

U.S. Small Business Administration
Office of Entrepreneurial Development



Impact Study of Entrepreneurial Development Resources

Face-to-Face Counseling

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Final Report

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The statements, findings, conclusions, and recommendations found in this study are those of the authors and do not necessarily reflect the views of the Office of Entrepreneurial Development, the United States Small Business Administration, or the United States Government.

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FOREWORD

Concetrance would like to thank the U.S. Small Business Administration's (SBA) Office of Entrepreneurship Education and SBA's Office of Entrepreneurial Development Program Offices: Small Business Development Centers, SCORE, and Women's Businesses Centers for their assistance in conducting this research. Both headquarter offices and local ED Resources spent considerable effort to ensure that clients from each center were represented in the data collection. The rich dataset that now exists is, in no small measure, due to these efforts.

The following individuals contributed to the development of this report:

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I. INTRODUCTION

The U.S. Small Business Administration’s (SBA) Office of Entrepreneurial Development (ED) designed a multi-year time series study to assess the impact of the face-to-face counseling programs it offers to small businesses. This study has examined clients who received face-to-face counseling services, starting in 2003. The SBA initiated this study as part of the Office of Management and Budget’s (OMB) Program Assessment Rating Tool (PART). SBA contracted with Concentrance Consulting Group to assist in administering the study, to analyze the findings and to write this report. This report is the eighth report¹ in the study and presents the findings from three separate study groups each year. This year’s study group includes 2010 clients’ initial attitudinal assessment of their counseling experience, and a follow-up with 2009 and 2008 clients to assess the financial impact of the received assistance.²

	Study Year 2009	Study Year 2010	Study Year 2011
2008 Clients	Initial survey	First follow-up	Second follow-up
2009 Clients		Initial survey	First follow-up
2010 Clients			Initial survey

This study measures attitudinal assessments, perceptions of changes in management/marketing practices, and business growth for firms that utilized SBA’s ED Resource Partners’ face-to-face counseling during the late summer or early fall of 2008, 2009 or 2010. The ED Resource Partners include: Small Business Development Centers (SBDC), SCORE, and Women Business Centers (WBC).

This report includes:

- Executive Summary
- Methodology
 - Research Questions
 - Sampling, data collection, response rate, and survey administration
 - Data analysis and analysis of non-response
 - Follow-up
 - Limitations
- Findings: Initial economic impact study
 - Impact of total ED Resources (2008 - 2009 - 2010)
 - Regression analysis
 - Impact of SBDC resources 2010
 - Impact of SCORE resources 2010
 - Impact of WBC resources 2010
 - Quantitative analysis overview
 - Qualitative analysis of collected client comments
- Findings: Follow-up study of 2008 and 2009 ED Resource clients
- Recommendations for further research

¹ Each ED Resource final report can be found at <http://www.sba.gov/aboutsba/sbaprograms/ed/index.html>.

² For information on 2003, 2004, 2005, 2006 and 2007 clients please see previous reports.

- The appendix includes the distribution of responses for each survey question, sample survey instruments, additional regression results and distribution of responses for each ED Resource by state.

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II. EXECUTIVE SUMMARY

The U.S. Small Business Administration’s (SBA) Office of Entrepreneurial Development designed a study to assess the impact of its Entrepreneurial Development (ED) Resource Partners’ face-to-face counseling assistance on small business clients, and contracted Concentrance Consulting Group to conduct the study. Thus far, the study has examined ED Resource Partner clients that received face-to-face counseling assistance in 2003, and clients from each subsequent year up to and including the present study of 2010 clients. This latest report presents the findings of the initial attitudinal impact study of 2010 ED Resource Partner clients and a follow-up study showing the financial impact on 2009 and 2008 clients. Within the report, all references to ED Resource Partner clients pertain to ED Resource Partner’s face-to-face counseling clients who received assistance from a designated ED Resource Partner.

ED Resource Partner Clients Studied

Concentrance studied the outcomes of three ED Resource Partners:

- Small Business Development Centers (SBDC),
- SCORE, and
- Women Business Centers (WBC).

Within each ED Resource Partner we studied three small business client segments, including:

- Nascent - Those individuals who have taken one or more positive steps to start a business;
- Start-up - Those individuals who have been in business one year or less; and
- In-Business – Those individuals who have been in business more than one year and are classified as small by the SBA.

For the 2010 clients who responded to the initial impact study, we analyzed demographic characteristics, perceived usefulness of assistance, and initial impact on businesses. We also assessed the survival rates and financial growth of 2009 and 2008 clients.

Quantitative Findings (Initial Impact Study 2010 Clients)

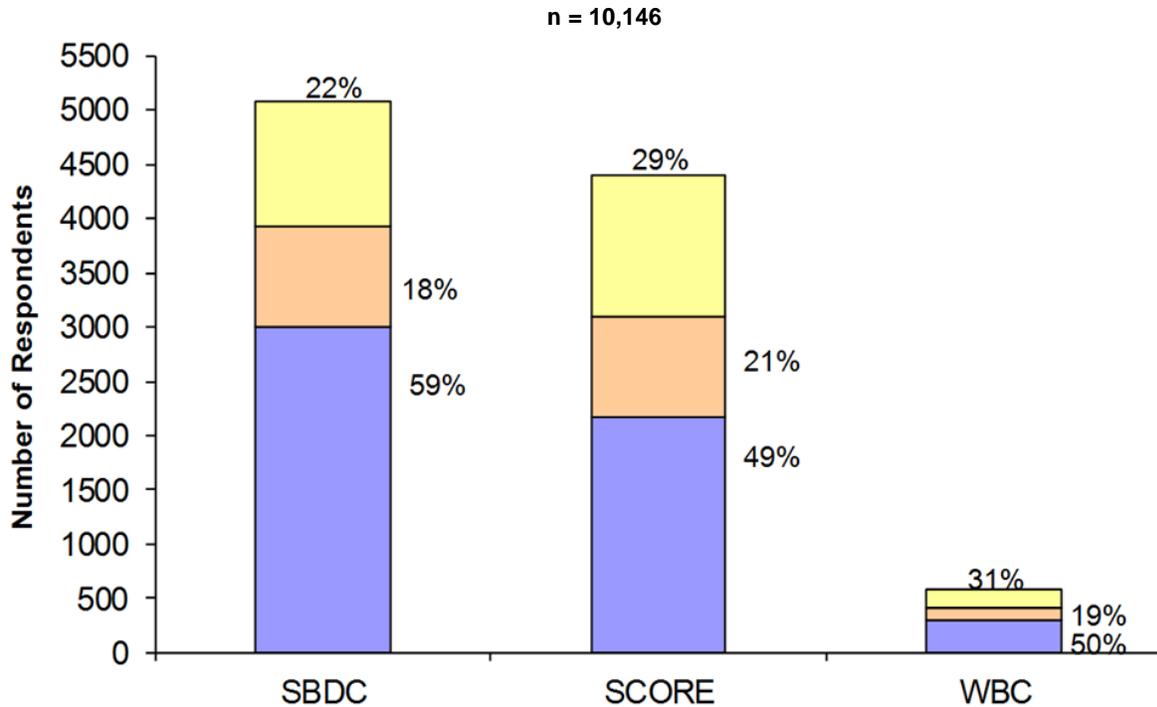
Concentrance collected, coded, and analyzed data for 10,146 ED Resource clients for an overall response rate of 23%. This year’s survey comprised the largest sample and achieved the greatest number of respondents since the inception of the study. The table below provides the number of respondents and response rates for each ED Resource.

Resource Center	Stratified Sample Size	Usable Sample Size ³	Surveys Received via Web	Surveys Received via Phone	Total Surveys Received	Response Rate 2010 Clients
SBDC	21,514	20,329	4,183	930	5,113	25%
SCORE	22,002	21,521	3,513	931	4,444	21%
WBC	3,229	3,021	450	139	589	20%
Total	46,745	44,871	8,146	2,000	10,146	23%

³ The usable sample size includes the stratified sample minus surveys noted as undeliverable by web or phone due to incorrect contact information. The accuracy and completeness of the contact information for clients provided by ED Resource offices was much improved for 2010 clients compared to previous years.

The figure below illustrates the business segment composition of each ED Resource.

Distribution of Respondents by Segment (2010 Clients)⁴



	Nascent	Start-up	In-Business	Total
SBDC	1,143	929	3,003	5,113
SCORE	1,306	920	2,175	4,444
WBC	180	111	293	589

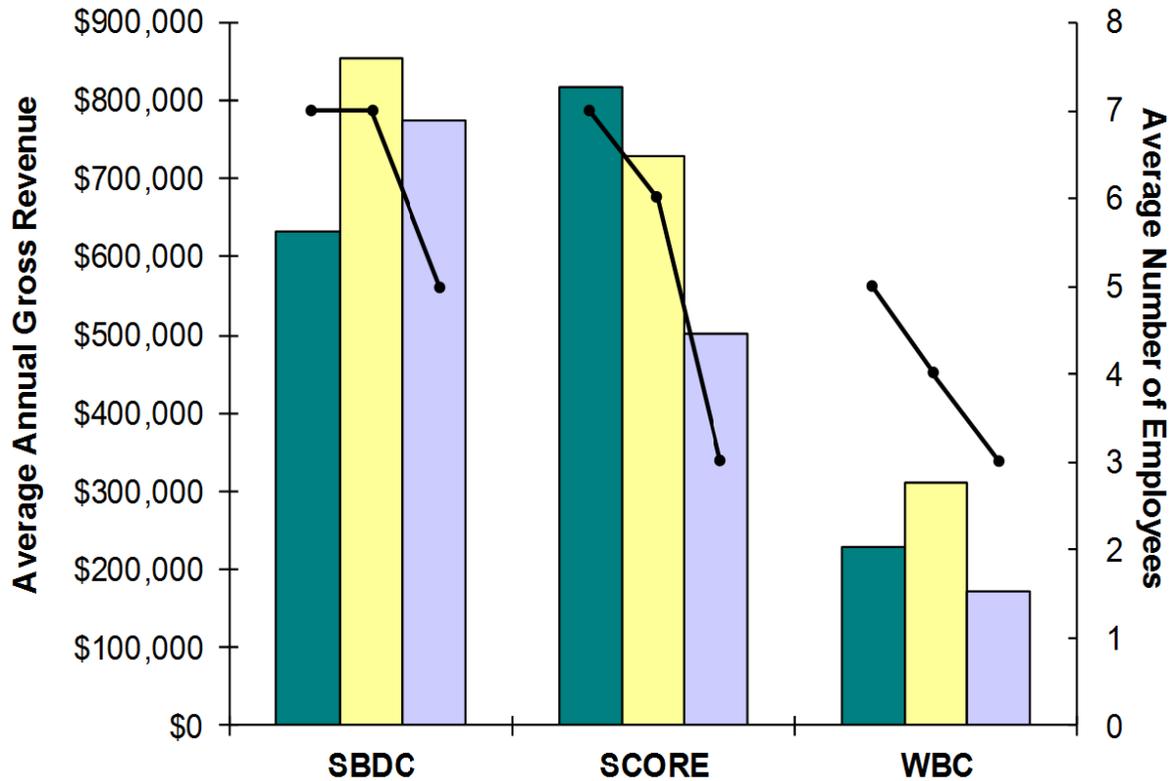
The 2008 clients were resurveyed in 2011 to determine financial impact after two years in terms of financial growth and firm survival rates. Their response rate was 23%; equal to the previous year's study. The 2009 clients were also resurveyed at this time to determine financial impact and firm survival rates after one year. The response rate for this group was also 23%, the highest response rate since the inception of the study for a first follow-up group.

Client Year	Stratified Sample Size	Useable Sample Size	Follow-up	Surveys Received in 2008	Response Rate
2008	854	854	2 nd	200	23%
2009	8,493	8,493	1 st	1,968	23%

⁴ Respondents (86) who reported being in business, but who did not provide a valid start date for that business, were not assigned to a business segment. Therefore, percentages of clients in each business segment may not equal 100%.

FY2010 SBDC, SCORE and WBC clients all reported lower revenues than those served in the previous year. SBDC continues to serve the clients with the highest average revenues (\$774,000), followed by SCORE (\$502,000), and WBC (\$171,300).

➤ Average employment levels for SBDC, SCORE and WBC clients all fell from 2009 levels.



■ Rev. 2008	\$634,000	\$818,400	\$229,500
■ Rev. 2009	\$855,300	\$728,400	\$311,200
■ Rev. 2010	\$774,000	\$502,000	\$171,300
—● Empl. 2008	7	7	5
—● Empl. 2009	7	6	4
—● Empl. 2010	5	3	3

ED Resources served a diverse client base in 2010, similar to past years regarding demographic and business characteristics.

- The total ED Resource client base consisted of: Female (36%), Male (36%), firms with Male and Female owners (17%), White (68%), Black/African American (11%), Veteran (9%), Service-disabled Veteran (2%), Hispanic/Latino (7%), Asian (4%), American Indian/Native Alaskan (2%), and Native Hawaiian/Pacific Islander (1%).⁵ The percentage of firms owned by White, and Veteran clients has decreased from the previous year.⁶ Male and Female owners is a new category for the 2011 study, which partially explains the decrease in both the Female and Male demographics.
- For 2010, the greatest percentage of business owners (28%) were between the ages of 45-54. Those between the ages of 35-44 made up 22% of clients. Twenty percent consisted of clients between the ages of 55-64; down three percentage points from last year.⁷ Clients 25-34 were 13% of the total ED Resource client base.⁸
- The most often cited primary business industries for 2009 clients remained the same as in past years: service (14%) and retail (11%). The prevalence of the service and retail industry categories have remained level over the past year, however manufacturing, consulting, and health care have all decreased by approximately one percentage point and “other” has increased by three percentage points.
- Firms owned by men reported revenues, on average, more than twice as high as those owned by women. Revenues for both groups fell over the past year. The highest average revenues by race/ethnicity were reported by Hispanic/Latinos, followed by White and Asian firms. Average revenues for every race/ethnicity experienced decreases, especially Native Hawaiian/Pacific Islanders. Veterans experienced increases in average revenues, while Service-disabled Veterans reported lower revenues than the previous year.

FY2010 clients gave lower ratings (73%) than the previous year’s respondents (75%) to the usefulness of the assistance they received. The effect of counseling assistance on the client’s ability to develop a business plan (35%), marketing plan (30%) has remained relatively consistent across past studies.

⁵ These 2010 demographic distributions were compared to the national averages from the 2007 Survey of Business Owners from the U.S. Census Bureau (SBO). The total ED Resources demographic distribution was compared to the national averages from the SBO. The distribution was comparable across characteristics except for the following SBO figures: White business owners were 83% of the small business population, Female business owners were 29%, Male business owners were 51% and Black/African American business owners were at 7%.

⁶ Just over 16% of survey respondents did not answer the race questions, whereas 4.5% answered last year. Therefore, the drop in the number of Whites may be due to non-responses and not reflective of the actual population.

⁷ Eleven percent of survey respondents did not respond to the age question for this year’s study. Last year only two percent did not respond. This may explain some of the variation between this year’s study and the 2010 study.

⁸ The total ED Resources age distribution was compared to the national averages from the SBO. The distribution was comparable except that 65+ was reported at 12.5% (compared to 5% for total ED Resources).

- Usefulness ratings also include the financial impact of assistance on hiring new staff (11%), retaining current staff (15%), increasing profit margin (22%) and increasing sales (25%). The ratings for all categories have gone down from the previous year.

Larger firms reported higher levels of perceived usefulness of ED Resource assistance than did smaller firms. Firms that received less than 3 hours of assistance reported lower levels of perceived usefulness than firms with 3 or more hours of counseling.

- Total ED Resource clients that received 3 or more hours of counseling reported 76% of the time that counseling was useful, versus 69% for clients that received less than 3 hours of counseling.
- There were no differences in quality of counseling experience based on business segment, ED Resource or geographic location.
- There were no significant effects of client's age, gender, veteran status, or ethnicity on perceived usefulness. However, American Indian/Alaskan Native and White clients reported significantly higher perceived usefulness. No other significant differences based on race were found.

Although client reported perceptions of each ED Resource were largely similar, there were some key differences.

- For SCORE clients, 55% reported the perceived reputation of SCORE led to their decision to seek ED Resource assistance, compared to 44% for SBDC clients and 40% for WBC clients.
- Approximately 39% of WBC Start-ups and 42% of WBC In-Business clients reported that assistance they received resulted in increased sales compared to 25% and 33% respectively for SCORE clients and 33% and 37% for SBDC clients, respectively.
- For WBC clients, 38% of Start-ups reported that they decided to go into business as a result of assistance compared to 33% for SBDC and 30% for SCORE. This trend was also apparent for Nascent clients

Firms in the In-Business segment and larger firms were less likely to report that their decision to start a business was the result of ED Resource assistance.

- Twenty-five percent of Nascent clients and 32% of Start-up clients reported that their decision to start a business was the result of ED Resource assistance.

- Consistent with the previous year's results, larger firms, firms in the In-Business segment and SCORE clients were significantly less likely to report that their decisions to start businesses were the result of the ED Resource assistance they received.

Findings from an analysis of follow-up surveys of 2008 and 2009 clients suggest businesses that received ED Resource assistance have a higher survival rate than other small businesses in the PSED II. The survival rate after two years was 93 % for ED Resource clients, compared to 80% for firms in the PSED II.

- Approximately 57% of 2008 Nascent clients had transitioned to the In-Business segment after two years, while 29 % of 2009 Nascent clients had gone into business after one year. Only six percent of 2008 of In-Business clients and three percent of 2009 clients went out of business by 2010.
- In the second follow-up of 2008 clients, firms receiving 3 or more hours of counseling had higher survival rates than those who received less than 3 hours of counseling.
- A comparison of the difference in growth rates for SBA ED Resource clients with GDP, the Private Company Index (PCI), and the Standard and Poor's SmallCap 600 Index from 2009 to 2010 shows that SBA ED Resource clients outpaced the other benchmarks with a difference of 13.4 percentage points; over five percentage points more than the next highest finding.⁹ Although all three benchmarks indicated positive growth during this time, SBA ED Resource clients' progressed more rapidly.

⁹ The three benchmarks used for comparison of SBA ED Resources are: GDP - Source: <http://www.bea.gov/national/xls/gdpchg.xls>, the Private Company Index (PCI) - published by Entrex, this index measures revenue performance in the sector of private companies ranging from \$3 million to \$60 million in annual revenues (<http://www.privatecompanyindex.com>), and the S & P SmallCap 600 Index - represents approximately 3% of the U.S. market, and includes 600 'small cap' companies with market capitalizations between \$300 million and \$2 billion.

Qualitative Findings

- A few clients from each ED Resource provided ad hoc commentaries in emails with their survey instrument.
- Comments were both positive and negative for each ED Resource.

Recommendation for Further Research

- An additional study could examine the effects of different types of financing (e.g. SBA Guarantee Loan vs. SBA Disaster Loan) on perceived improvements, survival, and business growth.

Methodology

The initial impact study of 2010 clients was quantitative in nature, based upon responses to web surveys. Statistical analyses utilized frequency distributions, average comparisons, cross tabulations, and regression models. This year's study computed revenue and employment data using means rather than medians, which were the bases of previous years' studies. Given wide fluctuation and disparity in revenue and employment among small businesses, using mean comparisons is a more informative measure.

The survey of clients resulted in a respondent sample of 10,146 clients. ED Resources provided a random sample list of 46,745 clients served during the late summer or early fall of 2010. Concentrance sent web surveys to ED Resource face-to-face counseling clients via email. We sent reminder emails each week for four weeks after the initial emailing. Phone surveys were attempted for clients who did not respond to web surveys. According to statistical tests, there was no evidence of bias due to non-response.

Concentrance used regression analyses to test for the impact of client demographics on client perceptions of ED Resource assistance outcomes. Each regression model examined the impact of selected demographic characteristics (age, gender, race, ethnicity and veteran status) and firm characteristics (size, business segment, ED Resource, geographic location and hours of assistance) on a particular resource impact. These impacts included: perceived usefulness of ED Resource assistance, perceived impact on the decision to start a business, and perceived impact on sales.

The respondent sample for the second follow-up survey of 2008 clients was 200. The respondent sample for the first follow-up of 2009 clients was 1,968. A matched sample was used to perform pair-wise statistical tests that compared changes in growth and business segment to other benchmarks. Revenue and employment growth for ED Resource clients were examined by comparing SBA data to that of the Panel Study of Entrepreneurial Dynamics II¹⁰ (PSED II), the Private Company Index, and the S&P SmallCap 600 Index.

¹⁰ The Panel Study of Entrepreneurial Dynamics II is a nationwide, multi-million dollar survey of nascent entrepreneurs funded by the Kauffman Foundation. The primary purpose of the study is to identify adults active in business creation, obtain detailed information about the start-up effort, and perform follow-up interviews to determine outcomes. We rely on the PSED I and PSED II as benchmarks; however, results must also be interpreted with caution due to potential response bias and definitional differences in the ways that firms are classified.

