

WORCESTER SCORE CHAPTER 173

MENTORS MANUAL

Office Location:

WORCESTER REGIONAL
CHAMBER OF COMMERCE

446 Main Street
Worcester, MA 01608

Telephone: (508) 753-2929

e-mail: info@scoreworchester.org

www.scoreworchester.org

Satellite Locations: Call for an appointment.

North Central Chamber of Commerce
860 South Street
Fitchburg, MA 01420
Tel: (978) 353-7600, ext. 222

Monday
(afternoon 12-3 PM)

Nashoba Valley Chamber of Commerce
100 Sherman Avenue
Devens, MA 01434
Tel: (978) 772-6976, ext. 15

Thursday
(morning 9-11 AM)

Corridor Nine Chamber of Commerce
30 Lyman Street
Westborough, MA 01581
Tel: (508) 836-4444

Wednesday
(9:00 AM to Noon)

Central MA South Chamber of Commerce
380 Main Street
Sturbridge, MA 01566
Tel: (508) 347-2761

As Required

Blackstone Valley Chamber of Commerce
110 Church Street
Whitinsville MA. 01588
Tel: (508) 234-9090

1st & 3rd Tuesday
(9:30 – 11:30 AM)

Useful Phone Numbers

National SCORE Office (NSO)	800-634-0245
Boston SCORE Chapter	617-565-5591
SBA District Office- Boston	617-565-5590
SBA Business Information Center (BIC) - Worcester	508-363-0303
Martin Luther King Empowerment Center – Worcester	508-363-0303
Worcester Area Chamber of Commerce	508-753-2924
Small Business Dev. Center (SBDC) at Clark University	508-793-7615
Metrowest Chamber of Commerce (Framingham SCORE appt)	508-879-5600
Center for Women & Enterprise – Worcester	508-363-2300
Worcester Office of Economic Development	508-799-1400

Table of Contents

- 1) Mission Statement (page 5)
- 2) Purpose (page 5)
- 3) Code of Ethics (page 6)
- 4) Attendance (page 7)
- 5) Workshops (page 7)
- 6) Self Help Manual (page 8)
- 7) Office & Communication Procedures (page 9)
- 8) Data Entry of 641 forms (page 10)
- 9) Sample copy of a 641 form (pages 11,12)
- 10) Suggested Format for Counseling Session (pages 13 to 25)
- 11) Process of Mentoring a New Counselor Candidate
(pages 26,27)
- 12) Appendix:
 - Chapter officers (page 29)
 - Executive Committee (page 29)
 - Active counselors by office (page 29)
 - Helpful web sites (pages 30 to 32)
 - Code of Ethics and Conduct (pages 33 to 37)

MISSION STATEMENT

Our mission is to be a highly regarded resource to both existing and start-up small businesses who are seeking ways to improve their chances of success. We will carry out this mission by providing free professional advice and on-the-job guidance based upon our collective years of experience in managing businesses. We will provide both office counseling and on-site support to help meet the client's needs.

PURPOSE

The purpose of this manual is to assist new counselors and mentors through the 90 day orientation period. By following the enclosed format, new counselors and mentors will be able to achieve maximum results with new clients. They will be able to provide each client with a checklist of things to do in order for them to best reach their goals.

CODE OF ETHICS

The Code of Ethics must be signed initially by all new SCORE counselors at time of applying for membership. Please read it and abide by all ethical standards.

By signing the application form of membership, each volunteer agrees to adhere to the SCORE Code of Ethics and Conduct. All volunteers are asked to read the Code of Ethics and Conduct and annually sign a document reaffirming their commitment to it.

See Appendix for a copy of the Code of Ethics and Conduct

ATTENDANCE

Attendance at SCORE monthly meetings is strongly encouraged

Participation at workshops is encouraged. SCORE is a long-standing national organization, and as volunteers we work in partnership with the Small Business Administration (SBA).

Our Chapter is headquartered in Worcester, and we have branch offices in Fitchburg, Devens, Westborough, Whitinsville and Southbridge.

Probationary Counselors must arrange to co-counsel a new client within this 90 day probationary period. This will allow exposure of the new Counselor to various counseling styles.

Counselors are expected to support the main office and/or branch to which they are assigned.

WORKSHOP PARTICIPATION

Workshops prepared and delivered by counselors are a main source of income for all SCORE chapters. Members are encouraged to obtain appropriate sponsors (mainly commercial banks) to help market and underwrite the costs associated with the workshops. Clients may be charged nominal fees to attend.

A goal of the Chapter is to present as many well attended workshops as practical.

ORGANIZE A SELF-HELP MANUAL

Each counselor should personalize a comfortable system to retain information and hold copies of the 641 SBA forms after each counseling session. This might include, for example, printing and attaching all e-mail exchanges, and filing by latest contacts and any other pertinent information.

Office Procedures

This will include an on-site orientation by your mentor, depending on office(s) where you commit to counsel.

Worcester Parking Procedures and Location

- will be explained at your first Chapter meeting

SCORE Membership Names, Addresses and E-mails

- membership information is accessible to all chapter members at

www.edmisscore.org

Username: (will be provided by your mentor)
Password: (will be provided by your mentor)
Click on: “Manage Chapter Volunteers”.

Communication Procedures

Monthly Chapter meetings (3rd Wednesday of every month) will be announced by a member of the Executive Committee via e-mail. The Worcester office telephone system will be explained by your mentor. Minutes of the Chapter meetings will be distributed via e-mail.

