

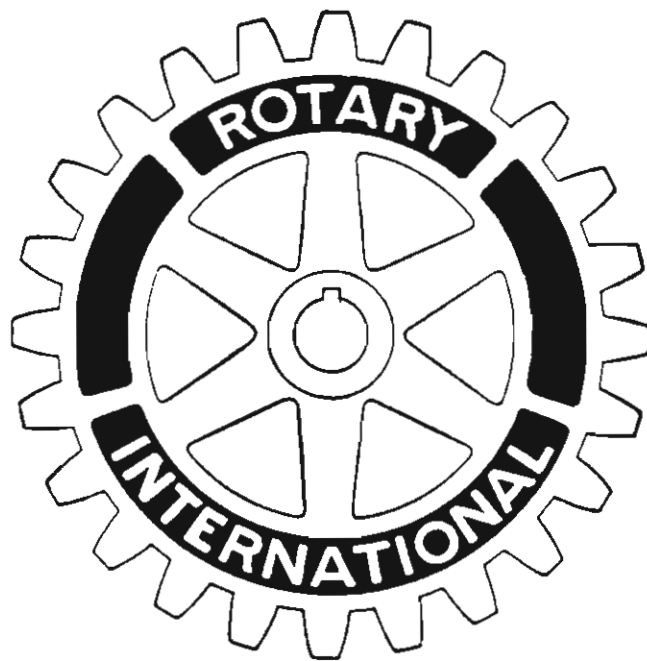
ROTARY SEMINAR TEAMS

Project Free Enterprise IV

Houston

1994

Poland



Volunteer Business Speakers



SERVICE ABOVE SELF

Dr. David Taylor and Alek Szwarc are the two Rotarians who are most responsible for the success of Project Free Enterprise. They have been in charge of all four of these seminar projects. It was Dr. Taylor's idea to send the first seminar team of business speakers to Eastern Europe after he had been arranging youth exchanges with communist countries. When the Berlin wall came down, he decided it was time for a program for the parents as well.

Mr. Szwarc works at RPT Telecom to bring modern telephone systems to Poland. He is a Rotary past-president and a district governor's representative in Poland. He is the first person in Warsaw contacted by Dr. Taylor and they have been working together ever since. His FAX number is 011 48 22 496-435. Telephone Number is: 499-264.

Dr. Taylor is a Pediatric Dentist and owns Children's Dental Center. He is President of Space Center Rotary Club in Houston, Tx. He continues to arrange future Rotary Seminar Teams and is working on one for NAFTA in Mexico City.

Anyone wishing to be a partner with Houston in a seminar team project should contact Dr. Taylor to make arrangements. He is the district director.

Host city requirements are:

- (1) Meeting room for 300 seating capacity with slide projector & screen.
- (2) Simultaneous translation with earphones.
- (3) Advertise to general public with free admission if possible.
- (4) Reprint translated speeches (at cost) for participants.
- (5) Provide host homes for speakers.

Interested parties should contact:

Dr. David Taylor	Work Tel: (713) 332-6513	One Professional Park
	Facsimile: (713)480-9524	Webster, Texas 77598
	Res.Phone: (713)474-9694	

We want to extend our appreciation to Rotary District 5890 and those Rotary Clubs which contributed financially to Project Free Enterprise.

SEMINAR SCHEDULE
Warsaw-October 8, 1994
Bydgoszcz-October 12, 1994
Wroclaw-October 15, 1994

All Seminars Given Entirely in Polish

8:00 AM	Registration	
8:30 AM	Local Rotarian Remarks	
8:45 AM	Introduction by Ms. Wanda Ellis	Wanda Ellis
8:55 AM	The Hypothetical Case Study: a merger	Tad Pilinski
9:10 AM	Management Considerations	Tad Pilinski
10:00 AM	The Business Plan	Marla Burns
10:45 AM	Break	
11:00 AM	Marketing Plan	Wojciech Kic
11:45 AM	Financial Analysis	Mike Bourke
12:20 PM	Summary	Tad Pilinski
12:45 PM	Questions and Answers or Break	Panel
1:30 PM	Introduction of the Second Session	Tad Pilinski
1:40 PM	New Business Start-up Considerations	Wojciech Kic
2:00 PM	Financial Operating Records	Marla Burns
2:40 PM	Sales Techniques	Wojciech Kic
3:00 PM	Break	
3:15 PM	Formal Business Presentations	Marla Burns
3:35 PM	Management Information Systems(Computers)	Mike Bourke
4:15 PM	International Finance & Trade	Mike Bourke
4:35 PM	TQM and ISO Standards	Tad Pilinski
5:20 PM	Summary	Tad Pilinski
5:30 PM	Questions/Answers Workshop	
7:00 PM	Seminar Over	