Limitations to consider when interpreting these results include:

- Measures of ED Resource impacts are attitudinal and are self-reported by the client;
- Many respondents did not report revenue data;
- Estimates of firm survival and growth over time should be interpreted with caution. Due to attrition, firms that have gone out of business may be under represented.

III. METHODOLOGY

This report contains findings from the initial impact study of face-to-face ED Resource counseling clients from 2010 and a follow-up study of the 2008 and 2009 clients that participated in initial impact studies in previous years.¹¹ The methodology for the initial impact study for 2010 clients is presented first, followed by the methodology for the 2008 and 2009 client follow-up study. The initial impact study reports clients' attitudinal assessments of their counseling experience and the follow-up study reports the long-term financial impact of assistance on client firms.

Research Questions

The following questions are the focus of this study and are addressed in the findings section of this report. The last two questions, numbers six and seven, are addressed in the follow-up study, which comprises time series analysis of multi-year data.

1. What is the demographic, financial, and business profile of firms who utilize ED Resources?
2. Is there a relationship between the services/assistance provided by ED Resources (SBDC, SCORE, and WBC) and the client's perception of the usefulness and value of the services/assistance received?
3. Is there a relationship between the services/assistance provided by ED Resources and the client's decision to start a business?
4. Is there a relationship between the services/assistance provided by ED Resources (SBDC, SCORE, and WBC) and the client's decision to implement and/or change management and/or marketing practices in their business?
5. Are the services/assistance provided by ED Resources (SBDC, SCORE, and WBC) having an impact on the client's financial position in terms of job creation, job retention, and sales?

Follow-up study of 2008 and 2009 ED Resource clients:

6. Based on a comparison of the total ED Resources with the Panel Study of Entrepreneurial Dynamics II (PSED II)¹², what is the impact of ED Resource assistance on firm survival?
 - What was the rate of transition of Nascent and Start-up firms to the In-Business segment?

¹¹ All references to ED Resource clients pertain to ED Resource Partners' face-to-face counseling clients who received assistance from a designated ED Resource Partner (SBDC/SCORE/WBC).

¹² The Panel Study of Entrepreneurial Dynamics II is a nationwide, multi-million dollar survey of nascent entrepreneurs funded by the Kauffman Foundation. The primary purpose of the study is to identify adults active in business creation, obtain detailed information about the start-up effort, and perform follow-up interviews to determine outcomes. We rely on the PSED I and PSED II as benchmarks; however, results must also be interpreted with caution due to potential response bias and definitional differences in the ways that firms are classified.

7. What is the financial impact of services/assistance provided by ED Resources as a whole in terms of job creation, job retention, and sales?
 - How does the difference in growth rate of ED Resource clients from 2009 to 2010 compare with selected growth benchmarks, such as the gross domestic product (GDP),¹³ and Standard & Poor’s SmallCap 600 Index,¹⁴ and the Entrex Private Company Index (PCI)?¹⁵

Sampling and Data Collection

This study examines the effects of SBA ED Resource assistance on client firms by respective ED Resource and by clients in the following various stages of business formation:

- Nascent - Individuals who have taken one or more steps to start a business
- Start-up - Individuals who have been in business one year or less
- In-Business – Individuals who have been in business more than one year and are classified as small by the SBA

The initial impact study of 2010 clients was quantitative in nature, based upon responses to web and telephone surveys. The responses provided a statistically significant sample for each ED Resource. To determine if the sample size for this study was sufficient, Concentrance tested the sample size on the basis of reported sales revenues. The initial sample of 2010 clients is sufficiently large enough for accuracy within plus or minus \$98,861 in reported annual sales revenues at a 99% confidence level.¹⁶

Table 3.1 on the following page depicts the distribution of surveys across ED Resource and the response rates by ED Resource. The overall response rate was 23%, which is comparable to the response rates found in other surveys of entrepreneurs. For example, Aldrich and Baker (2000) found that nearly a third of surveys of entrepreneurs had response rates below 25%.¹⁷ In another example, the National Federation of Independent Business (NFIB) had a response rate of 20% in its Small Business Economic Trends survey conducted in June of 2010.¹⁸

¹³ Source: <http://www.bea.gov/national/xls/gdpchg.xls>.

¹⁴ The S & P SmallCap 600 Index - represents approximately 3% of the U.S. market, and includes 600 ‘small cap’ companies with market capitalizations between \$300 million and \$2 billion. The S&P SmallCap 600 Index is a commonly used benchmark for growth.

¹⁵ The Private Company Index (PCI) - published by Entrex; this index measures revenue performance in the sector of private companies ranging from \$3 million to \$60 million in annual revenues (<http://www.privatecompanyindex.com>).

¹⁶ This assumes a normal distribution of annual revenues with a standard deviation of \$2,324,497.

¹⁷ Aldrich, Howard E. and Ted Baker (2000), “Blinded by the Cites: Has there been any progress in entrepreneurship research?” in *Entrepreneurship 2000*, ed. Donald L. Sexton and Raymond L. Smilor, Chicago: Upstart Publishing, p. 377-400.

¹⁸ William K. Dunkelberg and Holly Wade, “NFIB Small Business Economic Trends” [NFIB.com](http://www.nfib.com). July 2010. <<http://www.nfib.com/Portals/0/PDF/sbet/sbet201007.pdf>>

Table 3.1 – Sampling Frame

Resource Center	Stratified Sample Size	Usable Sample Size ¹⁹	Surveys Received via Web	Surveys Received via Phone	Total Surveys Received	Response Rate 2010 Clients
SBDC	21,514	20,329	4,183	930	5,113	25%
SCORE	22,002	21,521	3,513	931	4,444	21%
WBC	3,229	3,021	450	139	589	20%
Total	46,745	44,871	8,146	2,000	10,146	23%

Survey Administration

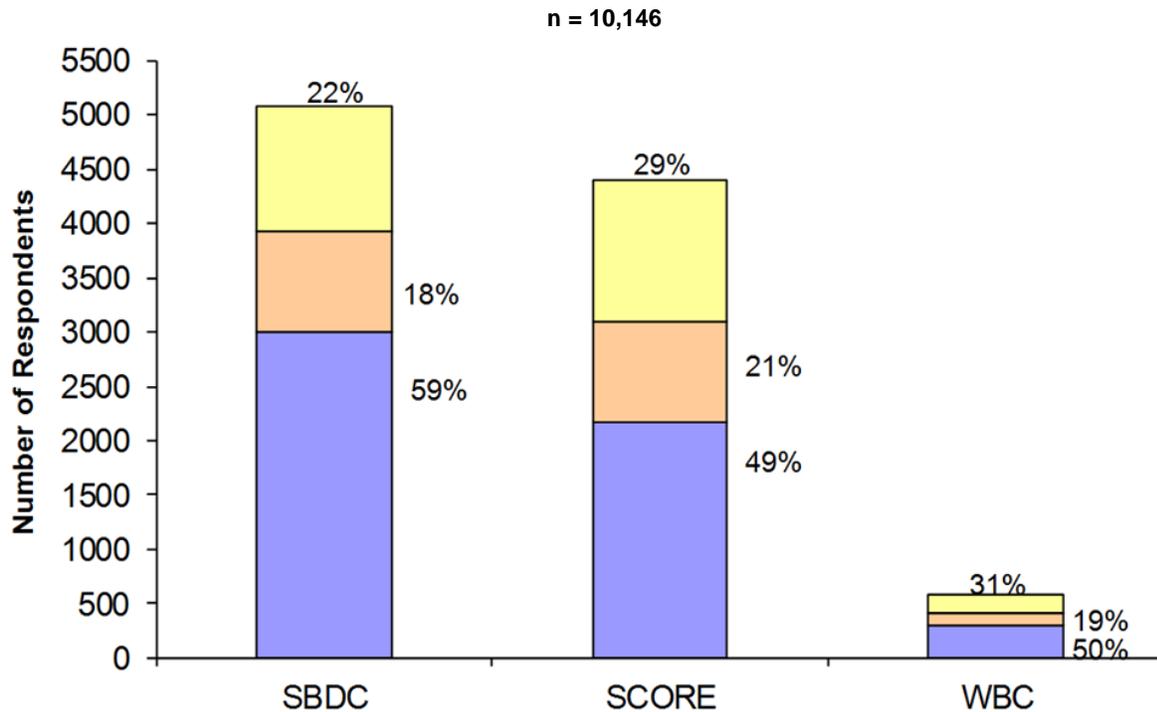
Following a successful pilot test of web-based survey administration for the 2008-2009 impact study of ED Resources, Concentrance adopted web-based survey administration as the primary technique for this study. This delivery mechanism has provided greater efficiency with regard to increasing the number of completed surveys for ED Resource clients.

ED Resources drew a random sample of clients served during the late summer or early fall of 2010 based on a random sample table provided to each ED Resource. See Appendix 4 for the survey instrument. Via email, Concentrance sent selected clients SBA cover letters and an invitation to take a web-based, OMB approved survey. We sent reminder emails each week for four weeks after the initial emailing. We logged-in all received surveys, entered the survey data into a database for analysis, and developed an electronic database list of non-respondents for a telephone follow-up survey. All surveys were assigned a computer-coded with client codes to facilitate unique identification of each client for follow-up surveys while ensuring privacy.

¹⁹ The usable sample size includes the stratified sample minus surveys noted as undeliverable by web or phone due to incorrect contact information. The accuracy and completeness of the contact information for clients provided by ED Resource offices was much improved for 2010 clients as compared to previous years.

Figure 3.1 shows the distribution of survey respondents by respective ED Resource and business segment. The **In-Business** segment was the largest segment served for all resources. The Start-up segment is smaller than the other segments in part because of the narrow definition of Start-ups (firms that have been in business for one year or less).

Figure 3.1 – Distribution of Respondents by Segment (2010 clients)²⁰



	Nascent	1,143	1,306	180
	Start-up	929	920	111
	In-Business	3,003	2,175	293
	Total	5,113	4,444	589

²⁰ Respondents (86) who reported being in business, but who did not provide a valid start date for that business, were not assigned to a business segment. Therefore, percentages of clients in each business segment may not equal 100%.

Data Analysis

Analyses included the following methods: **basic descriptive statistics, frequency distributions, cross tabulations, and regression.** Concentrance used basic descriptive statistics for continuous variables such as annual sales revenues. We used frequency distributions for Likert scales, and respondents answered on a scale of 1 to 5. Cross-tabulations were used to compare responses across ED Resources, business segments, and hours of counseling received. Finally, Concentrance used multiple regression analyses to test for differences in key outcomes, such as perceived usefulness or financial impact of ED Resource assistance, based on demographic or firm characteristics. We selected these analyses to meet the objectives of each research question and to facilitate interpretation of findings. For this year's study, revenue and employment calculations were completed using mean data instead of median data, which was utilized for previous years' studies.

Analysis of Non-Response

SBA's research plan for this study included a methodology for estimating potential non-response bias. Non-response bias can occur in survey research if respondents differ substantially from those that do not respond. The best way to protect against this bias is to improve the response rate. An effective method for achieving high response rates is the use of follow-ups and reminders. In this study, non-response bias was minimized by sending four reminder emails containing a link to the survey and minimized further by telephone follow-ups to non-respondents.

We assessed the extent and direction of potential non-response bias by comparing the characteristics of clients who responded to the internet survey with those who did not. Of the 10,146 total clients surveyed, 8,146 were surveyed over the web. The remaining clients (2,000) were surveyed over the phone. Clients surveyed over the phone were more likely to report revenue and employment figures. Additionally these results hold when other respondent characteristics are controlled for (ED Resource, Business Segment, and Hours of Counseling Received).²¹

The next step was to conduct a comparative analysis of the responses between these groups to determine if the difference in response rates would have an impact on our analyses. Results of regression analyses revealed no significant differences between these groups in terms total number of employees. There was a significant difference in revenue found between phone and web respondents. However, only a very small portion of the total variance in revenue (0.2%) is explained by this difference.²²

²¹ These findings were based on results of four logistic regression analyses to determine whether web versus phone respondents differed significantly in terms of missing revenues and missing employment data. The models were significant at the $p < .0001$ level and the variable indication phone response was always significant at the $p < .0001$ level.

²² These findings were based on results of a regression analysis to determine whether web versus phone respondents differed significantly in terms of number of employees, where a positive number of total employees are reported. A scheffe test reveals no significant difference between phone and web at the 0.10 level. The t-test associated with the regression analysis reveals a non-significant result ($t = -1.61$ $p = 0.1075$). A second regression was performed to determine whether web versus phone respondents differed significantly in terms of reported sales revenues greater than or equal to 1,000. A scheffe test for this difference revealed a significant difference between phone and web at the 0.05 level. The t-test associated with the regression analysis reveals a significant result also ($t = 2.56$ $p = 0.0106$). The R-square value associated with this model is 0.002.

Additionally, the difference in phone and web respondents was tested against perceived service usefulness. Although a significant difference in the service variate was found, only a small portion of the variance of each of the service measures can be explained by the difference between phone and web respondents. Similar results were found with the perceived value of the information the respondents received.²³ Because the evidence of response bias is minimal, the phone and web respondents were pooled in subsequent analyses.

Follow-up Study 2008 and 2009 – Sampling, Data Collection, and Analysis of Non-Response

A follow-up study was conducted of both 2008 and 2009 clients in order to evaluate the financial impact on these groups one year and two years after they were counseled by ED Resources. There were 854 clients from 2008 that were contacted for a second follow-up in the beginning of 2011. Two-hundred clients responded to this second follow-up, which represents a 23% response rate. Each of these respondents had valid client codes that could be matched on a one-to-one basis with the initial impact survey respondents. **Thus, for a sample of 200 clients, there were detailed data which could be tracked for three years.**

There were 8,493 respondents to the initial impact survey of 2009 clients. **Of those contacted, 1,968 responded to the survey, and provided detailed data that could be tracked for two years.** Table 3.2 shows the number of surveys received by total ED Resources and the total response rates.

Table 3.2 – Follow-up Impact Study Clients

Client Year	Stratified Sample Size	Useable Sample Size	Follow-up	Surveys Received in 2008	Response Rate
2008	854	854	2 nd	200	23%
2009	8,493	8,493	1 st	1,968	23%

These matched samples were used to perform pair-wise statistical tests that compared changes in growth by business segment and by ED Resource. Although there were a small number of observations available for this analysis, these findings provide a more precise estimate of changes in revenues and employment over time than aggregate, non-matched comparisons.

²³ These findings were based on results of two multivariate regression analyses and a series of simple linear regression analyses to determine whether web versus phone respondents differed significantly in terms of the reported perceived service usefulness and value of information received. The Wilkes' Lambda value is significant for both multivariate analyses indicating there is some linear combination of the perceived usefulness measures and perceived value of received information that is explained by the difference in phone vs. web respondents. The R-square values of the six individual measures of service and information predicted by the difference in phone vs. web respondents was explored. These values are range from 0.0084 to 0.0238.

Limitations

There are several limitations that should be considered when interpreting the results presented in this report. These limitations are inherent in the research design and methodology.

- Measures included in this initial survey are primarily attitudinal and all items are self-reported. Thus, there are few objective measures that can be used to assess actual client performance or make comparisons with other data sources.
- Many respondents did not report revenue data, which is critical to measuring growth from year-to-year. For example, out of Start-up and In-Business firms, approximately 39% reported zero revenues or did not report revenues.
- Estimates of firm survival and growth over time should be interpreted with caution. Due to attrition, firms which have gone out of business may be under-represented.

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IV. TOTAL ED RESOURCES 2008 - 2009 - 2010

The following section presents comparison results of face-to-face counseling clients from 2008, 2009, and 2010.²⁴ First, the general demographic and financial characteristics of the total ED Resource clients are presented. This is followed by additional findings on the impact of the total ED Resources on Nascent, Start-up, and In-Business firms organized by research question as follows:

- Is there a relationship between services/assistance provided by ED Resources (SBDC, SCORE, and WBC) and the client's perception of the usefulness and value of services/assistance received?
- Is there a relationship between the services/assistance provided by ED Resources (SBDC, SCORE, and WBC) and the client's decision to start a business?
- Is there a relationship between the services/assistance provided by ED Resources (SBDC, SCORE, and WBC) and the client's decision to implement and/or change management and/or marketing practices in their business?
- Are the services/assistance provided by ED Resources (SBDC, SCORE, and WBC) having an impact on the client's financial position in terms of job creation, job retention, and sales?

Please note that comparisons between the 2008, 2009, and 2010 initial study clients should be interpreted with caution. Concentrance collected cross-sectional data from a different set of firms each year, and these firms were operating under different economic conditions. To better understand changes over time, the follow-up study included in this report tracks the same firms over a three year period.

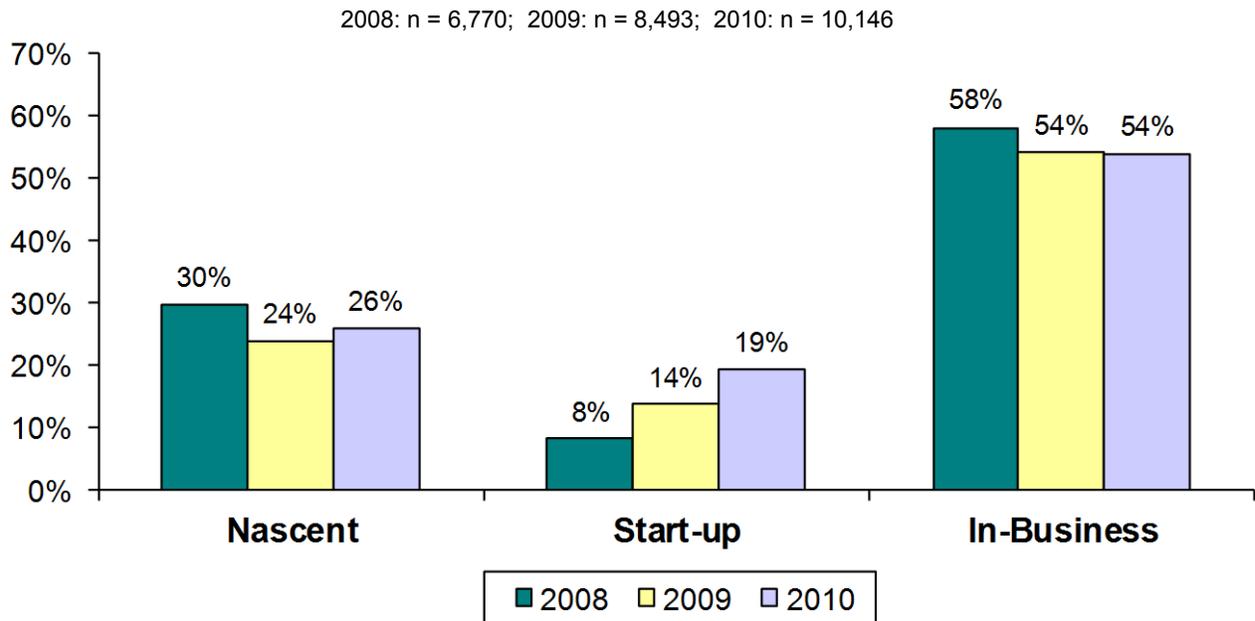
²⁴ All references to ED Resource clients pertain to ED Resource Partners' face-to-face counseling clients who received assistance from a designated ED Resource Partner (SBDC/SCORE/WBC).

Demographic Characteristics of ED Resource Clients

This section describes the general demographic and financial characteristics of total ED Resource clients that were served in 2010. These results are based on an analysis of 10,146 completed surveys.

As shown in Figure 4.1, the In-Business segment (54%) was the largest business segment served by ED Resources in 2010. The size of the In-Business segment remained consistent with the previous year. The Start-up segment increased for the third year in a row, though the change is in part due to the revised definition of Start-up businesses.

Figure 4.1 – Total ED Resources – Client Segments Served²⁵



The average annual revenue for ED Resources' clients was \$637,200.