Process To Enter Data (641's) Into the EDMIS System

- 1) Log on to the system at www.edmisscore.org Username: (will be provided)
Password: (will be provided)
- 2) Click on “Manage Clients”.
- 3) Enter name of new client along with the e-mail address and type of counseling requested. If the client has no e-mail address, enter as (last name @yyy.yyy). (If you think this client may already be in the data base, search by using the section below. Try not to open new files for existing clients. If client is a follow up, skip to section # 7.)
- 4) After entering data, click “Submit” and the new 641 form appears. Fill in all the data supplied by the client. If data is missing use “O” or “X”. Click “Submit”.
- 5) The system will tell you if any information is missing before it accepts the data.
- 6) The 641 now disappears.
- 7) Go back to search for this client by entering the last name again. When the name appears, click “create a new session” and the 641 reappears. Scroll to Part III; this is the “new” version of the former 641a form. Fill in the appropriate information and click “Submit”. Again, the system will prompt you until all data is complete.

Note: There is an excellent EDMIS training link (visual tour) at SCORE's Volunteer Center,

<http://www.volunteercenter.score.org/presentations/volunteertraining/lib/playback.html>.

Rev14
12/1/10

Sample 641 Form



U.S. Small Business Administration Counseling Information Form

OMB Approval No.: 3245-0324
Expiration Date: 11/30/2010

Client Number:
Location Code:
Initials of Data Inputter:

1. Name of the Office Providing the Service _____ 1a. Type of Client: Face to Face Online
 Telephone

PART I: Client Request for Counseling

3. Client Name (Name of the person completing the form/representative of the business) (Last, First, MI)		4. Email	
5. Telephone Primary _____ Secondary _____		6. Fax	
7. Street Address/PO Box (give business address if currently in business) 8. City		9. State	10. Zip +4
<p>11. I request business counseling service from the Small Business Administration (SBA) or an SBA Resource Partner. I agree to cooperate should I be selected to participate in surveys designed to evaluate SBA services. I permit SBA or its agent the use of my name and address for SBA surveys and information mailings regarding SBA products and services (Yes <input type="checkbox"/> No <input type="checkbox"/>). I understand that any information disclosed will be held in strict confidence. (SBA will not provide your personal information to commercial entities.) I authorize SBA to furnish relevant information to the assigned management counselor(s). I further understand that the counselor(s) agrees not to: 1) recommend goods or services from sources in which he/she has an interest, and 2) accept fees or commissions developing from this counseling relationship. In consideration of the counselor(s) furnishing management or technical assistance, I waive all claims against SBA personnel, and that of its Resource Partners and host organizations, arising from this assistance. Please note: The estimated burden for completing this form is 18 minutes. You are not required to respond to any collection information unless it displays a currently valid OMB approval number. Comments on the burden should be sent to: U.S. Small Business Administration, 409 3rd Street, SW, Washington, DC 20416, and to: Desk Officer SBA, Office of Management and Budget, New Executive Office Building, Room 10202, Washington, D.C., 20503. OMB Approval (3245-0324). PLEASE DO NOT SEND FORMS TO OMB.</p>			
12. Preferred date & time for appointment Date: _____ Time: _____		13. Client Signature _____ Date: _____	

PART II: Client Intake (to be completed by all Clients)

14. Race (mark one or more) <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White		15. Ethnicity <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino		16. Gender <input type="checkbox"/> Male <input type="checkbox"/> Female		17. Do you consider yourself a person with a disability? <input type="checkbox"/> Yes <input type="checkbox"/> No		
18. Veteran Status <input type="checkbox"/> Non-Veteran <input type="checkbox"/> Veteran <input type="checkbox"/> Service-Disabled Veteran			18a. Military Status <input type="checkbox"/> Member of Reserve or National Guard <input type="checkbox"/> On Active Duty					
19. What prompted you to contact us? (mark all that apply) <input type="checkbox"/> SBA District <input type="checkbox"/> SBA Web site <input type="checkbox"/> Other Client <input type="checkbox"/> Chamber of Commerce <input type="checkbox"/> Lender <input type="checkbox"/> Magazine <input type="checkbox"/> Educational Institution <input type="checkbox"/> Business Owner <input type="checkbox"/> Internet <input type="checkbox"/> Local Economic Development Official <input type="checkbox"/> Television/Radio <input type="checkbox"/> Newspaper <input type="checkbox"/> Word of Mouth <input type="checkbox"/> Other (specify) _____								
20. Are you currently in business? <input type="checkbox"/> Yes <input type="checkbox"/> No (if no, skip to 30)			21. Name of Company _____					
22. Type of Business (choose primary category) <input type="checkbox"/> Mining <input type="checkbox"/> Manufacturing <input type="checkbox"/> Real Estate & Rental & Leasing <input type="checkbox"/> Professional, Scientific & Technical Services <input type="checkbox"/> Utilities <input type="checkbox"/> Finance & Insurance <input type="checkbox"/> Health Care & Social Assistance <input type="checkbox"/> Management of Companies & Enterprises <input type="checkbox"/> Information <input type="checkbox"/> Wholesale Trade <input type="checkbox"/> Accommodation & Food Services <input type="checkbox"/> Agriculture, Forestry, Fishing & Hunting <input type="checkbox"/> Construction <input type="checkbox"/> Public Administration <input type="checkbox"/> Arts, Entertainment & Recreation <input type="checkbox"/> Administrative & Support <input type="checkbox"/> Retail Trade <input type="checkbox"/> Educational Services <input type="checkbox"/> Transportation & Warehousing <input type="checkbox"/> Waste Management & Remediation Services <input type="checkbox"/> Other Services (except Public Administration)								
23. Business Ownership – What percentage of your business is male or female ownership? _____ % Male _____ % Female			24. Month & Year Business Started? _____		25. Do you conduct business online? <input type="checkbox"/> Yes <input type="checkbox"/> No		26. Are you a home based Business? <input type="checkbox"/> Yes <input type="checkbox"/> No	
27. Total No. of Employees (full & part time) _____		28. For your most recent full business year, what were your: Gross Revenues/Sales \$ _____ +Profits/-Losses \$ _____			29. What is the legal entity of your business? <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Corporation <input type="checkbox"/> LLC <input type="checkbox"/> S-Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other (specify) _____			
30. What is the nature of counseling you are seeking? (Choose primary category) <input type="checkbox"/> Start-up Assistance (How do I start a small business?) <input type="checkbox"/> Human Resources/Managing Employees <input type="checkbox"/> Marketing/Sales (promotion, market research, pricing, etc.) <input type="checkbox"/> Technology/Computers <input type="checkbox"/> Business Plan <input type="checkbox"/> Customer Relations <input type="checkbox"/> Government Contracting (including certifications) <input type="checkbox"/> eCommerce (using the Internet to do business) <input type="checkbox"/> Financing/Capital (such as applying for a loan, building equity capital) <input type="checkbox"/> Business Accounting/Budget <input type="checkbox"/> Franchising <input type="checkbox"/> Legal Issues (such as, Should I incorporate?) <input type="checkbox"/> Managing a Business <input type="checkbox"/> Cash Flow Management <input type="checkbox"/> Buy/Sell Business <input type="checkbox"/> International Trade <input type="checkbox"/> Tax Planning								
Describe specific assistance requested in the space provided. _____ _____								