ROZKLAD SEMINARIUM
Warszawa - 8 Pazdziernik 1994
Bydgoszcz - 12 Pazdziernik 1994
Wroclaw - 15 Pazdziernik 1994

Caly Program Prezentowany w Jezyku Polskim

8:30	Wprowadzenie Przez Miejscowy Oddzial Rotary	
8:45	Wprowadzenie do Seminarium	Wanda Ellis
8:55	Przypadek Teoretyczny: Polaczenie Dwoch Przedsiębiorstw	Tad Pilinski
9:10	Problemy Zarzadzania	Tad Pilinski
10:00	Plan Rozwoju Przedsiębiorstw	Marla Burns
10:45	Przerwa	
11:00	Plan Marketingowy	Wojciech Kic
11:45	Analiza Finansowa	Mike Bourke
12:20	Podsumowanie	Tad Pilinski
12:45	Pytania i Odpowiedzi lub Przerwa	
1:30	Wprowadzenie do Sesji Drugiej	Tad Pilinski
1:40	Problemy Zalozenia Nowej Firmy	Wojciech Kic
2:00	Finansowe Druki i Raporty	Marla Burns
2:40	Sposoby na Sukces w Sprzedazy	Wojciech Kic
3:00	Przerwa	
3:15	Formalna Prezentacja Przedswiezecia	Marla Burns
3:35	Etapy Wprowadzenia Komputerow Koszty i Korzysci Komputeryzacji	Mike Bourke
4:15	Handel Zagraniczny i Finansowanie	Mike Bourke
4:35	TWM i ISO - Normy Jakosciowe	Tad Pilinski
5:20	Podsumowanie	Tad Pilinski
5:30	Sesja Robocza - Pytania i Odpowiedzi	
7:00	Zakonczenie Seminarium	

DODATKOWE PYTANIA NA TEMAT TQM, ISO, SYSTEMOW INFORMACYJNYCH LUB HANDLU ZOSTANA OMOWIONE W CZASIE SESJI ROBOCZEJ

Aleksander Szwarc Rotary International Trusteeship Poland

I would like to express my sincere appreciation to all Rotarians and non-Rotarians who have contributed to this project to share information with others. For the forth time now several persons form Texas and Poland, who have never met before this project are working together for the benefit of society. They all have made their best offering: their time, effort and money in order to help others.

This Project has never gained mass media popularity. Free enterprises seminars were initiated when the transition of the Polish economy had just started. Prominent Texas businessmen and executives came to Poland in 1991 to teach how to establish and run a small firm. Over time, the content of the seminar has matured along with the free market system in Poland. We are not talking about starting the company anymore, today we teach how to achieve its healthy growth.

One may claim that with just a few seminars in Warszawa, Katowice, Wroclaw, Bydgoszcz, Lublin and Torun we did not change the system. But we have certainly contributed to the success of this transition.



Seminaria "Free Enterprise" rozpoczely sie cztery lata temu, kiedy Rotarianie z Houston w Texasie postanowili pomoc ludziom z inicjatywa w Polsce w rozpoczeciu dzialalnosci gospodarczej. Pierwszy program poswiecony byl podstawom organizacji firmy, technice opracowywania business planow i zasadom finansowania. Dzis mowimy o tym w jaki sposob firma moze i powinna sie rozwijac. Ta zmiana tematu swiadczy o ogromnej drodze, jaka w tym czasie spoleczenstwo i przedsiebiorcy pokonali.

Tegoroczne Seminarium jest przygotowane i zorganizowane przez Kluby Rotary w Houston, Texas i Kluby w Warszawie (Centrum), Bydgoszczy i Wroclawiu. Na podkreslenie zasluguje fakt, ze nie jest to zwykla akcja charytatywna, pomaganie biednym i potrzebujacym. Jest to nasz udzial w tworzeniu nowych miejsc pracy i czegos trwalszego niz jednorazowy dar.

Chcialbym serdecznie podziekowac wszystkim, ktorzy do powodzenia tego przedsiwzięcia sie przyczynili. Jest to rowniez dowod na to, ze Rotarianie nie tylko odczuwaja potrzebe pomocy innym, ale te potrzebe realizuja.

**A ROTARY SEMINAR TEAM
PROJECT FREE ENTERPRISE
PURPOSE AND GOALS**

This is the fourth Rotary Seminar Team of Free Enterprise speakers that Rotary International has ever had. It is the dream of the Rotarians in Houston that this idea will be adopted by other Rotary Districts around the world - thereby sharing principles and experience with emerging economies and other third world countries. We call this Project Free Enterprise because it's seminar topic is free enterprise but other Seminar Teams might speak on different topics - such as environment, agriculture or public health - if the idea catches on all around Rotary.

