SCORE CONSULTATION: CLIENT PROFILE AND CLIENT'S EVALUATION

Eugene F. Fregetto University of Illinois at Chicago Marketing Department

ABSTRACT

This research is designed to identify client profile and the client's evaluation of the consulting service provided by the Service Corps of Retired Executives (SCORE). A questionnaire was mailed to 1,271 clients who came to SCORE's Chapter IV offices in the midwest region during a three month period starting December 1, 1985 and ending February 28, 1986. The questionnaire collected data regarding the client's demographics, business aspirations and characteristics, motives for seeking SCORE advice, SCORE's perceived value the client and the client's attitude towards score. The findings were analyzed according to sex and indicated that the clients were reasonably well satisfied with the service provided by SCORE and many clients were either already in business for themselves or had a viable business concept.

SCORE HISTORY

The Service Corps of Retired Executives (SCORE) is a voluntary, nonprofit organization of retired businessmen who provide consulting services to the owners of smaller business or those who wish to begin a business. These organizational objectives are accomplished through free counseling by SCORE members under the sponsorship of the U.S. Small Business Administration (SBA), however, SCORE has never been a component part of the SBA.

SCORE had its beginning in 1963, when several groups of retired men began offering free management assistance to people interested in starting a business. Later that year, the SBA began to use these volunteers in many management assistance programs. The demand for their service was very strong and encouraged them to formalize their effort by establishing local chapters. Initially, thirteen local chapters were formed and administered by the SBA. By the end of 1965, there were one hundred local chapters and SCORE counselors had advised more than 12,000 clients.

Figures from 1984 indicate that SCORE has become a viable organization with 11,800 members in 388 chapters across the country. They provided counseling to 154,000 clients, held 2,500 seminars with approximately 100,000 people in attendance.

INTRODUCTION

SCORE's history suggests a broad acceptance and high demand for the consulting services that SCORE counselors have to offer potential entrepreneurs and owners of smaller businesses. Ideally, knowledge gained by SCORE members through years of actual experience will be communicated to the client by the SCORE counselors. However, SCORE counselors have been criticized for being unfamiliar with the issues facing smaller businesses and start-up ventures; for not being familiar with the type of business that the client may have; or for being unable or unwilling to help them reach the implementation stage.

Three articles have been published (1) (2) (3) which report research findings to indicate that SCORE is not fully meeting its objectives and SCORE counselors may require additional training or SCORE may need to be reorganized in order to properly service the client.

Independent opinions of SCORE's abilities as expressed in the above mentioned articles are needed to ensure SCORE's continued vitality. But no published articles have attempted to identify the level of client satisfaction with the services being offered by SCORE nor has there been any effort to gain an insight into the client's attitude and evaluation of SCORE. Due to this lack of research, the following questions remain unanswered.

1) Who is the typical SCORE client? 2) What are the client's business aspirations? Does the typical client have a viable business concept? 3) What are the client's reason for seeking SCORE counseling? Does the client seek others for advice and if so, how does SCORE rate? 4) To what extent does the client have contact with a SCORE counselor? 5) How did the client find out about SCORE services? 6) What is the client's evaluation of SCORE? Do the clients perceive SCORE counselors as courteous? Knowledgeable? Of any benefit to them? 7) Does SCORE represent an

effective method of providing management assistance to the entrepreneur and independently owned business?

THE PROBLEM

SCORE faces an uncertain future with the pending demise or reorganization of SBA. Even though SCORE is incorporated as a non-profit 501 (c)3 organization, it still receives financial support from the SBA. In 1984, SBA had a $2.12 million budget to provide clerical support, office furnishing and supplies, communication equipment and transportation expenses for SCORE members (4). Without this support, SCORE's ability to provide free management assistance will be severely limited.

What are the alternate sources for funding SCORE? If SBA funding for SCORE is reduced or eliminated, can they pass all or part of the $2 million cost of their services on to the client? Can they find state or local public financing to support their service? Will a private source find it attractive to fund SCORE?