SBA Form 641 (7/07) Previous Editions are Obsolete

Effective 10/01/08

**U.S. Small Business Administration
Counseling Information Form**

OMB Approval No.: 3245-0324
Expiration Date: 11/30/2010

Client Number: Location Code: Initials of Data Inputer:

Part III: Counselor Record

31. Client Name (please use the same name from original 641 Part 1) (Last, First, MI)		32. Email	
33. Telephone Primary _____ Secondary _____		34. Fax	
35. Street Address /P.O. Box		36. City	37. State 38. Zip +4
39. Is the client currently in business? <input type="checkbox"/> Yes <input type="checkbox"/> No (if no, skip to 44)	40. Month & Year Business Started?	41. Total No. of Employees (full & PT)	42. As of the most recent counseling date and for the most recent business year, what are the client's annual: Gross Revenues/Sales \$ _____ +Profits/-Losses\$ _____
43. SBA or Resource Partner Service Contributed to the Following:			
\$ _____ SBA Loan Amount		Certifications <input type="checkbox"/> 8(a) <input type="checkbox"/> Hubzones <input type="checkbox"/> SDB	SBA Financial Assistance <input type="checkbox"/> Community Express <input type="checkbox"/> Micro loan <input type="checkbox"/> Other (SBIR, SBIC, 7(a) 504, etc) _____
\$ _____ Non-SBA Loan Amount		\$ _____ Amount of Equity Capital Received <input type="checkbox"/> Other (specify state, local, etc) _____	
44. What was the nature of the counseling you provided the client? (choose primary category)			
<input type="checkbox"/> Start-up Assistance (How do I start a small business?)	<input type="checkbox"/> Human Resources/Managing Employees	<input type="checkbox"/> Marketing/Sales (promotion, market research, pricing, etc.)	<input type="checkbox"/> Technology/Computers
<input type="checkbox"/> Business Plan	<input type="checkbox"/> Customer Relations	<input type="checkbox"/> Government Contracting (including certifications)	<input type="checkbox"/> eCommerce (using the Internet to do business)
<input type="checkbox"/> Financing/Capital (such as, applying for a loan, building equity capital)	<input type="checkbox"/> Business Accounting/Budget	<input type="checkbox"/> Franchising	<input type="checkbox"/> Legal Issues (such as, Should I incorporate?)
<input type="checkbox"/> Managing a Business	<input type="checkbox"/> Cash Flow Management	<input type="checkbox"/> Buy/Sell Business	<input type="checkbox"/> International Trade
Please specify other counseling provided. _____			
45. Type of Session <input type="checkbox"/> Face to Face <input type="checkbox"/> Online <input type="checkbox"/> Update <input type="checkbox"/> Telephone <input type="checkbox"/> Prep		46. Language(s) Used <input type="checkbox"/> English <input type="checkbox"/> Spanish <input type="checkbox"/> Other (Specify) _____	
47. History <input type="checkbox"/> New Case <input type="checkbox"/> Follow-up <input type="checkbox"/> One Time		48. Date Counseled	
49. Counselor(s) Name (If multiple counselors, list lead counselor first and separate each additional counselor name by a semi-colon)		50a. Contact Hours	50b. Prep Hours
			50c. Travel Hours
51- Did more than one Counselor participate in this counseling session? Yes No . If yes, how many counselors _____ ?			
52. Counselor's Notes:			

Please note: The estimated burden for completing this form is 18 minutes. You are not required to respond to any collection information unless it displays a currently valid OMB approval number. Comments on the burden should be sent to: U.S. Small Business Administration, 409 3rd Street, SW, Washington, DC 20416, and to: Desk Officer SBA, Office of Management and Budget, New Executive Office Building, Room 10202, Washington, D.C., 20503. OMB Approval (3245-0324). PLEASE DO NOT SEND FORMS TO OMB.