Table 4.1 – Total ED Resources-Revenues and Employment²⁶ (2010)

	Total ED Resources
Average Revenue	\$637,200
Average Employees	4

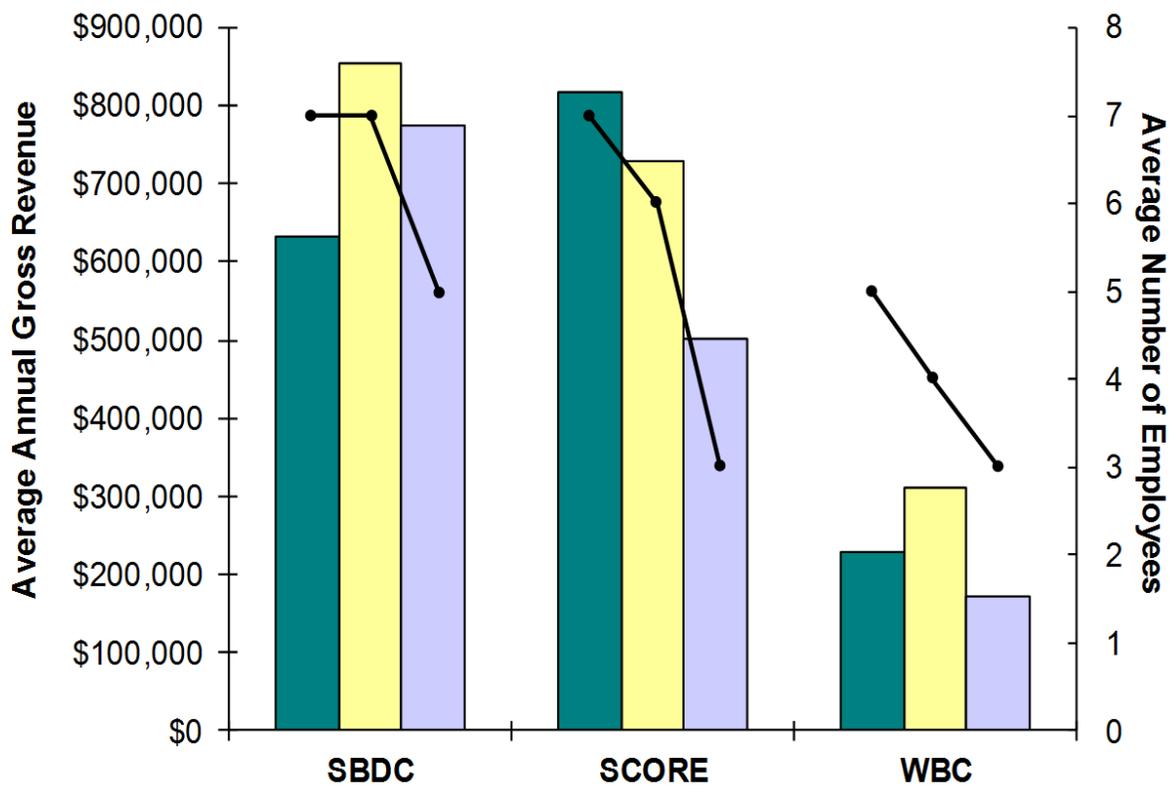
²⁵ Respondents (86 for 2010) who reported being in business, but who did not provide a valid start date for that business, were not assigned to a business segment. Therefore, the total of client segments served for each year may not equal 100%.

²⁶ Firms that reported revenues were required to do so within the range of \$1,000 to \$25,000,000.

ED Resources continued to differ in terms of the size of firms they served, as shown in Figure 4.2. Again this year, SBDC continues to serve the highest revenue clients (\$774,000 average), followed by SCORE (\$502,000 average), and WBC (\$171,300 average). All three of ED Resources' clients reported lower average annual revenues than those assisted in 2009. Average employment reported by SBDC, SCORE, and WBC clients was also lower than clients served in 2009 in all cases, especially SCORE.

In terms of revenues WBC serves a distinct client base from both SBDC and SCORE; however, SBDC and SCORE do not serve distinct client bases in terms of revenue.²⁷

Figure 4.2 – Total ED Resources – Revenue and Employment (Average ED client Revenues and Number of Employees)

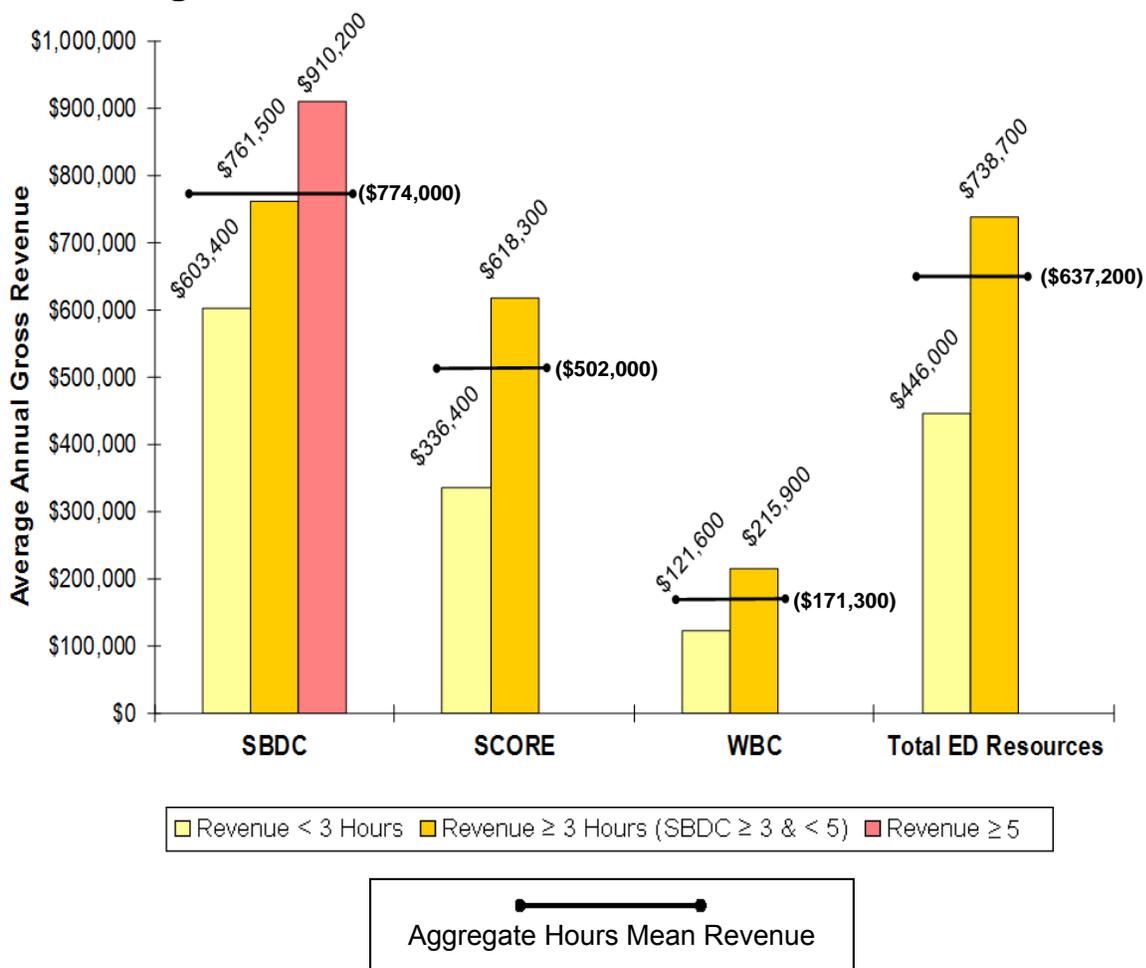


■	Rev. 2008	\$634,000	\$818,400	\$229,500
■	Rev. 2009	\$855,300	\$728,400	\$311,200
■	Rev. 2010	\$774,000	\$502,000	\$171,300
—●	Empl. 2008	7	7	5
—●	Empl. 2009	7	6	4
—●	Empl. 2010	5	3	3

²⁷ We used a Scheffe test to examine the pair-wise differences to control for the familywise error rate. We found significant revenue differences (95% confidence) between WBC and SBDC as well as between WBC and SCORE groups. No other significant differences were found.

Figure 4.2A examines the average revenues by the hours of counseling received²⁸ to understand the relationship between client revenues and resource utilization. The data shows that clients from SBDC, SCORE, and WBC that received a greater number of hours of counseling tended to be larger in size. For example, average revenues for SCORE clients who received less than 3 hours of counseling were \$336,400, while average revenues for clients who received 3 or more hours of counseling were \$618,300. This trend is also apparent with SBDC clients where the difference between clients that received 5 or more hours of counseling and those that received from 3 to less than 5 hours of counseling is \$148,700. The overall average revenues regardless of hours of counseling, indicated by the black cross bars in the figure below, were \$774,000 for SBDC, 502,000 for SCORE, and 171,300 for WBC.

Figure 4.2A – Total ED Resources – Revenues by Hours of Counseling²⁹

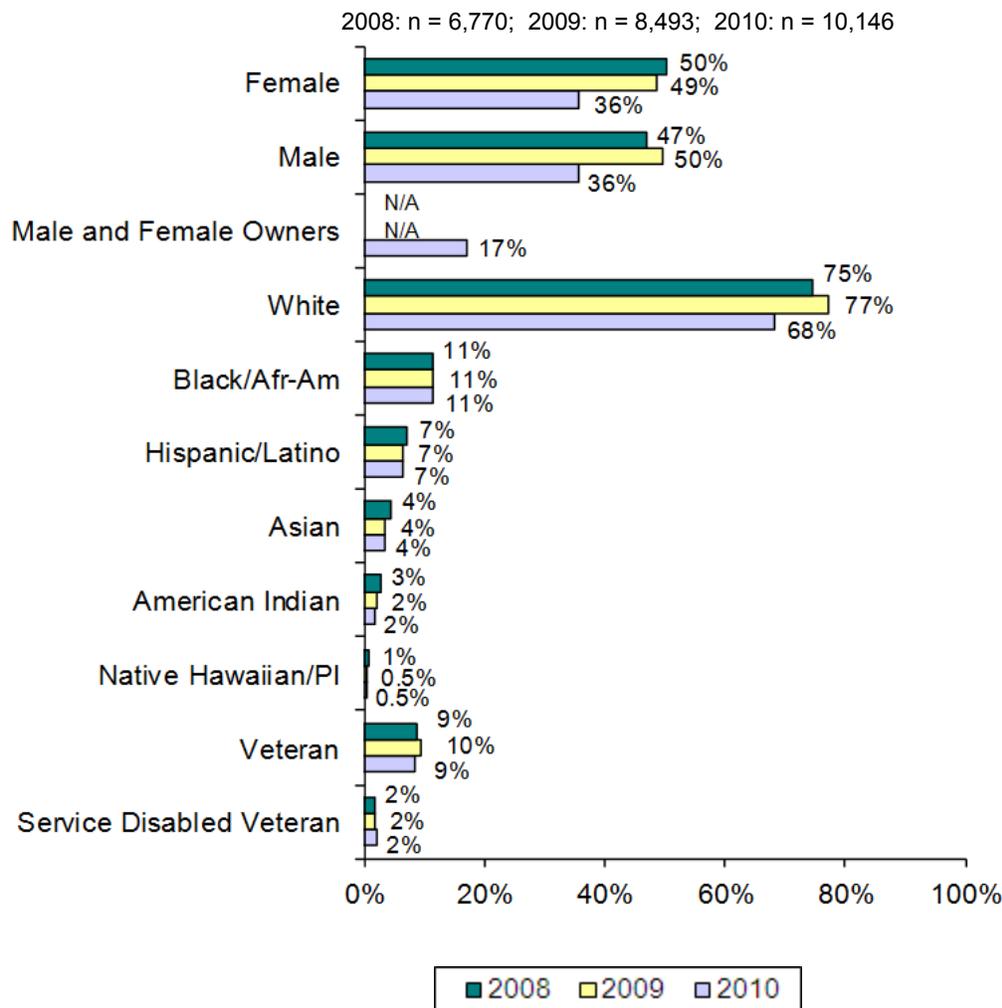


²⁸ For each ED Resource, the number of respondents is comparable for each category of hours of counseling received. SBDC: < 3 hrs. = 1,668; ≥ 3 & < 5 hrs. = 1,668; ≥ 5 hrs. = 1,777/SCORE: < 3 hrs. = 2,225; ≥ 3 hours = 2,225/WBC: < 3 hrs. = 297; ≥ 3 hours = 292.

²⁹ SBDC reports hours of counseling in three categories (< 3, ≥ 3 to < 5, ≥ 5), whereas SCORE and WBC report two categories (< 3, ≥ 3); SCORE and WBC also provide 5 or more hours of counseling to their clients and these hours are captured in the 3 or more hours of counseling category. When comparing ED Resources by hours of counseling, those clients receiving 3 or more hours of counseling from SBDC reported average revenues of \$843,500.

Figure 4.3 presents the demographic characteristics of ED Resource clients in terms of gender, race, ethnicity, and veteran status.³⁰ A new category was added to the survey for this year. For the first time, clients were able to select “Male and Female Owners” as an answer to the gender of the owner(s) question (See Appendix 4 for a complete survey instrument). Predictably, both Male and Female categories dropped sharply from last year’s numbers. The proportions of the majority of the race and ethnicity categories have not changed from the previous year, with the exception of a reduction in the number of Whites.³¹

Figure 4.3 – Total ED Resources – Demographic Characteristics³²



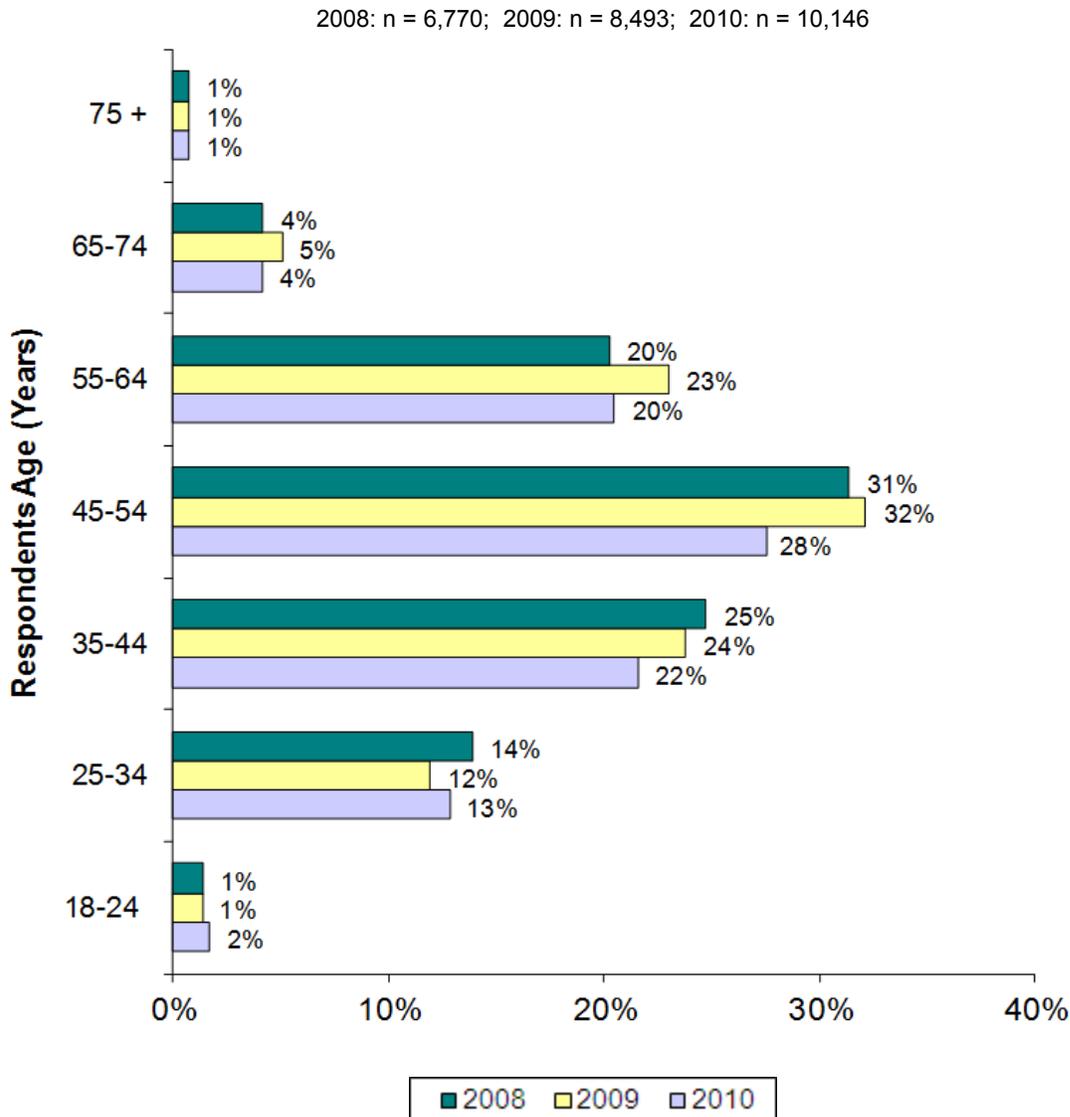
³⁰ The Veteran and Service-disabled Veteran categories are shown in the figure above. Additional results for total ED Resource clients included: Reservist (0.3%) and National Guard Member (0.4%).

³¹ Just over 16% of survey respondents did not answer the race questions, whereas 4.5% answered last year. Therefore, the drop in in the number of Whites may be due to non-responses and not reflective of the actual population.

³² Totals may not equal 100% due to non-respondents and respondents who selected multiple ethnicities. The 2010 total ED Resources demographic distribution was compared to the national averages from the 2007 Survey of Business Owners from the Census Bureau (SBO). The distribution was comparable across characteristics except for the following SBO figures: White business owners were 83% of the small business population, Female business owners were 29%, and Male business owners were 51%.

Figure 4.4 shows the distribution of ED Resource clients by age of business owner. The largest groups of ED Resource clients belonged to the 45 to 54 and 35 to 44 age categories, 28% and 22% respectively. This outcome is consistent with the previous years depicted in the figure. Both the 18-24 and 25-34 age categories increased slightly from the previous year. Differences in findings from the previous year may be due to an increased number of clients that did not respond to the corresponding survey question for age.³³

Figure 4.4 – Total ED Resources – Age of Business Owner³⁴

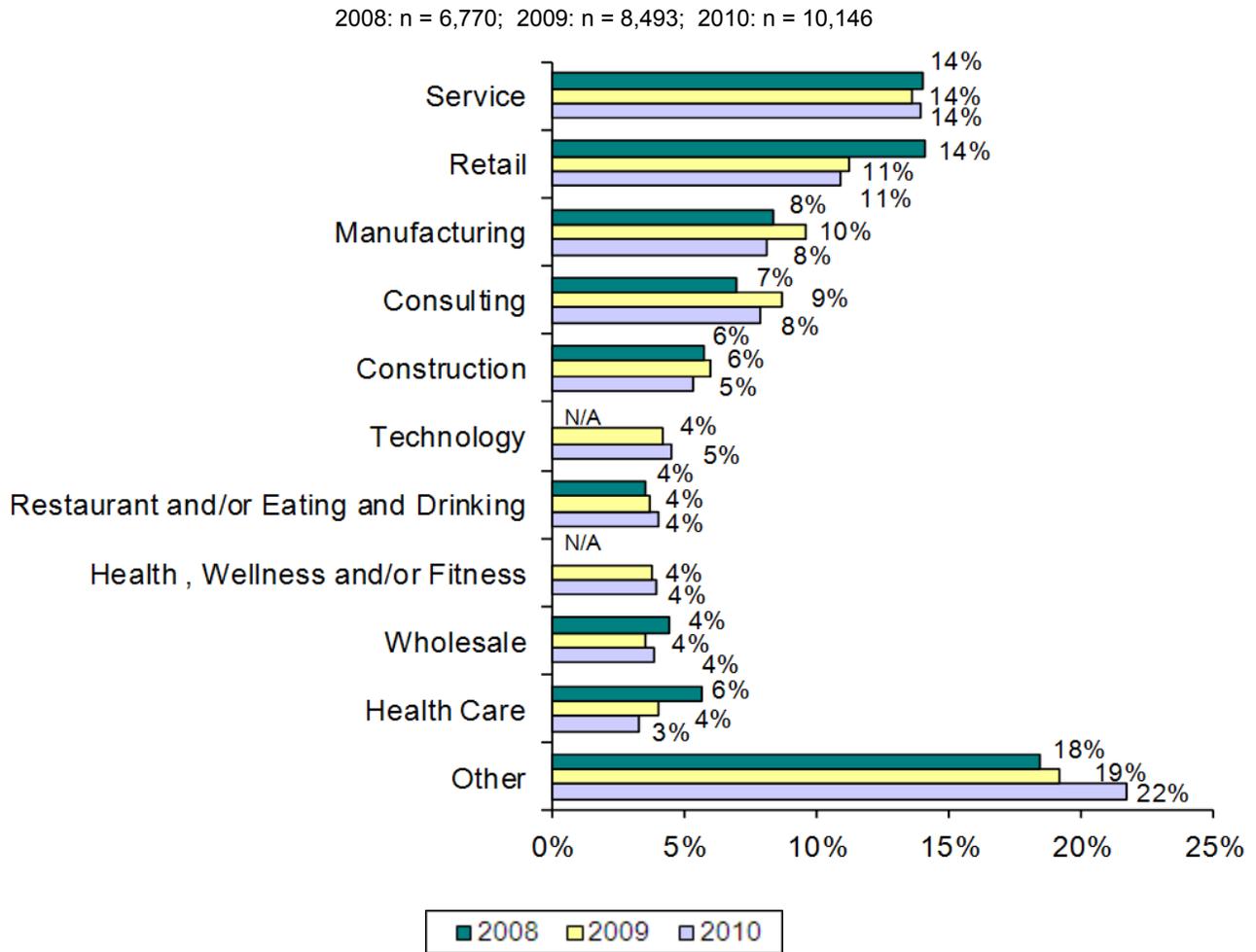


³³ Survey questions can be found in the survey instrument in Appendix 4; q18 requests the clients' age. Eleven percent did not respond to the age question for this year's study. Last year only two percent did not respond.