The first and most important first step to answering these critical questions is to determine the value of SCORE's management assistance to the client. Does SCORE have a valuable service to market? Is SCORE assisting a viable segment of the small business community? Does SCORE represent an effective method of providing management assistance to the owner and future owner of America's smaller businesses?

LITERATURE REVIEW

One problem that precipitated the need for this investigation is the lack of information which exists with regards to the clients' attitude of SCORE's consulting service. Although the sheer volume of clients that seek SCORE assistance during the year may provide a strong indication that most clients are generally satisfied, there have been no published surveys to confirm this assumption.

During the secondary research, evidence was found to indicate that some local SCORE chapters have attempted to evaluate the level of client satisfaction, however, the results were never formalized into a published report and made available for general circulation.

A computer generated literature search of the Business Periodical Index, ABI/ INFORM was able to identify only 15 articles that were published about SCORE during the twelve year period between April 1974 and 1986. These articles can be classified as follows:

1) SCORE as an opportunity for retired executives to stay active: 3 articles (5) (6) (7). 2) General description and historical information about SCORE: 3 articles (8) (9) (10). 3) SCORE as a source of management assistance to small business: 6 articles (11) (12) (13) (14) (15) (16). 4) Formal evaluation of SCORE and its members: 3 articles (1) (2) (3).

The articles in the first three classifications provide only general background and descriptive information about SCORE and case histories about either retired executives who have found fulfillment as a SCORE volunteer or case histories of clients whose business has been helped by SCORE. These topics are similar to topics which frequently appear in local and regional newspapers and business publications.

The last classification includes two articles (1) (2) written by Anderson, Elbert and Floyd and include an in-depth evaluation of SCORE and its members.

The first article titled, "Training of SCORE/ACE Counselors Attitudes and Needs," reported the findings of a survey administered to assess the training needs of SCORE and ACE counselors and assess the counselors' attitude towards this training opportunity in addition to the counselors' willingness to participate in the training sessions.

The second article (2) published by the above mentioned authors investigated the extent of SCORE/ACE involvement in the Small Business Institute program.

In both articles, the researchers were able to identify specific areas where SCORE/ACE counselors needed to improve their current level of skill or knowledge.

The authors of the third article (3) used the findings of a study performed in 1980 by the Rockville Consulting Group to evaluate SCORE. Based on this study, the researchers recommended changes in SCORE's standard operating procedures. In this article, Ambrose and Hufer expressed some of the prevailing attitudes and opinions regarding the quality of consulting provided by SCORE counselors. They stated that some volunteers lack small business expertise, have a tendency to talk rather than do, are too esoteric or are unfamiliar with the type of business for which they are assigned to consult.

All three articles provided an important insight into the operation and design of SCORE. However, all the articles included one serious flaw: none of them considered the level of client satisfaction with the existing SCORE structure, services and method of delivery. All the articles appeared to imply that the client was dissatisfied with the current quality of consulting service provided to them by SCORE--without attempting to measure the level of satisfaction.

Also, in their concluding comments, these studies did not suggest that the client will be better served if their recommendations are implemented by SCORE, although such a relationship can be assumed if the organization structure is improved.

This study is intended to contribute to filling a major void that exists in literature regarding the value of SCORE as a management assistance resource for entrepreneurs and the smaller business enterprise. It is hoped that this primary research effort will facilitate the direction of future research to determine the best form and function for SCORE.

METHODOLOGY

A three page questionnaire was mailed to 1,271 clients who came to SCORE's Chapter IV offices in the midwest during a three month period starting December 1, 1985 and ending February 28, 1986. 231 questionnaires were returned and 8 were unuseable while 80 unopened envelopes were returned as undeliverable. This represents a response rate of 18.1%. In an attempt to improve the response rate, a university logo and address was used on the cover letter, mailing and return envelopes and the questionnaire was professionally typeset.

