necessary using other resource guides, manuals, catalogs, library, etc.
9. Receiving deposits my mail
10. Sending out data or notifying client by phone call or postcard of a reservation or booking
11. Sending out invoices for balance of fee
13. Deposits and bookkeeping (paying bills, debts, etc.)
14. Accountant will probably keep weekly or biweekly accounts
15. As business expands payroll will have to be distributed
16. Establishing files and databases in computer keeping stock of existing accounts and potential customers
17. Updating computer files
18. Answering phone inquires dealing with clients' questions and concerns
19. Using the fax - sending and receiving messages
20. Inventory, management, and maintenance of office supplies
21. Paying out monthly expenditures
22. Deposits and management of assets
23. Organizing and ordering printing, typing and mailing.

At this stage the organization begins and ends with me. At the end of one year, I anticipate being able to make my first expansion my being able to employ at least one assistant.

Job responsibilities will be distributed by me. Final decisions will be made by me. I will have the services of an accountant and lawyer when needed. To start, I will use certain supportive services like:

- (a) Printer - brochures, business stationery, envelopes
- (b) Typing services - only when needed
- (c) Copiers - when needed

SALARIES

I will forgo salaries in the first year unless there are significant profits. Fees will be paid to consultant as needed.

PERSONNEL

1. Myself, for at least the first year.
2. In three years: 1-3 employees.

SKILLS

3. Computer Literacy - to some extent. Need not be college graduates. Must be high school graduates and must be able to use modem and software. Some typing skill.
4. Will need computer literature college graduates eventually to manage. They should have knowledge of:
 - (a) Telecommunications
 - (b) Some computer language
 - (c) Knowledge of software
 - (d) Some managerial experience, though I am willing to train

Yes, employees are readily available. A vast pool exists among college students and graduate students who need part or full-time work. Some high school graduate who have had experience in data processing may also be useful. At least 1 full-time employee, perhaps 2 or 1 part-time employees.

- Weekly - Managers begin at \$675 per week
- Regular full-time \$425 per week
- Part-time \$150 per day

Salaries are based on what I anticipate competitive salaries to be in five years. Overtime might possibly be necessary if there is an unusually heavy amount of research to be done. I would rarely ask them to stay longer than 2-3 hours beyond dismissal time. If they desire, I might ask them to work extra time on Saturday. I would pay an hourly rate, probably \$20 per hour for over-and extra-time.

Two-week training period should be sufficient as some computer literacy is a definite prerequisite for hiring.

Potentially this business could grow into a major corporation with increased diversity in its services and employing hundreds of employees working at top salaries within a period of ten years or less.

SAMPLE COVER LETTER

(BROCHURE)

TALK SHOPPE is a computer-based organization that uses the most up-to-date commercial data-based information available to fulfill the needs of corporations and factories, firms and organizations, consumers and individuals. No job is too large or too small. Because of the nature of our operation which is using telecommunications to research on-line data to fill information gaps or provide needed services to our clients, we can fulfill the needs of all who apply. If the information is there or the service is available, we will get it for you.

The exciting thing is that telecommunications is a growing field. Eventually, markets will network all over the world. This is indeed an exciting thought. Minitel Telecommunications Network to France is already available. Currently we are using the following databases:

Dow Jones - the latest information in industry, stocks and other market news, business and economic news, government and current-day news.

Prodigy - shopping, banking, expert advice, education, brokerage, consumer reports, sports events, airline, hotel/motel reservations.

CompuServe - search capabilities and access to other databases.

The Source - state and federal news.

Dialog/Classmate - educational topics.

CORPORATIONS AND FIRMS

- * up-to-date business and financial news
- * latest stock market information
- * researching and screening cpa's and other prospective employees
- * waste management information, equipment and supplies
- * railroads, trucking and marine transportation
- * EPA and pollution guidelines
- * engineering and contracting referrals
- * theatre, restaurant, and sports reservations
- * airline reservations and hotel accomendations

PHYSICIANS AND HOSPITALS

- * latest pharmaceuticals -availability/ research data
- * Health Maintenance Organizations (HMOs) /scope and coverages
- * Medical and biotechnology information and supplies
- * Ordering equipment and supplies
- * waste management information and costs
- * latest Food and Drug Administration information and guidelines.

