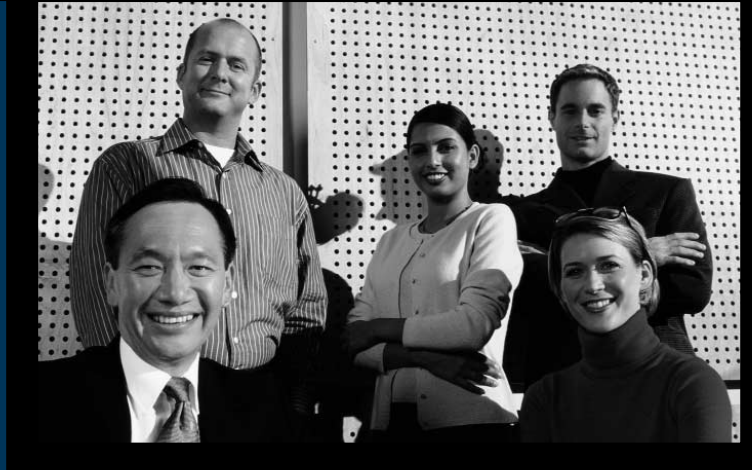


# SCORE Volunteer GUIDE



**SCORE**<sup>®</sup>  
Counselors to America's Small Business

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Name: \_\_\_\_\_

Volunteer Duty: \_\_\_\_\_ Hours: \_\_\_\_\_

Volunteer Duty: \_\_\_\_\_ Hours: \_\_\_\_\_

Volunteer Duty: \_\_\_\_\_ Hours: \_\_\_\_\_

Committee(s): \_\_\_\_\_

Chapter Name: \_\_\_\_\_ Chapter #: \_\_\_\_\_

Chapter Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Email: \_\_\_\_\_ Web Site: \_\_\_\_\_

Chapter Chair: \_\_\_\_\_ District Director: \_\_\_\_\_

# SCORE Volunteer GUIDE

#### **Dedication**

This volunteer guide is dedicated to the memory of Lenny Kattan, a long-time volunteer and leader, whose diligence and dedication made SCORE handbooks and guides possible.

#### **Acknowledgements**

SCORE would like to express its gratitude to all volunteers across the country whose input and participation made this guide possible.

#### **Special thanks go to:**

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Dear SCORE Volunteer:

On behalf of the board of directors, volunteer leadership and association staff, please allow us to take this opportunity to thank you for becoming a SCORE volunteer. Congratulations on becoming part of a national effort to ensure the success of small businesses by providing vital counseling, education, information and support. Each year, volunteers like you become trusted advisors to our nation's small business community giving many Americans a priceless gift—the ability to turn their dreams into reality.

Last year, SCORE's expert volunteers donated more than 1.2 million hours to serve clients at 389 chapters throughout the United States and its territories and on the Internet. Volunteer counselors provided free confidential business counseling, mentoring and low-cost high-impact training workshops on topics most relevant to today's business climate to aspiring entrepreneurs and existing small business owners.

To support these efforts, the SCORE Association is proud to offer the *SCORE Volunteer Guide*, which provides information on SCORE's services, organizational structure, volunteer roles and responsibilities, opportunities for becoming a SCORE volunteer leader, tools for counseling, advice on client communication and additional resources. Our goal is to provide you with a useful reference in an easy-to-use format. On each page, you will find valuable information, helpful tips/references and space to take notes.

Once again, thank you for joining us. You've made a sound investment in SCORE.

Regards,

A handwritten signature in blue ink, appearing to read "W. Kenneth Yancey, Jr.".

W. Kenneth Yancey, Jr.  
CEO

A handwritten signature in blue ink, appearing to read "Victoria Bruno".

Victoria Bruno  
Director of Volunteer Services

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*SCORE is a resource partner with the U.S. Small Business Administration*

# SCORE ASSOCIATION

## NOTES

## About

The mission of the SCORE Association (SCORE) is to provide professional guidance and information accessible to all to maximize the success of America's existing and emerging small businesses. SCORE is an independent national 501(c)(3) nonprofit association dedicated to entrepreneur education and the formation, growth and success of small business nationwide. Each year, SCORE's 10,500 volunteers contribute to the growth of our nation's economy by providing free confidential business counseling, mentoring and low-cost, high-impact training workshops on topics most relevant to today's business climate. Since 1964, SCORE's expert volunteers have provided services, from 389 chapters throughout the United States and its territories and on the Internet.

Along with Small Business Development Centers (SBDCs), Business Information Centers (BICs) and Women's Business Centers (WBCs), SCORE is a resource partner with the U.S. Small Business Administration (SBA). The combination of strategic alliances, with both governmental and private organizations, and a real world perspective—practical advice from working and retired executives and business owners—allows SCORE to offer superior business products and services uniquely designed to promote the success of the small business community.

SCORE's vision is to be the most recognized and utilized supplier of counseling and mentoring services to America's small businesses. SCORE will achieve ongoing client allegiance through:

- Consistently providing relevant and competitive products and services;
- Proactively anticipating and meeting the needs and expectations of a diverse client base;
- Continuously enhancing and promoting the image of SCORE in all that we do;
- Ensuring organizational capability and alignment; and
- Funding/enabling continuous progress and growth.

By living our core values, we will demand excellence in ourselves and in all aspects of our organization. Both SCORE volunteers and leadership will be challenged to grow personally and professionally, to accept responsibility and accountability, and to deliver upon our strategic goals and objectives. This will ensure the long-term viability and sustainability of SCORE.

SCORE's Core Values include:

- **Client Focus**—we value our diverse client base

**The mission of the SCORE Association (SCORE) is to provide professional guidance and information accessible to all to maximize the success of America's existing and emerging small businesses.**

and ensure that our interactions are professional, beneficial and efficient. The welfare of our clients is our utmost concern;

- **Delivering Quality**—we strive to be the “best” by consistently delivering high quality products and services. The knowledge and experience of our volunteers will ensure the long-term viability of our organization;
- **Ethical Conduct**—interactions with our clients, our partners and our co-volunteers occur within a code of moral and ethical conduct that is above reproach;
- **Professionalism**—as volunteers, we serve our clients, our community and our organization in a professional manner. We are dedicated to continuous improvement to enable personal and professional growth; and
- **Contributing to the Community**—SCORE is a valuable member of the community. Both independently and through cooperation with other agencies, our organization will make significant contributions to the local and national economy.

### IRS 501(c)(3) Tax-Exempt Status

SCORE is a nonprofit corporation organized for charitable and educational purposes and has received its 501(c)(3) tax-exempt status from the U.S. Internal Revenue Service and the District of Columbia. Accordingly:

- Charitable donations made to SCORE are fully tax deductible;
- All gifts, cash or in-kind (i.e., services or property), shall be used solely to foster and promote SCORE operations;
- In-kind gifts may include, for example, office equipment and materials, chapter rent, provision of media advertising space, printing and publishing, food, entertainment, meeting space; and

- Each chapter shall permanently keep the document that designates its tax-exempt status in its office files.

### SCORE Services and Expertise

SCORE offers three primary services to the small business community:

- 1. Confidential Counseling and Mentoring**—offered free to U.S. citizens and resident aliens. Confidential business counseling is generally a one-to-one experience (or, if appropriate, may involve a team of counselors). Mentoring involves an ongoing relationship where the counselor serves as both an advisor and a sounding board on a variety of issues. Whether one-to-one or as a team, for the first time or the fiftieth, SCORE volunteers provide sound, experienced, confidential business counseling;
- 2. Training Workshops and Seminars**—offered through local SCORE chapters for a nominal fee, if any. Low-cost, high-impact training workshops and seminars are conducted nationwide in areas related to small business formation, management and administration. Topics range from best practices on how to start a business to specific primers on marketing, e-business, sales, human resources, business planning, financial management and securing government contracts. SCORE workshops are not only educational but they also serve as excellent opportunities to network and develop new contacts. Flexible day, evening and weekend schedules are usually available; and
- 3. Email Counseling**—offered on SCORE’s Web site ([www.score.org](http://www.score.org)). Started in 1996, email counseling has become an increasingly large portion of SCORE’s business. Email counseling provides invaluable, time-sensitive business counseling and mentoring services in an online

format to the busy entrepreneur who seeks immediate guidance but doesn't want to sacrifice human connection and personal touch. Another important benefit of this service is the increase in SCORE's ability to provide a counselor that meets the exact needs of a client regardless of physical location.

*Note: For chapter reporting purposes, email counseling cases are counted in the counselor's home chapter regardless of the client's residence.*

SCORE's counseling expertise covers business planning and development in such specialties as financial planning and analysis, pricing, manufacturing, importing and exporting, human resources, marketing and more.

## Organizational Structure

The SCORE Association is led by a board of directors, CEO and volunteer leaders who provide operational management at the national, district and chapter levels.

*See Appendix for the SCORE Organization Chart. Detailed information can be found in the SCORE Operating Manual (SOM) and in the bylaws. Copies of both documents are available at each chapter.*

## Board of Directors

Governance of SCORE is vested in a board of directors. The SCORE Board of Directors is composed of up to 16 persons who are selected in accordance with the bylaws. It is a governing body whose primary focus is strategic direction, governance and fundraising. SCORE volunteers account for 60 percent of the board membership and 40 percent are independent.

## CEO and the SCORE Association Office

The SCORE Association, headquartered in Washington, D.C., is led by a chief executive officer (CEO). The CEO serves at the request of the SCORE Board of Directors and is a direct liaison to the board chair, board of directors, district directors and the SBA. The CEO is responsible for the overall operational management and performance of the association including coordination of national program efforts, preparation of the development plan, oversight of the budget, direction of the operations of the association office and management of a network of 68 appointed volunteer leaders.

The association office develops and implements national SCORE policy and procedures. The association office administers the organization's federal grant, manages national and local field budgets, administers the management information system designed to compile chapter performance statistics and the Total Expense Reimbursement System (TERS). In collaboration with volunteer leadership, the association office oversees SCORE counseling and training workshops, volunteer development and legislative affairs. The association office provides general information, resources, training and chapter support.

## The SCORE Association

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www.score.org

## Chapters and Districts

All 389 chapters are part of the SCORE Association. Chapters are volunteer-run and generally co-located with the SBA, chambers of commerce, colleges and universities, banks, libraries or other economic development offices. Each chapter has written bylaws, elected officers and operates in accordance with the *SOM*. Chapters are grouped within a close geographical distance to form districts. Chapter chairs (and their officers and committees) work in

**The foundation's purpose is to ensure the long-term financial security of the SCORE Association by providing an operating reserve and for the development of additional resources for chapter use.**

partnership with district directors; district directors are responsible for all chapters in their jurisdiction. Operating funds are allocated by the association office to each of the 68 district directors who, in turn, distribute funds to the chapters.

The duties of SCORE chapters include:

- Providing professional training and counseling that reflect contemporary business knowledge and skills to prospective and existing small business owners;

- Developing partnerships, alliances, and outreach programs with economic development offices, SBDCs, colleges and universities, chambers of commerce, local lenders and other business-related organizations that can advance SCORE's mission;
- Creating awareness about SCORE's services and expertise and cultivating a local presence as a leading resource for its small business community;
- Researching trends and anticipating changes that may impact its local business community; and
- Recruiting for a diverse volunteer base.

Information on SCORE volunteer leadership can be found in *Chapter 3: Volunteer Leadership*.

## The SCORE Foundation

The SCORE Foundation was created by the board of directors using a generous gift from former SCORE President John Titley and his wife, Edith. The foundation's purpose is to ensure the long-term financial security of the SCORE Association by providing an operating reserve and for the development of additional resources for chapter use.

Volunteers may help the foundation in two ways:

- Meet with potential donors to discuss the purpose of the foundation and explain how gifts can be made; or
- Make a tax-deductible contribution (either by writing a check now or remembering the foundation in their estate planning).