Counseling Techniques

Steps to Effective SCORE Counseling

Since October 2008, every new SCORE Counselor has been required to review the official SCORE 5-Step Counseling Process using the online training tool on the Volunteer Center. Its pictorial outline is:



Rev 14
12/1/10

As a worthwhile supplement to that online training, the following write-up is updated from a seven-step model originally developed years ago by the Seattle SCORE Chapter. Why Worcester SCORE Counselors might benefit additionally from this older manual may not be immediately evident. Essentially, our Excellence Committee felt there is great usefulness in its much more expansive discussion, tailored here a bit for our Chapter, and in making it available for hard copy printing by all who'd like.

This manual is a simple, systematic, seven-step counseling program that insures all bases in the counseling process are covered. It provides an opportunity for both counselor and client to engage in a satisfactory relationship which is likely to result in the client's making proper decisions based on his or her particular circumstances.

The steps described here are not necessarily sequential, except where it is obviously necessary to prepare a client for the following step. But the result of this approach will be uniformly successful, whether the new client is already in business or contemplating a start-up. A new-business client, for example, will either continue the required detailed planning for a start-up that could be successful, or will voluntarily give up or postpone starting the business, thus avoiding the likelihood of painful losses.

Step 1: Develop Empathy and Rapport

A. Introduce Yourself

Effective introductions are an essential component of initiating good two-way communications. The purpose of introductions is not only to learn the client's name, but also to let the client know your name and qualifications for offering assistance. Smile to put the client at ease, present your Counseling card, and repeat the client's name to ensure that you pronounce it properly and to help you remember it.

Rev14
12/1/10

You should mention any special qualifications you may have to establish your credibility with the client. These qualifications should be pertinent to the client's problem. For example, if you see from the Form 641 that the client wants to open a Human Resources consultancy, mention your experience managing or working with that function if you have any. But keep it short, and avoid the temptation to tell the new client your entire work history.

B. Establish Rapport

The purpose of establishing rapport with the client is to create a comfortable environment for the counseling session. You can establish good rapport not only with your warm and sincere greeting, but also by sending out some friendly non-verbal signals to the client. For example, determine early whether either of you has a time constraint for the session's wrap-up. You should maintain eye contact and demonstrate an immediate desire to help the client.

Be sure to emphasize that all shared information will remain confidential, and that the client is in charge of the relationship. We won't prod clients to request our future advice, but we always hope our clients will feel significantly aided by our advice and will want a long term mentor relationship.

C. Define Role of SCORE

The first-time client always comes to the counseling session with preconceived notions about our organization. He or she may not know we are all volunteers, nor are we employees of the Small Business Administration. A brief explanation should be given somewhat as follows:

“SCORE stands for Service Corps of Retired Executives. SCORE since 1964 has been an independent volunteer organization, sponsored slightly by the Small Business Administration, with about 389 Chapters all over the United States. Our Worcester Regional Chapter comprises some two dozen active Counselors mentoring small businesses throughout Worcester County. We offer counseling from the main Worcester office; from six other branches in Chamber of Commerce offices; and on-site for existing businesses.”

D. Define Role of SBA

Many first-time clients are confused about the role of SBA and feel this organization’s sole function is to make direct loans to individuals who wish to start a new business. Also, since SCORE chapters are listed in some references under “U.S. Small Business Administration,” you might want to define the role of the SBA as follows:

“The SBA is a federal agency whose mission is to help small business. SBA makes almost no direct loans to individuals. Instead it provides financial assistance by largely guaranteeing small business loans made to individuals by banks. The SBA also furnishes management assistance to help small business people to enhance the skills they need to successfully start up or run a small business. SCORE is the volunteer counseling arm of the SBA. There are also Small Business Institutes which are usually affiliated with the business departments of colleges and universities. They provide students to help small business people under the guidance of the professors. There are also Small Business Development Centers which provide free assistance on financial plans to small business people by paid professionals. As a result of our counseling session, we might together find it best for you to contact a better SCORE Counselor or the Clark SBDC, for example. I will be happy to make such a referral if appropriate.”

Step 2: Apply Listening Skills

A. Listen!

Ask questions and listen to all responses. Whether the new client is already in business or not, inquire about all the following:

- Type of business venture managed or contemplated
- Educational background
- Job history, especially as related to current business concept
- General knowledge of business terms and practices
- Current sources of income
- Family situation, including degree of business support
- Financial resources

Unfortunately, most of us are not very good at listening. Most people “hear” only about 25 percent of what is said, which means that we forget, ignore, distort, misunderstand, or misinterpret about 75 percent of what we hear! Some of the communications problems which contribute to this phenomenon are:

- Pace: This element of communication poses two problems. First is the general tempo of speaking, and the other is the speed in which the communication moves from one topic to another. Some counselors may feel more comfortable with a slower tempo- but may have to modify their pace to accommodate the client, and vice versa.
- Transitions: The counselor may wish to change the topic because he or she feels either all the necessary information has been obtained or the client has nothing further to say. But a lot of good information can be lost because the client may have a strong need to continue talking about the same subject. Part of good listening is to watch for cues to ensure the client is not diverted from his or her topic too soon.