During the research design, it was determined that the survey instrument should measure more than simply the client's positive or negative attitude towards SCORE's service. Consequently the questionnaire was designed to measure the following six characteristics:

1) Client's demographics. 2) Client's self-employment aspiration, if they plan to start a business. 3) Client's business characteristics, if they are already in business. 4) Client's reason for seeking SCORE counseling. 5) Extent of the client's contact with SCORE. 6) Client's attitude towards SCORE's services.

This study makes the following assumptions about the above characteristics:

1) Self-Employment Aspiration: This study assumes that the client is serious about their self- employment aspirations, if they have established a starting date for their business, selected a location, determined the type of business they want to enter, calculated the total amount of financing needed to start their business, identified a source of this financing, and have sufficient experience in the trade or industry.

2) Existing Business Operation: This study assumes the client has an established business enterprise if they are able to identify the start-up date for their firm, indicate the level of sales and type of business, have at least one employee and have sufficient experience in the trade or industry.

3) Extent of Client's Contact with SCORE: The extent of the client contact with SCORE is measured by determining the number of times the client had contact with a SCORE counselor, the location of their contact, the number of counselors who met with the client, the counselor's recommendations and whether the client intends to visit a SCORE counselor within the next three months.

4) Client's Attitude: This study assumes that the client's attitude can be operationalized by using the following five attitudes expressed by the client using a seven-point Likert scale:

a) Amount of time allocated for the client's visit. b) Interest and empathy shown by the counselor. c) Degree of

knowledge and information provided by the counselor. d) Degree to which the client felt the counselor was able to identify and/or recommend additional sources of information and assistance. e) Client's overall rating of the SCORE's benefit to the client.

FINDINGS

The data in Table I show that 60.5% of the clients were male with an average age of 40.1 years old. Fifty-six percent had at least a college education and 60.5% were married with an average of 1.7 dependents. The female respondent represented 36.7% of the clients (2.8% did not answer this question) and is five years younger than the typical male client. Fifty-four percent of the females had at least a college diploma and 52% were married with an average of 0.7 dependents.

The most noteworthy demographic is the clients' average age. The average age for both male and female respondent is near the high end of the range that is normally considered entrepreneurial: between 20 and 40 years old (17). In addition, 64% of the male respondents are 41 or older while only half that many females respondents (32.9%) are older than 41.

The typical male client would appear to be at or beyond the range of ages that has been called a "free choice" (18) period for entrepreneurs, and these male clients may be experiencing considerable financial and family obligations.

On the other hand, the typical female client is much younger and would be less likely to share a comparable level of obligation. This agrees with research performed by Welsch and Young (19) that showed ". . . the general pattern of woman entrepreneur (to be) younger . . . (which may) be attributed to the later entry of women into entrepreneurial endeavors." Table I shows that fewer females are married and they are more likely to have no dependents or only one dependent.

However, age also has its positive implications. The older average age does indicate that the typical SCORE client may have considerable experience, maturity, financial resources and knowledge to succeed in making their new venture idea a reality or improving/expanding their current business.

BUSINESS ASPIRATION AND OWNERSHIP

The results shown in Table II provide the basic data for determining the viability of the clients' business enterprise or business aspiration. These findings highlight the fact that considerable business potential could be present among SCORE's clients, because 50.2% of all respondents currently own and operate a small business.

Fifty-five percent of all the businesses had sales in excess of $50,000 and the average start date is 1981 with 20% of the business having been established prior to 1980.

Conversely, over 141 respondents expressed an interest in starting a business. This represents 63% of the total and indicates that there is an overlap between those who want to start a business and those who currently own a business. This questionnaire was designed to allow positive responses for both possibilities and the research did not assume that the two events had to be mutually exclusive.