*Volunteers interested in donating to or working with The SCORE Foundation should contact the association office at 1-800/634-0245.*

# Volunteering WITH SCORE

## NOTES

Volunteers are SCORE's most valuable resource; SCORE could not achieve the level and quality of service it is known for otherwise. The managerial, professional, administrative and leadership skills contributed each day by volunteers are critical to advancing SCORE's mission. Donating the gift of time gives volunteers the opportunity to give back to the community, make new friends, influence the current small business climate and keep current on the ever-changing business world. Joining committees and taking a leadership role (on the chapter or district levels) are additional ways to make a major contribution and gain greater satisfaction.

## Roles

SCORE volunteers may be involved in any or all of the following activities:

- Face-to-face counseling;
- Email counseling;
- Training workshop or seminar facilitation;
- Chapter administrative duties;
- Chapter fundraising, marketing, volunteer recruiting, technology, etc.; and
- Organizational leadership positions.

## Responsibilities and Expectations

All SCORE volunteers are expected to adhere to the Standards of Performance, SCORE Code of Ethics and Conduct and the Anti-Discrimination Policy.

**The managerial, professional, administrative and leadership skills contributed each day by volunteers are critical to advancing SCORE's mission.**

## Standards of Performance

As required by the *SOM*, each chapter has procedures and standards for monitoring and evaluating client services and volunteer activities. Oversight is provided by the chapter volunteer evaluation committee. SCORE volunteers are required to adhere to all performance standards set forth in their chapter's bylaws. These standards provide a basis to measure individual volunteer performance and are fairly and equitably applied to all volunteers.

While individual chapters may have additional requirements, the SCORE Association sets forth the following guidelines for maintaining good standing. A volunteer should:

- Contribute in a significant way to chapter functions (assuming a leadership position, doing administrative work, participating in training workshops, serving on committees and participating in outside activities) in addition to, or in place of, counseling;
- Participate in sponsored volunteer training programs, if applicable;

- Complete all forms required by the chapter, district director or SCORE Association office;
- Comply with chapter operational procedures;
- Adhere to the SCORE Code of Ethics and Conduct; and
- Comply with all *SOM* requirements.

If a volunteer is seen to be deficient in fulfilling their role(s), corrective measures will be taken.

The chapter will assign a mentor or senior volunteer to provide personal mentoring/additional training or consider utilizing the volunteer in an alternative role.

Volunteers who fail to meet the chapter's minimum requirements for maintaining good standing may be placed in "inactive status" until a corrective plan is agreed upon. Inactive volunteers may not counsel or present training workshops during this period. In accordance with the *SOM*, if corrective action is not taken by the inactive volunteer within 90 days, volunteer status may be terminated.

Family illness, personal issues and other circumstances beyond the control of the volunteer may prevent some volunteers from participating fully. When this occurs, the chapter may grant the volunteer a temporary leave of absence.

### **SCORE Code of Ethics and Conduct**

To highlight these responsibilities and establish standards, the SCORE Code of Ethics and Conduct was created. When individuals apply to be volunteers with SCORE, they agree (by signing the volunteer application) to comply with the provisions of SCORE's Code of Ethics and Conduct and other applicable rules. Accordingly, potential volunteers will receive and retain a copy of the current SCORE Code of Ethics and Conduct at the time they receive the application. Further, as there

may be changes to the SCORE Code of Ethics and Conduct and so as to refresh volunteers' knowledge of its provisions, each chapter will provide volunteers with a current copy at the beginning of each fiscal year and require each volunteer to reaffirm their commitment by signing and dating the statement that says, "I have reread the SCORE Code of Ethics and Conduct and reaffirm my agreement to comply with its provisions."

The SCORE Code of Ethics and Conduct states:

#### **Client Interests**

To best serve SCORE clients, volunteers shall:

- Always conduct their counseling and other SCORE activities in a manner that unequivocally places the interests of their clients first. Volunteers shall ensure that all available resources are offered to clients, including assistance by other counselors or chapters, or by outside organizations where appropriate;
- Initiate follow-up contacts to ensure the potential success of their clients. Volunteers will continue counseling a client as long as the counseling is of value to the client. If the volunteer is unable to continue counseling for personal reasons, the case will be reassigned to another volunteer;
- At all times protect the confidentiality of business information provided by the clients. No disclosure will be made of any information, or of the existence of a counseling relationship, without the client's prior approval;
- Not counsel two or more competing clients at the same time without the full knowledge and/or approval of all parties; and
- Not accept or participate in counseling that creates a conflict of interest between the counselors and their or their family's outside business or financial activities or interests.

### Compensation

SCORE volunteers shall not:

- Charge nor accept fees, honoraria or things of value as payment for individual counseling services or for their participation in training activities on behalf of SCORE; and
- Accept payment from a client for travel or other expenses incident to counseling, training or any other activity, as those expenses are eligible for reimbursement by SCORE.

Volunteers may not become paid consultants for or accept employment from SCORE clients. Clients include counseling clients, email counseling clients and workshop attendees.

In the event a volunteer chooses to accept a paid position from a client, the volunteer must resign from SCORE or must be removed from SCORE by the chapter chair or district director.

The chapter chair will immediately contact the client in writing stating that the volunteer is no longer a SCORE volunteer and that further contact with the former volunteer should not be considered to involve SCORE in any way.

### Third Parties

The following guidelines apply to interactions between SCORE volunteers and third parties:

- SCORE volunteers shall not accept fees, commissions, kickbacks or things of value from third parties as a result of recommending any services, equipment or supplies, nor shall they recommend the purchase of goods or services in which they have a direct or indirect interest, financial or otherwise;

- When volunteers perform SCORE services for another organization or agency (other than SBA or SCORE clients), the organization may reimburse SCORE for the expenses of the volunteers by providing an honorarium to the association or chapter, which can then reimburse the volunteers for their expenses;
- SCORE volunteers shall neither charge nor accept fees or things of value for assistance in the preparation of loan applications nor accept so-called finders fees for the location of lending sources; and
- SCORE volunteers, when advising clients about obtaining professional or other services or goods, shall identify, whenever feasible, several sources from which the client may select.

### Personal Interests

To safeguard the integrity of the SCORE mission, it is vital to avoid any actual or apparent conflict of interest. To that end, volunteers shall not:

- Advertise, solicit or propose the use of their outside businesses in the course of their counseling and/or business training activities. Volunteering with SCORE is not to be used as a source of or basis for developing business contacts for personal or family gain; and
- Directly or indirectly become officers, directors or shareholders, or provide funding (by way of investing, loans or otherwise) for a for-profit business organization that is seeking counseling assistance from SCORE or has received it within the past three years.

## Personal Conduct

As long as they are part of the association, volunteers shall:

- Participate in chapter activities in addition to counseling, including attending meetings, and shall maintain the standards for conduct and counseling mutually agreed upon;
- Be responsible for staying current with continuing advances in successful business practices and relevant technical developments;

**As a volunteer, be aware of and respect the varying cultures of clients; all clients should be treated with dignity, respect and courtesy.**

- Not discriminate in any of their SCORE-related activities against any person because of race, color, national origin, sex, age, religion, marital status, disability or sexual orientation;
- Not make public statements that appear to associate SCORE with personal opinions or which are critical of SCORE or any of its sponsors;
- Not make statements that appear to identify SCORE with a political party or a candidate for federal, state or local office;
- At all times, during the performance of their services, conduct themselves in such a manner as not to discredit themselves, SCORE or SBA;
- Not engage in any form of sexual harassment or sexual discrimination. Sexual harassment

includes making deliberate or repeated unsolicited verbal comments, gestures or physical contact of a sexual nature in circumstances where such conduct reasonably is or would be unwelcome to the offended person or persons. Further, when such unwelcome conduct reasonably interferes with or creates an intimidating, offensive or hostile counseling or other work environment, it is considered sexual harassment; and

- Seek advance advice about the propriety of any action or inaction that they have reason to believe may be or may lead to a violation of the SCORE Code of Ethics and Conduct before they or others engage in the activity or fail to act. If needed, the chapter chair shall consult the district director or CEO concerning the proper decision. Any volunteer requesting advice from any chapter, district or national officer shall receive a decision in writing.

## Anti-Discrimination Policy and Respect for Diversity

Volunteers are expected to follow the Anti-Discrimination Policy at all times. In their service to SCORE, volunteers shall not discriminate against any person because of race, religion, color, national origin, sex, sexual orientation, age, marital status or disability. As a volunteer, be aware of and respect the varying cultures of clients; all clients should be treated with dignity, respect and courtesy. This section contains selected highlights reprinted with permission from Crisp Publications, Inc.

### Diversity: Respecting Differences

You will meet many clients who bring diverse cultures, education, and life experiences to your counseling sessions. The key to success in counseling a culturally diverse clientele is to demonstrate courtesy, objectivity, and simplicity in communications and to avoid value judgments.

## Culture

Behavior that is normal to one individual, culture, or subculture (neighborhoods, families, regions, religious groups, and economic levels all constitute subcultures) can seem alien or trigger an incorrect assumption when viewed by people outside the culture.

Culture is what makes each of us different from the next person. Culture is how we are raised to view and practice life. It shows up in how we interact with acquaintances, earn a living, celebrate events, show emotions, and most other aspects of community life. It governs our fashion sense, our use of contemporary language, and our ideas of acceptable behavior.

Do not turn opinions, feelings, preferences, preconceived notions and biases into “facts.” Prejudice can occur when we interpret what we experience (something subjective) as an absolute truth about others (something objective). We may then believe it and spread it to other people.

### Resisting New Information

Human minds have what psychologists call a confirmation bias. We try to fit new information into old categories. As a result, we may warp incoming data and ignore information that does not agree with earlier notions.

For example, if we think we know that people from a particular culture are “lazy,” we may always notice when individuals from that culture are late for appointments, but overlook it when people from other cultures are late with the same frequency. This way, we force what we believe to become “true.” Prejudice becomes a self-fulfilling prophecy.

**Culture is what makes each of us different from the next person.**

**Culture is how we are raised to view and practice life. It shows up in how we interact with acquaintances, earn a living, celebrate events, show emotions, and most other aspects of community life.**

### Comfort Levels

Interacting with people of other cultures may feel comfortable or uncomfortable depending on your familiarity with the culture or its similarity to your own. This is understandable. The trick is not to allow your sense of comfort to lead to favoritism or unfair treatment of others. For example, if you initially feel uncomfortable with someone of a particular descent, it could cause you to hold back valuable business advice that you would give freely to someone of your own heritage.

### What’s in a Name?

Spoken words reflect how we think. They have a great impact on how well we get along with each other. Sometimes a person may think that a particular nickname or term is cute, affectionate, or otherwise harmless (for example sweetheart, old-timer, kid), but the person to whom the term is applied, may think differently and may view the name as disrespectful, condescending, or belittling.

People usually use inappropriate names out of ignorance. They either do not know the proper name of a person or a group or they do not realize how hurtful names can be. If someone you know refers to others by a disrespectful term, speak up.

### **Disabilities in the Business Area**

Disabled individuals are those with physical or mental impairments that substantially limit a major life activity (e.g., hearing, seeing, speaking, breathing, learning, remembering, manual tasks, walking).

Here are personal and cultural objectives that will help humanize the business arena for both disabled and non-disabled people:

- View disabled people as normal people. It is important to view disabled people as normal human beings with typical, everyday problems and triumphs;
- Manage your words. Reconsider using common belittling phrases and terms that refer to people with disabilities. Some examples are “Are you deaf? I asked you to...” or “Are you blind? Why didn’t you...?” (These comments can be disrespectful whether the person is disabled or not.);
- Face fears instead of projecting them on others. Seeing someone with a disability can remind us of our own fragility, vulnerability, or mortality. You can grow emotionally and spiritually as you work to accept the person in front of you;
- Resist the temptation to take too much care of the disabled person. Doing too much for them is patronizing and annoying. For many disabled people, it puts yet another obstacle in the path to self-esteem. When in doubt, ask; and

- Be sensitive to the problems and challenges of other people. The wheelchair is used as an international symbol of disability, but many disabilities are not visible. Being sensitive and alert to clients whether they fully fit the legal definition of disabled or not is simply good business practice. People have unseen physical disabilities, sensitivities, allergies, addictions, and temporary life-threatening or even terminal illnesses, as well as mental and emotional disabilities.