³⁴ The 2010 total ED Resources age distribution was compared to the national averages from the SBO. The distribution was comparable except that SBO reported 65+ at 12.5% (compared to 5% for ED Resources).

As shown in Figure 4.5, the two highest reported business types, besides “Other” businesses, served by ED Resources were the service and retail businesses.³⁵ These results are generally consistent with the national averages from the 2007 Survey of Business Owners (SBO). Results that were not consistent included Manufacturing, reported in the SBO to be 2%; Construction, reported to be 13%; and Health Care, reported to be 9%.³⁶ Also, the figure depicts the percentage of clients in the other category as having increased over the past three years.

Figure 4.5 – Total ED Resources – Primary Business Type³⁷



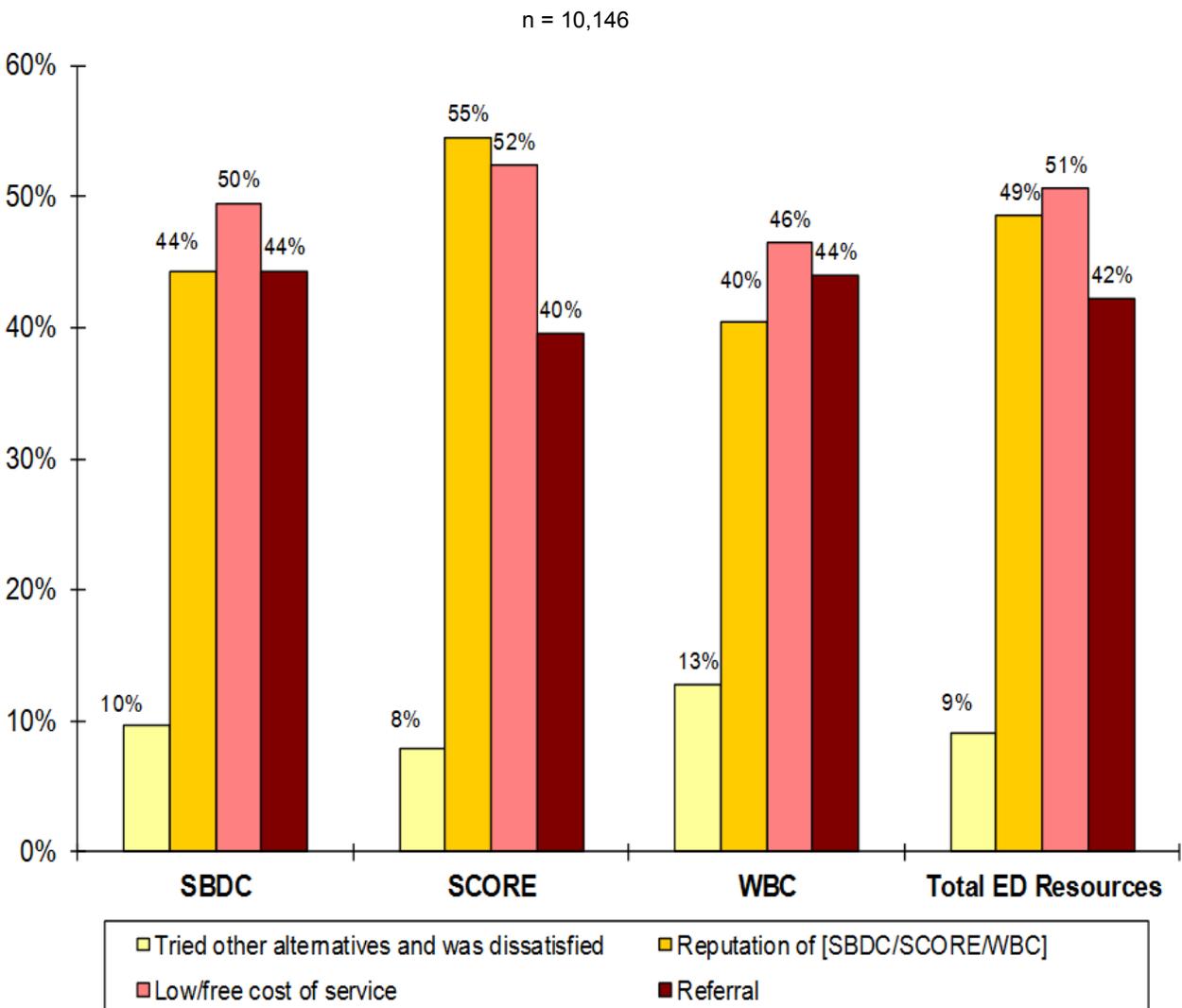
³⁵ The top 11 results for 2010 are displayed in the figure above. Additional results included: Finance, Insurance and Real Estate (3%), Education (3%), Entertainment (2%), Engineering (1%), Transportation (1%), Publishing (1%), and Day Care (1%).

³⁶ Other findings that differed from SBO results included: Finance, Insurance, and Real Estate (14%), and Transportation (5%). Industry classifications are not identical.

³⁷ Several groupings were found to be present among those respondents who classified their business type as “Other”. These included multiple responses for non-profits, design/art related professions, and beauty related professions. Due to non-responses the total for all business types may not equal 100%.

Figure 4.6 depicts the reasons clients reported seeking business counseling from ED Resources. Reputation and low/free cost of service were the most common reasons for clients to seek assistance from ED Resources. SBDC clients reported low/free cost of service as the most common reason (50%), but rated reputation of the ED Resource and referral as equally strong reasons (44%). In contrast to the total ED Resources, SCORE clients reported that reputation (55%) was a stronger reason for seeking assistance than was low/free cost of service (52%), and WBC clients reported that referrals (44%) were more often a reason for their seeking assistance as opposed to reputation (40%).

Figure 4.6 – Total ED Resources – What led to your decision to seek business counseling from ED Resources?³⁸



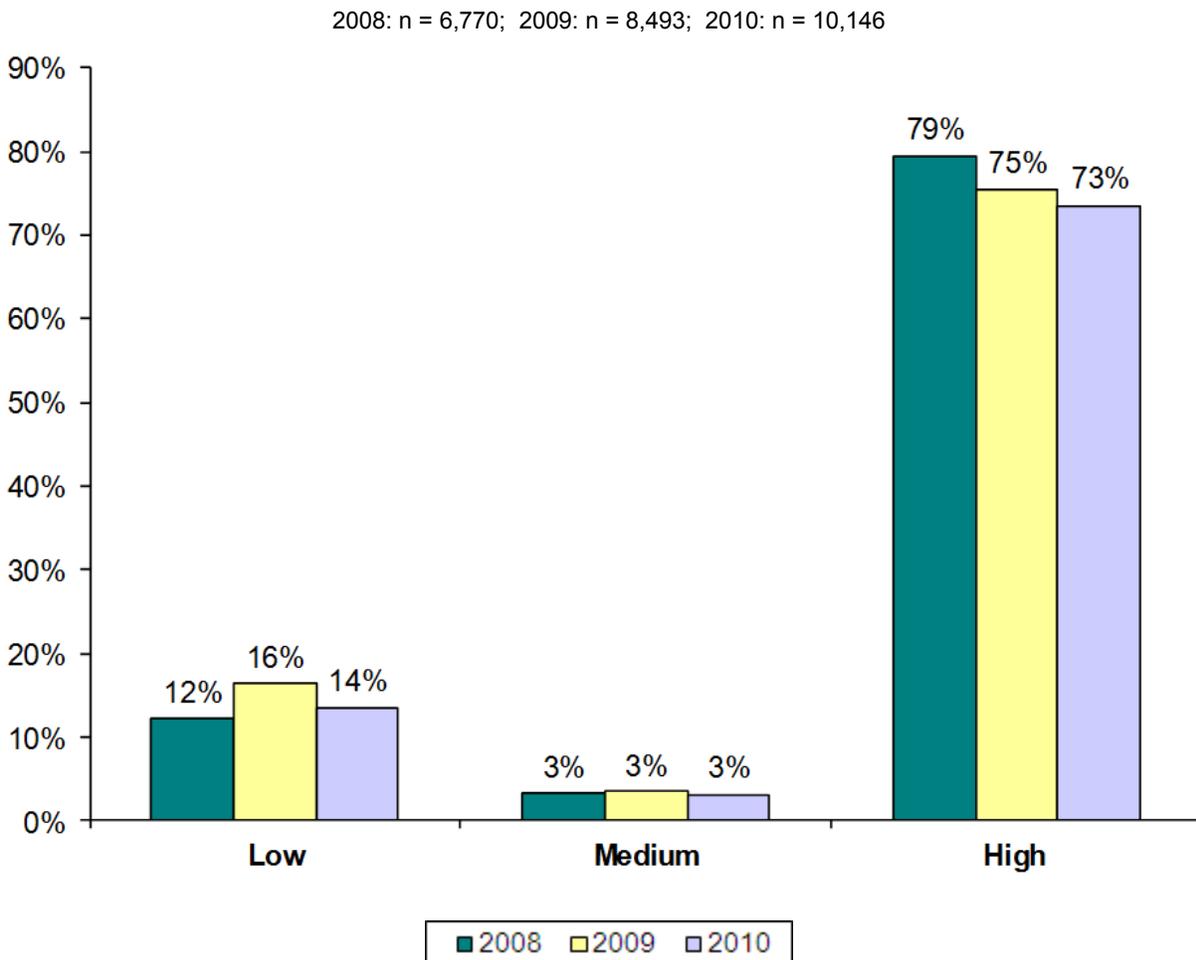
³⁸ The totals do not equal 100% due to respondents selecting multiple factors. This figure compares results by individual ED Resource; therefore corresponding figures are not repeated in the individual ED Resource sections of this report.

Resource Impacts

Usefulness and Value of Services or Assistance Received

As shown in Figure 4.7 below, 73% of 2010 ED Resource clients reported that the information they received from their counselor was valuable.

Figure 4.7 – Total ED Resources – How useful was the information you received?³⁹

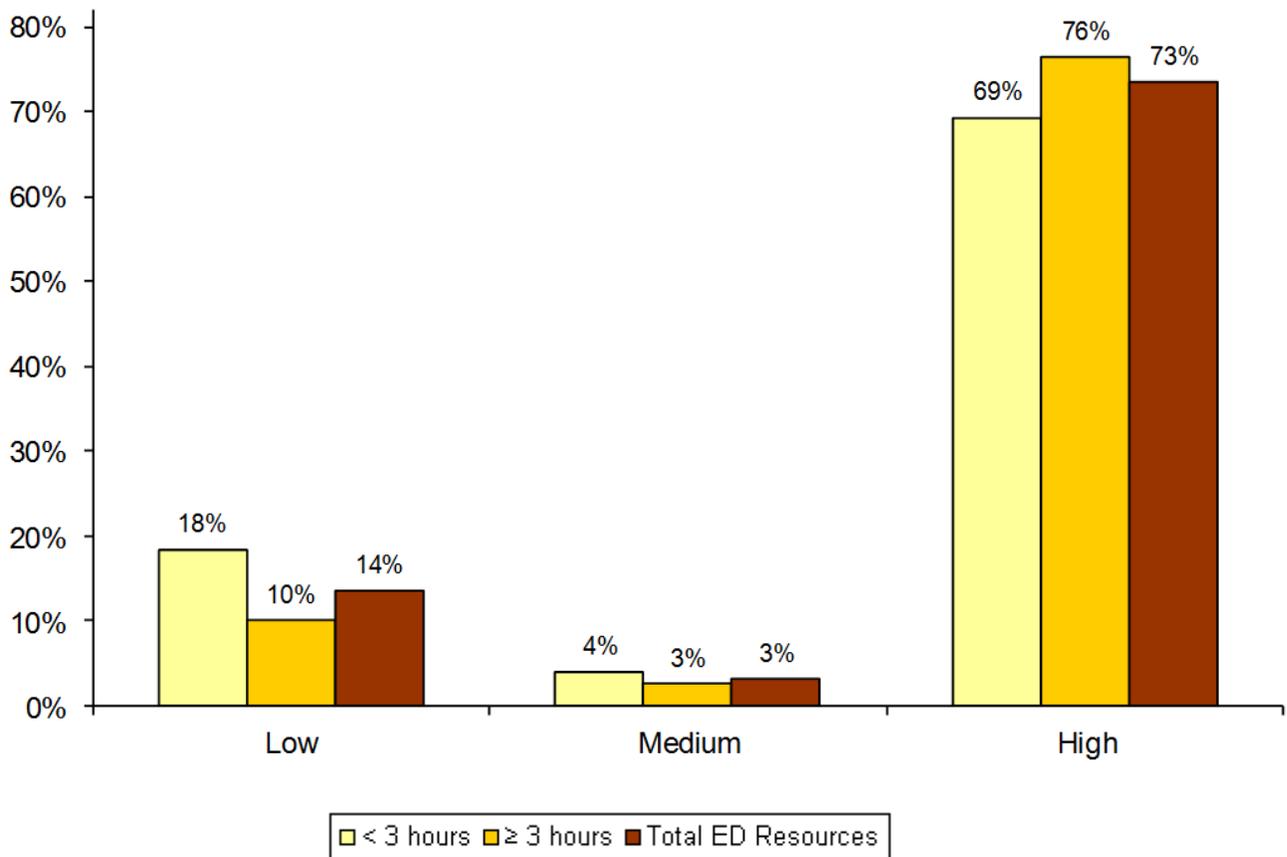


³⁹ Low value includes the ‘Somewhat Valuable’ and ‘Not Valuable’ response categories. High value includes the ‘Extremely Valuable’ and ‘Valuable’ response categories. Percentages will not total 100% due to non-response.

Figure 4.7A shows the perceived usefulness of ED Resources relative to the number of hours of counseling received recorded in two categories, less than 3 hours and 3 or more hours. For comparison, the overall level of perceived usefulness is also provided in the figure, but this segment does not distinguish usefulness by hours of counseling received.

As illustrated below, ED Resource clients who had three or more hours of counseling rated usefulness of ED Resources as “high” more often than those who had less than three hours of counseling.⁴⁰ Seventy-six percent of clients who received 3 or more hours of counseling rated the usefulness of total ED Resources as “high”, versus 69% of those that received less than 3 hours of counseling.

Figure 4.7A – How useful was the information you received? Total ED Resources by Hours of Counseling vs. Total ED Resources Aggregate Hours

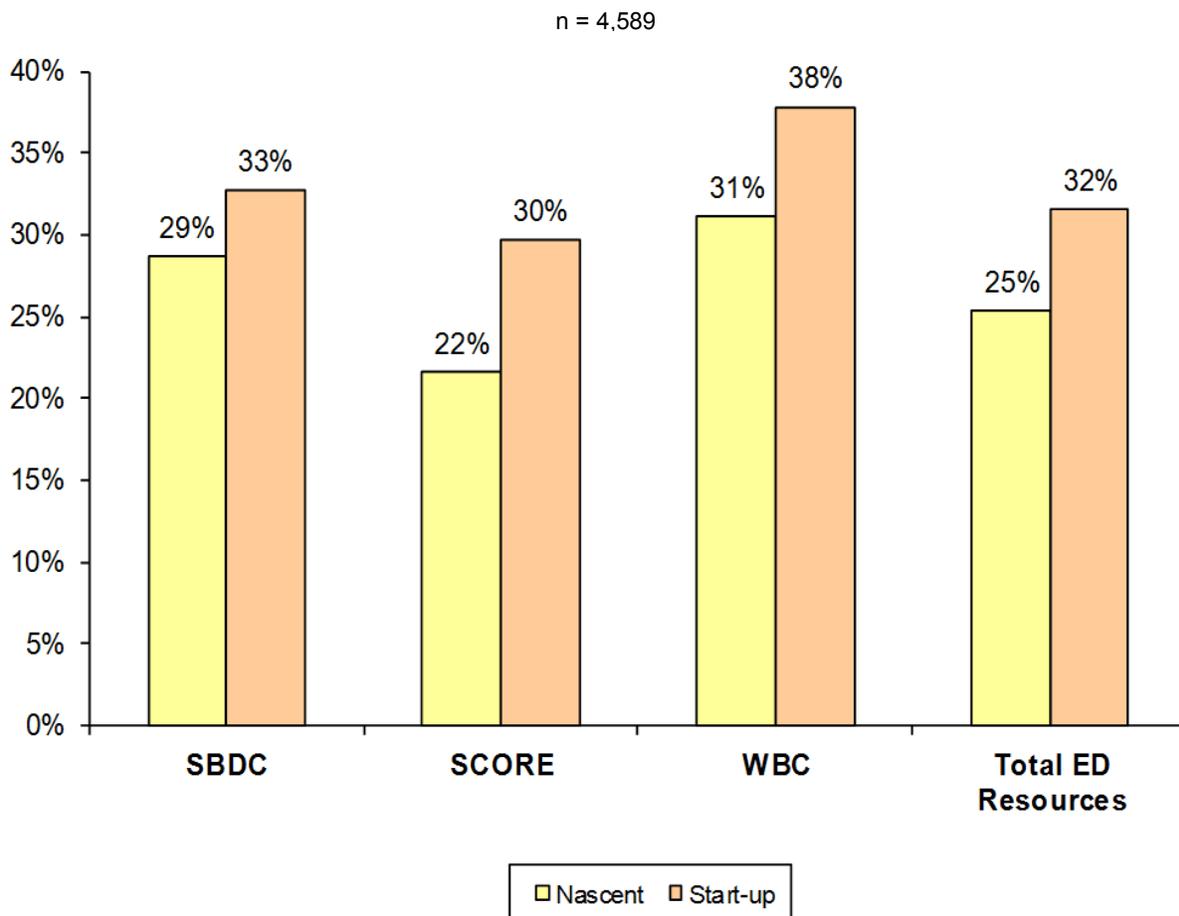


⁴⁰ This finding is supported by the regression analysis beginning on page 39.

Decision to Start a Business

Figure 4.8 depicts the perceived assistance of ED Resources with the client’s decision to start a business. These results are presented by individual ED Resource and total ED Resources. Results for Nascent and Start-up firms are reported in each category.⁴¹ Across SBDC, SCORE, and WBC, the relationship between Nascent and Start-up clients remained consistent. Start-up clients more often indicated that they decided to go into business as a result of the assistance they received from their respective ED Resource center than Nascent clients.

Figure 4.8 – Total ED Resources – Did you decide to go into business as a result of the assistance you received?⁴²



⁴¹ The corresponding survey question for this figure asked, “If you were not in business at the time you were assisted by the counselor, did you decide to go into business as a result of that assistance?” Therefore, In-Business clients were not observed because these clients were in business at the time they received counseling.

⁴² This figure compares results by individual ED Resource; therefore corresponding figures are not repeated in the individual ED Resource sections of this report.