Rev14
12/1/10

- **Choice of Language and Level of Discourse:** We know language varies with geographic regions, social background, education, and special interest. Thus, the counselor needs to be alert to the danger of using terms which denote one thing to him and another thing to the client. Also, since all occupational and professional groups use specialized phrases to describe their tools, techniques and activities, the counselor should not assume the client will necessarily understand the language of accounting, retailing, etc.

There are four accepted components of good listening:

- **Hearing the Message:** The most important thing in hearing the message is to pay attention, not only to what is said but also to the intonation and non-verbal signals, such as gestures and posture. We need to select what is important in the message, and we may have to ask for clarification.
- **Interpreting the Message:** We have interpreted the message correctly when we have a mutual understanding of the speaker's meaning. The counselor needs to ask for clarification with such questions as:
 - "I'm not sure I understand your meaning. Could you be more specific?"
 - "Is this what you meant when you said...?"
 - "This is what I heard you say...Am I right?"
- **Evaluating the Message:** It is easy to jump to conclusions on the client's problems based on our numerous previous interviews with other clients. But without all the information we might come to a wrong conclusion. Resist the temptation to predict the outcome of the interview before there is an opportunity to hear the client out and to analyze the evidence.

- Responding to the Message: The best way to respond to the client's message is to give him or her feedback, both verbally and non-verbally, indicating we have understood what was said.

B. Practice Empathy

People vary widely in the frequency and ease with which they engage in social relationships. Although a skillfully conducted counseling session may appear to be highly similar to a social conversation, it is not the same thing. Counseling has a different purpose. However, many clients will respond to a counseling interview only if it has some elements of a social conversation. Conversely, certain types of interviewers are only capable of obtaining information from clients when the interview has some elements of a social conversation. Perhaps you can call it congeniality, but the result is frequently described as empathy with the client.

Empathy is present when the client asks for help and perceives that the counselor is genuinely interested in offering assistance. One way to surely turn off the client is to stray too far off the subject. Another way is to discuss your own values and opinions. There is always the temptation that you, as the counselor, will become so personally absorbed in self revelation in order to satisfy a personal need, that the interview will be turned into a social relationship rather than a counseling session.

It is evident there are also some counselors for whom friendliness and social intimacy are difficult. The other side of the coin exists when a counselor follows the cultural trait of wanting to be liked by everyone and spends more effort on cultivating friendship with the client than on eliciting information. Both types can become successful by conducting a business session which elicits the maximum participation of the client.

Rev14
12/1/10

C. Be Patient

It is clear that patience is one of the traits of a good counselor. Often, it is a good idea to let the client talk without interruption. Talking is not only therapeutic, but problems are often seen more clearly when they are talked out. So be sure to give your clients enough time to talk their problems out.

D. Let Client Define Own Objectives

You, the counselor, don't make decisions, the client does. Your job is to serve as a guide. Counseling works best when the client makes his or her own decisions. You should foster independence, not dependence. If the client feels you have presented sufficient alternatives and the opportunity to select the one which best fits the client's situation, he or she will most likely carry out the decision.

Step 3: Facilitate Client's Decision Making

A. Use Questioning Techniques to get Client to Open Up

For many people, the opportunity to talk to a good listener occurs rarely. The counseling interview offers this satisfaction to the client, particularly in view of the possibility that the client will make good use of the information and insights gained during the session.

The counselor should make the most of this opportunity by using a "non-directive" approach in which he or she tries to avoid telling the client what should be done, and by using open-ended questions. An open-ended question is one which will keep a client talking.

B. Determine Client Readiness

The most important decision for pre-business clients is to determine their readiness to start a business. Will they have the equity, time, management experience, family support, health, tenacity, determination, market, and other factors to succeed?

Many come to us for an overview and advice on the basics of owning their own business. In many cases they come to us with preconceived ideas of what it takes to run a business. They may have a notion that starting a business is glamorous and very profitable. They may not adequately understand the risks and disadvantages of running a business. In very few cases are these clients actually ready to start a successful business. Most have done little planning and do not know how much capital they will need or where they might get it.

One of the best means of determining a new such client's readiness is to strongly recommend that the client create a checklist for going into business. As they subsequently begin addressing a full feasibility checklist, they often will reconsider their decision to start a new business. And yes, this outcome would be a SCORE success! Always remember that our overall mission is to help strengthen small businesses in our region, part of which entails not encouraging budding failures.

A particularly useful resource in this regard is to provide for immediate client homework a Web link to a very good general outline of a Business Plan, such as the five-pager at <http://www.business-plan.com/outline.html>.

Step 4: Recommend a Business Plan

A. Explain Reasons for a Business Plan

- A good business plan is like a map; it is a pathway to profit. To make a profit in business you need to consider such questions as: What business shall I be in? What goods or services shall I sell? Where is my market? Who will buy from me and why? Who is my competition? How will I sell to my customers? How much money do I need to start my business? How will I get the work done? What management controls will I apply?
- All these questions need to be researched and thought out. When the answers are put down on paper, they can become the elements of a business plan.
- Why do so many SCORE counselors almost always advocate a business plan? The following reasons are usually presented to the client:
 - Gives you a fairly complete path to follow.
 - Provides you with goals and actions to guide your business now and for the future.
 - Gives a potential lender or investor a glimpse of the condition of your business; required for any bank loan if needed.
 - While researching all the information necessary to develop a business plan, you may benefit by altering your original plans to fit new data, or you might decide to give up the concept as too risky.
 - Will tell you what needs to be done to achieve the business goals you have for yourself.