### **Orientation and Training**

A three month provisional period is required of all new volunteers, during which time the new volunteer shall receive orientation and instruction regarding:

- Acceptable professional conduct and attitude;
- Organizational structure (national, district and chapter);
- SCORE’s relationship with the SBA and other resource partners;
- Commitment and adherence to the SCORE Code of Ethics and Conduct;
- Total confidentiality regarding clients and their businesses;
- Opportunities to serve in chapter leadership roles (including chapter chair and committees); and
- Forms and procedures used in the daily operation of the chapter.

Volunteers will also receive training tailored to the specific needs of:

#### **Face-to-Face Counseling**

- SCORE counseling methods and techniques;
- Necessity for following up with clients;
- Proper use of Forms 641 and 641A; and
- Materials available to clients from SCORE, SBA, etc.

### Email Counseling

- Email counseling techniques;
- Reporting guidelines;
- SCORE's commitment to respond to clients within 48 hours; and
- General email etiquette.

### General Administration

- Office management;
- Record keeping and retention;
- Reports required by the SCORE Association office; and
- Other activities as required by the chapter.

### Specialty Support

- Current and future needs of the chapter;
- Ongoing need for all volunteers to assist in recruiting new volunteers;
- Familiarity with supporting material available from the SCORE Association office and other chapters;
- Census and other available demographic information; and
- Organizations that could and/or do support the chapter's goals.

### Grievance and Complaint Procedures

When a volunteer, client or other person has a complaint concerning any SCORE activity or service, specific procedures are followed in addressing and resolving the grievance.

### Alleged Ethics Violations

When a violation of the SCORE Code of Ethics and Conduct is alleged, every effort should be made to resolve differences through informal discussions. Should that fail, the following procedure shall be used:

- The chapter chair shall notify the volunteer in writing of the alleged violation of the SCORE Code of Ethics and Conduct and shall request the volunteer respond in writing to the charge;
- After an investigation of all facts and circumstances of the alleged noncompliance with the code has occurred, and if the chapter chair and chapter executive committee concur that a violation of the SCORE Code of Ethics and Conduct has taken place, the volunteer shall be notified in writing of the decision to terminate or suspend their volunteer status. The chapter roster will be modified accordingly and notification will be given to the association office;
- If the chapter chair and chapter executive committee conclude that there has been no violation, they shall notify the volunteer in writing. If a violation is found, but does not warrant removal or suspension, a written reprimand shall be sent to the volunteer including the reasons for such action;
- The volunteer may make a written request for review by the district director of any decision adverse to the volunteer, including all pertinent information concerning the alleged violation. The district director may conclude there was no violation or that the corrective action taken was too severe. If so, the district director shall notify the chapter chair in writing of that conclusion, including the reasons for it, and will direct the chapter chair to amend the action taken. The district director may also affirm the action. In either case, the volunteer shall be notified in writing of the decision and its basis;
- If the chapter chair or chapter executive committee is unable to resolve the violation, and if the district director is unable to resolve the violation, the district director shall prepare a report and forward it, together with all written documentation, to the CEO with a request for the CEO's intervention;

- Either the volunteer or the chapter may request, in writing, a final review by the SCORE Executive Committee, whose decision is final and shall be communicated in writing to all parties; and
- If the volunteer involved in the alleged violation is a chapter chair, the district director shall be substituted for the chapter chair in the proceeding.

If a district director has sufficient information to believe that a volunteer or officer has acted or plans to act in a manner that violates SCORE rules or the SCORE Code of Ethics and Conduct, the district director may suspend the individual's volunteer status. The district director shall provide written notification of the suspension to the suspended volunteer or officer. The suspension may be in effect for no more than 60 days, during which time appropriate action should be taken to resolve the matter.

- A written statement clearly stating the details of the grievance and the desired outcome shall be sent to the chapter chair;
- If the chapter chair, chapter executive committee or the district director is unable to resolve the grievance, the district director shall prepare a written report with any documentation attached and forward it to the CEO with a request for the CEO's intervention; and
- The CEO may enlist the assistance of the SCORE Executive Committee to resolve the grievance. The decision by the SCORE Executive Committee shall be final and communicated in writing to all parties.

The records of both the ethics violation and grievance procedures shall be retained at the SCORE Association office for five years.

**When a SCORE volunteer, client or other person has a complaint concerning any SCORE activity or service, specific procedures are followed in addressing and resolving the grievance.**

### Legal Protections and Insurance Issues

Each chapter is obliged to inform its volunteers that they have special responsibilities, rights and privileges that originate from:

- The statutory laws and rules under which the SCORE volunteer program is established and conducted; and
- The operational rules established by SCORE.

All available legal protections are afforded to volunteers while conducting official SCORE business; protections do not extend to non-SCORE activities.

### Applicable Federal Statutes

SCORE operates under the aegis of the SBA (a U.S. government agency that performs functions authorized by federally enacted laws). Applicable laws can be found in Section 8(b) of the Small Business Act; SCORE is specifically mentioned in Section 8(b). Provisions in the Act require the SBA to provide technical and managerial aid to small business,

If a chapter chair is suspended, the district director shall provide for continued leadership of the chapter.

### Other Grievances

When a volunteer, client or other person has any other grievance, the following procedure shall be used:

authorizes financial support for volunteer programs helping the SBA in such work and that volunteers may be reimbursed by the SBA for all necessary out-of-pocket expenses incurred that arise from their volunteer work (expenses not otherwise reimbursable from some other source of payment, including insurance, to which the volunteer may be entitled).

In addition, the law contains other provisions and benefits for those volunteers including the extension of:

- Personal protections given to federal employees under the Federal Tort Claims Act (FTCA). Therefore, volunteers are covered if accused of negligent or wrongful acts while engaging in SCORE activities becoming liable for damages to the claimant. *See “Civil Claims and Lawsuits” section for more information;*
- Benefits afforded to federal employees under the Federal Employees Compensation Act (FECA) should a volunteer be injured or killed while engaged in SCORE work. *See “Work Injuries” section for more information;*
- Counsel, counsel fees, court costs, bail and other expenses incidental to defending volunteers as parties in judicial or administrative proceedings that arise directly from their performance of SCORE activities; and
- Reimbursement to volunteers for expenses incurred in their provision of services.  
*Note: Reimbursement is not considered compensation or wages for tax or other purposes.*

### Civil Claims and Lawsuits

Under current law, except for certain generally stated situations, volunteers will not be subject to civil claims or lawsuits connected with SCORE activities and will not be held liable for paying monetary damages, even if they committed the tort. The

**Tax benefits also apply to SCORE volunteers. A volunteer may deduct, as a charitable contribution, the reasonable, ordinary and necessary out-of-pocket expenses related to SCORE services to the extent they exceed the amount of any reimbursement.**

U.S. government will take over and defend the action and make payments, unless the volunteer is found to:

- Have committed the tort while acting outside the scope of SCORE activities. Generally speaking, if the wrong is committed with malice or intent to injure, or if the act is done with such gross negligence as to be willful, the volunteer may be found not to be working for SCORE.

The U.S. government believes its employees should have personal responsibility in those instances. SCORE agrees that the same principle should apply to volunteers;

- Be responsible for a constitutional tort (a wrong committed in violation of one or more of the fundamental rights found in the U.S. Constitution, that is, unlawful search of a home or person, cruel and unusual punishment, or deprivation of the right to liberty or due process). It is unlikely, though, that such a tort would be committed by a volunteer in the course of SCORE work; and

- Have acted contrary to a specific statute that, regardless of the FTCA, allows federal employees to be personally liable for the tort. There are currently no specific statutes applicable to volunteers under this exception.

If there is an incident that might create the basis for a claim against or involving a volunteer, or notice of a claim is made or threatened, the chapter chair, district director and CEO should be promptly notified.

## Government Shutdowns

During a government shutdown, services normally provided under the Small Business Act are deemed unavailable. Consequently, none of the benefits provided by Section 8(b) of that Act will be available to volunteers for claims that arise during the period of shutdown.

These benefits include coverage by the FTCA, FECA and reimbursement by the SCORE Association office from appropriated funds for out-of-pocket expenses or clerical support.

## Work Injuries

Applicable law states that volunteers who are physically injured or killed while performing SCORE activities shall be entitled to the same workers' compensation benefits given to federal employees under the FECA. This coverage extends to accidents while traveling on official SCORE business. The following steps should be taken:

- Accident reports and claim forms are submitted to and handled and transmitted by the SBA to the U.S. Department of Labor for processing and decision; and
- The SCORE Association office is available to assist volunteers if there is any question about whether a volunteer is entitled to make such a claim.

## Tax Benefits

Tax benefits also apply to volunteers. A volunteer may deduct, as a charitable contribution, the reasonable, ordinary and necessary out-of-pocket expenses related to SCORE services to the extent they exceed the amount of any reimbursement.

It is each volunteer's responsibility to maintain adequate records that establish the amount, nature and purpose of each expenditure for which tax deductions or reimbursements are sought. Consult with a tax advisor.

## Loss or Damage to Personal Property

Volunteers who incur a loss of or damage to their personal property when they are directly engaged in an official SCORE activity may submit a claim for reimbursement of these out-of-pocket expenses, subject to the following conditions, limitations and procedures:

- Incident occurred without any lack of due care such as negligence on the part of the volunteer and at a time when the volunteer was directly engaged in official SCORE activities (not if the volunteer was on a personal detour during their SCORE volunteer hours);
- Detailed documentation on the claim must be submitted in writing to the SCORE Association office for review and approval within 60 days of the occurrence of the incident;
- District director must approve all claims as all claims will be charged to the chapter or district budget; and
- Maximum claim payable is \$250.

## National Achievement Awards and Recognition Program

SCORE has a tradition of recognizing volunteers that make exceptional contributions to the association and its mission.

Comprehensive information pertaining to awards can be found in the *Chapter Daily Desktop Guide*. Following is a highlight of awards available to individual volunteers:

- **Platinum Leadership Award and Certificate**—the highest award given. Recipients must demonstrate exceptional service to the association. To be eligible, a volunteer must serve a minimum of seven years of continuous and meritorious service including a leadership position during that period;

- **Gold Volunteer Award and Certificate**—the highest award that can be given to a volunteer who has not held a leadership position. Chapters recommend candidates who have served a minimum of seven years in continuous service.

Candidates will have demonstrated distinguished service to the chapter and to the SCORE Association through activities such as workshop participation, administrative roles, community service and outreach programs.

*Note: Recipients of both the Platinum Leadership and Gold Volunteer Awards are instated as lifelong volunteers. To continue counseling clients, however, they must maintain chapter membership requirements;*

- **Distinguished Service Award**—an award certificate that honors volunteers and paid/volunteer chapter support that have provided excellent service in areas such as workshops, technology, public relations, marketing, recruiting and administrative support. The chapter chair

or chapter executive committee must initiate this award. It is ordered from the association office and signed by the chapter chair or district director;

- **Award of Meritorious Service**—initiated and issued by chapters and districts. This award is given to volunteers who have consistently provided above average service to the chapter and are terminating their volunteer status for reasons of health, medical disability, death (posthumous

**SCORE has a tradition of recognizing volunteers that make exceptional contributions to the association and its mission through its National Achievement Awards and Recognition Program.**

award), extenuating family illness, or personal situations that limit commitment to the chapter. The eligibility requirement is a minimum of five years of above average continuous service, and

- **Emeritus Volunteer Status and Certificate**—established to recognize meritorious service, contributions or accomplishments on behalf of the chapter.

This honorary position allows volunteers to continue their affiliation and serve as needed in an advisory capacity or as defined by the chapter. The emeritus volunteer will receive all chapter publications and meeting minutes, may participate in all chapter activities on a non-voting basis, may counsel in a team with another counselor when

approved by the chapter chair or executive committee, will continue to receive *SCORE Today* but may not hold a chapter office.