The findings reported in Table II.C show that 18% of all responses expressed both the interest in starting a business and ownership of an existing business. Further analysis of the data does indicate that between 8.5% and 13.0% of the respondents may have started their business in 1986 after seeing a SCORE counselor. Data reported in Table II.B and C show that 13% of those who currently own a business started their business in 1986 and 8.5% of those who expressed both a desire to start a business and indicated ownership of a business also stated that they started their business in 1986.

The coincidence of these two aspirations, the timing of their visit (between December 1985 and February 1986), along with the date of the survey administration (June 1986), all suggest that approximately 10% of SCORE clients may have sought SCORE's counseling service just prior to launching their own business enterprise. In fact, two respondents did specifically apologize for not returning the questionnaire early because they were in the middle of starting his own business when they received the questionnaire.

If future research can verify that this "last stop" consulting service is being provided by SCORE, then SCORE has an opportunity to directly contribute to the growth and development of smaller businesses within their chapter area.

For example, Chapter IV advises over 5,000 clients/yr. This would mean that SCORE has contact with over 500 entrepreneurs who have recently started or are on the verge of starting a new venture. If the 10% figure is valid at the national level, SCORE counselors would have made contact with 15,400 entrepreneurs who will be or have just started a new business enterprise.

But are the new businesses substantial? Will they be of any consequence? Do these aspirations represent viable business concepts? According to preliminary assumptions, a viable business concept is defined by the entrepreneur's or clients ability to identify or define the following six features of their proposed venture:

Positive Responses Number % a) Select a starting date 86 38.6% b) Select a location 95 42.6% c) Identify the type of business 114 51.1% d) Calculate the amount of financing 102 45.7% e) Identify the source of financing 113 50.7% f) Experience in the trade or industry 117 52.5% g) Average number of years of experience 10.8 years

The total for each individual trait is shown above, however, when the data are sorted to include only those respondents who are able to give a positive response for all the above items, the number of respondents is reduced to 50 clients or .22.4% of the total. Although reduced in number, these findings still indicate that a significant number of SCORE's clients have dedicated considerable effort to develop their venture ideas and are coming to SCORE with more than a simple and generalized wish to "be their own boss."

In addition, the magnitude and seriousness of their new business venture is also highlighted by the following data:

1) Average amount required financing exceeds $50,000. 2) A variety of financing sources have been identified by the client, rather than focusing on only one source. 3) The client's average age and years of experience in the trade indicate a mature individual who may have the necessary skills and knowledge to be successful. 4) Table II.A.1 indicates that the most frequent reason for seeking SCORE counseling was to learn how to start a business.

CURRENT BUSINESS OWNERS

Data reported in Table II.B suggest that SCORE may have an opportunity to play an important role of helping existing firms improve their current business operations or expand their businesses. A conservative estimate of the combined sales of the firms owned by SCORE clients who responded to this survey is $18,040,000 (*) and these firms accounted for the employment of 319 full-time and 164 part-time employees. If average sales and employment figures can be extrapolated for the entire Chapter IV client base, then SCORE has an opportunity to advise owners of businesses that control sales of $374 million and employ 9,620 full-time and 3,660 part- time employees in the chapter's area.

(*) see schedule A for calculation of "estimated combined sales."

These figures represent the first published estimated of SCORE's total impact on local businesses. If these figures are verified by future studies, then SCORE is in the position to be a major resource for assisting owners of smaller businesses.

In support of the hypothesis that SCORE can have a significant impact on current businesses, Table II.A.a shows that 25.9% of the reasons for the clients' visit is to seek help in improving or expanding their current business.

EXTENT OF CLIENT CONTACT WITH SCORE

Table III.A.2 shows that both female and male clients have made an average of two visits with SCORE counselors while a third of the clients (32.7%) made three or more visits. Although the vast majority of visits were made at SCORE offices (70%), the remaining contacts were made over the telephone (23.3%), at the client's place of business (1.3%) or in other situations which were not specified (5.3%).

During the contacts, SCORE counselors recommended to less than half of the clients that they attend a workshop, seminar or conference. However, among the clients who received the recommendation, over 80% either attended the

event or plan to attend in the near future.