Clients' Decision to Change Management Practices

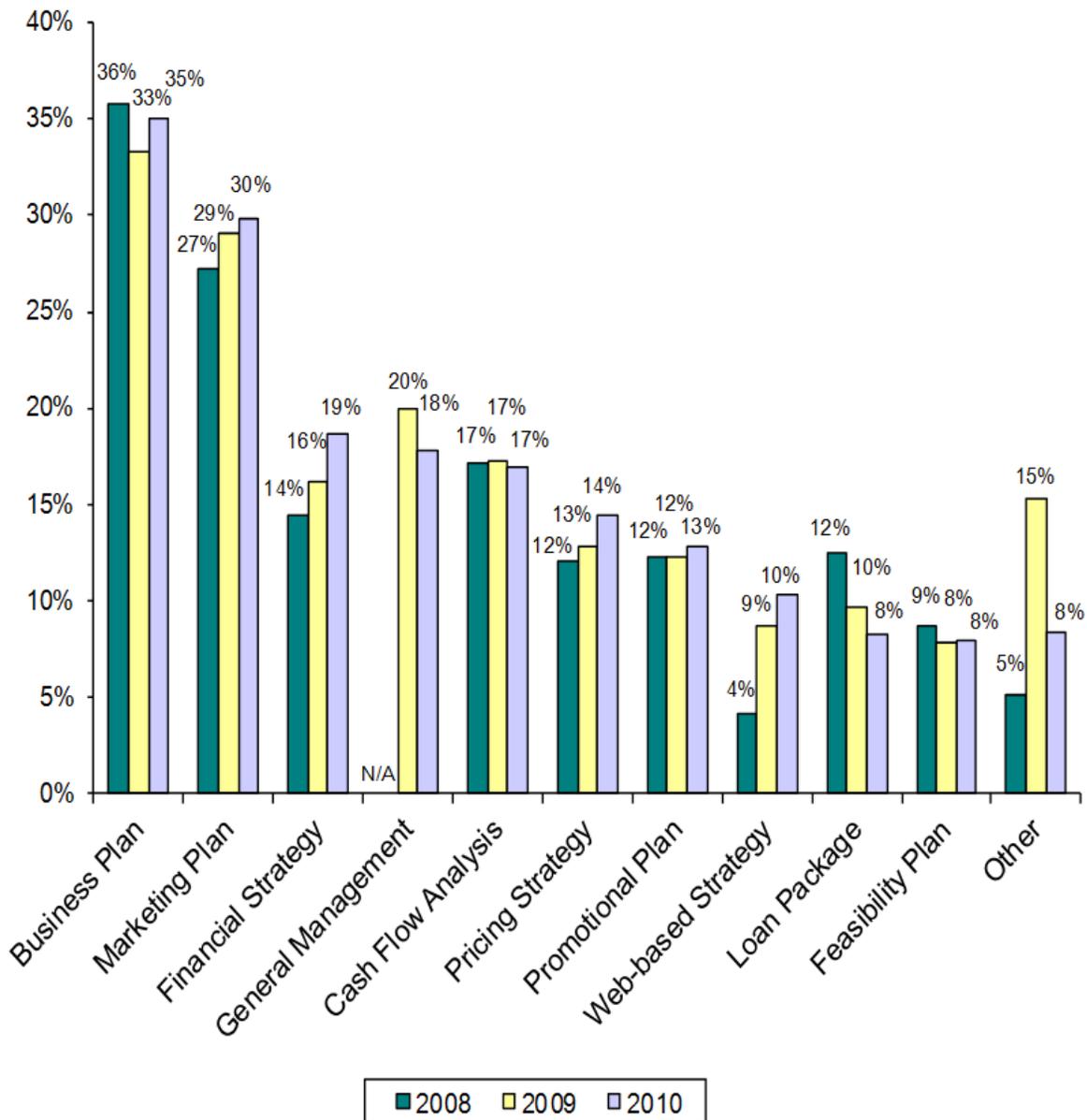
As a result of ED Resource assistance for 2010 clients, 57% of Start-up and 62% of In-Business firms changed their current management practices or strategies. The percentage of Start-up firms reporting that they changed their management practices or strategies has decreased slightly over the past three years. The frequency of In-Business firms reporting changes in management practices or strategies remained consistent from 2009.

Table 4.2 – ED Resources Impact on Managerial Practices

	Changed Current Management Practices/Strategies		
	2008 Clients	2009 Clients	2010 Clients
Start-up	60%	59%	57%
In-Business	61%	62%	62%

Figure 4.9 below reflects the percentage of firms reporting that ED Resource assistance led to the development of **business plans, marketing plans, etc.** The frequency of ED Resource clients reporting they received assistance with a Web-based Strategy, Financial Strategy, Marketing Plan, or Pricing Strategy has risen over the past three years of this study. The Loan Package category has diminished steadily over the past three years from 12% in 2008 to 8% for 2010.

Figure 4.9 – Total ED Resources – Assistance in Plan Development⁴³

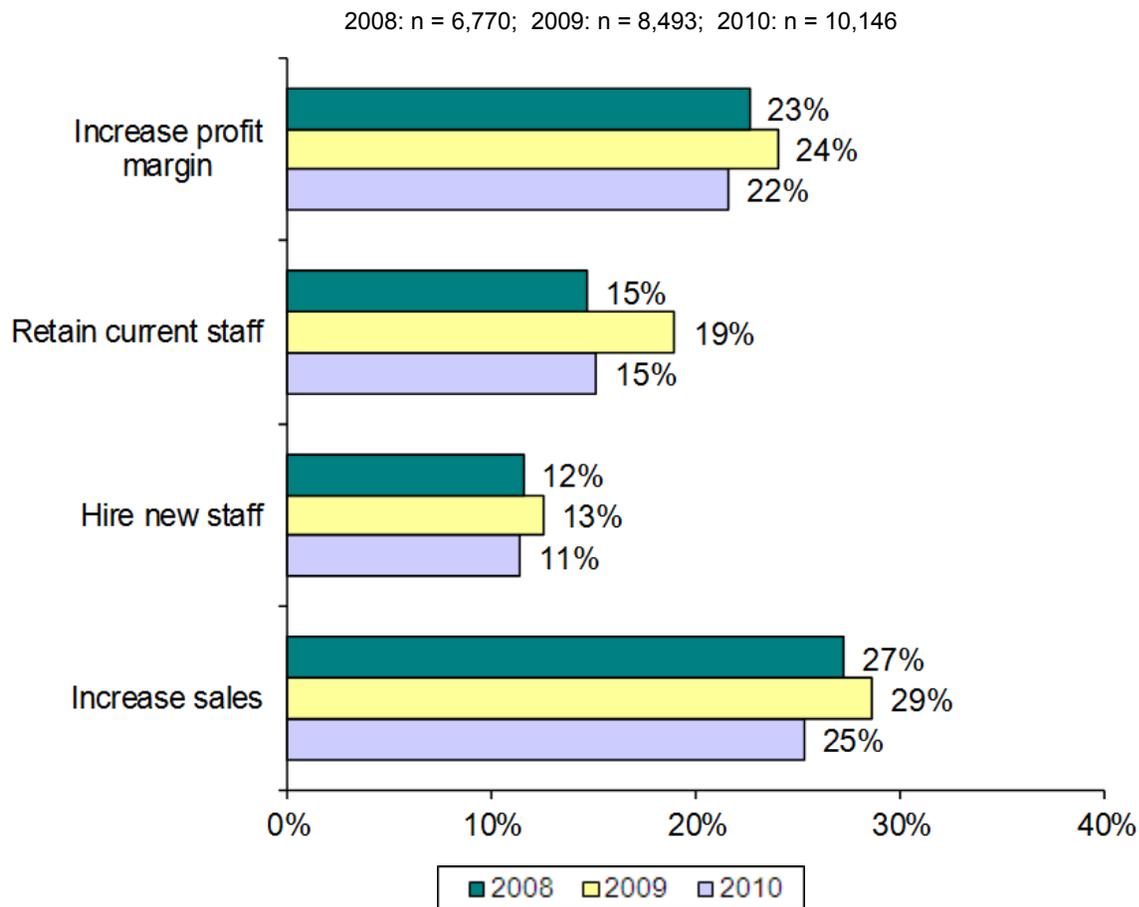


⁴³ The 2010 results for the top 11 categories are displayed in the figure above. Additional results for 2010 included: hiring plan (5%), purchasing strategy (4%), production plan (4%), training plan for staff (4%), distribution plan (3%), and international trade (1%). For the 2010 study (2009 clients), the category of e-commerce changed to web-based strategy. The 2008 results from that category are still used for comparison.

Sales, Job Creation, and Job Retention

Figure 4.10 presents findings on the attitudes toward the financial impact of ED Resource assistance irrespective of clients' reasons for seeking assistance. The frequency of ED Resource clients that indicated they were able to increase profit margin, retain current staff, hire new staff, or increase sales as a result of ED Resource assistance was lower for each category when compared to the previous year. The number of 2010 ED Resource clients indicating impactful assistance in each category decreased from the previous year. The retaining current staff and increased sales categories each experienced a four percentage point decrease.

Figure 4.10 – Total ED Resources – Perceived Impact of Assistance⁴⁴



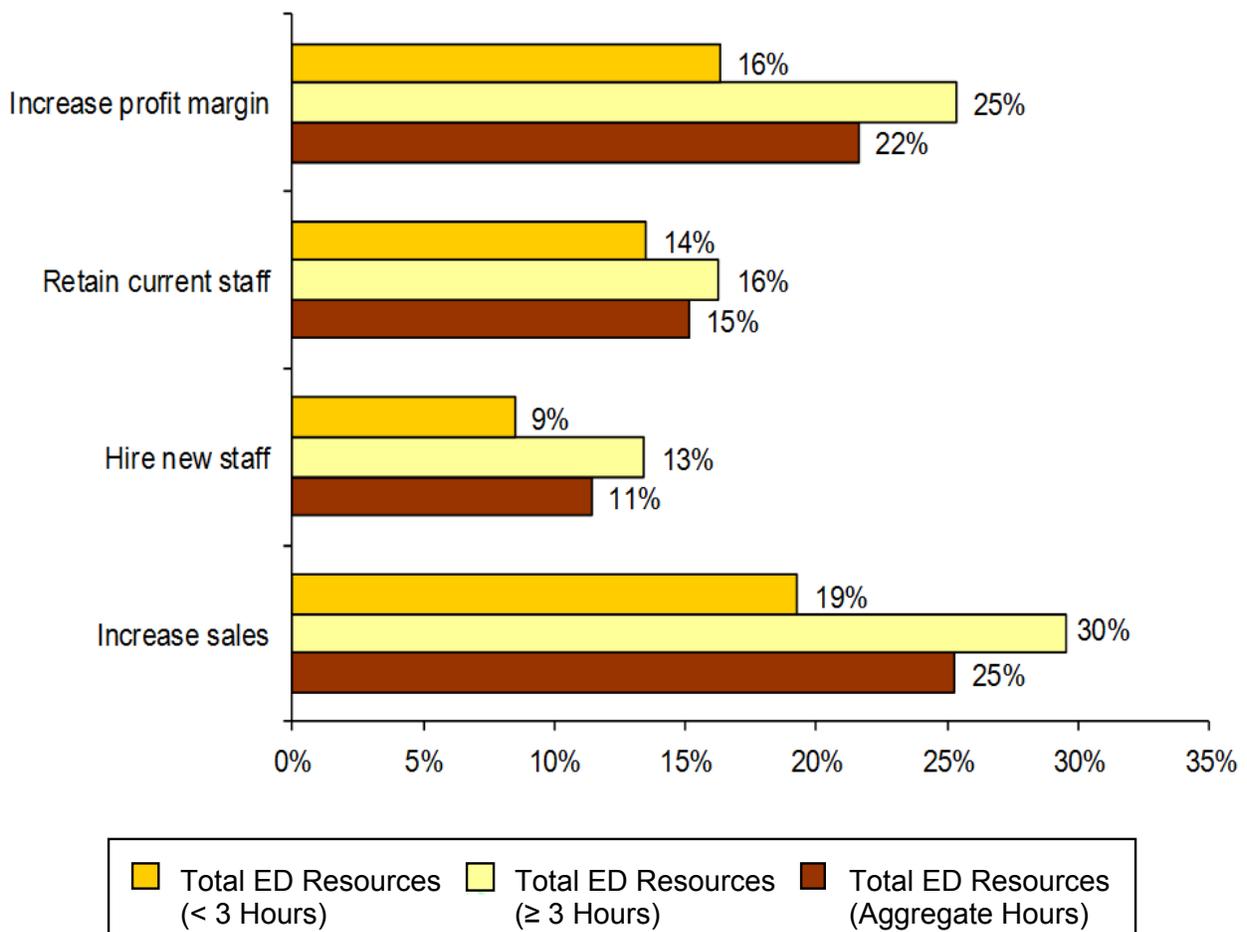
⁴⁴ See Appendix 2 for a more detailed response to q4. In addition to the reported findings in the figure above, data was also collected for 2010 clients' perceived impact of assistance regarding the acquisition of a bank loan (16%), a SBA guarantee loan (18%), and a SBA Disaster loan (18%).

Figure 4.10A shows the perceived financial impact of ED Resources relative to the number of hours of counseling received recorded in two categories: less than 3 hours and 3 or more hours of counseling received. For comparison, the overall level of perceived financial impact is also provided, which does not distinguish by hours of counseling

It is notable that across all four categories, ED Resource clients with 3 or more hours of counseling reported a greater positive financial impact than total ED Resource clients.

For example, clients that received 3 or more hours of counseling increased their sales 30% of the time; whereas clients that received less than 3 hours of counseling increased their sales 19% of the time.

Figure 4.10A – Total ED Resources – Perceived Impact of Assistance (Hours of Counseling Received vs. Aggregate Hours)

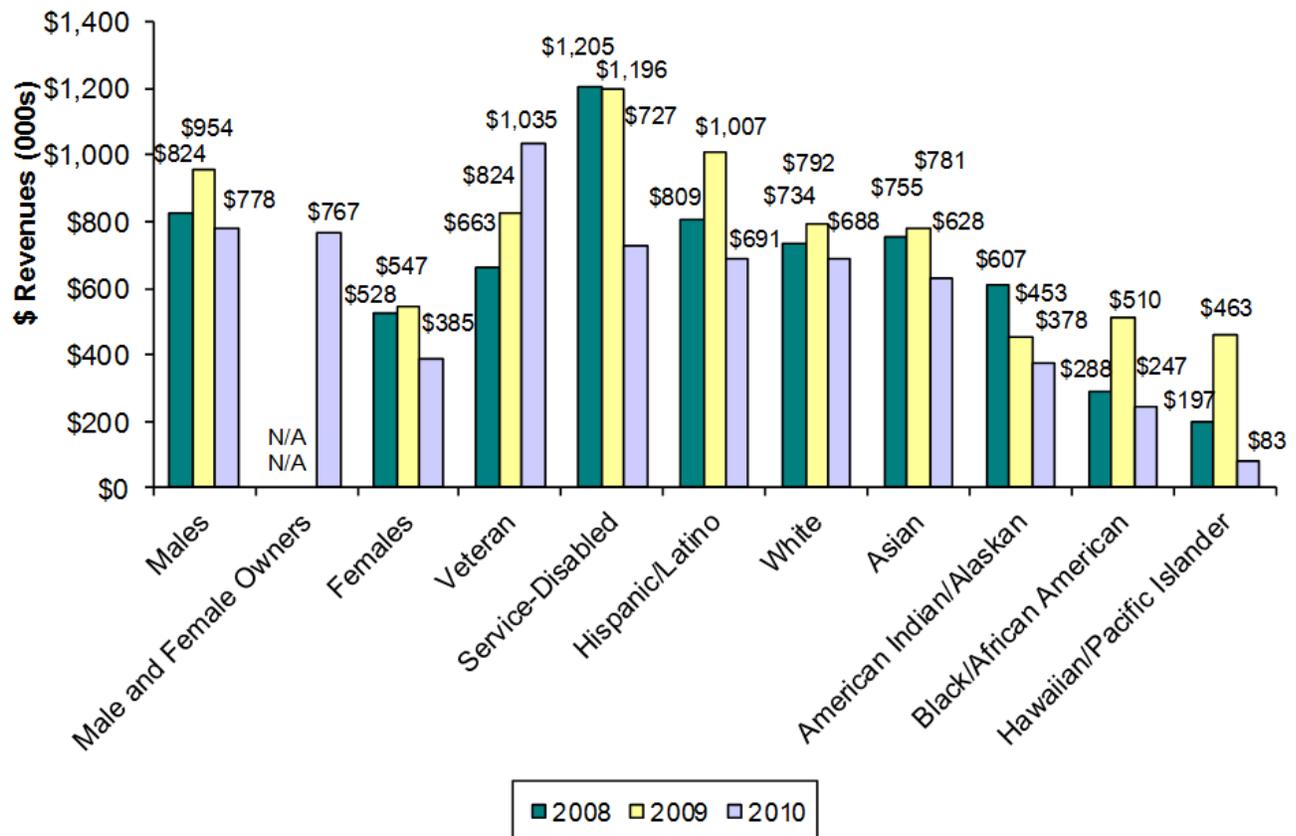


Cross-Sectional Demographic Analysis

This section compares revenues and employment for ED Resource clients by gender, race, ethnicity, and veteran status. Figure 4.11 compares average revenues for firms in each demographic category, rounded to the nearest \$1,000. For example, this figure shows that, in 2010, firms owned by Females (\$385,000) were on average smaller than firms owned by Males (\$778,000) and firms owned by Males and Females (\$767,000).

Veteran-owned firms had an average of \$1,035,000 in revenue; the highest revenues by Veterans in the past three years. Over the past year, reported revenues for Service-disabled Veterans fell to an average of \$727,000. Regarding race and ethnicity, average revenues fell across all demographic categories.

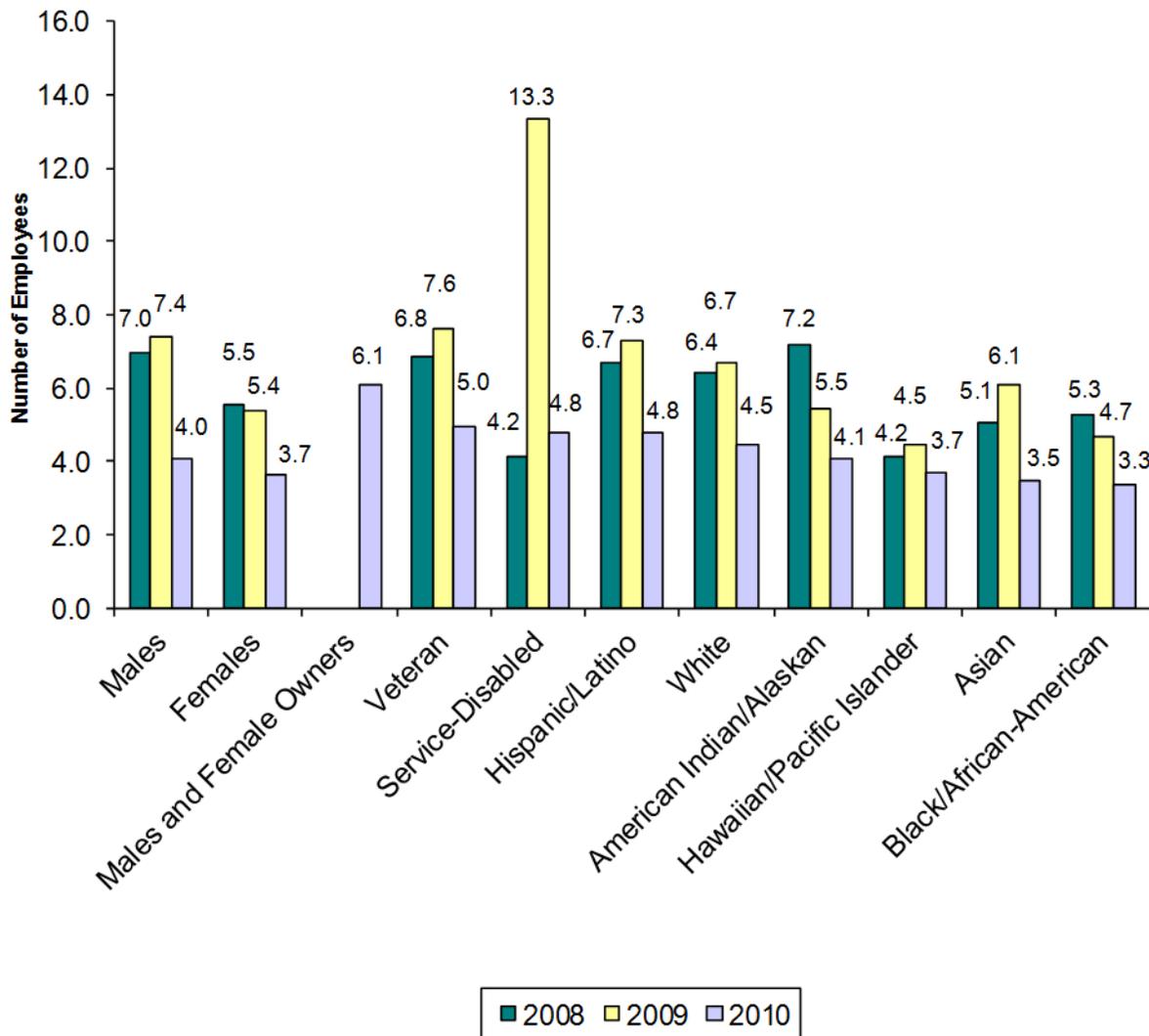
Figure 4.11 – Revenues (000s) for Firms in Selected Demographic Categories⁴⁵



⁴⁵ Firms that reported revenues were required to do so within the range of \$1,000 to \$25,000,000. Due to small sample sizes, corresponding figures are not repeated in the individual ED Resource sections of this report.

Figure 4.12 compares employment by demographic category. Firms owned by Female clients tended to have fewer employees than firms owned by Male clients, however, firms with both male and female owners, a new category for this year, had the highest average employment levels in the gender segment. This new category also partially explains the drop in average number of employees for both male firms and for female firms. Hispanic/Latino, White, and American Indian/Alaskan Native firms had more employees than other race and ethnicity demographic categories. In each category of firms, the average number of employees has gone down from 2009.⁴⁶

Figure 4.12 –Total Employees for Firms in Selected Demographic Categories



⁴⁶ Due to the small sample size of Service-disabled veterans (42) who reported having employees, 2009 results should be treated with caution. Due to small sample sizes, corresponding figures are not repeated in the individual ED Resource sections of this report.