A volunteer may directly request emeritus status or the chapter chair/executive committee may do so. The chapter chair or executive committee must approve all applications. An emeritus certificate is ordered from the association office and signed by the chapter chair and CEO.

### Special National Awards

- **Walter H. Channing Award of Excellence**—established in honor of SCORE’s first president and longest continuing board volunteer, Walter H. Channing, the award goes to an organization or volunteer who has consistently provided outstanding service.
- **Eugene F. Rowan Memorial Award**—established in memory of Eugene F. Rowan, former SCORE director of legislative affairs, to honor individuals who have significantly contributed to SCORE’s Congressional Information Program.

# Volunteer LEADERSHIP

## NOTES

In addition to business counseling, facilitating training workshops and seminars and administrative activities within your local chapter, becoming a volunteer leader is a great way to contribute to SCORE's ongoing success. Opportunities to get involved exist at the chapter, district and national levels.

## Board of Directors

The SCORE Association Board of Directors is composed of up to 16 individuals, 60 percent from within SCORE and 40 percent independent. Volunteers interested in being considered for a board position should respond to the board nominating committee's annual call for candidates. Potential SCORE board candidates may self-nominate or be nominated by fellow volunteers. The nominating committee is required by the bylaws to present a list of qualified candidates from within SCORE equal to twice the number of vacancies on the board. Ballots are mailed to chapters along with a brief biography of each candidate. Chapters are asked to vote for one candidate for each open position and chapter chairs are encouraged to involve the chapter leadership and/or volunteers in the selection process as appropriate. The board itself elects the independent members.

To be counted, chapter ballots must:

- Include chapter name and number and the chapter chair's (or designate's) signature; and
- Be postmarked by the deadline required by the nominating committee.

## District Director

The district director is a management position reporting directly to and appointed by the CEO. The district director is responsible for all aspects of the district's (and subsequent chapters') management and performance in accordance with the *SOM*.

*See the SOM for a complete district director job description.*

## Assistant District Director

This position is appointed by the district director and is responsible for assisting the district director in district management. To this end, the assistant district director performs duties delegated by the district director and assumes the district director role when/if requested.

## Chapter Chair

The chapter chair is responsible for overall chapter management consistent with association policies, procedures, goals and objectives. The chapter chair will work closely with the district director to ensure alignment with the overall organizational mission and vision as well as any other agreed upon goals and objectives. The chair is the chapter's administrative officer and reports directly to the district director. Chapter chairs are encouraged to develop an internal leadership team and delegate duties when appropriate to the leadership team and committees.

*See the SOM for a complete chapter chair job description.*

## Chapter Officers

Additional officer positions include vice chair, secretary and treasurer. To ensure a fair and informed election of officers, the chapter chair shall appoint a nominating committee to select, interview and evaluate the qualifications of candidates for office and communicate the election process and date to chapter volunteers.

Chapter elections shall be timely so that new officers and appointed committees may be adequately prepared to function on the first day of the new fiscal year, which begins October 1. It is recommended that elections be completed prior to August 1.

**In addition to business counseling, facilitating training workshops and seminars and administrative activities within your local chapter, becoming a volunteer leader is a great way to contribute to SCORE's ongoing success. Opportunities to get involved exist at the chapter, district and national levels.**

Officers may be elected in one of two ways: by a majority vote of those responding to a ballot mailed to all volunteers, or by a majority vote of those volunteers present at a regular or special meeting following a notice in writing mailed not later than three weeks prior to the date an election is scheduled.

In the event an election for chapter chair results in a tie, a second vote should be taken. If the second vote again results in a tie, the district director shall cast a vote to break the tie.

## Chapter Committees

Chapter committees may be established to facilitate effective chapter activities, to secure maximum volunteer participation, to more effectively utilize the talents of the chapter and to identify and develop future chapter leaders.

The term of committee members will ordinarily coincide with that of the chapter officers. The following committees may be considered: executive or chapter board of directors; marketing; volunteer recruiting and training; evaluation; program; training workshop; fundraising and legislative.

Committee chairs and members are appointed by the chapter chair or the executive committee, or may be selected by chapter volunteers where this is the chapter's standard procedure.

*See the SOM for more detailed information on chapter committees.*

All volunteers are encouraged to become involved in at least one committee or other chapter management activities.

# Counseling WITH SCORE

## NOTES

Whether it's face-to-face or email counseling, training workshops or seminars, or business-oriented publications, SCORE is always striving to give its clients the best possible experience. Like the businesses we counsel, SCORE seeks to increase satisfaction and secure new and repeat clients. Volunteers are encouraged to build relationships with clients, establish a friendly and professional rapport, actively inquire about their clients' needs, find out what can be done to improve satisfaction and provide thorough follow up. SCORE's counseling goal is to become its clients' most trusted business advisors today and tomorrow.

## Definitions

Following are definitions and examples of some of the most common activities and services SCORE provides clients.

## Counseling Sessions

A **valid** counseling session occurs when:

- A client completes a "Request for Counseling" (Form 641) or submits a request via email to receive services. For telephone counseling, the volunteer will complete the Form 641 and indicate the phone counseling session on the signature line;
- A SCORE chapter receives the official request; and
- A volunteer responds by providing substantive advice. Advice given should be of sufficient value to have resulted in a billable client service by a paid consultant.

Examples of **valid** counseling sessions include:

- An aspiring entrepreneur comes to SCORE with an idea about a business they would like to start. The volunteer asks background questions and helps the client flesh out their idea more fully and advises them about business registrations/licensing, market research and potential sources for funding;
- A client, who has decided to start a new business, needs help writing a business plan. The volunteer explains the types, format and general components of a plan and gives substantive tips/advice; or
- The owner of a small business comes in seeking advice on how to reach out to potential customers. The volunteer explains basic marketing concepts, advises the client to write a detailed marketing plan and explains format and components.

*Note: A session with two or more individuals representing a single business entity counts as one counseling session or case. A session with two or more counselors (team counseling) and a single*

**Whether it's face-to-face or email counseling, training workshops or seminars, or business-oriented publications, SCORE is always striving to give its clients the best possible experience.**

*business entity or client counts as one counseling session or case.*

The following are examples of what **does not** constitute a valid counseling session. Do not count the following activities as counseling sessions if interaction was limited to providing a client with these types of services:

- Giving directions to the chapter, information about office hours or SCORE activities;
- Providing telephone numbers of local or state government offices for business registrations or contact information for other potential resources;
- Providing general information;
- Web site downloads without counselor contact or activities that are not related to email counseling or result in request for services (i.e., researching information, software, templates, etc.);
- Contacting clients to (re)schedule appointments;
- Following up or checking in with clients (where no additional substantive advice was given); or
- Administrative close out of cases without additional client contact meeting the definition of a case or session.

### Follow-on Sessions

A follow-on session is the same as a counseling session except that it is not the client's first counseling session regarding a current business endeavor. After the initial session, all subsequent sessions are considered follow-ons.

### Training Workshops and Seminars

A training workshop is an educational program for groups of attendees (non-volunteers) on a business-related subject. A seminar is a series of training workshops where a comprehensive body of knowledge or several inter-related topics are divided up over time. If it is an event not directly sponsored by

SCORE, volunteers should contribute significantly to the presentation. Training workshops or seminars may be conducted face-to-face or by any other regularly accepted means of communication. No matter what the method or who sponsors the events, attendees must be registered and actually attend the training workshop for it to be counted.

Examples of **valid** training workshops or seminars:

- Community participants register for and attend a workshop on "How to Manage Your Small Business Finances" facilitated by a volunteer;
- A volunteer presents a training workshop on "How to Start an E-Business" at a conference sponsored by the local chamber of commerce; or
- A chapter puts on a three day seminar on "Starting a Home-Based Business".

The following are examples of what **does not** constitute valid training workshops or seminars:

- Exhibiting at a trade show and simply interacting with attendees (that is considered sharing information or marketing);
- Speaking at a local service club or a third party sponsored event to recruit new volunteers or to provide general information; or
- Appearing on a television, radio or webcast presentation on a business-related topic, for which participants do not register or where attendance is not or can not be taken.

### Client Profile

SCORE's clients are aspiring entrepreneurs or owners of existing small businesses seeking guidance on challenging situations or evaluating new opportunities. Clients come to SCORE because of referrals from local chambers of commerce, the SBA, community business organizations and professional associations, former clients, friends and relatives, local newspaper announcements,

and chapter marketing efforts. SCORE's clients may come from all walks of life and represent diverse populations but they all come to SCORE for the same thing—sound business guidance they can trust.

## Getting Started

Many clients do not know what to expect when they initially meet with a volunteer. Some aspiring entrepreneurs may be apprehensive or uneasy about sharing their personal ideas or dreams with others, while others may be excited and eager to get advice and feedback. Existing small business owners may be frustrated or nervous about what's going on with their business, baffled by new/recurring problems or excited by new opportunities. Regardless of the situation, the objective of the initial session is to begin fostering a friendly and professional business relationship. Counseling begins with creating a welcoming environment conducive to candid dialogue and productive information exchange.

After all the administrative paperwork is completed, the volunteer should:

- **Open with a Warm Greeting**—the session should start with a warm greeting where the volunteer thanks the client for coming to SCORE and assures them that everything will be done to ensure the client has a great experience. Ask the client how they would like to be addressed (i.e., would they prefer to go by their nickname if they have one or would they prefer to go on an informal first name basis or formal titles);
- **Summarize Volunteer's Qualifications**—provide a highlight of relevant work history, accomplishments, professional affiliations and/or education. This should be brief (no more than five minutes) yet informative to establish credibility and personal connection;

- **Provide an Overview**—give a brief historical review and overview of both the SCORE Association and the local chapter and discuss the services provided (such as workshops). See “Chapter 1: SCORE Association” or an annual report for statistics and information about the organization;
- **Set Expectations**—explain that in most cases, all needs/issues can not be resolved in a single session, give examples of issues that typically need more time, review some of the available resources/tools and indicate the goal of creating a long-term business relationship and what it would entail. Assure the client that you will support and help them throughout their entire SCORE experience; and
- **Facilitate Client Sharing**—ask the client why they came to SCORE, what you can help them with and what they hope to get out of this and future sessions. See page vi: *Client Frequently Asked Questions* and page iv: *Questions to Ask Clients for assistance*.

The most important job of the volunteer is facilitating clear and open communication. This is most easily achieved through active listening.

## Active Listening

Listening is one of the most valuable tools and skills used by volunteers in the counseling process. Actively listening to what the client is saying is just as important as clearly communicating to them. It not only allows for information gathering/fact finding and encourages sharing, but also validates the client's ideas and feelings and assists in obtaining their buy-in. Therefore, it creates a good impression, starts things off right, facilitates open dialogue and fosters an eagerness to share.

An experienced volunteer advises, “When you first meet with a client, leave your ego at the door. You

can not be a good listener when your ego is telling you how important you are. Clients initially did not care that I had over 30 years of experience in running a business, they just wanted somebody to listen to them. After they get over their initial excitement, that is when they will want to know your qualifications.”

Often people take it for granted that they speak/write clearly and are articulate/easy to comprehend. Similarly, they assume that they understand what others are trying to communicate and believe that they listen well.

How can volunteers actively listen? The following are suggestions:

- Give clients your undivided attention;
- Tolerate and learn to manage silence. Silence allows the speaker and listener time to (re)collect thoughts and feelings;
- Do not interrupt the speaker or finish their sentences but allow them to finish in their own words;
- Allow clients to tell their story at their own pace;
- Refrain from making judgmental remarks or offering flippant opinions;
- Understand that it is possible to sympathize but very difficult to truly understand what the speaker is thinking or feeling during a brief conversation;

- Suspend concerns/disbelief until there is an opportunity for clarification;
- Attempt to see the world through clients’ eyes and perspectives and adopt their frame of reference;
- Encourage people to talk about their feelings as well to get a more complete perspective;
- Refrain from making moral judgments; and
- Indicate understanding only when the speaker’s point is truly understood.