LAWYERS AND LEGAL SERVICES

- * providing support and information services
- * researching insurance coverages
- * researching documents
- * reservations, bookings, and travel arrangements

SCHOOLS AND UNIVERSITIES

- * providing support services- recruiting eligible students
- * providing referral services
- * on-line search for information for research papers for college students and faculty
- * providing schedules for sports events
- * coordinating social events
- * reservations and travel arrangements

INDIVIDUAL CONSUMERS

- * repairs, alterations and contracting referrals for home, auto, etc.
- * stock market information
- * up-to-date information on life, health and auto insurance. Rates and investment availability.
- * day care, camp and school referrals including colleges and universities
- * hotel, theater, sports and airline resêrvations
- * physical referrals
- * lawyer referrals
- * telemarketing..... electronic shopping.On -line search for quality goods at bargain prices.

TALK SHOPPE

Let us know the scope and text of information and service that you desire. One of our representatives will contact you by phone if necessary to get more details. We will not begin our work until your agency and ours are in agreement as to what your precise needs are.

A fee will be discussed and agreed upon before any on-line searching begins. Fees may range from \$10 to \$100, depending on the service involved. Fees are based on time spent in search, on-line costs for the database service and the worth of the referral.

One-half of your fee must be paid before the search is begun and the other half paid once the information is processed or the service rendered.

I hope that you will take advantage of this opportunity to make your organization better. Please fill out the response portion of this letter and mail it if you are interested or would like further information.

Our customer service representative(s) can be reached between the hours of 11:00 a.m. to 2:00 p.m. daily Monday through Friday at this number:

1-800-TALK-SHOP

Our fax number which is also available can be used anytime, day or night.

Yours truly,

D.M. Hartman
Manager

APPLICATION FOR TALK SHOPPE INFORMATION RETRIEVAL

Name _____

Address _____

City _____ State _____ Zip _____

Phone # _____ Age _____

Occupation _____

Type of service you desire (please explain briefly the type of service you desire).

Fees may range from \$10 to \$100, depending on what type of service you desire. You will always be apprised of the fee before a search is done.

If you simply desire further information, please check [].

RESEARCH ANALYSIS

I would like to do research to determine:

1. the validity of using telecommunications as a commercialized product.
 - a. To assess whether a need exists for such a product.
 - b. To determine the effects both on consumers and businesses.
2. Devising methodology for on-line research.
 - a. Develop a quick efficient use of rental/time-on, databases.
3. To assess whether there exists a need to further promote additional training and research in the area of telecommunication in our colleges and universities.
 - a. Whether or not new educational programs should be developed to produce telecommunications specialists.
 - b. What additional guidelines, restrictions or regulations.
4. The effects of using telecommunications as an economic tool - the advantages and disadvantages.
5. To determine if any scientific advantages should be adopted.
6. To assess whether or not the need exists to establish more commercial databases.
 - a. To determine the validity of placing all directory listing ("yellow pages") into databases with descriptive summaries of each business.
 - b. To determine the validity and need for establishing more "information clearing house" businesses like talk shoppe.

RESEARCH ANALYSIS

PROCEDURE -

STEP 1. ESTABLISH MARKET

- A. Record all responses.
- B. Establish separate charts for number and rate of responses.
- C. Plot growth and rate tables.
- D. Assess response rate to determine success or failure.

STEP 2. ESTABLISH METHODOLOGY FOR EACH RESPONSE

- A. If response requires using commercial databases, devise step-by-step method of finding information quickly and efficiently.
- B. If response requires looking up information in journals or manuals, make note and devise step-by-step method for saving time and energy.

STEP 3. MEASURE CURRENT TRAINING IN TELECOMMUNICATIONS AGAINST ANY DIFFICULTIES ENCOUNTERED IN RESEARCH METHODOLOGIES.

- A. Record observations.
- B. Make notes and suggestions gained from using this technology commercially.

STEP 4. SHARE RESEARCH WITH TECHNOLOGY CENTER AND COLLEGE-UNIVERSITY PERSONNEL TO DETERMINE WHETHER THERE EXISTS A NEED FOR FURTHER TRAINING IN TELECOMMUNICATIONS.

- A. Is there a link between the use of telecommunications and an increase in business transactions?
- B. Would it be advantageous to use telecommunication in a further effort to improve the economy?
- C. Should colleges and universities move toward developing programs to prepare students to move towards other business careers using this technology?
- D. Should colleges and universities move towards developing programs in telecommunications security?
 1. What guidelines should govern commercial telecommunications?