B. Business Plan Components

- **There are several accepted formats for a Business Plan. The listed items are a good example of what is required in most Business Plans:**
 - **Executive Summary (two pages maximum)**
 - **Personal Qualifications of Owner(s)**
 - **Description (and History) of the Market and Business**
 - **Future Plans for the Business**
 - **Management Team**
 - **Marketing Plan**
 - **Financial Information- past and projected income & cash flow statements (next year by quarters, plus next two full years)**

C. The Business Plan as a Loan Proposal

If your client needs outside financing for his or her business, it is absolutely essential that they have a business plan. Few lenders or investors will consider loaning money to a start-up business without one. Lenders consider the following factors in evaluating a loan proposal:

- **Management Ability:** as evidenced by experience, education and business acumen.
- **Business Plan:** especially the applicant's ability to prepare, research, and present a good plan.
- **Repayment Ability:** as demonstrated by a realistic cash flow projection.
- **Collateral:** as the secondary means of repayment.
- **The 5 C's of Credit:** capacity, capital, character, collateral, condition (economic).
- **Guarantees:** there are three different loan programs that SBA will consider. See the SBA web site for more specifics on the programs.

Step 5: Link the Client with Helpful Resources

Our headquarters office regularly receives supplies of potentially helpful publications from SCORE National, the SBA, and other sources. Branch counselors may want to keep a small personal supply of a few favorites. In addition, everyone should know the business resources and procedures of their local libraries. Below are two other important resources:

A. Workshops

If you determine it advisable, recommend that your client sign up for a nearby upcoming workshop on a topic such as Finance, Marketing or Business Plan Creation, whether offered by Worcester SCORE or by another regional business resource organization. A current excellent calendar of next-month offerings in Worcester County is found in the regular “out & about” column in the T & G’s monthly business publication, *d.b.a.*

B. Web Favorites

Offer to e-mail a particularly applicable Web link or two from the Chapter’s list of our Mentors Manual “Web Favorites.” Provide these links within a standard “draft e-mail” you create and save for sending to all your first-time clients a few days later. Thank them again for meeting with you, and offer to meet again or quickly respond to any future e-mail requests.

Step 6: Discuss Follow-on Appointment

A. Next Appointment

If your client is serious and needs a business plan, he or she will certainly need another appointment with a counselor. It’s a good idea to mutually agree if possible on a follow-on appointment at the conclusion of the counseling session.

Another alternative is to agree how soon the client will try to e-mail a rough Plan draft attachment to the counselor for further discussion, prior to estimating any financials.

B. Make Referrals and Involve Others

The next appointment need not be with the original prime counselor. It may be in the best interest of the client to see others who are more knowledgeable or who specialize in different areas. Some of the referrals could involve other SCORE members with special expertise needed by the client. Other referrals could even be made to the Small Business Development Center (SBDC at Clark). If at all possible, you should e-mail or call that resource yourself and make the referral.

Step 7: Close the Session

A. Summarize Main Points

The session should be closed by summarizing the main discussion items. Many counselors take notes during the counseling session. It is good to refer to these notes and close with the main points covered and the actions the client has agreed to take. Also, the client should be asked if the meeting helped, and whether he or she has any further questions. Any additional questions should be answered, then shake hands and walk him or her to the door.

B. Document Session

Soon after the session, enter the client's information from the SBA Form 641 into the EDMIS system. Then, in the "Counselor Notes" block, briefly summarize the client's problems and actions that he or she should take as a result of the interview.

Also, send your friendly personal follow-up e-mail to the client within a few days. This will reassure the client of your and SCORE's continuing interest to help.

Rev14
12/1/10

Process of Mentoring a New Counselor Candidate

Mentor: - is responsible for:

- * Scheduling, monitoring, and following through with all training activities of candidates for the first 60 to 90 days
- * Do some new candidate training himself / herself and schedule training sessions with other counselors (if possible), this will help expose the candidate to various styles and experiences in SCORE counseling.
- * Collect comments from other counselors with whom candidate has co-counseled.
- * Give candid feedback to candidate timely, do not wait until memory fades
- * Be available to the candidate and answer questions or inquiries and lend a helping hand or words of encouragement frequently
- * Be a patient listener and take in and accept feedback from the candidate freely
- * Be a resource to the new candidate for 6 to 12 months

Tools & Training:

- * Provide candidate a copy of the Chapter's Mentor Manual Workbook, and review the material with the candidate. Give candidate time to review manual and ask any questions.
- * Log into www.score.org, and then click on Members only. Show candidate the many counseling resource tools listed, especially "On line Volunteer Orientation" and the and the 5 step Counseling Process.
- * Demonstrate how to enter 641 form data into EDMIS, and then have the candidate practice submitting 641 data using your username and password

Rev14
12/1/10

- * Schedule co-counseling sessions with the candidate and mentor. Review counseling

sessions and provide real time feedback to the candidate.

* Have the candidate take control of counseling sessions, i.e. be the principal counselor after first couple of co-counseling sessions. Keep an eye on the progress and give timely feedback after the counseling session.

* Mentor will assist the candidate in filling out the Counselor's skills form and proficiency ratings to be used in the Client scheduling process.

* Mentor will provide feedback to the Chapter Secretary on the acceptance of the new candidate.