### Listening Self-Assessment

Below are some questions for volunteers to assess their listening skills:

- Do I let a person’s physical appearance determine how well I listen?
- Do I listen for meanings behind statements?
- Do I actively seek to understand what the other person is saying?
- Do I pay close attention to what the person is saying or does my mind stray?
- Do I interrupt speakers?
- Do I seek clarification on things I do not understand?
- Do I think about what I’m going to say before I say it?
- Do I always have to have the last word?

### Verbal Communication

Verbal communication allows people to convey their thoughts, ideas and feelings. In the context of counseling, verbal communication should be used to:

- Convey and receive information;
- Solicit additional sharing;
- Affirm client statements and ideas;
- Create mutual understanding;
- Provide positive feedback; and

**Listening is one of the most valuable tools and skills used by volunteers in the counseling process. Actively listening to what the client is saying is just as important as clearly communicating to them.**

- Indicate active listening and interest.

When responding to questions or statements, responses should be non-judgmental and encouraging, such as:

- “What would you like to see happen?”
- “That sounds very interesting/unique.”
- “We’re here to talk about you.”

### Non-verbal Communication

Equally if not more important than verbal communication is non-verbal communication. Non-verbal communication includes all the unspoken cues people give each other during interpersonal communication.

Non-verbal messages can reinforce or contradict verbal messages and influence the ability to believe, trust and understand. Poor non-verbal communication can affect the atmosphere and create negative feelings.

Good non-verbal communication can reinforce a volunteer’s openness, attentiveness and indicate understanding and encouragement.

Examples of **good** non-verbal communication include:

- Maintaining eye contact;
- Smiling when appropriate;
- Leaning forward toward the client while maintaining good posture;
- Nodding occasionally to signify active listening; and
- Balancing the need for personal space with achieving a certain level of intimacy (neither sitting too close nor too far).

**Equally if not more important than verbal communication is non-verbal communication. Non-verbal communication includes all the unspoken cues people give each other during interpersonal communication.**

Examples of **poor** non-verbal communication that can give clients negative feelings about the interaction include:

- Scowling or frowning;
- Sitting all the way back in or rocking back in the chair;
- Crossing arms in front of chest;
- Tapping pen or foot or general fidgeting;
- Rolling eyes;
- Shaking head; and
- Looking out the window or around the room for extended periods of time.

## Paraphrasing

Paraphrasing is an extremely useful tool in making sure the message given by the speaker has been understood. Successful volunteers often listen to the client and then repeat back the message in their own words. This is important because it:

- Assures the client that the volunteer is paying attention;
- Affirms that the volunteer thinks the client's thoughts and ideas are important;
- Gives an opportunity for the client to correct misinformation and to clarify their thoughts after listening to the understood message;
- Prompts for additional sharing of information; and
- Assists in eliminating misunderstandings.

A good paraphrase is brief, contains both facts and feelings, focuses on the client's experience and is pictorial. A good way to begin a paraphrase is, "Let me tell you what I understand based on what I think you are telling me," or "Am I correct in my understanding that..." or "I want to make sure I am understanding you correctly, so bear with me a moment while I tell you what I understand."

**A good paraphrase is brief, contains both facts and feelings, focuses on the client's experience and is pictorial. A good way to begin a paraphrase is, "Let me tell you what I understand based on what I think you are telling me," or "Am I correct in my understanding that..."**

## Summarizing

When key points are made, assignments are given, or in closing a session, it is helpful to summarize what was discussed.

Summarizing highlights important points/milestones in the conversation. This allows you to:

- Weave together loose strands so that patterns and themes emerge;
- Clarify ideas/instructions and decrease misunderstandings;
- Facilitate progress and move the conversation forward;
- Define and agree on mutual expectations;
- Respond to any additional questions or comments; and
- Bring things to a harmonious close.

A good summary involves stating key points, highlighting themes, trends or important ideas in an attempt to show complete understanding and create positive closure.

## Closing the Session

Before the session ends, review what was covered, ask if there are any additional questions, address any concerns and explain the need for and set up a follow-on session (if applicable).

Suggest meeting at an interval, time and place that is mutually convenient. Follow up and remind the client of their next session to minimize no-shows.

## Mock Scenario

Following is a mock counseling session where the suggested format and highlighted skills are properly used. Try to identify the elements while reading through.

<Form 641 has been properly completed and returned by the client. It was also confirmed that Ms. Denise Johnson preferred to be addressed formally.>

“Good afternoon, Ms. Johnson. Thank you very much for coming to SCORE today. You’ve made a great decision coming here for business guidance. I’m going to do everything I can to make sure you have a great experience with us. If you don’t mind, I’m going to start by telling you a little about me and my background, followed by a brief overview of SCORE as a whole and this chapter’s specific resources/services. Is that ok with you?”

<Client agrees.>

“Great! To start, I opened my own landscaping business right out of high school. It was so successful that I had a staff of 15 within a few years and actually decided to sell it to one of my employees by the time I was 23. I really enjoyed my work, but decided that I wanted to go to college so I could go into another passion—computers. After I was done with school, I worked for a major computer company designing and programming databases. I stayed there for a few years before striking out on my own again. I liked working for myself and had such a great experience with the landscaping business that I decided to start my own database design firm. I just sold my business and retired last year.”

“So, that’s a little bit about me and my background. Now, I want to tell you about SCORE. SCORE, founded in 1964, is a resource partner with the U.S. Small Business Administration. It’s a national 501(c)(3) nonprofit association dedicated to educating and guiding entrepreneurs and assisting the formation, growth and success of small business. We provide free, confidential, one-to-one business counseling/mentoring (as you know) and free or low-cost training workshops on essential business topics. This particular chapter opened in 1986 and we have helped thousands of clients do such things as determine whether or not they want to open a small business, develop business plans, examine opportunities for expansion, strengthen marketing efforts or understand financial statements. We offer two training workshops each month including “Understanding Financial Statements” and “How to Start an E-Business” and we also participate in the SCORE Association’s email counseling program. We get referrals from the SBA, the chamber of commerce and, of course, former clients. We have office hours every day, except Sunday, from 10 a.m. to 2 p.m. Any questions so far?”

<Client indicates understanding of everything.>

“Ok, before we continue though, I want to be completely honest with you and let you know a few things. Most business issues generally can not be resolved in this initial session. For instance, it generally takes a few sessions to help write a business plan or evaluate an existing marketing plan. As long as you want to work with me, I’ll be here for you no matter how long it takes. As a matter of fact, I would love to assist you as needed throughout the life of your business. Since counseling is free of charge and unlimited, you can consider me your own personal sounding board. If I don’t know the answer to your problem, I’ll do some research,

consult with some of the other volunteer counselors (locally and nationally) or find out about other resources. There are only a few things I ask of you in return—do your best to keep any scheduled appointments, be on time, ready and eager to work, complete any learning assignments mutually agreed upon and contact me whenever you need help. Are you ok with this?”

**Volunteers are encouraged to build relationships with clients, establish a friendly and professional rapport, actively inquire about their clients’ needs, find out what can be done to improve satisfaction and provide thorough follow up.**

<Client indicates willingness and desire to start a relationship.>

“Wonderful! So, let’s get started. Tell me why you’re here, how I can help you, and what you hope to get out of this experience. If you don’t mind, I am going to take notes while you are speaking so I can keep everything straight and make sure I don’t miss any details. The floor is yours now; I’m listening.”

<Client explains that she is considering opening a computer refurbishing and TV/VCR repair business.>

<Volunteer gives undivided attention, takes notes, nods when appropriate, smiles occasionally and leans inward while the client is speaking.>

“I want to make sure I understand you correctly. Let me tell you what I understand based on what I think you are telling me, ok?”

<Volunteer paraphrases client’s idea. Client clarifies a few things that were misunderstood or not previously elaborated on. Session continues.>

“Before you leave, let’s just take a minute to review what we covered today and plan our next steps.”

<Volunteer summarizes session and reminds the client of the agreed upon assignment.>

“Do you have any additional questions or concerns you would like to address?”

<Client indicates that she is happy and had a good experience.>

“Terrific! The last thing we need to do is set up a date and time for our next meeting. Based on your work schedule and location, would you prefer to meet me at the library since it is mid-way between us next Wednesday at 6 p.m.?”

“Again, Ms. Johnson, let me tell you that I am eager to work with you and I am glad you stopped by SCORE today to share your ideas and get guidance.”

<Follow-on is set and confirmed and the session closes.>

# Tools, Advice AND RESOURCES

## NOTES

The following are additional tools, advice and resources to assist volunteers in their efforts to provide superior service to clients and navigate the day-to-day tasks of SCORE administration.

## Profile of a Successful Volunteer

SCORE volunteers have diverse professional backgrounds and life experiences. A common question among new volunteers is: “Is there one uniform style or format of counseling required by SCORE?” As long as the SCORE Code of Ethics and Conduct is adhered to, SCORE encourages and promotes diverse styles of counseling and trusts the expertise and integrity of its volunteers to create individual effective methodologies.

Style aside, successful volunteers do share some things in common. The following are some key attributes:

### Professionalism

- Dresses appropriately and is well-groomed;
- Treats all clients with interest and respect;
- Respects the diversity of clients; and
- Behaves in a courteous and even-tempered manner at all times.

### Communication

- Actively listens to clients and seeks to understand;
- Uses appropriate non-verbal communication (such as smiling and nodding when appropriate, maintaining eye contact and good posture, etc.);
- Does not interrupt or belittle;

- Recommends instead of rebukes;
- Follows the client's pace and tone;
- Asks open-ended, non-judgmental questions; and
- Clarifies statements and suggestions.

*See communication tips in the Chapter 4: Counseling “Getting Started” section.*

### Counseling with SCORE and Post—Counseling

- Creates an environment that encourages candid dialog;
- Is patient and encouraging;
- Mentors and educates rather than admonishes;
- Takes good notes;
- Schedules a follow-on session, if appropriate;
- Gives a reminder about follow-on session appointment; and
- Completes required documentation in a timely manner.

*See the next section “Increasing Follow-ons” for details.*

### Chapter Administrative Duties

- Assists with training workshops, recruiting, marketing, etc.;
- Performs necessary office duties;
- Assists chapter leadership as needed;
- Volunteers to be part of chapter leadership;
- Attends and actively participates in chapter meetings; and
- Willingly assists other counselors with cases, as needed.

## Increasing Follow-ons

The following are a few tips that have increased follow-on sessions up to 50 percent:

- **Ongoing Contact**—call clients between sessions to show interest and to inquire about the progress of any assignments. Offer added ideas not covered in previous sessions. Find out if there are any emerging issues that need to be addressed immediately or in the next session. Review the agreed upon next steps and assignments to be completed by the next session date. Confirm the next appointment;
- **Closure**—when the last major issues have been resolved, or the written business plan is essentially complete, review what was accomplished by the counseling process and propose suspending the regular meetings. Opt instead to meet when there is a specific need.  
  
End on a high note (such as comparing where the client was a year ago versus today). Make every effort to establish the basis of a long-term relationship; create an environment where clients want to continue using SCORE services; and
- **Follow Up Contact**—contact former clients every two months to find out how they are doing and to learn of any new issues that might create an opportunity to restart the counseling process. Inform them of upcoming seminars or events that might be of interest.  
  
Explain the benefits of and how to access email counseling. If possible, review the resources found on the SCORE Web site and demonstrate its features to clients.

**As long as the SCORE Code of Ethics and Conduct is adhered to, SCORE encourages and promotes diverse styles of counseling and trusts the expertise and integrity of its volunteers to create individual effective methodologies.**

## Business Plans

Developing business plans is the cornerstone of SCORE counseling.

A business plan precisely defines the business, identifies goals and serves as the company's résumé. It illustrates the operational and financial aspects of a business. It assists in resource allocation, minimizes the number of unpredicted complications, thus allowing owners to make good decisions. It provides detailed information about the company and explains how borrowed funds will be repaid, therefore, a good business plan is a crucial part of any loan package. Additionally, it tells personnel, suppliers and others about company operations and goals.