2. Gaining further knowledge in enforcing restrictions and regulations against those who use telecommunications fraudulently.

STEP 6. KEEP A LIST OF REQUESTS FOR INFORMATION WHICH CANNOT BE ASSESSED BY COMMERCIAL DATABASES.

A. Suggest a list of databases that may be created.

STEP 7. USING A CONSULTANT STATISTICIAN TRY TO PROJECT RESEARCH RESULTS TO THE POPULATION AT LARGE.

SECTION D

COMMERCIAL POTENTIAL OF THE PROPOSED PROJECT

1. What makes your product/process special? What is different or better than current products, processes or services? How significant are the added performance features or cost savings? Can the advantages be lasting: for example, do you have a unique technical approach that competitors would find hard to copy?

2. Who are your potential customers? Are there groups of customers or market segments who would place greater value on your product/process or service than others? Which ones will you go after first? How big is your customer base or dollar market? How fast is expected to grow over the next three years? What do you think your share of this market will be in the future?

3. What are some of the economics of your business? If this is a product development, what do you expect to be the product selling price? How much will the product cost to make? What are the capital costs or the variable costs of production? If this is a process development, what economic advantage do you anticipate from the development?

SECTION D

COMMERCIAL POTENTIAL OF THE PROPOSED PROJECT

This is a new way of using already existing technologies. It is raising the potential of existing technologies to a higher level. What we are doing is bringing the use of telecommunications to the masses, making telecommunications a marketable product while at the same time maintaining a definite separation from that area of telecommunications which is for governmental security and corporate uses only. Just as in many ways the uses and features of the telephone has become many and varied by the ever growing changes in computer technology it is important that we do not overlook the many and varied uses of telecommunications which can be beneficial to us and can actually promote healing in an ailing economy which is actually spreading worldwide.

I think the advantages speak for themselves and the cost savings is highly significant not just in terms of dollars but efficiency in time and energy.

I feel that what i propose is a unique approach which competitors would find difficult to copy. You must be trained to do the research. You must be highly skilled in reading and analytical skills and be able to demonstrate considerable computer literacy.

Potential customers are any adults 18 years of age or older. I feel that initially middle class to upper middle class consumers who are probably more familiar with the capabilities of computers would probably be more responsive to the service. But as the service becomes more widely used and familiar to the general public that everyone would find value in the use of our service. Certainly as the business grows and I and my employees become more experienced and more expert in what we are doing, I would like to approach major firms and corporations in seeking contracts to do all of their telecommunications and research need hopefully at a lower cost and more efficiently than the cost of doing it themselves. Our contracts could considerable reduce their work load.

I will target customers in a specific area first, a neighborhood like Chestnut Hill/Mt. Airy in Philadelphia, a typical middle class to upper middle class neighborhood. I expect this business to boom, as to my knowledge no other type of business as what I propose, a virtual "telecommunications clearing house" does not exist in this area. I feel that my share of the market could become 33% - 55% of the market.

I do not suspect a higher share because as this idea becomes known to more people in the business community those with more powerful resources than myself and more money will probably have a more competitive edge. However I feel that my knowledge and organization of what I plan to do right now does give me the ability to compete and with counseling and financial support I feel

that I can do a lot for my business and for other businesses in the Commonwealth of Pennsylvania.

I am selling a service. Basically, our job will be to acquire data and provide information services to our clients for a fee. These fees may range as low as \$10 or as high as \$100 based on the type of information and how much time we spend in research. This fee will also include rental time spent on commercial data bases. There is no cost to producing the product aside from purchasing of computers, modems, printers, and necessary accessory equipment.

Most of the project costs after purchase of permanent equipment is involved in printing, supplies and equipment, line rentals, and mailings. There is a great deal of time spent in reading, collecting data, and interpreting results. It will probably be necessary to bring in a research assistant as soon as it is economically feasible for me to do so to expedite the large amount of research to be done.

I anticipate that this business would mushroom in a very short period of time because it is needed now. The demand is great and the market is ripe for it now. I would expect this business to significantly increase my own standard of living in the hopes of sending my daughter who now attends the William Penn Charter School to college. I also anticipate rapid growth and a company which would expand to increase to hundreds of employees.

I also feel that whatever research gathered from this project could possibly uncover other economic opportunities and uses of telecommunications as a product and that this will provide a boom to other businesses and the growth and development of other new economic ventures.