The fees paid to attend this seminar are low and designed merely to cover the local expenses of putting on this seminar and hosting the speakers. The speakers paid their own way to travel here and the cost of their presentation by fundraising in Houston. They speak at no charge and stay in Rotary sponsored homes.

These speakers were interviewed and selected for their abilities and none of them are here to promote themselves or do business. Their mission is to share their experience in a free enterprise economy in the hope that the world will be a better place for us all.

Presentations are made by practicing, successful business people, using audio visual material developed from authoritative business, academic and government sources.

The seminars will be conducted in Polish.

Most of the day will be formal presentations with slides and lectures followed by discussions. Late in the day we will have workshops where smaller groups will be able to talk with each speaker and discuss the main topic in more detail or answer questions and concerns. The people attending the workshop can go to any speaker they want to spend time with.

Your local Rotary Club arranged for the meeting facility, publicized the event, provided translation and homes for the visiting team members. Your local Rotarians also are aware of other resources which may be available to you.

Your local Rotary Club is comprised of outstanding leaders and business people in your community and this seminar is just one small service they provide in an attempt to improve the community for everyone.

On behalf of this distinguished team of speakers, I thank our Rotarian partners in Poland for Inviting us back and for making the project a success.

Dr. David Taylor
District 5890 Director
Project Free Enterprise

TEAM



WANDA ELLIS is the leader of this year's Project Free Enterprise Team and also co-leader for the 1991, 1992 and 1993 teams. She holds a Bachelor of Business Administration Degree and a Masters Degree in Curriculum and Instruction.. She has 37 years experience as a classroom teacher, supervisor and counselor. Retired from Lee College, she currently is the Director of the Baytown Historical Museum. She also works as an Education Consultant. Wanda is a Paul Harris Fellow and has served as a Director of the Baytown Rotary Club . She serves on the BayCoast Medical Center Hospital Board, School Board, sheltering Arms and Family Services. She is a widow with two grown children and two grandchildren.



DR. MICHAEL BOURKE will present the topics on Finance, Management Information Systems and International Finance and Trade. Mike holds a Ph. D. in Slavic Languages and a Master's Degree in Business Administration. Currently, he is an Associate Professor in the College of Business at Houston Baptist University Houston, Texas. He has served as the Director of Planning Systems and Vice President of Information Systems at Texas Childrens Hospital, as a manager of Data Bases, Strategic Planner and Consultant in Information Systems Design. Mike has traveled extensively throughout Russia, Poland, Czechoslovakia, and Yugoslavia. He speaks eight languages and he is single.



MARLA BURNS is the president of Burns & Associates, a well established service company providing accounting and consulting services to the Houston business community since 1982. Born in Warsaw, Poland, Marla earned her Masters Degree in International Economics and Business from the Warsaw School of Trade. After relocating to the United States, she supplemented her education at Houston Baptist University and founded her accounting firm. She is fluent in English, Russian, and French. Marla is a Certified Public Accountant and an active member of the Greater Houston Partnership, the American Institute of CPAs, the Society of CPAs, Texas Society of Enrolled Agents and other community groups. She is married to Jim who, being a computer consultant, helps her in the operating side of her business. Marla has two children.

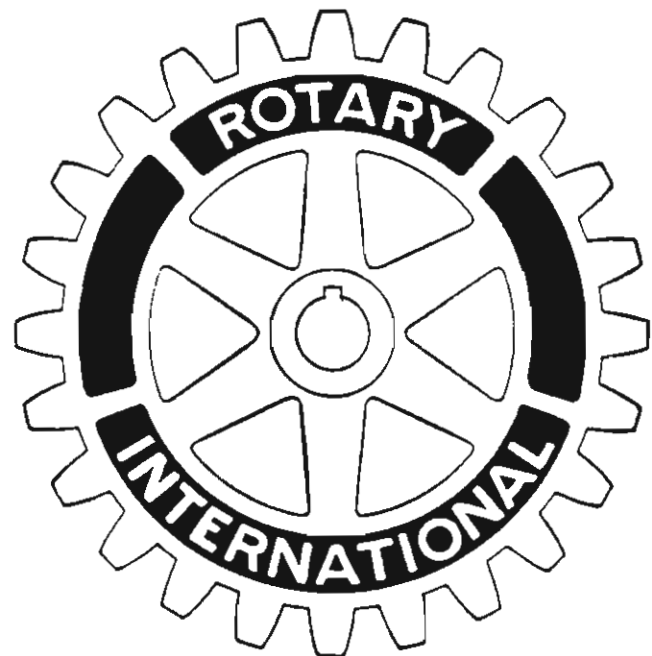
TEAM



WOJCIECH KIC will present the topics of Marketing, New Business Start-up considerations and Sales Techniques. Born in Gdya, Poland, Wojciech came to the United States in 1978 where he completed his high school education. He received a Bachelor Business Administration degree with a major in finance from the University of Houston. Wojciech is a partner in the firm, Clark, McDowell & Kic, Inc., Realtors. The company specializes in property management of residential property. He is a licensed Real Estate Broker, Property Tax Consultant and Certified Property Manager. He translated at Berlitz School of Languages and teaches Real Estate at Houston Community College. Wojciech and his wife, Tamara, have one son, Matthew.