Remember the objectives of this training process are:

- 1) To have good, effective and committed counselors for SCORE & the Chapter
- 2) Screen and evaluate the potential of new counselors; frequent and regular feedback sessions and documentation that help eliminate potential problems sooner
- 3) Help the candidate to be successful & speed up the learning curve
- 4) Listen to the candidate and get new ideas to help improve functions and services of our Chapter

Appendix

Rev14
12/1/10

Worcester Chapter – SCORE Officers

Chairman	Bob Aspell
1st Vice Chairman	Pete Allen
2nd Vice Chairman	Joe Patten
Secretary	Sam Brown
Treasurer	Bob Hoover
Workshop Committee	Bob Aspell
Legislative Committee	open
Fundraising Committee	Clint Rand
Marketing Committee	Chet Fantozzi
Membership Committee	Pete Allen
Website Committee	Pete Allen

Executive Committee

Bob Aspell	Bob Hoover
Pete Allen	Sam Brown
Joe Patten	Chet Fantozzi

Selected Web “Favorites” SCORE Worcester Chapter

- <http://www.isquare.com/chapter2.cfm> Personal test for Small Business start-up
- <http://scoreworchester.org/workshops2005.html> Worcester SCORE's Online Workshops
- <http://www.worcesterchamber.org/sitemap.asp> Worcester Chamber's sitemap (incl. search of members)
- <http://www.corridornine.org/sitemap.php> Westborough Chamber's sitemap (search members)
- <http://www.city-data.com/city/Shrewsbury-Massachusetts.html> MA town guides – ex.
- <http://www.boston.com/business/globe/globe100/> Boston Globe 100 top businesses
- <http://www.worcpublib.org/subjectguides/businessguide.html> Bus. resources in Worc. Library
- <http://www.bpl.org/research/kbb/director.htm> Mass. company directories in Boston Library
- <http://www.mass.gov/portal/index.jsp?pageID=dbthomepage&L=1&L0=Home&sid=Adbt> Mass. Dept. of Business – home
- http://www.mass.gov/portal/index.jsp?pageID=mg2onlineservices&L=3&L0=Home&L1=Business&L2=Getting+Started&f=Getting+Started_more&sid=massgov2#top MA bus. startup info
- <http://www.sec.state.ma.us/cor/coridx.htm> MA Corporations Division links
- <http://www.mass.gov/export/> MA Export Center
- <http://corp.sec.state.ma.us/corp/corpsearch/corpsearchinput.asp> MA company names
- <http://www.sec.state.ma.us/cor/corpweb/cortmsm/tmsminf.htm> MA trademarks reg.
- <http://www.msbdc.org/faq.html#grants> MSBDC frequent questions
- <http://www.ago.state.ma.us/sp.cfm?pageid=969> MA workplace laws
- <http://www.business-plan.com/outline.html> Excellent outline of a very comprehensive Bus. Plan
- <http://www.entrepreneur.com/startingabusiness/selfassessment/whattypeofbusinessshouldyoustart/article79638.html> How to Buy a Business
- <http://www.ftc.gov/bcp/online/pubs/invest/buyfran.htm> FTC Guide for buying a franchise

Rev14
12/1/10

<http://www.business.gov/> Good info on US government regulations by topic

<http://www.irs.gov/businesses/small/> IRS resource site for small business

http://www.score.org/online_courses.html SCORE online courses

http://www.score.org/business_toolbox.html SCORE Business Toolbox

<http://www.toolkit.cch.com/> CCH Small Business Owner's Toolkit

http://www.eventuring.org/eShip/appmanager/eVenturing/eVenturingDesktop;jsessionid=EyHSPcQ8tH0b12ZvF9bGoOGfIAjEEbJfZDD10hdapT1kypdlssnR!-126209400?nfpb=true&pageLabel=eShip_topics Small Business topics

<http://www.about.com/business/> Small business advice articles on various topics

<http://www.totalbusiness.com/> Small Business resource

<http://www.superpages.com/ilt/lessons/lesson104.html> Internet marketing tutorial

<http://listings.local.yahoo.com/> Yahoo! Local: offer of free Web site with paid listing

http://www.inc.com/guides/start_biz/ Inc. guides to business start-up topics

<http://www.freeadvice.com/> Free legal overviews on many topics

<http://www.nolo.com/resource.cfm/catID/1745D9A3-D50D-4AAD-BFB3ED609A4EE3F5/111/> Free legal info for small businesses

<http://thebeehive.linktier.com/center/site-map.asp> Entrepreneur's basics

<http://www.morebusiness.com/> Business plans, contracts, marketing plans, etc.

<http://www.nonprofits.org/npofaq/> Nonprofits info on many topics

<http://www.sba.gov/library/pubs.html> SBA excellent publications

<http://www.sba.gov/training/courses.html> SBA online training courses

<http://www.sba.gov/aboutsba/sbaprograms.html> SBA Programs offered - all

http://www.sba.gov/wi/sbaprograms_services.pdf Details of SBA programs and services

http://www.sba.gov/starting_business/ SBA Startup basics

http://www.score.org/template_gallery.html SCORE Templates

<http://www.entrepreneur.com/open/archive/0,5994,307467,00.html> Small Business topics

Rev14
12/1/10

<http://www.startupjournal.com/columnists/entrepreneursdiary/20040512-canter.html> WSJ article on importance of Business Plan

<http://www.thomasnet.com/index.html> Thomas Register company search by bus./location

<http://www.uspto.gov/main/faq/> Patent questions

<http://www.cfvs.org/matrixpage.html#top> MA venture support services

http://www.vfinance.com/home_0.asp Venture capital and angel investors

<http://www.cweonline.org/programs.asp> CWE Programs (Women)

<http://www.smalltownmarketing.com/Winbook.html> "Small Town Marketing" - various

Rev14
12/1/10

Code of Ethics & Conduct Document

Chapter 9: The SCORE Code of Ethics and Conduct

By signing the application form for membership, each volunteer agrees to adhere to the SCORE Code of Ethics and Conduct. Volunteers are asked to read the Code of Ethics and Conduct annually and to sign a document reaffirming their commitment to it.