Regression Analysis of the Effects of Gender, Race, Ethnicity, and Veteran Status on Key ED Resource Impacts

The following section presents findings from an analysis of the effects of firm and client characteristics on ED Resource impacts. We report results from a series of multiple regression analyses. These were conducted to test whether respondents differed significantly in perceived usefulness, quality of counseling experience, and financial impacts of ED Resource assistance based on selected firm (revenues, business segment, ED Resource, contact hours) and demographic (age, gender, race, ethnicity, veteran status) characteristics.

These analyses address the following research questions:

1. Are there differences in perceived usefulness based on firm size, business segment, ED Resource, geographic location, hours of counseling, age of owner(s), gender, race, ethnicity, or veteran status?
2. Are there differences in perceived assistance with the decision to start a business based on firm size, business segment, ED Resource, geographic location, hours of counseling, age of owner(s), gender, race, ethnicity, or veteran status?
3. Are there differences in the financial impact of ED resource assistance based on firm size, business segment, ED Resource, geographic location, hours of counseling, age of owner(s), gender, race, ethnicity, or veteran status?

Each regression model examined the impact of selected demographic characteristics (age, gender, race, ethnicity and veteran status) and firm characteristics (size, business segment, ED Resource, geographic location, hours of counseling received) on a particular resource impact. These impacts included: perceived usefulness of ED Resource assistance, perceived quality of the counseling experience, perceived assistance with the decision to start a business, and perceived financial impacts (sales, cash flow, hiring, and profits).

Each resource impact is used as a dependent (i.e. outcome) variable. For example, the dependent variable for the first model is perceived usefulness of ED Resource assistance. The dependent variable for the second model is perceived quality of the counseling experience. The dependent variable for the third model is perceived assistance with the decision to start a business. The dependent variable for the fourth model is a financial impact score, which is a summary measure based on 4 self-reported financial impact measures (the effect of assistance on increases in sales, cash flow, new hires and profit margins).⁴⁷

⁴⁷ Consistent with previous analyses, this scale is the sum of the following questionnaire items: q5.1, q5.2, q5.5 and q5.7. Survey questions can be found in the survey instrument in Appendix 4.

The set of independent or predictor variables included variables representing the firm and client demographic characteristics include the following:

- Sales Revenues
- Client Segment
 - Nascent
 - Start-Up
 - In-Business
- ED Resource (SBDC, SCORE, or WBC)
- Geographic Location (Urban, suburban, rural)
- Number of hours of assistance (less than 3, 3 or more)
- Respondent Age
- Gender
- Race
 - Hispanic
 - American Indian
 - Asian
 - Black/African-American
 - Native Hawaiian/Pacific Islander
- Ethnicity
 - Hispanic/Latino
- Veteran or Service-disabled Veteran

Regression Results

In the results presented in this section, statistically significant predictor variables are identified.⁴⁸ Detailed regression results are presented in Appendix 6.

The first regression model tested for a relationship between selected firm and client characteristics and the client's perception of the usefulness of the services/assistance received.⁴⁹

Results of this regression suggest that **larger firms reported higher levels of perceived usefulness of ED Resource assistance** than smaller firms. **Firms who received less than 3 hours of assistance reported lower levels of perceived usefulness than firms with 3 or more hours of counseling.** Additionally, **firms in the In-business segment also reported significantly higher perceived usefulness** from ED resource assistance.

In terms of client demographics, there were **no significant differences in perceived usefulness based on age, gender, veteran status, or ethnicity. Native American and White clients**

⁴⁸ Relationships are considered statistically-significant at the 0.05 level. Marginal significance is defined as significant at the 0.10 level.

⁴⁹ The overall model was statistically significant at the 0.01 level, although the R², a measure of model fit, was very small (0.0149). Coefficients reported here were significant at the 0.10 level. The usable sample size was 2,427. Firms with revenue greater than \$5,000,000 and less than \$1,000 were removed from all regression analyses, as were firms with unknown business segment. The revenue upper bound of \$5 million was used in order to eliminate bias resulting from potential outliers skewing the distribution's measures of central tendency.

reported significantly higher perceived usefulness, but there were no other differences based on race.

The second regression model tested for a relationship between selected firm and client characteristics and perceived ED resource assistance with the decision to start a business.⁵⁰ Consistent with the previous year's results, this analysis suggests **that larger firms, firms in the In-Business segment, and SCORE clients were less likely to report that their decision to start a business was the result of ED resource assistance.** However, there were no significant differences based on any other firm or client demographic characteristics.

The third regression model tested for a relationship between selected firm and client characteristics and the self-reported financial impact of ED Resource assistance. These impacts include a combination of increases in sales, cash flow, hiring of new employees, and profits.⁵¹ These results provided no significant results, even at a 0.10 level, indicating that **no firm level or client demographic characteristics affected the perception of the financial impact of ED Resource assistance.**

These regression analyses indicate that both firm and client characteristics can be significant determinants of the client's perception of the usefulness of the services/assistance received, perceived assistance with the decision to start a business, or the financial impact of assistance received.

Variations in perceived usefulness, perceived assistance with the decision to start a business, and financial impacts are due in part to differences in firm size, ED Resource, and hours of assistance. **Geographic location did not play a significant role in any regression model.** In addition, in some cases, there were significant effects of gender, age, and ethnicity. However, none of these effects were consistent across outcomes.

⁵⁰ This model was estimated using a logistic regression analysis due to the binary dependent variable (q1c). The overall model was significant at the $p < 0.01$ level, although the pseudo R^2 was small (0.0884). Coefficients reported here were significant at the 0.10 level. Survey questions can be found in the survey instrument in Appendix 4.

⁵¹ The overall model was not significant at the 0.10 level, the R^2 was extremely small (0.008).

V. SBDC 2010 VS. TOTAL ED RESOURCES

The following section presents results from SBDC clients⁵². First, we report the general demographic and financial characteristics of SBDC 2010 clients. This is followed by additional findings on the usefulness of SBDC for Nascent, Start-up and In-Business firms organized by research question as follows:

- Is there a relationship between services/assistance provided by SBDC and the client's perception of the usefulness and value of services/assistance received?
- Is there a relationship between the services/assistance provided by SBDC and the client's decision to start a business?
- Is there a relationship between the services/assistance provided by SBDC and the client's decision to implement and/or change management and/or marketing practices in their business?
- Are the services/assistance provided by SBDC having an impact on the client's financial position in terms of job creation, job retention and sales?

⁵² All references to ED Resource clients pertain to ED Resource Partners' face-to-face counseling clients who received assistance from a designated ED Resource Partner (SBDC/SCORE/WBC).

Analysis of the Attitudes of SBDC Clients Regarding the Assistance They Received from SBDC

Demographic Characteristics of SBDC Clients

This section describes the general demographic and financial characteristics of SBDC clients. These results are based on an analysis of 5,113 completed surveys. As shown in Figure 5.1, the largest business segment served by SBDC is the In-Business segment (59%), which is five percentage points higher than total ED Resources.

Figure 5.1 – SBDC – Distribution of Clients by Segment (2010 Clients)⁵³

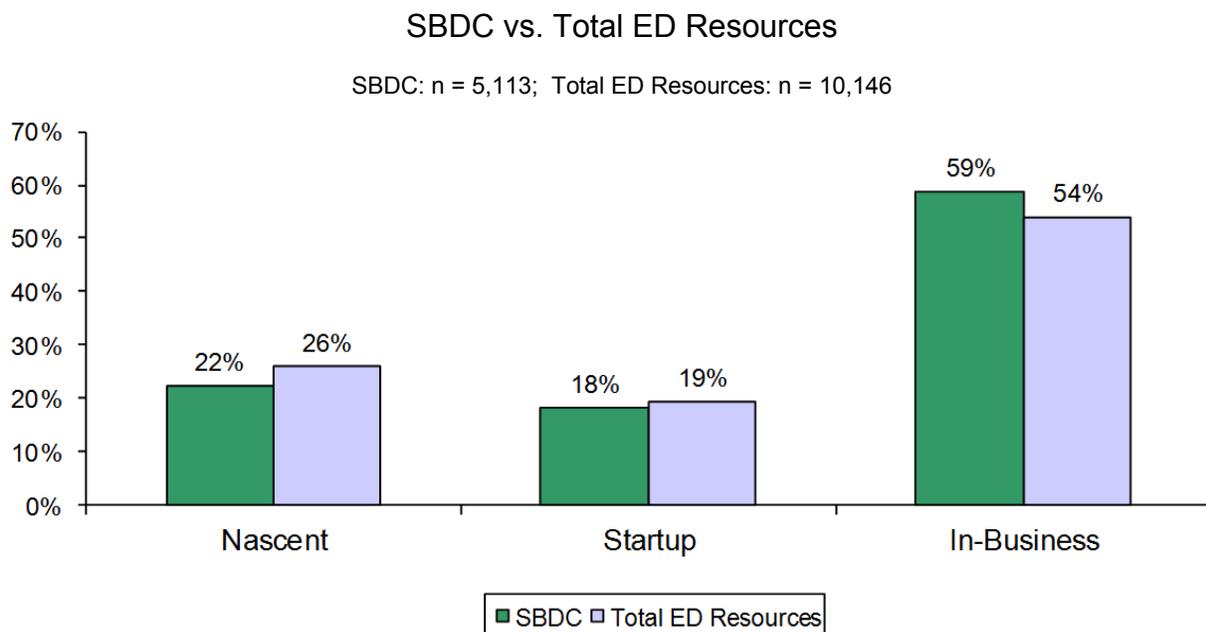


Table 5.1 compares revenues and employment for SBDC vs. total ED Resources. These results indicate that SBDC clients have higher revenues than total ED Resource clients.

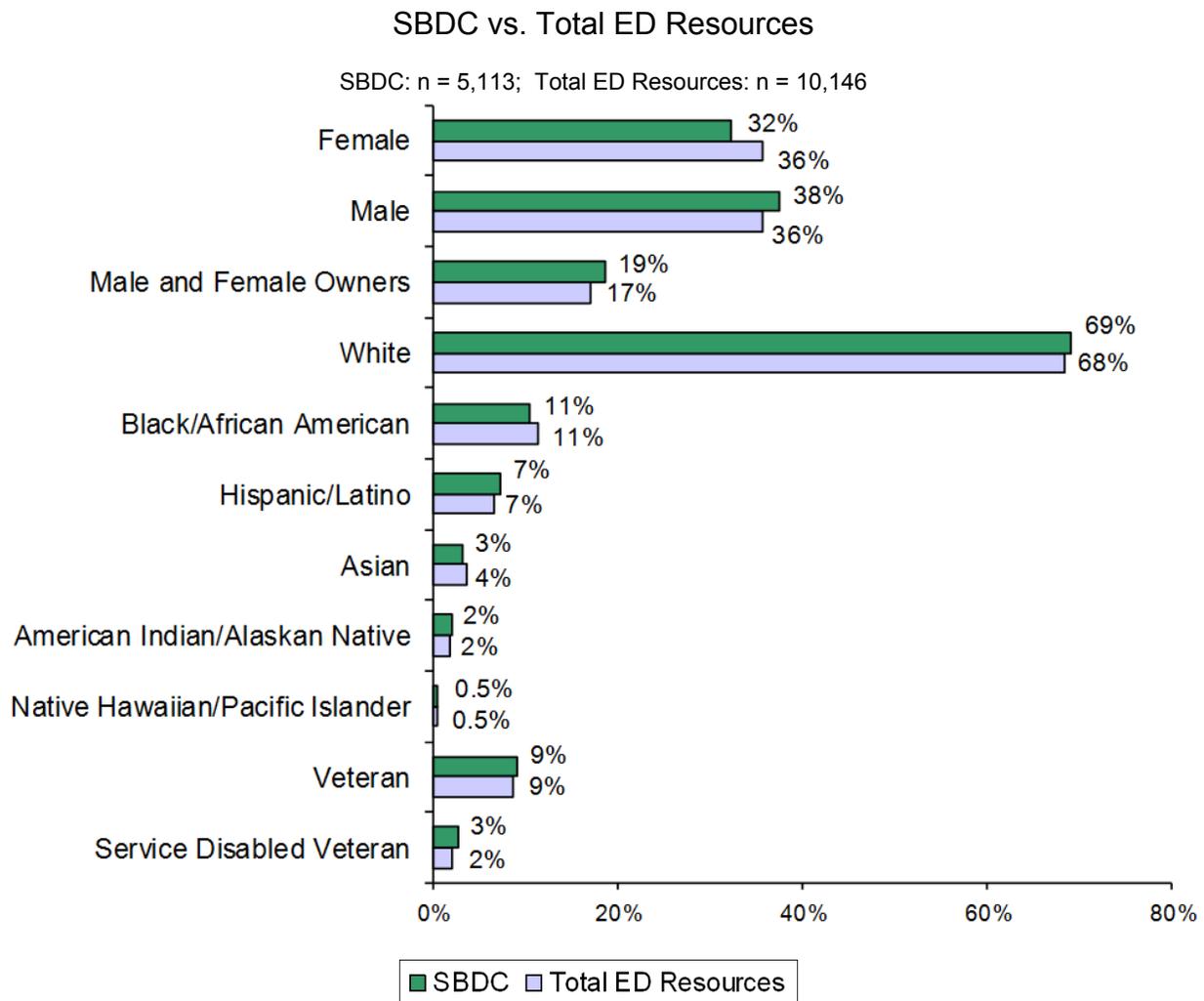
Table 5.1 – SBDC Client Revenues and Employment (2010)

	SBDC	Total ED Resources
Average Revenue	\$774,000	\$637,200
Average Employees	5	4

⁵³ Respondents who reported being in business, but who did not provide a valid start date for that business, were not assigned to a business segment. Therefore, the total of client segments served for SBDC may not equal 100%.

Demographic characteristics of SBDC clients, including gender, race, ethnicity, and veteran status are reported in Figure 5.2.⁵⁴ The demographic makeup of SBDC was comprised of a smaller percentage of Females and a higher percentage of Males than total ED Resources, by four, and two percentage points respectively. Other demographic proportions followed a pattern similar to those of total ED Resources.

Figure 5.2 – SBDC – Demographic Characteristics (2010 Clients)⁵⁵

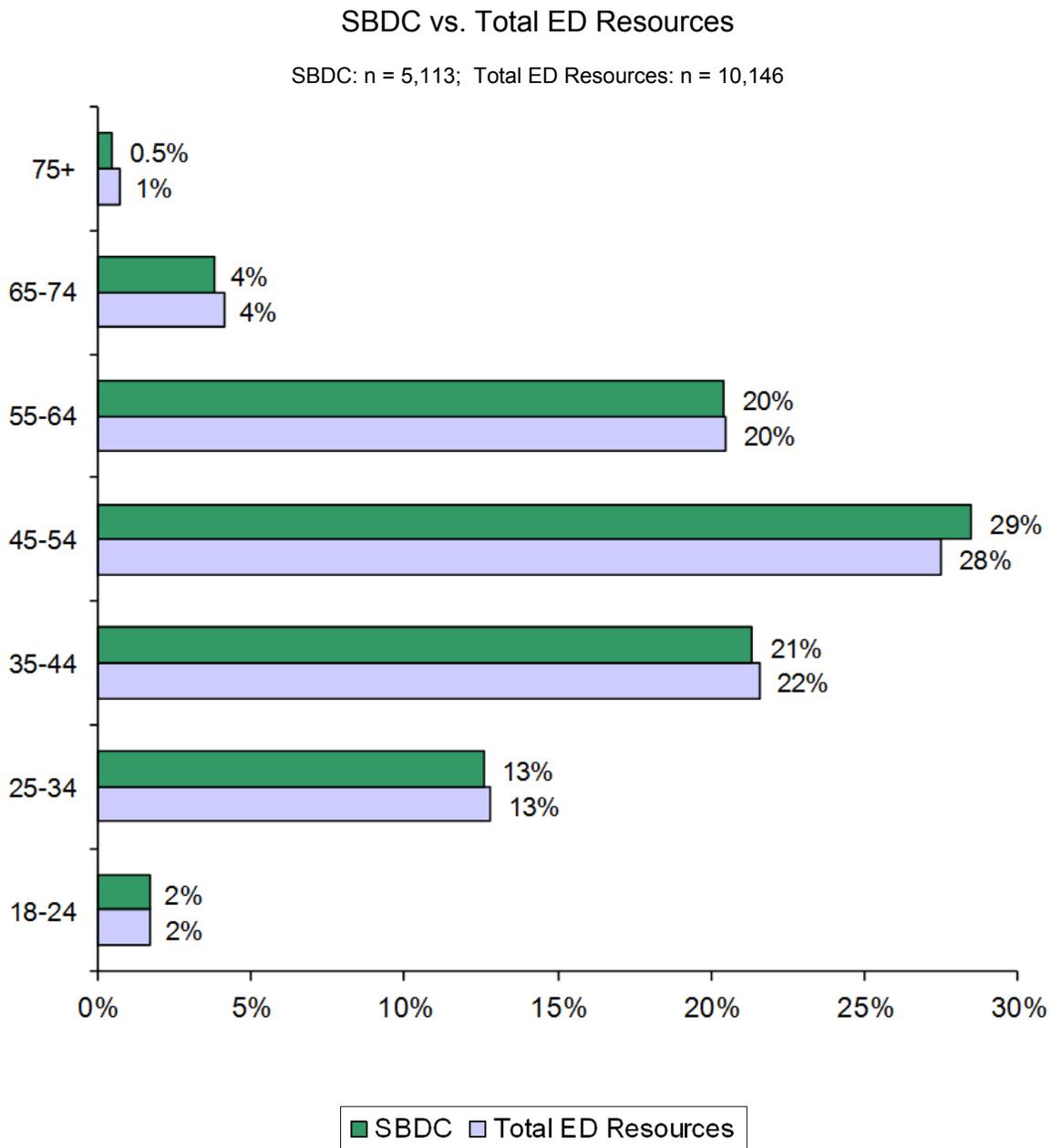


⁵⁴ The Veteran and Service-disabled Veteran categories are shown in the figure above. Additional results for SBDC clients included: Reservist (0.3%) and National Guard Member (0.4%).

⁵⁵ The total may not equal 100% due to non-respondents and those who selected multiple ethnicities. The SBDC demographic distribution was compared to the national averages from the SBO. The distribution was comparable across characteristics except for the following SBO figures: White business owners were 83% of the small business population, Female business owners were 29%, Male business owners were 51%, and American Indian/Alaskan Native business owners were less than 1%.

Figure 5.3 shows the distribution of SBDC clients by age of business owner. The largest age group served was between the ages of 45 and 54 (29%). SBDC clients' age distribution was consistent with that of total ED Resources.

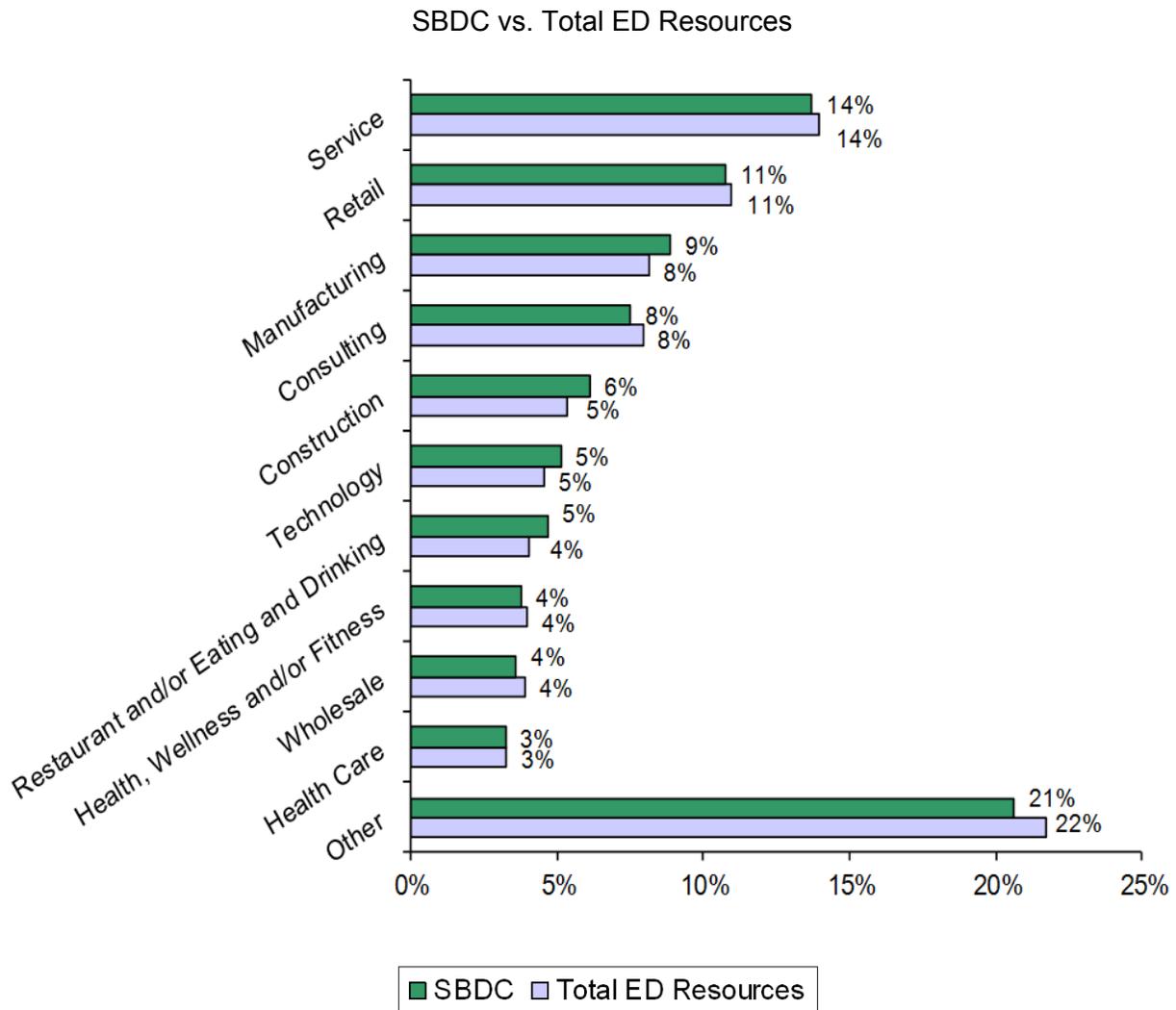
Figure 5.3 – SBDC – Age of Business Owner (2010 Clients)⁵⁶



⁵⁶ The SBDC age distribution was compared to the national averages from the SBO. The distribution was comparable across characteristics except that SBO reported 65+ at 12.5% (compared to 5% for SBDC).