TAD K. PILINSKI will present the Hypothetical Case Study as well as the Management portion of this seminar. He also introduces and summarizes the sessions. Tad will also give a presentation on TQM and ISO Standards. He owns his own consulting quality management company - QUATECH. He attended the Polytechnic Institute of Silesia, Poland, followed by the Machine Tool Institute of Moscow, Russia. With a masters degree in Mechanical Engineering, he has also completed the requirements towards his doctorate. He gained management experience while working for several US companies in the capacity of Chief Engineer, Corporate Manager of Engineering and Technical Manager, where he was exposed to international business. He has been in the USA for 13 years and is an American citizen. Tad is a member of numerous professional organizations and also is certified by Register Accreditation Board (USA) as a Quality Systems Lead Auditor. His certification with a similar British organization is pending. Tad is married to Iwona, they have a 12 year old son.



CEL PRZYGOTOWANIA PLANU PRZEDSIĘBIORSTWA CZYLI "PO CO PLANOWAC?"

Zacznijmy od wakacji ... Pewnego pięknego letniego poranka postanawiasz wybrać się w podróż. Pakujesz żonę i dzieci do samochodu, i ruszasz. Nie masz pojęcia

- ** GDZIE jedziecie,
- ** JAK będziecie jeść i spać,
- ** w CO się będziecie ubierać (nie spakowałeś walizek),
- ** ILE to wszystko będzie kosztowało, no i
- ** SKAD weźmiecie pieniądze żeby pokryć koszty całej tej ekspedycji.

Acha, nie przyszło ci też do głowy żeby poinformować szefa, że wyjeżdżasz (i na jak długo).

Czy możesz sobie to wyobrazić? Chyba nie bardzo. Jeśli zamierzasz wyjechać na urlop, przede wszystkim spędzasz czas na przygotowaniach - naradzasz się z rodziną kiedy i dokąd wyjedziecie, obliczasz koszty, planujesz trasę, robisz rezerwacje, przygotowujesz spis rzeczy potrzebnych na drogę i na pobyt.

Skoro wkładasz tyle czasu i wysiłku żeby zorganizować dwa, może trzy tygodnie letnich wakacji, ile jest warte planowanie na wiele lat przyszłości? Założenie przedsiębiorstwa będzie cię kosztowało dużo więcej wysiłku, czasu i - tak, pieniędzy, niż najdroższe wakacje jakie kiedykolwiek będziesz miał.

Mylisz sobie "przecież biznes ma mi przynosić pieniądze". Pewnie, taki jest cel. I tak będzie, ale zanim będą rezultaty, czas jaki spędzisz na opracowywaniu i rozwijaniu przedsiębiorstwa, to czas w którym nie zarabiasz pieniędzy w inny sposób. Więc jeśli nawet nie zainwestujesz oszczędności, to biznes będzie cię kosztował.

Tak jak planujesz jakiegokolwiek wydarzenia -- wakacje, przyjęcie imieninowe, itp. -- opracowanie planu przedsiębiorstwa jest konieczne. Taki plan powinien odpowiedzieć na te same pytania: GDZIE, CO, SKAD, JAK, KIEDY. Zaczynaj od małych notatek, rozwijaj je w paragrafy i strony. Plan będziesz zmieniał i poprawiał w miarę potrzeb, ale z planem zacząć musisz.

Tylko jeśli wiesz dokąd zmierzasz, dotrzesz do celu.