## Three Frequently Used Types

The following are three frequently used types of business plans:

- **Complete Business Plan**—ideal when a significant amount of funding is needed. The business concept is explained in detail to potential investors, strategic partners or loan officers. A complete business plan can vary greatly in length;

- **Summary Business Plan**—ideal when a small to moderate loan is needed. This plan is much shorter and concentrates on the most important information regarding a business and its direction. A summary business plan is often used to attract key employees or when attempting to entice investors. *Tip: Information and statistics may be extracted from a Complete Business Plan; and*
- **Operational Business Plan**—ideal when a company needs to keep goals and vision at the forefront of major business decisions. It is used primarily by the management team and/or board of directors. Operational business plans should be updated annually. *Tip: Information and statistics may be extracted from both the Summary and Complete Business Plans.*
- **Products and Services**—explains what they are, why they were chosen, pricing, etc.;
- **Market Analysis**—presents research and conclusions regarding the industry the business caters to and its potential customers and competitors. It also describes why the products and services will be competitive;
- **Marketing Plan**—outlines how product/service awareness will be developed, projected interest and demand for the company's products/services based upon market analysis;
- **Financial Plan**—lists current financial status, projections for growth, details funding needs and explains how the loan will be paid back; and
- **Supporting Documentation**—provides background support information (detailed information or information that did not fit into one of the other sections of the plan).

### Business Plan Format

Business plan formats are fairly standard; the same format may be used by someone who wants to start an electronics firm as a person seeking to start a daycare center.

Typical business plan components include:

- **Cover Letter**—introduces the company, summarizes plan content and engages the reader;
- **Non-Disclosure Statement;**
- **Title Page;**
- **Table of Contents**—details the contents included in the plan;
- **Executive Summary**—summarizes the plan's major points;
- **Company Direction**—lists vision and mission statements of where the company is headed;
- **Company Overview**—provides information on the company's legal name, current stage of development, etc.;

*Ask your chapter to see sample business plans.*

### Doing the Paperwork: Administrative, Financial & Legal Responsibilities

Effective chapter management requires accurate and timely data. To this end, every chapter maintains information and records necessary for organizational planning, resource allocation, funding, reimbursement, legal protection, statistical measuring, operational oversight and other purposes.

Collection of this data is paramount, not only for internal evaluation, but also for reporting to funders. The SBA, administrator of SCORE's largest grant, requires monthly submission of statistical and financial reports for report back to the U.S. Congress.

Volunteers are asked to contribute to SCORE's effort to document its public outreach efforts by completing three forms that are incorporated into comprehensive

reports prepared by the association office. Originals can be found in the *Chapter Daily Desktop Guide*. Forms are updated from time to time, so verify that the most recent one is in use.

The three forms are:

1. Request for Counseling (Form 641);
2. Counseling Information Sheet (Form 641A); and
3. Claim for Expense Reimbursement (Form 14).

*Accurate chapter reports are vital to SCORE; a chapter's charter may be revoked if it consistently fails to provide required reports.*

**Effective chapter management requires accurate and timely data. To this end, every chapter maintains information and records necessary for organizational planning, resource allocation, funding, reimbursement, legal protection, statistical measuring, operational oversight and other purposes.**

### **Request for Counseling (Form 641)**

This form initiates counseling and it must be completed by the client requesting face-to-face counseling before counseling can take place. When counseling by phone, the form should be filled out by the volunteer with “phone counseling” written on the signature line. Original email counseling client requests serve as Form 641 and copies should be retained in the chapter case file.

### **Counseling Information Sheet (Form 641A)**

SCORE counselors are required to complete this form *after* each counseling session. It records basic information about the client's request, suggestions and recommendations, progress, and follow-up plans. A separate report must be prepared after *each* visit and/or significant telephone counseling exchange. In the case of email counseling, printed copies of email correspondences serve as the Form 641A and should be attached to the form.

*Forms 641 and 641A may not be altered in any way as they are issued by the SBA with approval from the U.S. Office of Management and Budget.*

### **Claim for Expense Reimbursement (Form 14)**

SCORE volunteers and chapters are eligible to have expenses reimbursed that are incurred in the course of SCORE-related activities by submitting the request through the Total Expense Reimbursement System (TERS). Volunteers may elect, however, to donate their expenses by not claiming reimbursement. Volunteers should consult their tax advisor to see if they may deduct these expenses from their individual income tax returns. The rules for reimbursement are established by the board and all expenses are charged to the chapter budget allocated by the district director.

## Reimbursable Expenses

Reimbursable expenses include costs associated with the following activities:

- **Counseling**—expenses incurred while commuting to and from SCORE offices/counseling locations, BICs, client site or research sites on behalf of a client at the SCORE authorized rate. Mileage, tolls, parking, public transportation, taxis, telephone usage and photocopying charges are allowable expenses;
- **Chapter Meetings**—expenses incurred while traveling to and from chapter meetings;
- **Chapter Operations**—expenses incurred by chapter officers and committee members to maintain the efficient operation of the chapter such as expenses incurred while performing administrative duties and in the planning of training workshops or seminars. Reimbursement can be made directly to the chapter for postage, equipment, office supplies, publications, marketing, rent and other chapter expenses;
- **District Meetings**—expenses incurred by volunteers invited to attend district meetings;
- **Training**—expenses incurred to plan, produce or attend chapter training sessions;
- **Outreach**—expenses incurred giving speeches while promoting SCORE to the community; and
- **Registration Fees for SBA/Other Events**—expenses incurred when paying for meeting rooms, breaks, banquets, audiovisual equipment rentals, etc.

\*Please be advised that the district director or chapter chair can eliminate or restrict reimbursement at their discretion.

**The key to success in counseling a culturally diverse clientele is to demonstrate courtesy, objectivity, and simplicity in communications and to avoid value judgments.**

## Requirements for Reimbursement

Reimbursement for SCORE-related expenses will be made according to the following guidelines:

- Receipts are required for all expenses over \$5;
- Cost of contributed items must not be charged to the chapter or district budget. For example, if volunteers attend a meeting where a luncheon is hosted, the cost of the meal must be deducted from the *per diem*;
- Volunteers are responsible for their personal hotel incidental expenses;
- SCORE will reimburse expenses using the “least cost” principle. For example, if it’s possible to rent a car and drive to a district meeting rather than fly there, and it costs less to do so, SCORE will reimburse only an amount equivalent to the cost of the car. This least cost principle also applies to parking fees and the use of public transportation. Please keep this in mind and minimize costs whenever possible;
- Volunteers may choose to affiliate with a chapter located some distance from home, rather than with the nearest chapter. Where this is permissible, expenses will be reimbursed for the mileage to the chapter nearest the home only. The district director will monitor this carefully;

- Vouchers must be submitted to the association office within 60 days of incurring the expense. For example, an expense dated March 2 must be received at the SCORE Association office on a properly completed form, including approvals, on or before May 1;
- Expense vouchers received more than 60 days after the date the expense was incurred or vouchers that are not properly documented will be referred to the district director for disposition;
- Volunteers desiring reimbursement should submit Form 14 monthly;
- Volunteers should properly complete a Form 14, attach all required receipts and submit to the chapter chair or designate. The chapter chair will determine if the expense is valid and verify that the form is complete before giving approval;
- Travel will be reimbursed at the board of directors' approved mileage rate in use on the day the approved travel expense is incurred;
- SCORE uses the General Services Administration *per diem* rates found in the "Federal Travel Regulations" (FTR). Maximum permissible lodging, including taxes, meals and incidental expenses (M&IE) are outlined in the FTR and reimbursements may not exceed these amounts. M&IE are reimbursed for travel on partial days at a flat three-quarters of the daily *per diem*. To be eligible for the partial *per diem*, a volunteer must be away from home for 12 hours or more;
- No expenses can be claimed for attendance at any social event or for the consumption of alcohol;
- When two or more volunteers travel together by car, only the owner of the car may file for reimbursement;

*Note: Chapters may institute a policy limiting expenses that are to be reimbursed, with the approval of the district director.*

## Reimbursement Processing

The association office provides reimbursement only if the request is accompanied by the required forms with the appropriate signatures. Incomplete claims will be returned to the chapter chair or district director for appropriate completion. Expense vouchers are processed daily and checks are printed twice a week. All vouchers received by the last day of the month are included in monthly budget status reports sent to district directors/assistant district directors prior to the 10th of each month. Claims for any expenses incurred by volunteers during a government shutdown will not be paid.

## Tips for Faster Reimbursement Processing

Make sure the Form 14 is accurate and complete before it is sent to the chapter chair:

- All boxes are filled in;
- Contains all necessary signatures;
- Proper accounting classifications are used;
- Box 1 should be completed in full (if charges are to districts only, omit the chapter number);
- All necessary receipts are attached; and
- Submit the claim as soon as possible relative to the date incurred. Vouchers must be submitted to the association office within 60 days of incurring the expense.

## Internet Resources

Not only does SCORE's Web site, [www.score.org](http://www.score.org), host information for existing and aspiring small business owners but it also has a section dedicated to supporting its volunteers called "Members Only." This is the best place to find information on SCORE Association office activities and policies, find counseling and chapter resources, submit publications requests and download official forms. Additionally, there are links to downloadable editions of the

*SCORE Today* newsletter and an e-bulletin board where volunteers can share counseling success stories, information and ideas. The site is updated monthly.

To access “Members Only,” users must have a user name and password, assigned by the association office, according to the following criteria:

- **User Name:** The first two letters of the user’s last name and the last four digits of the user’s Social Security number (SSN); and

- **Password:** User’s last name in lower case letters. For example, a volunteer named John Smith whose SSN is 123-45-6789 will have a User Name of sm6789 and a password of smith.

### Volunteer Web Site Contents

The “Members Only” section is always changing so check back monthly. The following is an overview of Web site contents:

- **Creating a Chapter Web site**—learn how to create chapter Web sites, access other SCORE chapters’ Web sites, link to the national SCORE Web site, obtain SCORE Association Web text and Web-ready logos and additional resources;

- **Email Counseling**—allows volunteers the opportunity to sign up to share their expertise with Internet clients through SCORE’s CyberChapter, gives guidelines for email counseling, tips for success, and allows current email counselors the opportunity to change their profiles, expertise, availability, etc;