Figure 5.4 shows that the most common types of businesses served by SBDC were in the **service and retail categories**.⁵⁷ These results are generally consistent with the national averages from the SBO. Results that were not consistent included Manufacturing, reported in the SBO to be 2%; Construction, reported to be 13%; and Health Care, reported to be 9%.⁵⁸ Also, the figure shows the share of SBDC clients in the manufacturing, construction, technology, and restaurant and/or eating and drinking industries was higher than total ED Resources.

Figure 5.4 – SBDC – Type of Business (2010 Clients)⁵⁹



⁵⁷ The top 11 categories for 2010 SBDC clients are displayed in the figure above. Additional results included: Finance, Insurance and Real Estate (3%), Education (2%), Entertainment (2%), Publishing (1%), Transportation (1%), Engineering (2%), Day Care (1%).

⁵⁸ Other SBO results that differed with the findings included: Finance, Insurance, and Real Estate (14%), and Transportation (5%). Industry classifications are not identical.

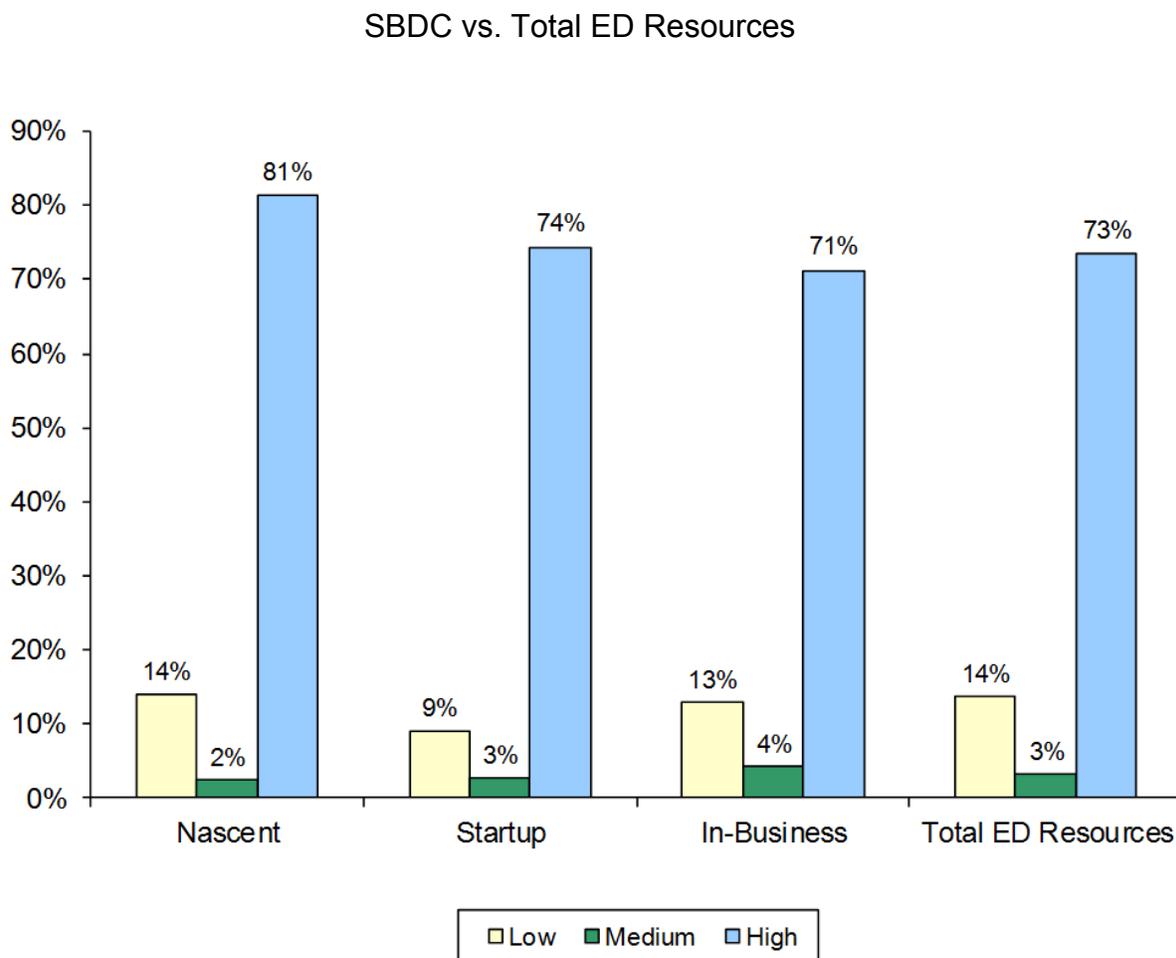
⁵⁹ Due to non-responses and multiple business type selections, the total for all business types might not equal 100%.

SBDC Client Attitudes Regarding ED Resource Assistance

Usefulness and Value of Services or Assistance Received

Approximately 74% of SBDC clients reported that the information they received from counselors was valuable.⁶⁰ Figure 5.5 shows ratings of usefulness of SBDC ED Resources, provided by business segment and compared to total ED Resources. SBDC Nascent firms rated the usefulness of information somewhat higher than Start-up and In-Business firms. Nascent and Start-up clients both highly rated the usefulness of the assistance received more often than did total ED Resource clients.

Figure 5.5 – SBDC –Usefulness of SBDC (2010 Clients)⁶¹

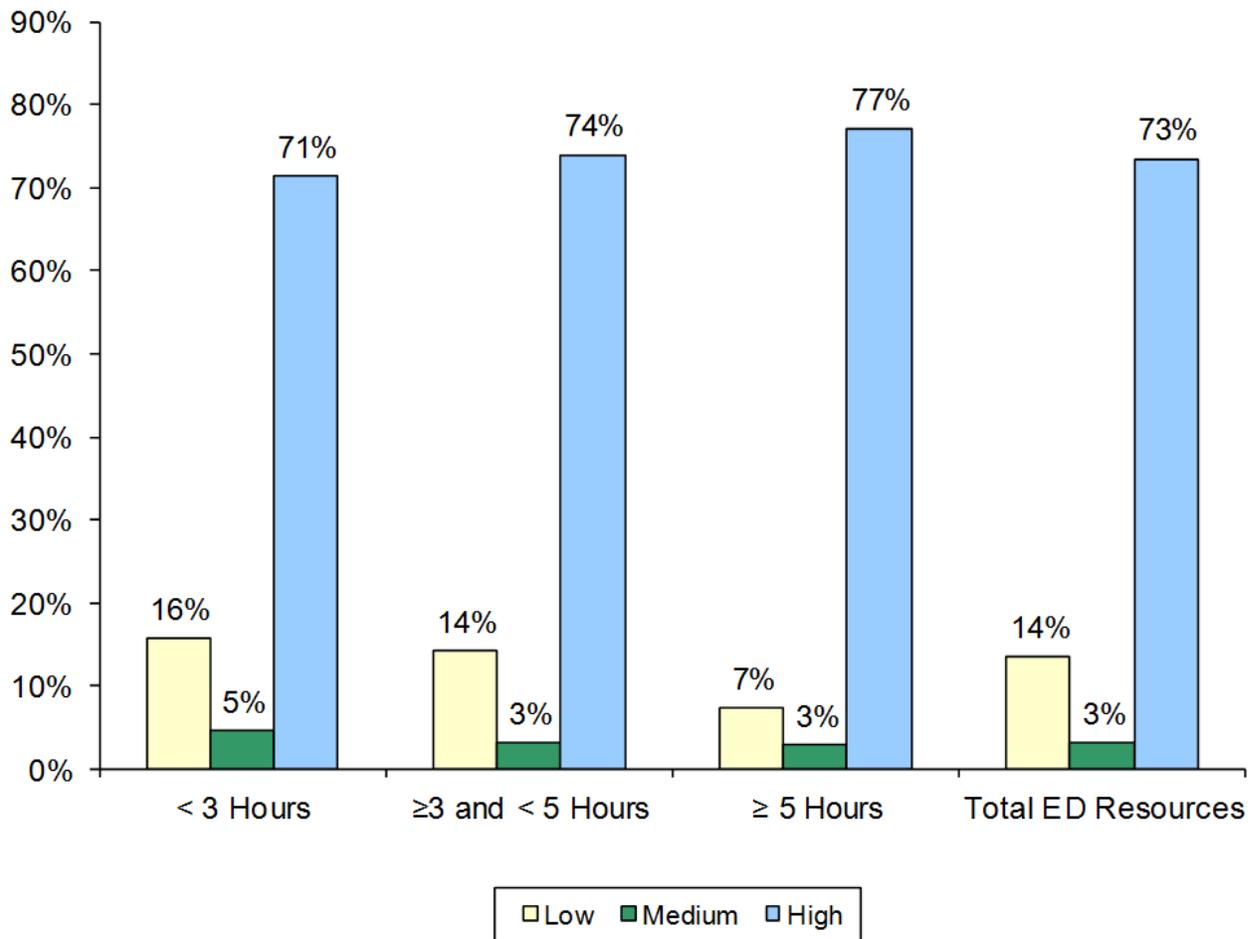


⁶⁰ This result does not appear in the figure above, which is displayed by business segment. This figure was calculated for SBDC clients overall, without regard to business segment.

⁶¹ Low value includes the 'Somewhat Valuable' and 'Not Valuable' response categories. High value includes the 'Extremely Valuable' and 'Valuable' response categories.

Figure 5.5A below shows the perceived usefulness of SBDC assistance based upon the number of hours of counseling received. Figure 5.5A shows that SBDC clients who received 5 or more hours of counseling rated usefulness as “high” more frequently than those SBDC clients who received less than 5 hours of counseling.

Figure 5.5A – Usefulness of SBDC: SBDC by Hours of Counseling vs. Total ED Resources Aggregate Hours (2010 Clients)



Clients' Decision to Change Management Practices

Figure 5.6 compares SBDC client decisions to change management practices or strategies by business segment. As a result of SBDC assistance, 56% of Start-up firms changed their management practices or strategies, and 58% of In-Business clients reported changing management practices or strategies. The levels of SBDC Start-up and In-Business clients that changed their management practices were slightly below those for total ED Resource clients.

Figure 5.6 – SBDC – Changed Management Practices/Strategies as a Result of SBDC ED Resource Assistance (2010 Clients)

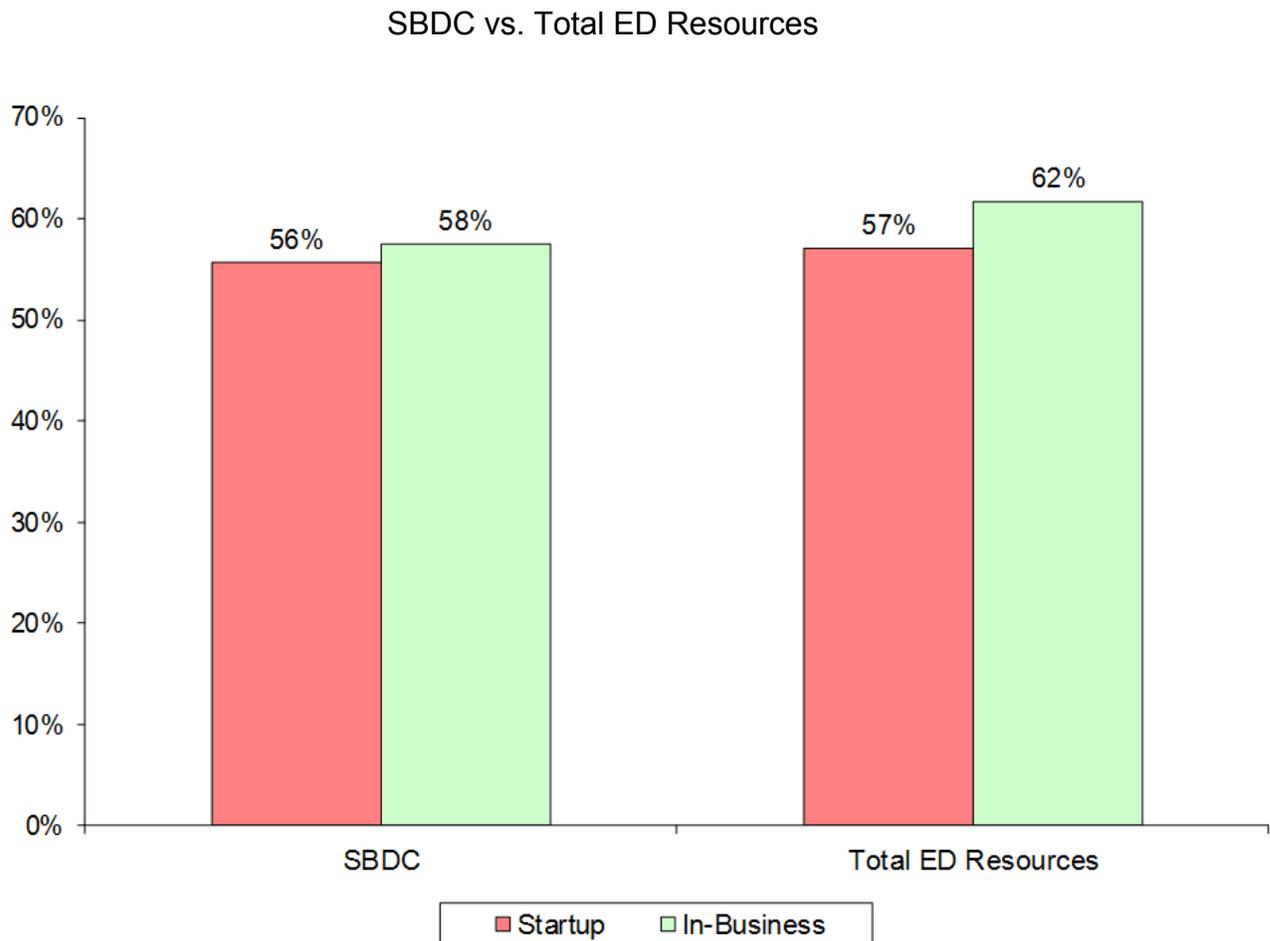
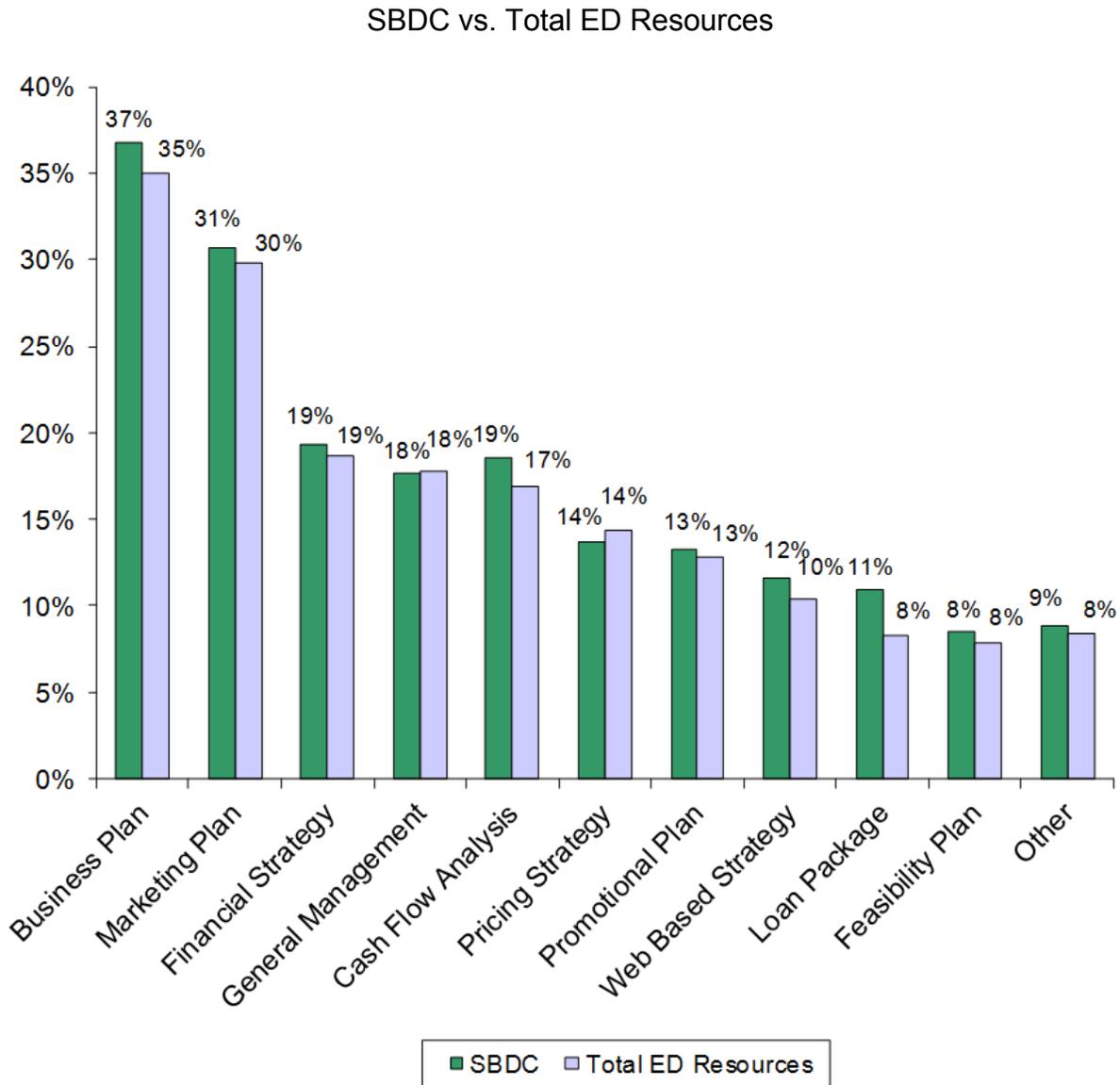


Figure 5.7 below reflects the percentage of firms reporting that SBDC assistance led to the development of **business plans, marketing plans, etc.**⁶² The percentage of SBDC clients that sought assistance with the development of business plans, cash flow analyses, or preparation of loan packages was higher than that of total ED Resources.