SPIS TRESCI PLANU OPERACYJNEGO PRZEDSIEBIORSTWA

- I Zalozona misja / Cel

- II Opis Przedsiwziecia
 - Historia:
 - Wykształcenie i doświadczenie założyciela
 - Osiągnięcia założyciela i/lub przedsiębiorstwa

 - Przyszle Cele
 - Planowane dochody
 - Oddziały/Lokalizacje

 - Produkty i/lub usługi
 - Co
 - W jaki sposób różni się od konkurencji

- III Plan Organizacyjny
 - Struktura zarządzania
 - Oddziały/Departamenty
 - Zakresy odpowiedzialności i obowiązków

- IV Plan Marketingu i Reklamy
 - Percepcja Przedsiębiorstwa:
 - Znak firmowy/Nazwa firmy
 - Rynki zbytu
 - Konkurencja

- V Plan Finansowy
 - Źródła Finansowania
 - Potrzeby

TYLKO JESLI WIESZ DOKAD ZMIERZASZ, TRAFISZ DO CELU

ONE STOP COPY SHOP
BILANS
NA DZIEŃ 31 GRUDNIA 1993

Przygotowany przez Marla K. Burns, CPA

AKTYWA

GOTOWKA W BANKU	4,394.57
GOTOWKA W KASIE	200.00
NALEZNOŚCI	22,500.00
AKCJE	10,000.00

RAZEM AKTYWA BIEZACE

37,094.57

URZADZENIA	6,500.00
WYPOSAZENIE BIUR	12,854.00
SAMOCZODY	22,000.00
UMORZENIE ŚRODKÓW TRWAŁYCH	(1,871.00)

RAZEM AKTYWA TRWAŁE

39,483.00

RAZEM AKTYWA

76,577.57

ZOBOWIĄZANIA I KAPITAŁ WŁASNY

NALEZNOŚCI DO DOSTAWCÓW	13,500.00
PODATKI OD PŁAC	6,300.00
KREDYT BIEZACY	8,450.00

RAZEM ZOBOWIĄZANIA

28,250.00

KAPITAŁ AKCYJNY	1,000.00
ZYSKI NIEPODZIELONE	4,062.57
ZYSKI BIEZACE	43,245.00

RAZEM KAPITAŁ WŁASNY

48,307.57

RAZEM ZOBOWIĄZANIA I KAPITAŁ

76,577.57

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RACHUNEK WYNIKOW
ZA OKRES 12-STU MIESIECY
ZAKONCZONYCH 31 GRUDNIA 1993

Przygotowany przez Marla K. Burns, CPA

PRZYCHODY

USLUGI DRUKARSKIE	180,900.00
USLUGI INNE	85,264.00
SPRZEDAZ PRODUKTOW	222,321.50
ZWROTY, OBNIZKI	(1,753.00)

RAZEM PRZYCHODY OPERACYJNE 486,732.50

KOSZTY BEZPOSREDNIE PRODUKCJI

ZAKUP PRODUKTOW	116,357.25
MATERIALY	32,350.50
ROBOCIZNA BEZPOSREDNIA	42,000.00

RAZEM KOSZTY PRODUKCJI 190,707.75

ZYSK BRUTTO 296,024.75

WYDATKI OPERACYJNE

AMORTYZACJA BIEZACA	1,200.00
DZIERZAWA BIUR	48,000.00
MARKETING	7,210.00
MATERIALY BIUROWE	86,282.20
OPLATY PRAWNE I EKSPERCI	3,100.00
OPLATY BANKOWE	125.00
OPROCENTOWANIE KREDYTOW	666.45
PODATKI	13,600.00
PODROZE SLUZBOWE	4,150.00
REKLAMY, OGLOSZENIA	2,500.00
SWIATLO, WODA	8,443.10
UBEZPIECZENIA	11,320.00
WYDATKI NA SAMOCHODY	2,450.50
WYNAGRODZENIA PRACOWNIKOW	62,732.50

RAZEM WYDATKI OPERACYJNE 251,779.75

ZYSK BIEZACY NETTO 44,245.00

Are You the Entrepreneurial Type?

Do you like to take risks? Do you bounce back? Do you like to sell? Is financial security critical to you?

You might have a great idea for a product or service and know your market very well, but unless you find a challenge invigorating, you could be rendered ineffective by being perpetually on your own, out on a limb.

1. Are you optimistic?
2. Do you have a high energy level?
3. Would you define yourself as a workaholic?
4. Do you like to work alone?
5. Are you used to relying on your cleverness to get by, or do you need a strong support system?
6. Do you like to take risks?
7. Are you creative?
8. Do you spot opportunities that other people miss?
9. Are you organized?
10. Are you disciplined?
11. Do you like to sell ... yourself and/or your business?
12. Do you have the freedom to radically change your life?
13. Do you recover quickly from disappointment?
14. Can you develop and defend your position on important matters?
15. Are you good with people? Are you comfortable hiring and supervising different types of employees?
16. Do you require a stable existence or do you like a little adventure?
17. Are you self reliant?
18. Is your self esteem a result of your own analysis or that of others?
19. Do you have patience to persuade others to your way of thinking?
20. Can you build excitement and enthusiasm in others?
21. Can you motivate others?
22. If things don't work out, can you walk away from something.
23. Do you want to be your own boss?
24. Have you seized every available career opportunity to learn from others?
25. Can you take any business idea and quickly assess its positive and negative points?