Another positive indication of SCORE's contact with the clients is that 34.1% of the clients plan to visit a SCORE counseling center again within the next three months, and 82.5% would recommend SCORE to a friend just getting started in their own business, while 64.1% of the respondents would recommend SCORE to a friend who needed to know better ways to make a profit from his or her current business.

When asked to place a dollar value on SCORE services, 143 clients (64%) responded with an average value of $38.00/ hour.

Seventy-two percent of the clients did seek advice from other sources, but 62% of those clients did not find the other sources to be any more helpful than SCORE, and of those seeking advice from other sources, only 23% paid a fee which averaged 81-50/hour. The results in Table III.B.5 do show that the female client paid other consultants 35% more than the male client.

CLIENT'S ATTITUDE TOWARDS SCORE

Following is a summary of Table V which shows the client's attitude and perception of the SCORE counselor and the type and quality of service that they provided to the client.

The summary indicates that 61% of all respondents were satisfied with SCORE and 83.2% felt that the counselors gave them adequate time to discuss their business and treated them in a polite and courteous manner. However, 24.7% of the respondents did not rate SCORE services with a favorable response, and 32.8% gave SCORE less than favorable rating for its overall effectiveness followed by 29.5% who were not satisfied with SCORE's referral network.

Mean Value 7=strongly agree 1=strongly 7=strongly Characteristic measured 1=strongly disagree agree (Table V referenda) disagree 1-3 4 5-7

1. SCORE gave adequate time & 5.85 9.0% 7.9% 83.2% were polite and courteous (A)

2. SCORE showed interest and 5.14 21.1% 8.3% 69.7% empathy (B)

3. The client was generally 4.79 26.0% 11.0% 62.4% satisfied with SCORE (F)

4. SCORE's advice is reliable 4.68 22.7% 15.9% 58.5% & accurate (G)

5. SCORE provided valuable 4.64 27.4% 13.1% 57.6% information and are knowledgeable (C)

6. The printed handout information 4.59 19.3% 13.9% 59.2% was excellent (H)

7. SCORE helped me define and 4.42 32.8% 11.2% 54.1% reach may goal (E)

8. SCORE gave me good referrals (D) 4.13 29.5% 11.7% 50.5%

9. Composite rating (1) 4.75 24.7% 11.6% 61.0%

CONCLUSIONS

The following conclusions can be drawn from these research findings:

1) The typical client is older than most entrepreneurs and has considerable business experience. More than half the clients are currently running their own small business.

2) The magnitude and seriousness of the client's business aspiration have been documented by this survey. If these findings are found valid by future research, SCORE represents a major source of management assistance for the entrepreneurs and smaller business owners.

3) Clients do have extensive contact with SCORE. A significant percentage of respondents stated that they met with SCORE more than one time, followed their recommendations, and will refer friends to SCORE.

4) The most frequent way clients hear about SCORE is through friends and relatives, and this should be developed as a medium for promoting SCORE's services.

5) Even though this survey gave SCORE a generally favorable rating, SCORE should improve the following areas of their service:

a) Improve their network of referrals. b) SCORE counselors should develop their ability to help clients define their goals and identify the next step which is necessary to implement those goals. c) Counselors should improve their ability to identify the reason(s) for the client's visit. d) Improve the quality of the printed handout material. e) Counselors should continue to upgrade their skills and knowledge.