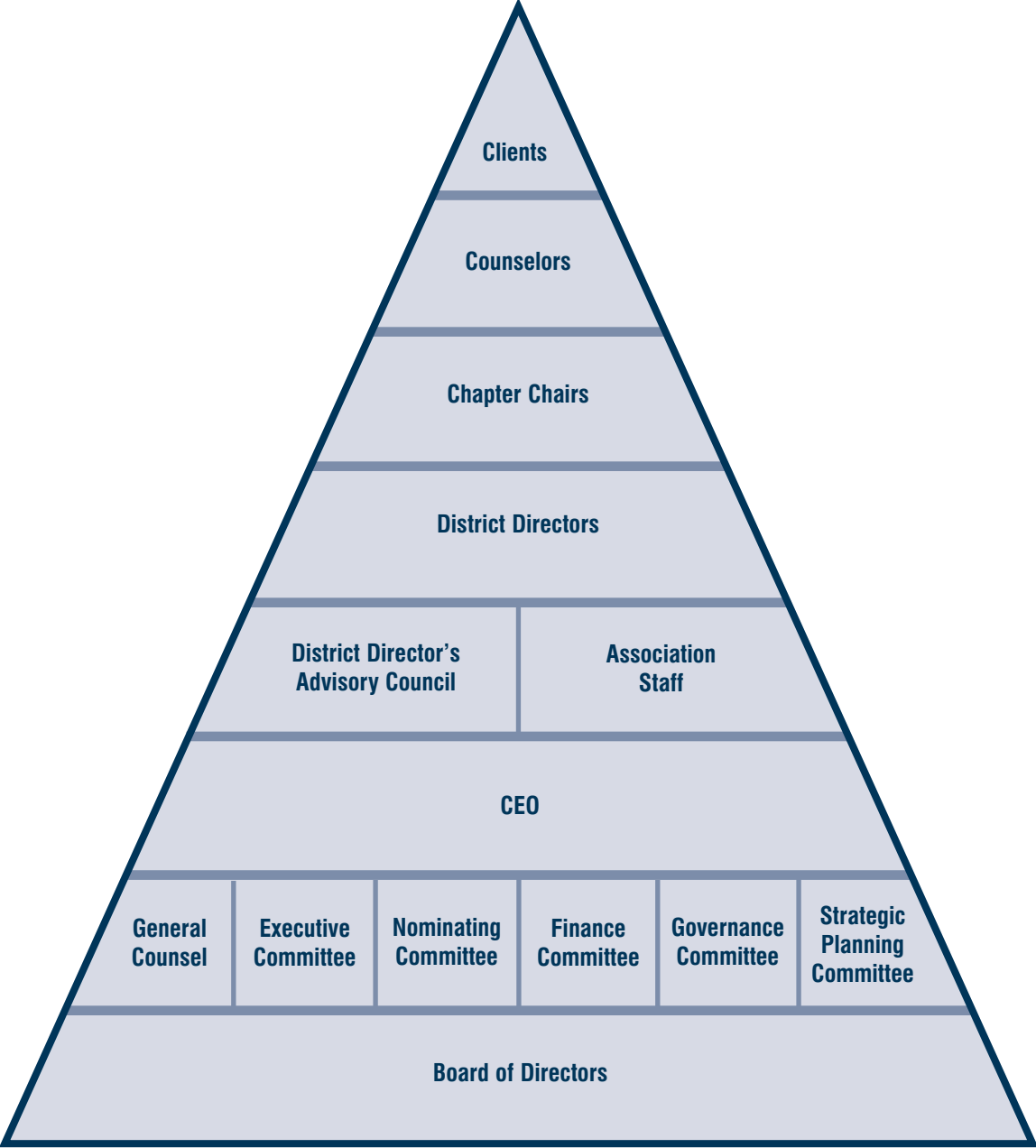
- **SCORE Leader Center**—dedicated to helping leaders access information that allows them to contact fellow leaders and manage activities. Highlights include: background and contact information for SCORE Board of Directors, executive committee, district directors, District Directors Advisory Council, chapter chairs, and online volunteers; district goals; downloadable management information system data; links to *SCORE Today* and *New Directions* (the association’s quarterly leadership newsletter providing information on topics such as volunteer leadership, management strategies and problem solving); and downloadable/printable versions of SCORE forms and the *SOM*;

- **SCORE Today**—the association’s monthly membership newsletter for volunteers that gives timely tips, important association information and updates on chapter/volunteer activities nationwide;

- **SCORE Resource Center**—tools and resources for chapter use. Most of the information was written by volunteers for volunteers. Highlights include a 20-minute general SCORE informational speech, “Ask SCORE” media relations columns (downloadable articles), sample chapter business and marketing plans and advice, “Chapter of the Year” guidelines and application information, small business marketing plan fundamentals, creation of targeted brochures; volunteer recruitment tips and SCORE Association office staff contact information; and

- **SCORE Store**—online ordering for SCORE publications, awards, marketing tools, videos and more.

# SCORE ORGANIZATION CHART



# Volunteer Frequently **ASKED QUESTIONS**

## NOTES

This section contains answers to some of volunteers' most frequently asked questions. Comprehensive legal, ethical and financial information can be found in the *Chapter Daily Desktop Guide*. Other excellent resources are chapter chairs, district directors, SCORE's Web site ([www.score.org](http://www.score.org)) and the association office (1-800/634-0245).

Questions covered include:

1. How can I find out what membership items, brochures and publicity items are available?
  2. I'm not receiving my copy of *SCORE Today*. How do I correct this?
  3. Who should I notify about a change of address or phone number?
  4. What do I do if I do not receive my reimbursement check?
  5. Why do I need receipts for total expense reimbursement?
  6. How do I get copies of SCORE forms?
  7. Why is my user name and password NOT allowing me access on the "Members Only" section of the SCORE Web site ([www.score.org/membersonly](http://www.score.org/membersonly))?
  8. I have friends who may be interested in becoming volunteers. How can they sign up?
- 1. How can I find out what membership items, brochures and publicity items are available?**

Consult your chapter chair. If your chapter chair is unavailable, review your chapter's copy of SCORE's Marketing and Publications Catalog. If the chapter does not have a copy, it can be obtained by contacting the association office.
  - 2. I'm not receiving my copy of *SCORE Today*. How do I correct this?**

All volunteers automatically receive *SCORE Today* at the address on file with their chapter. Please verify your address with your chapter. If the information is inaccurate, request that the chapter submit a Form 7 (Member Change Form) to the association office. If accurate, contact the association office for assistance at 1-800/634-0245.
  - 3. Who should I notify about a change of address or phone number?**

A change of address should be sent to your chapter. The chapter will then submit a completed Form 7 (Member Change Form) to the association office. Please make sure to keep your contact information current.
  - 4. What do I do if I do not receive my reimbursement check?**

Contact your chapter to determine whether the voucher has been submitted to the association office. If it has been submitted, contact the association office and ask for the staff member responsible for travel reimbursement. Please have your Social Security number and the amount of the voucher ready when you call.

### 5. Why do I need receipts for total expense reimbursement?

Good accounting practices require verification of expenses for reimbursement.

### 6. How do I get copies of SCORE forms?

All forms can be downloaded from SCORE's Web site in the "Members Only" section. Additionally, forms can be photocopied from the *Chapter Daily Desktop Guide*, which contains originals. Form 4 (SCORE Membership Application Form) is the only form that should be requested directly from the association office.

### 7. Why is my user name and password NOT allowing me access on the "Members Only" section of the SCORE Web site ([www.score.org/membersonly](http://www.score.org/membersonly))?

Access to the "Members Only" section is granted only after your volunteer application is processed by the association office. Depending on when the application is received, it can take up to two weeks for your system user name and password to be processed. If your user name and password have been processed or you are experiencing technical difficulties with the system, please contact the association office.

Remember: To access "Members Only," users must have a user name and password, assigned by the association office, according to the following criteria:

- User Name: The first two letters of the user's last name and the last four digits of the user's Social Security number (SSN); and
- Password: User's last name in lower case letters.

For example, a volunteer named John Smith whose SSN is 123-45-6789 will have a User Name of **sm6789** and a password of **smith**.

### 8. I have friends who may be interested in becoming volunteers. How can they sign up?

They can join SCORE by contacting their local chapter. If they have Internet access, they can select "Find SCORE" on our Web site, ([www.score.org](http://www.score.org)), which will allow them to locate the closest chapter by entering their zip code or city and state.

The local chapter will provide them with volunteer information and an application. Additionally, the association office or chapter can provide supplemental information (such as a media kit).

They can call 1-800/634-0245 for a general SCORE information packet or obtain information and a volunteer application at their local chapter office.

# Questions TO ASK CLIENTS

## NOTES

Following are suggested questions to ask clients during a counseling session. Questions are designed to provoke contemplation about all the key factors related to small business operations. Additionally, questions are meant to encourage clients to evaluate their skills, readiness and commitment.

*Note: These questions may also be relevant to in-business clients though most questions will evolve out of conversations regarding business specifics.*

### General

- What business do you want to pursue?
- What type of legal business entity will your business be?
- Why are you going into business?

### Name

- Do you have a name for your business?  
If so, what is it?
- Does it describe the type of business?
- Have you checked to see if it is already being used?

### Labor

- If you are hiring employees, do you know what questions are legal to ask?

### Experience/Expertise

- What experience and/or expertise do you have with this product/service?
- How was this experience/expertise obtained?

### Market and Competition

- Do you know if there is a market for this product/service?
- Who is your market competition? How long have they existed?
- How are they faring in the marketplace?
- What are their strengths/weaknesses?
- What makes you better than your competition?
- Is there room for both of you to prosper?
- What will make customers choose you over your competitors?

### Target Audience

- Who is your target customer?
- What demographic information did you use in determining your target market?
- What do you know about them?

### Location

- Where will your business be located? Why did you choose this area?

### Marketing, Advertising and Sales

- What is your marketing/sales strategy?
- What factors were involved in selecting this strategy?
- What merchandising methods/mechanisms will you use?

### Assistance

- Do you know what agencies, besides SCORE, are available to assist you in starting your business?

### Character Traits

- Are you a self-starter?
- Would you categorize yourself as a “hard worker”?
- Do you like responsibility?
- Are you comfortable with making decisions?
- Are you people-oriented?
- Are you well-organized?
- Are you detail-oriented?
- Do you follow through on tasks/assignments?

### Management/Leadership

- Can you lead others?
- Are you capable of firing someone?
- What is your management philosophy?

### Time Commitment

- How many hours per week do you work now?
- How many hours per week do you think you will work in your new business venture?
- Since starting/running your own business is very time consuming, do you think you will be able to handle having very little leisure time?

### Family and Personal Finance

- If you are married, do you have spouse’s support 100 percent?
- How is your health? If you are married, how is your spouse’s health?
- Will you employ your spouse, children or other family members?
- How long can you survive without income?\*
- Will you have medical insurance when you start your business?

\*Clients may be aware of the costs associated with starting a business, but may not be aware of what they will need to earn in order to “survive” and keep up with their living costs.

It is important that clients understand the cash flow needed to maintain an acceptable standard of living. Encourage clients to create a budget for personal expenses and another for business expenses.

### Present Employment

- Do you believe your new business will afford you the same (or greater) salary before retirement?
- Have you considered how a new business will impact your retirement savings plan?
- If you currently enjoy fringe benefits (i.e., paid sick leave, paid vacation time, medical insurance, holidays, etc.), do you think you will be able to do without them? How might it impact you and your family?

# Client Frequently **ASKED QUESTIONS**

## NOTES

Following are answers to some of clients' most frequently asked questions.

Questions covered include:

1. How do I determine whether I am capable of starting a business?
2. How can I obtain help via email counseling in setting up my business?
3. How do I obtain funding or a loan for my business from the SBA?
4. What do I have to do to get a loan from a bank?
5. What is a business plan and why do I need one?
6. What do I need to know about financial statements in order to start and manage my small business?
7. Why should I care about competition? I trust in the merits of my product/service to be successful.
8. What does marketing entail?
9. Do I need a computer?
10. How can I do business on the Internet?
11. Should I hire family members to work for me?
12. What kind of security measures must I take?
13. How can I obtain counseling from a SCORE volunteer with specific expertise in the area(s) I need help?

### **1. How do I determine whether I am capable of starting a business?**

Compare your skills and expertise with those who are successful in similar business pursuits. Analyze what particular attributes and operational capabilities made other businesses profitable and viable in the marketplace. Can you duplicate and surpass the capabilities that other successful businesses possess? What unique skills or edge do you possess to obtain a sufficient share of the total market in the area you plan to serve? What level of capitalization, technical acumen, energy, passion, organizational strategy, other resources or equipment can you incorporate into the business to command the essential market share for viability?

Review business journals and other comparative studies that identify the requirements necessary to operate such a business. Based on your findings, develop a strategy for what should be incorporated into business operations. If possible, do a small scale sample survey and market penetration to test the waters in terms of business vulnerability.

### **2. How can I obtain help via email counseling in setting up my business?**

Visit the SCORE Web site ([www.score.org](http://www.score.org)) and click on "Get Email Counseling." You will find a list of over 600 skill areas. You will be presented with a listing of SCORE volunteers (with short biographies) matching your needs. Select a counselor and submit a business question. A free, confidential email response will be sent

within 48 hours. If the expertise you seek is not listed, you may still submit a business question.

### **3. How do I obtain funding or a loan for my business from the SBA?**

The SBA does not provide funding for direct loans nor does it provide grants/low interest rate loans for business start-up or expansion.