It's important to assess the amount of risk with which you are comfortable. If you are conservative, do not like unnecessary risk and feel more comfortable when there is a certainty, you will not enjoy having a business of your own.

BARRON'S **By**
BUSINESS KEYS **Carole Sinclair**

26. Can you get directly to the heart of the marketability of a Business idea?
27. Can you focus on the core of a concept and move quickly to the important points?
28. Do you enjoy speaking publicly?
29. Do you enjoy writing about your field?
30. Do you like competition and do you like a good fight?
31. Have you made some provision for your future, your retirement, and your dependents?
32. Can you set aside liquid assets equal to three to six months, or better yet, a year's worth of expenses?
33. Can you appreciate the good ideas of others and not feel threatened by them?
34. Do you always make a point of giving others credit for their work?
35. Is independence a major priority for you?

If you've answered yes to more than three quarters of these questions, you are the classic entrepreneurial type.

If you attempt a business startup, it will probably bring you happiness, whether or not it brings you wealth.

If on the other hand, your response to most of these questions was negative, entrepreneurship is not for you.

It will cause you too much stress, instability, and anxiety.

It's not worth it.

START-UP CONSIDERATIONS QUESTIONS TO ASK YOURSELF

1. What will be your business and its objectives?
2. Who is your target market?
3. What is your preliminary market plan?
4. What is the feasibility?
5. Where would be your location?
6. What management and personnel are required?
7. What will it cost to start-up?
8. Where will you get the funding?
9. Will there be partners?
10. What permits and licenses are needed?
11. How much of your time will this take?
12. Is it worth it to you?

GOOD MANAGEMENT IS CRITICAL TO BUSINESS SUCCESS

THE MANAGEMENT FUNCTION

1. PLANNING
 - WHAT SHALL WE DO?
 - HOW SHALL WE DO IT?
2. ORGANIZING
 - IDENTIFY THE JOBS TO BE DONE
 - GROUP THE JOBS
 - ESTABLISH THE GROUPS IN A STRUCTURE
3. STAFFING
 - DESCRIBE THE JOBS
 - ESTABLISH COMPENSATION FOR EACH JOB
 - RECRUIT AND SELECT EMPLOYEES
 - ORIENT AND TRAIN EMPLOYEES
4. DIRECTING
 - LEADING
 - COMMUNICATING WITH EMPLOYEES
 - MOTIVATING EMPLOYEES
 - EVALUATING EMPLOYEES
5. CONTROL/
MONITORING
 - ARRANGE STATUS
 - COMMUNICATE PLANS AND STANDARDS
 - COMPARE PLANS AND STATUS
 - CORRECT DIFFERENCES

FEASIBILITY STUDY

BY Carole Sinclair

Any new business requires a feasibility study to determine if your idea can operate at a profit. Such a study needs to provide or consider:

1. a description of your product or service
2. existing competition
3. plans for pricing your product or service
4. a list of likely customers
5. a list of likely suppliers
6. staff needs
7. space requirements, including the possibility of leasing commercial real estate
8. equipment, including the pros and cons of leasing versus purchase
9. startup money needed, and its costs,
10. your background and ability to manage such a business, including previous management sales, and new product development experience.
11. additional skills required and whether you are going to seek additional training or hire someone with these skills
12. growth potential - in addition to the market you have now, do you also have a market three, five, ten years from now, based on what data
13. your likely customers, and how you are going to reach them - direct mail, tele-marketing, paid advertising.

If your business is going to involve direct mail, it might be wise at this point to do a small direct mail test. It is usually possible to read the results of a small test and make relatively accurate projections for one to three years based on those results. Lending institutions are frequently willing to lend seed money for a small direct mail test prior to a larger commitment because they too feel results can be read and projected.

Need for Visuals in Formal Presentations

Increased Attention
Better Comprehension
More Retention
Better Prepared
More Professional
More Persuasive (43%)
More Credible
More Interesting

IF A PICTURE IS WORTH A THOUSAND WORDS, THEN
ONE PICTURE IS WORTH EIGHT MINUTES OF TALKING



Daniel Defoe 1660 - 1731

Daniel Defoe is best known as the founder of the English novel. Most people do not know that he wrote "Robinson Crusoe" after he retired from a long and varied business career during the 17th century. At age 67, in 1726, he wrote the "Complete English Tradesman." This book was a prominent guide for tradesmen for over one hundred years, and then it was reprinted in 1839 and used again in that century.