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TABLE I CLIENT PROFILE

No Respondent Characteristic Answer All Male Female No. % No. % No. % No. %

Average age: 10 4.8% less than 19 2 0.9% 1 0.1% 1 0.1% 20-25 16 7.5 10 7.3 6 7.9 26-30 36 16.9 22 16.3 14 18.4 31-35 41 19.2 22 16.3 19 25.0 36-40 29 13.6 18 13.1 11 14.5 41-45 29 13.6 19 13.9 10 13.2 46-50 16 7.5 14 10.2 2 2.6 51-55 14 6.6 11 8.0 3 4.0 56-60 20 9.4 13 9.5 7 9.1 Over 61 10 4.8 7 4.9 3 4.0

Average age: 39.6 yrs 40.1 yrs 35.4 yrs

Sex 6 2.8% 223 100% 135 60.5% 82 36.7%

Marital status 18 8.1% Married 128 57.4% 85 68.5% 41 52.0% Single 77 34.5 39 31.5 38 48.0

Education: 3 1.3% High school or less 39 17.5% 22 15.7% 17 21.3% Some college 59 26.5 39 27.9 20 25.0 College degree 60 26.9 37 26.4 23 28.8 Graduate school 62 27.8 42 30.0 20 24.9 or degree

Dependents: no dependents or no answer 105 47.1% 58 41.1% 47 58.7% 1 dependent 31 13.9 13 9.2 18 22.5 2 dependents 39 17.5 32 22.7 7 8.8 3 dependents 21 9.4 17 12.1 4 5.0 4 dependents 18 8.1 14 9.9 4 5.0 5 or More Dependents 7 4.0 7 5.0 0 0.0

Note: Unless otherwise indicated, all percentages are calculated as a percentage of the total number of respondents (223).

TABLE II CLIENT'S ASPIRATIONS

A. New Venture Creation (only positive responses)

Respondents Characteristic All Male Female No. % No. No.

1. Planning to start a bus. 141 63.2% 86 55 2. Selected a starting date 86 38.6% 56 28 3. Selected a location 95 42.6% 57 36 4. Determined type of bus. (*) a. Service for consumer 36 25.5% 19 16 b. Service for commercial and industrial clients 26 18.4 15 9 c. Authorized dealer 4 2.8 3 1 d. Wholesale business 9 6.4 7 2 e. Retail store 21 14.9 9 12 f. Manufacturer 6 4.3 6 0 g. Licensed practice 7 5.0 3 4 h. Import business 2 1.4 1 1 i. Export business 3 2.1 3 0 j. Other 27 19.2 20 7

5. Need financing 102 81.5% 71 29 6. Average amount of needed $88,390 $95,479 $75,937 financing 7. Sources of financing a. Personal funds 44 21.0% 25 19 b. Parents 10 4.8 4 6 c. Relatives 9 4.3 5 4 d. Friends 11 5.2 6 5 e. Business partner 18 8.6 13 5 f. Banks 74 35.2 45 27 g. Venture capitalist 14 6.7 9 5 h. Supplier financing 10 4.8 4 6 i. Other 20 9.4 16 10

8. Clients with previous experience in trade 117 52.5% 70 44 9. Average no. of years 10.8 yrs. 9.0 yrs. 12.2 yrs.

(*) Percentage is based on total number of respondents planning to start a business (141). (**) Total responses (210)

exceed the total number of respondents for this question because each respondent could indicate more than one source.

B. Clients Already Running Business Respondents Characteristic All Male Female No. % No. No.

1. Clients owning a bus. 112 50.2% 77 32 2. Start date: 1986 29 25.9% 17 11 1985 20 17.9 13 7 1984 15 13.4 9 6 1983 12 10.7 8 4 1982 6 5.4 5 1 1981 8 7.1 5 2 1980 and before 22 19.6 20 1

3. Sales: Under $20,000 26 23.2% 11 13 $20,001 to $50,000 23 20.5 15 8 50,001 to 100,000 21 18.8 14 6 100,001 to 300,000 16 14.3 14 2 300,001 to 500,000 8 7.1 8 0 $500,000 or more 15 13.4 13 1 No answer 3 2.7

4. Type of business: Service for consumer 34 30.4% 19 17 Service for commercial 26 23.2 15 11 Authorized dealer 4 3.6 3 1 Wholesaler 9 8.0 7 2 Retail store 21 18.8 9 12 Manufacturing 6 5.4 6 0 Licensed practice 7 6.3 3 4 Import business 2 1.8 1 1 Export business 3 2.5 3 0