Client Interests

To best serve SCORE clients, SCORE 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.
- Not accept or participate in counseling that creates a conflict of interest between the counselors, their families', outside business or financial activities or interests.

Compensation

As unpaid volunteers, SCORE volunteers shall:

- Neither 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.
- Not accept payment from a client for travel or other expenses incident to counseling or training or any other activity, since those expenses are eligible for reimbursement by SCORE.

A SCORE volunteer assigned to counsel a client may not become a paid consultant for or accept other employment from a client being counseled. In the event that a volunteer does accept employment from his/her client, he or she must immediately resign from SCORE. The chapter chair will take the following actions:

- Immediately remove the volunteer from the chapter roster and notify the association office by using Form 7, Chapter Member Change.

- Immediately write the client that has employed the counselor and inform him or her that the counselor is no longer a volunteer of the SCORE association or the chapter and that SCORE cannot be held accountable for the future actions or advice of the former counselor.

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 SCORE or the 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.
- 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, SCORE volunteers or their families shall not:

- Seek, in any way, business from SCORE clients except that a SCORE volunteer who is actively employed or in private practice may, when giving a workshop or seminar, leave business cards or their equivalent in a place where attendees have access to them. In the event an attendee wishes to engage the speaker for assistance or advice, the speaker must advise this prospective client in writing that this is not a SCORE relationship and that SCORE is in no way involved, such writing shall be forwarded to the chapter chair and district director. The attendee must also state in writing that he/she has not been counseled as a SCORE client by the speaker, that this is not a SCORE relationship and that SCORE is in no way involved, such writing shall be forwarded to the chapter chair and district director.

- 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.

Referral of SCORE Volunteers to Clients.

- Where a SCORE client requests that SCORE refer the client to an adviser who is privately employed or in private practice and a SCORE Counselor is also a person privately employed or in private practice, the SCORE chapter may include such counselor on a list of no fewer than three persons where none of the others on the list are SCORE counselors. The chapter or other SCORE volunteers may not recommend anyone on the list other than to indicate that all are deemed to be highly qualified. Nor may it be noted in any way that a SCORE counselor's name is on the list. If a SCORE counselor is selected from the list provided, that counselor must provide notice, in writing, to the client that the services are provided independently of SCORE and SCORE is no longer involved. A copy of this notification must be given to the chapter chair and district director.
- The SCORE counselor named on the list may not be someone who has previously counseled the client requesting the referral.

Personal Conduct

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

- Participate in chapter activities *as agreed to between the chapter and the volunteer.*
- Be responsible for staying current with continuing advances in successful business practices and relevant technical developments.
- Not discriminate in any of their SCORE-related activities against any person because of race, color, national origin, sex, age, religion, marital status, handicap or sexual preference.
- Not make public statements that appear to associate SCORE with personal opinions of the volunteers 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 the SBA.

- Not engage in any form of sexual harassment or sexual discrimination. Sexual harassment includes the making of 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.
- 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 SCORE CEO concerning the proper decision. Any volunteer requesting advice from any chapter, district or national officer shall receive a decision in writing.

Variances

- All of the provisions expressed above in this Code of Ethics are set forth for the purpose of protecting SCORE clients, SCORE counselors and the SCORE Association. However, where one or more of these provisions works to the substantial detriment of a SCORE client, a variance may be granted where the SCORE Association deems it appropriate to do so.

A variance may be requested, and when requested will be processed, as follows:

- The request shall be made in writing by the affected client or counselor.
- The request shall set forth the reasons in full as to why any provision(s) of the SCORE Code of Ethics as written will work to the substantial detriment of the client.
- The request shall state that the client has had ample opportunity to consult competent professionals (lawyer, accountant, etc) and is satisfied that the variance is in his/her best interests.
- The request shall be submitted to the Chapter Chair who may make a recommendation as to the disposition of this matter and will forward the matter to the District Director.
- The District Director may then make a recommendation and will forward the matter to the SCORE Chief Executive Officer.
- The SCORE Chief Executive Officer will render a decision in writing with copies to all parties. The SCORE Chief Executive Officer's decision shall be final.

Commitment to the Code

Volunteers shall be fully aware of the SCORE Code of Ethics and Conduct. When individuals apply for membership in SCORE, they agree by signing the membership application that they “shall comply with the provisions of SCORE’s Code of Ethics and Conduct, which I have read, and also with the other rules for its volunteers.”

Accordingly, applicants shall receive and retain a copy of the current Code of Ethics and Conduct at the time they receive an application for membership. Further, since changes may occur in the Code of Ethics and Conduct and to refresh volunteers’ knowledge of the provisions of the code, each chapter shall:

- At the beginning of each fiscal year, give each volunteer a current copy of the Code of Ethics and Conduct.
- At that time require each volunteer to sign and date a statement that says, “I have reread the SCORE Code of Ethics and Conduct and reaffirm my agreement to comply with its provisions.”

I have re-read the *SCORE Code of Ethics and Conduct* and reaffirm my agreement to comply with its provisions.

Signature of SCORE Volunteer

Date

Print Name of SCORE Volunteer

Title

5