His business experience of 300 years ago still speaks to us today. Here's a sample of this exceptional man's insights into business. You judge how basic and timeless the principles of good business are.

SOME OF THE TIMELESS ADVICE OF DANIEL DEFOE

Acquaint yourself with "general business" so you can turn to this or that trade as occasion presents:

- A. Manufacturing
- B. Markets
- C. Management
- D. Method of Sales
- E. Embarking with partners

Learn who will be your customers.

Speak as if to 500 people.

The Best Merchants write plain and intelligibly in business style.

Bookkeeping is absolutely necessary. Balance accounts and "cast up" profit and loss at least once a year.

- A. Post transactions daily.
- B. Balance cash daily.
- C. Accounts always fit for view.

Beware of schemes and "projects."

Do not over-trade, "Too many irons in the fire."

Diligence- "Which a coachman gives the reins of a team of horses."

Delight in your choice of trade "Otherwise it is a bondage."

Guard your reputation: be honest, sober, diligent, cautious and punctual in credit.

Credit is a coy mistress - if ill used it is a doubtful thing whether you will gain her favor again.

Two things raise credit in trade:
A. Industry
B. Honesty

Do not assume too much debt or give too much credit for you must pay your debts whether you are paid or not.

The tradesman's all depends on the punctual payment of his bills.

Credit is the life and soul of business.

Do not leave your business to your employees.

Do not be impatient with the public:
you must express no passions, no resentments.

Neither cheat, nor defraud nor overreach.

Do not slander. For who is beyond its reach.

Always be courteous and obliging and men of principle.

Never make enemies.

As the borrower is servant to the lender, so the seller is servant to the buyer.

Fame brings business - having a shop well filled and selling reasonable will bring you customers and fame by trade.

You cannot compensate for a business poorly located.

Display your goods according to demand.

Nothing of pleasure can be innocent if it injures business by taking your time, your mind, your delight, and your attendance.

Delight in your family. Providing for their comfort and well being puts an edge upon the mind and makes one hunt the world for business as hounds hunt the woods for their game.

Live within your income.

QUALITY DEFINITIONS

Total Quality Management (A business philosophy to satisfy customer's which is practiced by every person in the company).

"A management philosophy that builds a customer-driven environment in which the supplier is dedicated to total customer satisfaction with continuous improvement in the effectiveness and efficiency of its organization and its processes."

Quality (The degree to which you satisfy your customers).

"The totality of characteristics of an entity that bear on its ability to satisfy stated and implied needs"

Quality System (Organizational structure and methods to achieve success).

"The organizational structure, responsibilities, procedures, processes, and resources needed to implement quality management."

Quality Management (Management's commitment to implement this system, policy and plans for continuous improvement).

"All activities of the overall management function that determine the quality policy, objectives and responsibilities and implement them by means such as quality planning, quality control, quality assurance and quality improvement, within the quality system."

Quality Assurance (Procedures defined to reassure the quality of your work).

"All the planned and systematic activities implemented within the quality system, and demonstrated as needed, to provide adequate confidence that an entity will fulfill requirements for quality."

Quality Control (Collection and interpretation of data compared to established standards).

"The operational techniques and activities that are used to fulfill requirements for quality".



Texas Chapter of
THE KOSCIUSZKO FOUNDATION

Promoting Educational and Cultural Exchanges and Relations Between the United States and Poland Since 1925

Teksański Oddział

FUNDACJI KOŚCIUSZKOWSKIEJ

serdecznie pozdrawia uczestników i organizatorów

PROJECT FREE ENTERPRISE,

który został

powołany do życia przez

Rotary International

District 5890,

i życzy im owocnej pracy.

An American Center for Polish Culture

*National Headquarters: 15 East 65th Street, New York, NY 10021-6595 • Phone: (212) 734-2130 • Fax: (212) 628-4552
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Przygotowanie i wdrożenie ISO 9000

a także:

- Przygotowanie dokumentacji związanej z organizacją systemów zarządzania jakością, opracowanie zbioru zasad zarządzania jakością, roboczych instrukcji i druków;
- Przygotowanie przedsiębiorstw do atestu ISO 9000, API, ASME i AAR;
- Przeprowadzanie kontroli systemów zarządzania jakością, ocena i nadzór istniejących systemów zarządzania jakością;
- Organizowanie Oddziałów Zarządzania Jakością, Oddziałów Kontroli Jakości i przeprowadzanie szkoleń obejmujących zagadnienia jakości, włącznie z ASNT NDT poziom I, II, i III;
- Przygotowanie atestacji dostawców;
- Przygotowanie laboratoriów do akredytacji

oferuje firma

QUATECH

Quality Technology

Zainteresowanych prosimy dzwonić lub przesłać fax pod niżej podane numery.