5. Clients with experience with a similar firm 79 70.5% 54 23 6. Average years of experience 9.5 yrs. 11.3 yrs. 6.2 yrs. 7. Number with: a. Full-time employees No employees 41 36.6% One employee 28 25.0 18 10 Two employees 13 12.5 12 2 Three employees 7 6.3 4 3 Four employees 6 5.4 4 2 Five employees 5 4.5 3 2 6-10 employees 7 6.3 7 0 11-15 employees 2 1.7 1 1 16+ employees 2 1.7 2 0 Total employees (est.) 319 265 36 b. Part-time employees No employee 56 50.0% One employee 21 18.8 18 3 Two employees 15 13.4 8 7 Three employees 5 4.5 3 2 Four employees 8 7.1 6 2 Five employees 2 1.8 1 1 6-10 employees 4 3.6 3 1 11-15 employees 0 0 0 0 16+ 1 0.8 0 1 Total employees (est.) 164 90 71

All percentages are based on the total number of respondents who own a business (112).

C. Clients Who Expressed Plans to Start a Business and Ownership of an Existing Business

Respondents Characteristic All Male Female No. % No. No. 1. Business ownership and start-up 40 17.9% 27 12 2. Business start date: 1986 19 11 7 1985 7 5 2 1984 0 0 0 1983 2 1 1 1982 2 1 1 1981 3 2 1 1980 or before 7 7 0

D. Business Aspiration, Education and Sex

1. Clients who expressed a desire to start a business All Male Female

a. High school drop-out 6 2 4 b. High school diploma 21 14 7 c. Some college 41 23 17 d. College degree 35 19 14 e. Some graduate or graduate degree 41 28 13 Total 144 64.6% 72 30

2. Clients who claimed ownership of a business. All Male Female

a. High school drop-out 7 3 3 b. High school diploma 11 5 5 c. Some college 26 21 5 d. College degree 31 23 6 e. Some graduate or graduate degree 31 20 11 Total 106 47.6% 72 30

3. Clients who claimed both ownership and a desire All Male Female

a. High school drop-out 3 2 1 b. High school diploma 4 2 2 c. Some college 8 6 2 d. College degree 12 10 2 e. Some graduate or graduate degree 13 7 6 Total 40 17.9% 27 13

All percentages in C and D are based on the total number of respondents (223).

TABLE III

A. Motive for Client Visit and Extent of Client Contact All Male Female

1. Reasons for obtaining advice from SCORE a. Learn how to start a business 118 57 58 b. Identify places to start a business 78 48 28 c. Seek help to improve current business 53 36 15 d. Seek help to expand a current business 35 24 9 e. Just followed friend's recommendation 17 10 7 f. Other reasons 39 26 13

2. Number of times the client had contact with a SCORE counselor a. only once 98 56 39 b. twice 52 33 16 c. three times 31 19 11 d. four or more times 42 25 17

3. Estimated total number of contacts 463 279 172

4. Average number of contacts/respondent 2.1 2.1 2.1

5. Clients met SCORE in the following manner: a. SCORE offices 211 126 79 b. client's place of business 4 2 2 c. over the telephone 70 46 24 d. other situations 16 11 5

6. Number of clients SCORE recommended to attend a. seminar, conference or workshop yes 103 51 50 a. if yes, number who attended yes 59 27 30 b. number who plan to attend yes 27 13 14