The SBA does, however, enable its lending partners to provide financing to small businesses when funding is otherwise unavailable on reasonable terms by guaranteeing major portions of loans made to small businesses.

The eligibility requirements and credit criteria of the program are very broad in order to accommodate a wide range of financing needs. When a small business applies to a lending partner for a loan, the lender reviews the application and decides if it merits a loan on its own or if it requires the additional support of an SBA guaranty. SBA backing on the loan is then requested by the lender.

In guaranteeing a loan, the SBA assures the lender that, in the event the borrower does not repay the loan, the government will reimburse the lending partner for a portion of its loss. By providing this guaranty, the SBA is able to help tens of thousands of small businesses every year get financing they would not otherwise obtain.

To qualify for an SBA guaranty, a small business must meet the SBA's criteria, and the lender must certify that funding could not be offered on reasonable terms without the SBA guaranty. For additional information, visit the SBA's Web site ([www.sba.gov/financing](http://www.sba.gov/financing)).

### **4. What do I have to do to get a loan from a bank?**

Initially, the lender will ask three questions:

- How will you use the loan?
- How much do you need to borrow?
- How will you repay the loan?

When you apply for the loan, you must provide projected financial statements and a cohesive, clear business plan which supplies the name of the firm, location, production facilities, legal structure and business goals.

Additionally, you will need to provide a clear description of your experience and management capabilities, as well as the expertise of other key personnel. If your loan application is declined by at least two banks, you may ask the banker to make the loan under SBA's Loan Guarantee Plan or Immediate Participation Plan (as mentioned above).

### **5. What is a business plan and why do I need one?**

A business plan precisely defines the business, identifies goals and serves as the company's resume. It illustrates the operational and financial aspects of a business. It assists in resource allocation, minimizing unpredicted complications and allowing owners to make good decisions. Because it provides specific and organized information about the company and how borrowed money will be repaid, a good business plan is a crucial part of any loan package.

Additionally, it tells personnel, suppliers and others about company operations and goals. Business plan formats are fairly standard; the same format may be used by someone who wants to start an electronics firm as a person seeking to start a daycare center.

## 6. What do I need to know about financial statements in order to start and manage my small business?

First, you need to know which financial statements are important. Important financial statements include a balance sheet, which shows the financial conditions of your business at a given point in time, a statement of operations (sometimes referred to as a profit and loss statement), which shows whether or not you made a profit during a particular period of time and a cash flow statement, which shows what happened to your cash position during a specific period of time.

You should have a basic understanding of each of these statements in order to compare them with statements from the prior period and determine whether something is happening in your business that needs your special attention. Your accountant can prepare these statements for you from data that you supply. Also there are a number of computer software programs that will help generate these statements from your input of regular transactions such as sales, collections, purchases, payments and payroll.

Your SCORE volunteer counselor can help you understand these statements and may be able to direct you to a workshop on this subject.

## 7. Why should I care about competition? I trust in the merits of my product/service to be successful.

Very few businesses operate in isolation without market competition. Direct and non-direct competitors are trying to convince customers to buy their product rather than yours. There may also be indirect factors impacting customer choice. It is in your best interest to attempt to learn more about the companies that are trying to reduce your take-home pay. Knowing the competition enables you to get a competitive advantage.

List the strengths and weaknesses of each of your competitors. Talk with friends, visit your competition, call for information about their products and analyze how they advertise.

Next, take a sheet of paper and list each of the major competitors and give each a rating on a scale of 1 to 10, for product quality, process, advertising and customer satisfaction. You can add other ratings that you feel are important.

You can now use the competitive analysis to make decisions relevant to your strategic marketing plan (an integral part of your business plan). Your marketing plan will guide you toward the right decisions in the areas of pricing and advertising. It will also help you to increase your company's customer satisfaction rate (which usually shows up as a weakness in many firms). Finally, it can help you make the right decision in customer and product segmentation.

In summary, it is impossible to produce a realistic marketing plan and business plan without knowing your competition.

## 8. What does marketing entail?

Marketing is your most important organizing tool. There are four basic aspects of marketing, often called the "Four P's":

- Product: The item or service you sell;
- Price: The amount you charge for your product or service;
- Promotion: The ways you inform your market as to who, what and where you are; and
- Place: The channels you use to take the product to the customer.

As you can see, marketing encompasses much more than just advertising or selling. For example,

a major part of marketing involves customer research. Ask yourself the following questions:

- What do they want?
- What can they afford?
- What do they think?

Your understanding and application of the answers to such questions play a major role in the success or failure of your business.

### 9. Do I need a computer?

Small business today faces growing inventory requirements, increased customer expectations, rising costs and intense competition. Computers can manage the information that leads to better returns on investment. At the same time, they help you cope with the many other pressures of your business. Considerable care should be given to deciding if you need one and selecting the best one for your business.

### 10. How can I do business on the Internet?

You can set up your own Internet presence, if you are adept at using a computer and are familiar with how the Internet works. Most of the major Internet Service Providers (ISPs) and software companies have basic “build-your-own Web site” tools. If you want a Web site with a complex format and interactivity, you may want to hire a professional Web site designer.

You may also want to think about obtaining your own domain name (the address of your Web site or URL, Uniform Resource Locator). There are several services that provide registration such as [www.domainnameregistry.com](http://www.domainnameregistry.com), [www.siteleader.com](http://www.siteleader.com) or [www.netsol.com](http://www.netsol.com).

The key to a successful Web site is to keep it simple and current. Just as in conventional advertising and print media, you need to attract your customers with things like discounts, coupons or specials.

Finally, be prepared to respond promptly to any inquiries. Internet users are accustomed to fast responses. A potential customer may forget your product or service if you respond several days later.

### 11. Should I hire family members to work for me?

Frequently, family members “help out with the business.” For some small business owners it is a rewarding experience; for others it can cause irreparable damage. Carefully consider their loyalty and respect for you as the owner-manager. Can you keep your family and business decisions separate? Think about the delicate balance in your relationship and try to determine the pros and cons.

### 12. What kind of security measures must I take?

Crimes ranging from armed robbery to embezzlement can destroy even the best businesses. You should install a good physical security system. Just as important, you must establish policies and safeguards to ensure awareness and honesty among your personnel. Because computer systems can be used to defraud as well as keep records, you should check into a computer security program. Consider taking seminars on how to spot and deter shoplifting and how to handle cash and merchandise; it is time and money well spent. Finally, careful screening when hiring can be your best ally against crime.

### 13. How can I obtain counseling from a SCORE volunteer with specific expertise in the area(s) I need help?

Contact your local SCORE chapter to verify if there is a local volunteer counselor experienced in the area(s) you require assistance. If a counselor can not be located in your areas, log onto the SCORE Web site ([www.score.org](http://www.score.org)) and look under email counseling for a complete listing of available email counselors with short biographies.

## SCORE Volunteer Guide Evaluation

Please take a couple of minutes to rate the *SCORE Volunteer Guide*. Your feedback will greatly assist in the production of future editions.

Rate each criteria listed below by checking the appropriate box.

Area	Excellent	Good	Fair	Poor
Overall Learning Experience				
Chapter 1: SCORE Association				
Chapter 2: Volunteering with SCORE				
Chapter 3: Volunteer Leadership				
Chapter 4: Counseling with SCORE				
Chapter 5: Tools, Advice and Resources				
Guide Format (easy-to-use, useful, resource, etc.)				
Tips/Annotations (informative, helpful, etc.)				
Overall Appearance				

What aspects of the *SCORE Volunteer Guide* were particularly helpful?

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Were there any gaps in the information? If yes, please explain.

Yes

No

Additional comments:

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Name: \_\_\_\_\_ Chapter Name/Number: \_\_\_\_\_

Please copy this page and send evaluation to:

SCORE Association

Re: *SCORE Volunteer Guide* Evaluation

409 3rd Street, SW, 6th Floor

Washington, DC 20024

or fax to: 202/205-7636

**Thank you for your time and cooperation.**



## Additional Reading

Bone, Diane. *The Business of Listening: A Practical Guide to Effective Listening*. Crisp Publications, Inc. 1988.

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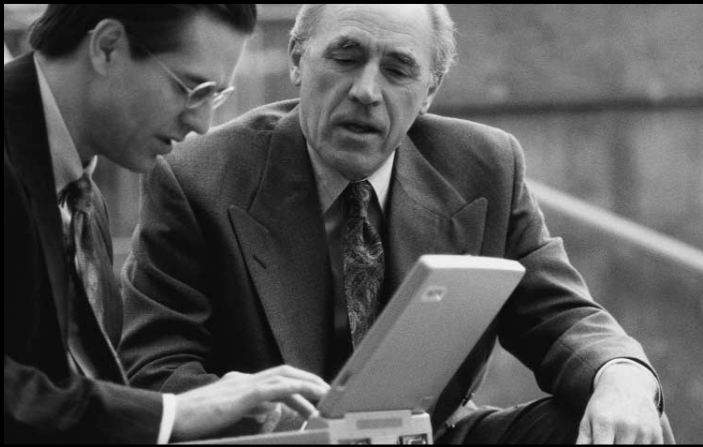
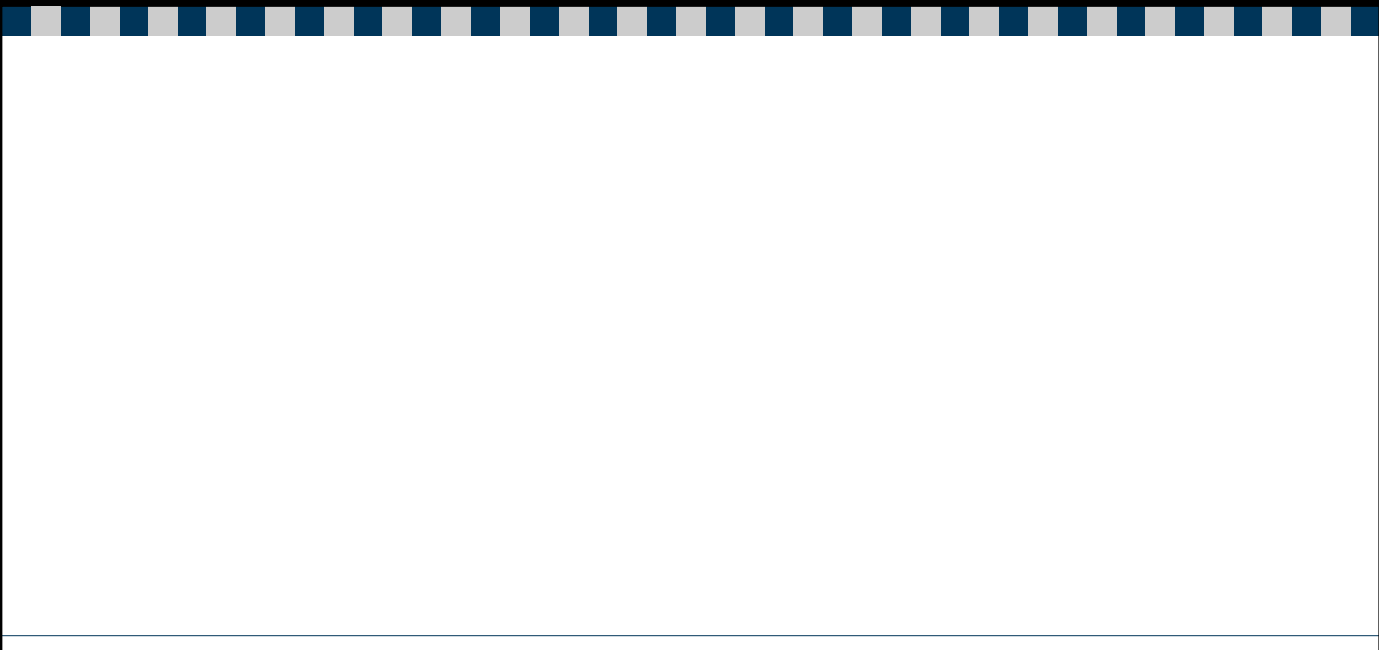
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