ISO 9000 - Grupa norm, dotycząca modeli systemów zarządzania jakością, opracowana przez Międzynarodową Organizację Normalizacyjną
API - Amerykański Instytut Naftowy
ASME - Amerykańskie Towarzystwo Inżynierów Mechaników
AAR - Stowarzyszenie Amerykańskich Kolei Żelaznych
ASNT - Amerykańskie Towarzystwo d/s Badań Nieniszczących
NDT - Badania Nieniszczące

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THE KOSCIUSZKO FOUNDATION

Sends Congratulations and Best Wishes to
All Participants and Seminar Instructors of

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The Kosciuszko Foundation
An American Center of Polish Culture
is Dedicated to Maintaining Continuous
Cultural and Educational Ties Between
Poland and the United States.

* * * *

Fundacja Kosciuszkowska
Gratuluje Uczestnikom i Organizatorom Seminarium

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**WE WISH
TO EXPRESS
OUR SINCERE
APPRECIATION**

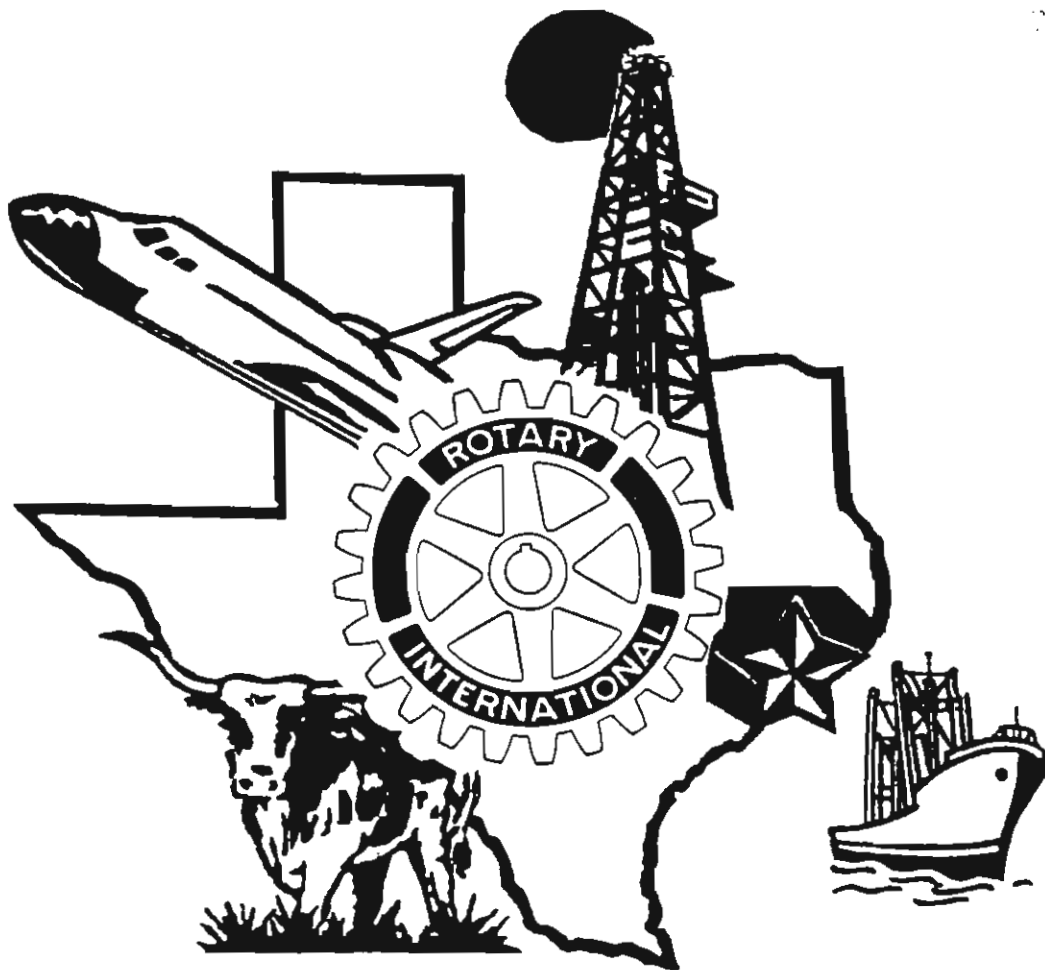
*... to those who have assisted in bringing
Project Free Enterprise to its fruition, including
companies, individuals and Rotary Clubs throughout
Houston's District 5890*

*While too numerous to mention individually,
they are too important not to recognize collectively.*

The success of this project rests in the hands of our supporters.

Project Free Enterprise Team

ROTARY



**DISTRICT
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