7. Clients Response to the Following Questions: a. Will you visit SCORE in the next 3 mos.? yes 76 41 30 no 132 87 43 no answer 15 4 10

b. Would you recommend that a friend see SCORE before starting a business? yes 184 105 73 no 38 27 10 no answer 1 1 0 c. Would you recommend that a friend see SCORE before expanding business? yes 173 100 67 no 43 29 13 no answer 7 4 3 d. Can you place a dollar value on SCORE's counseling service? yes 143 86 53 What Is the Rate Per Hour? $38 $47 $27 e. Did you seek advice from another source? yes 160 95 59 f. Were any of the other sources more helpful? yes 74 44 27 no 99 58 39 no answer 50 31 17 g. If you used another source, did you pay them a fee? yes 37 23 12 no 111 67 41 no answer 75 43 30 h. If yes, what was the rate/hour? $82 $77 $103 i. How many SCORE counselors sat with you during your last visit? only one 77 39 35 two 132 84 46 three 13 10 2

TABLE IV HOW THE CLIENT HEARD ABOUT SCORE SERVICES

All Respondents Source number percent

1. radio 21 7.8% 2. television 11 4.1 3. newspaper 34 12.6 4. friends & relatives 77 28.5 5. seminar they attended 28 10.4 6. direct mail advertising 13 4.8 7. trade association 10 3.7 8. other 76 28.1 Total 270 100.0%

Note: Respondents could indicate more than one source. Therefore the percent figure is based on the above total (270) and indicates the most-to-least frequent way clients learn about SCORE.

SCHEDULE A

Sales Category as Shown on the Estimated* Number of Estimated Questionnaire Average Sales/Firm X Firms Sales

Under $20,000 $10,000 X 26 = 260,000 20,001 to $50,000 $35,000 X 23 = 805,000 50,001 to 100,000 $75,000 X 21 = 1,575,000 100,001 to 300,000 $200,000 X 16 = 3,200,000 300,001 to 500,000 $400,000 X 8 = 3,200,000 $500,000 or more $600,000 X 15 = 9,000,000 Total Estimated Sales 18,040,000

* Assume normal distribution within each range, except the $500,000 or more category.

TABLE V CLIENT'S ATTITUDE OF SCORE

Scale Characteristics 0 1 2 3 4 5 6 7

A. Time and Patience 1. given adequate time 2 7 5 14 26 34 34 101 2. SCORE was polite & courteous 0 5 4 5 9 26 47 127 Total 2 12 9 19 35 60 81 228

B. Interest and Empathy 1. SCORE seemed genuinely interested 0 19 9 15 15 29 39 103 2. SCORE understood my problem 4 28 12 17 22 35 39 66 Total 4 44 21 29 37 64 78 169

C. Knowledge and Information 1. SCORE seemed knowledgeable 6 12 14 13 32 31 42 73 2. SCORE gave me alot of valuable info. 2 24 25 15 24 35 38 60 3. SCORE gave me information I needed 1 33 20 22 27 29 29 62 4. I will seek

SCORE advice again 8 39 15 12 34 28 18 69 Total 17 108 74 62 117 123 127 264

D. Referral Network 1. SCORE referred me to the right source 10 29 30 15 30 26 28 55 2. Rating of the referral source 28 27 10 20 22 38 26 52 Total 38 56 40 35 52 64 54 107

E. Overall Benefit to the Client 1. The session met the purpose of my visit 3 35 18 13 23 22 34 75 2. The counseling helped me reach my goal 7 37 23 20 28 25 33 50 3. SCORE helped me define my action plan 2 38 24 12 24 32 28 63 Total 12 110 65 45 75 79 95 188

F. Client Satisfaction 1. I was very satisfied with SCORE advice 3 32 28 8 20 24 37 71 2. Rating of the overall quality of SCORE 2 20 11 17 29 33 45 66 Total 5 52 39 25 49 57 82 137

G. Dependence and Accuracy 1. Advice was accurate and realistic 6 17 17 18 35 31 45 54 2. I followed SCORE's advice 7 24 14 11 36 33 41 57 Total 13 41 31 29 71 64 86 111

H. Printed Information: Total 1. Rating of the printed handout material 17 21 12 10 31 32 35 65

I. Composite Rating: Total 100 444 291 254 467 540 638 1,269

Scale: 0 = No response 1 = Strongly disagree or rating of poor 7 = Strongly agree or rating of excellent