Figure 5.7 – SBDC – Assistance in Plan Development (2010 Clients)

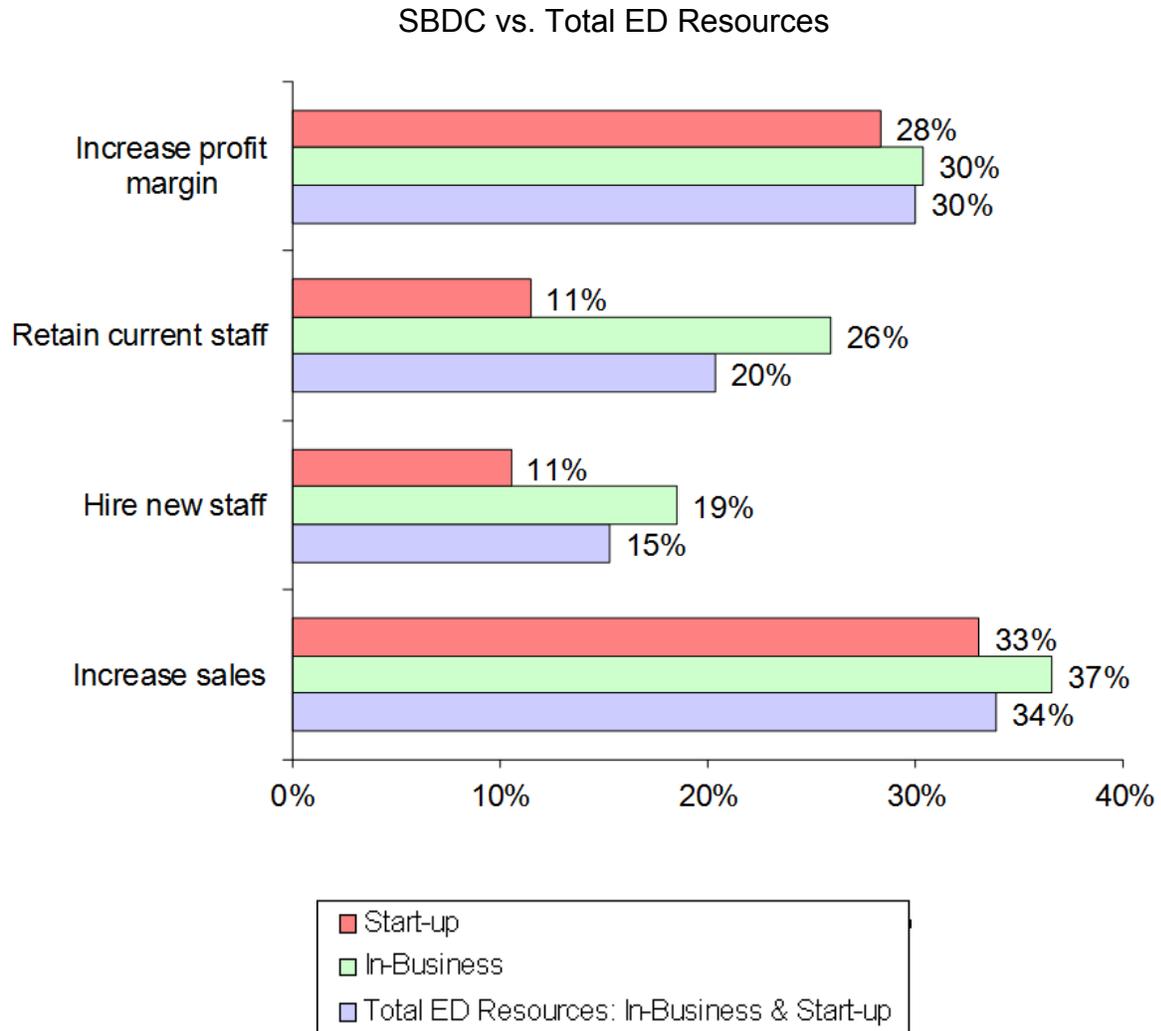


⁶² The 2010 results for the top 11 categories are displayed in the figure above. Additional results included: Hiring plan (5%), Purchasing Strategy (4%), Production Plan (4%), Distribution Plan (3%), Training Plan for Staff (4%), and International Trade (2%).

Sales, Job Creation, and Job Retention

Figure 5.8 compares SBDC Start-up and In-Business clients in terms of reported financial impact of SBDC assistance on sales, profits, jobs, and the retention of employees irrespective of reasons for seeking assistance.⁶³ SBDC Start-up firms reported lower perceived levels of impact regarding both hiring new staff and retaining current staff when compared to total ED Resources. SBDC In-Business clients' reported financial impact surpassed total ED Resources in each category.

Figure 5.8 – SBDC – Perceived Impact of Assistance (2010 Clients)

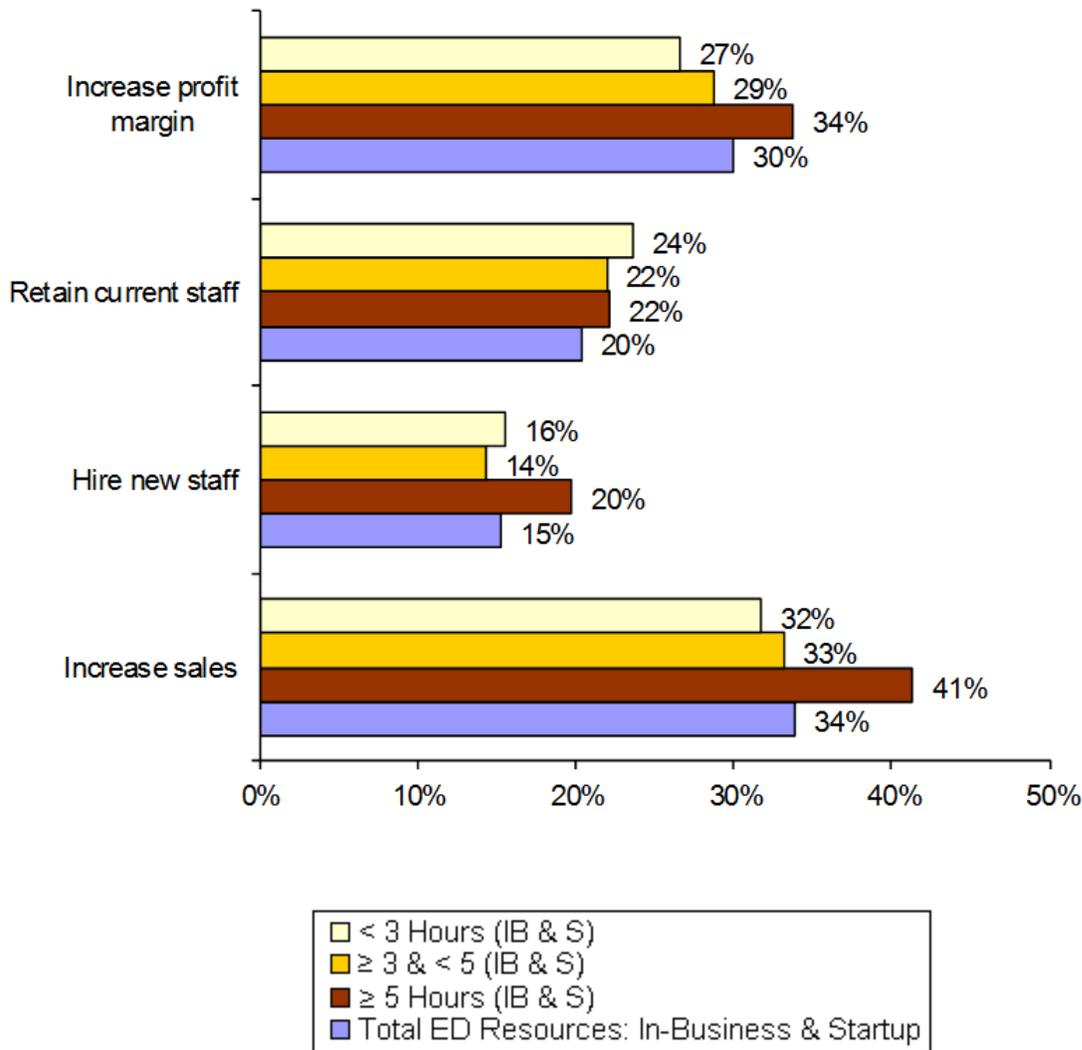


⁶³ This comparison excludes the Nascent category for total ED Resources and SBDC.

Figure 5.8A compares SBDC’s financial impact of assistance on sales, profits, jobs, and the retention of employees to the financial impact results for total ED Resources, presented by hours of counseling received. The number of hours of counseling received is divided into three categories for SBDC: less than 3 hours, from 3 to less than 5 hours, and 5 or more hours.

SBDC clients who received 5 or more hours of counseling reported greater perceived impact of assistance than total ED Resources in each of the categories below. For example, 41% of clients that received 5 or more hours of SBDC counseling reported an increase in sales and 34% of clients that received 5 or more hours reported an increase in profit margins. Total ED Resources reported 34% and 30% in the same categories, respectively.

Figure 5.8A – SBDC – Perceived Impact of Assistance: SBDC Hours of Counseling Received for In-Business and Start-ups vs. Total ED Resources Aggregate Hours for In-Business and Start-ups (2010 Clients)



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VI. SCORE 2010 VS. TOTAL ED RESOURCES

The following section presents results from SCORE clients⁶⁴. First, we report the general demographic and financial characteristics of SCORE clients as provided by 2010 clients. This is followed by additional findings on the usefulness of SCORE for Nascent, Start-up, and In-Business firms organized by research question as follows:

- Is there a relationship between services/assistance provided by SCORE and the client's perception of the usefulness and value of services/assistance received?
- Is there a relationship between the services/assistance provided by SCORE and the client's decision to start a business?
- Is there a relationship between the services/assistance provided by SCORE and the client's decision to implement and/or change management and/or marketing practices in their business?
- Are the services/assistance provided by SCORE having an impact on the client's financial position in terms of job creation, job retention and sales?

⁶⁴ All references to ED Resource clients pertain to ED Resource Partners' face-to-face counseling clients who received assistance from a designated ED Resource Partner (SBDC/SCORE/WBC).

Analysis of the Attitudes of SCORE Clients Regarding the Assistance They Received from SCORE

Demographic Characteristics of SCORE Clients

This section describes the general demographic and financial characteristics of SCORE clients. These results are based on an analysis of 4,444 completed surveys. As shown in Figure 6.1, the largest business segment served by SCORE was the In-Business segment (49%), which is five percentage points lower than the In-Business segment for total ED Resources. The Nascent segment was the second largest at 29%, and measures three percentage points higher than total ED Resources.

Figure 6.1 – SCORE – Distribution of Clients by Segment (2010 Clients)⁶⁵

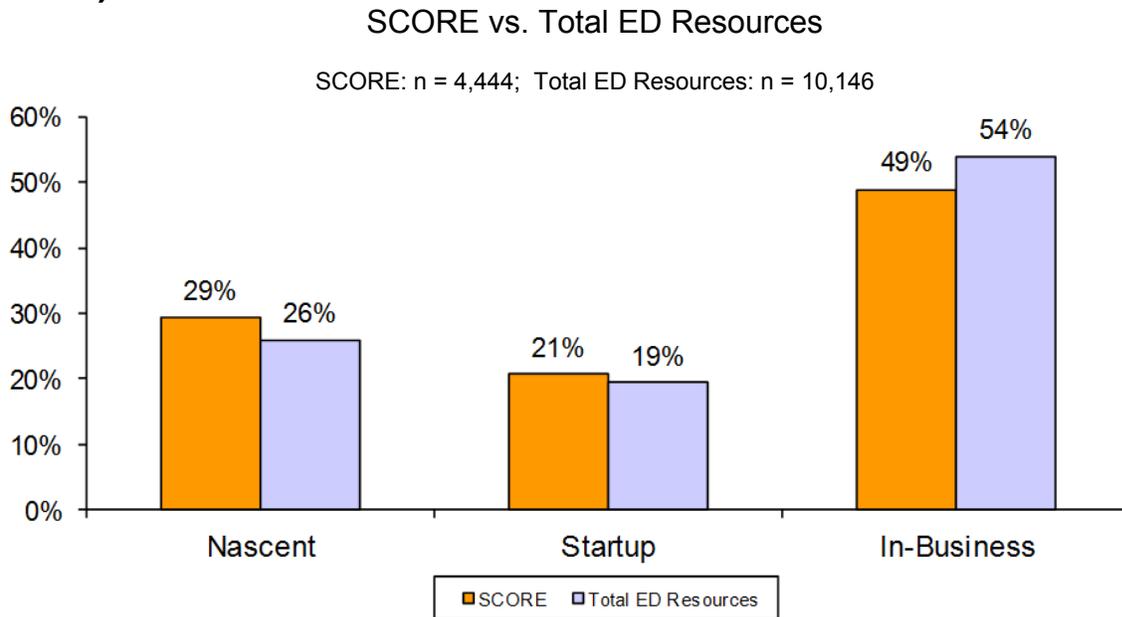


Table 6.1 compares revenues and employment for SCORE clients vs. total ED Resources. SCORE client revenues are lower than the average for total ED Resources.

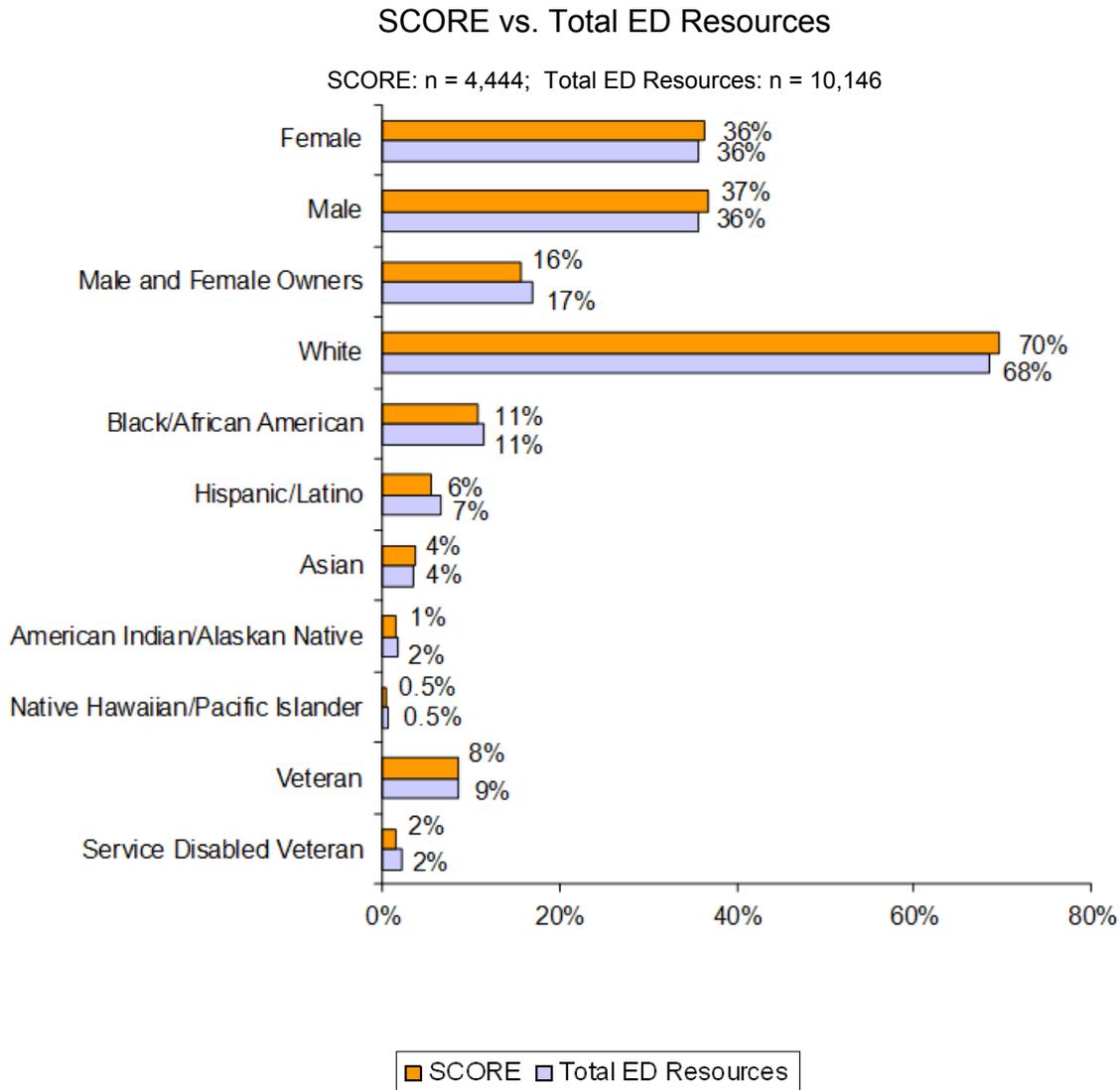
Table 6.1 – SCORE Client Revenues and Employment (2010)

	SCORE	Total ED Resources
Average Revenue	\$502,000	\$637,200
Average Employees	3	4

⁶⁵ Respondents who reported being in business, but who did not provide a valid start date for that business, were not assigned to a business segment. The total of client segments served for SCORE will therefore not equal 100%.

Demographic characteristics of SCORE clients, including gender, race, ethnicity, and veteran status are reported in Figure 6.2.⁶⁶ The demographic distribution of SCORE clients follows closely to the pattern of total ED Resources clients overall. The percentage of White clients (70%) in SCORE's demographic makeup is slightly higher than that of total ED Resources (68%).

Figure 6.2 – SCORE – Demographic Characteristics (2010 Clients)⁶⁷

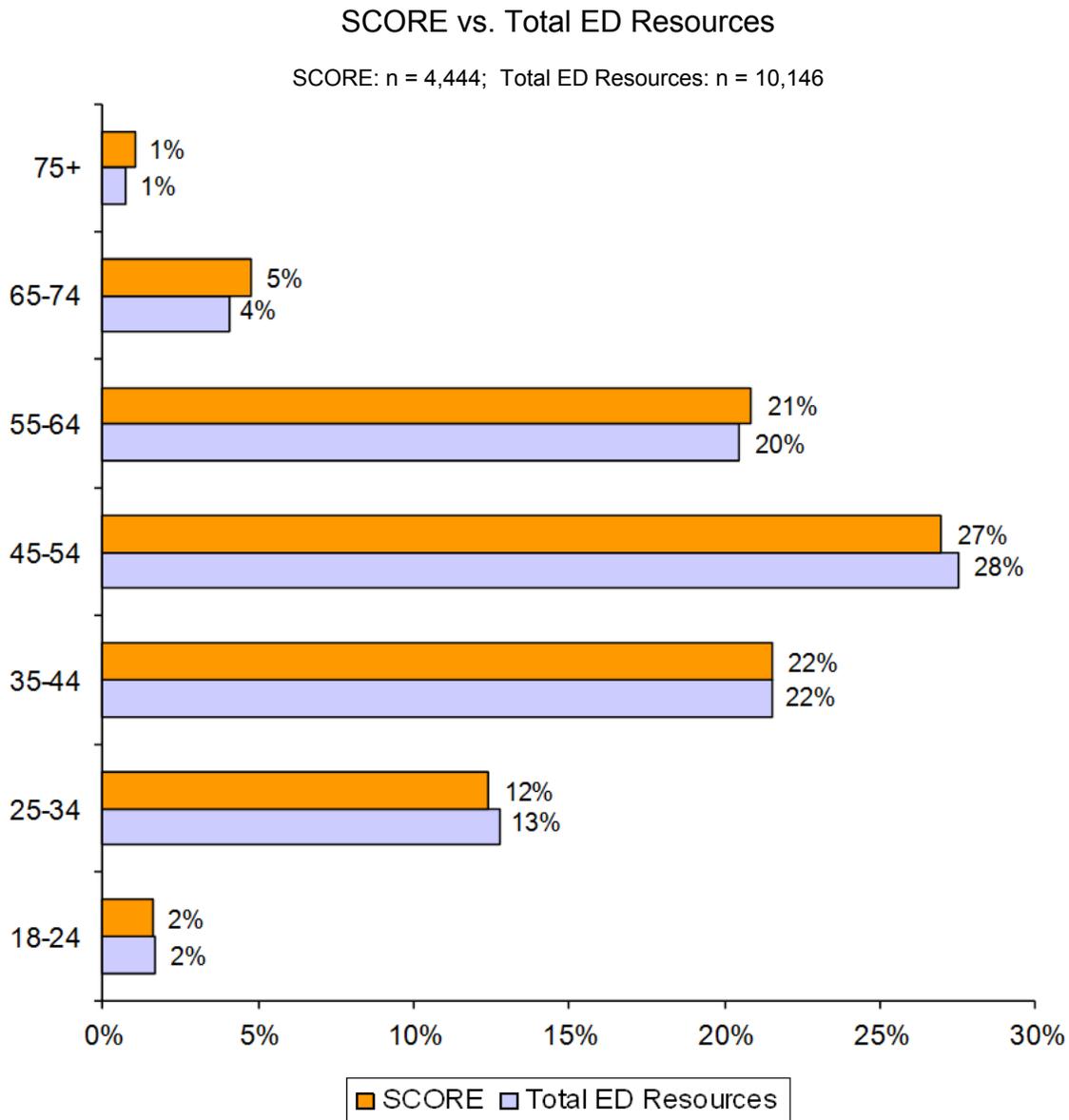


⁶⁶ The Veteran and Service-disabled Veteran categories are shown in the figure above. Additional results for SCORE clients included: Reservist (0.4%) and National Guard Member (0.4%).

⁶⁷ In some instances, the total may not equal 100% due to non-respondents and respondents who selected multiple ethnicities. The SCORE demographic distribution was compared to the national averages from the SBO. The distribution was comparable across characteristics except for the following SBO figures: White business owners were 83% of the small business population, Female business owners were 29%, and Male business owners were 51%.

Figure 6.3 shows the distribution of SCORE clients by age of business owner. The largest age group served was between the ages of 45 and 54 (27%). SCORE clients' age distribution was consistent with that of total ED Resources.

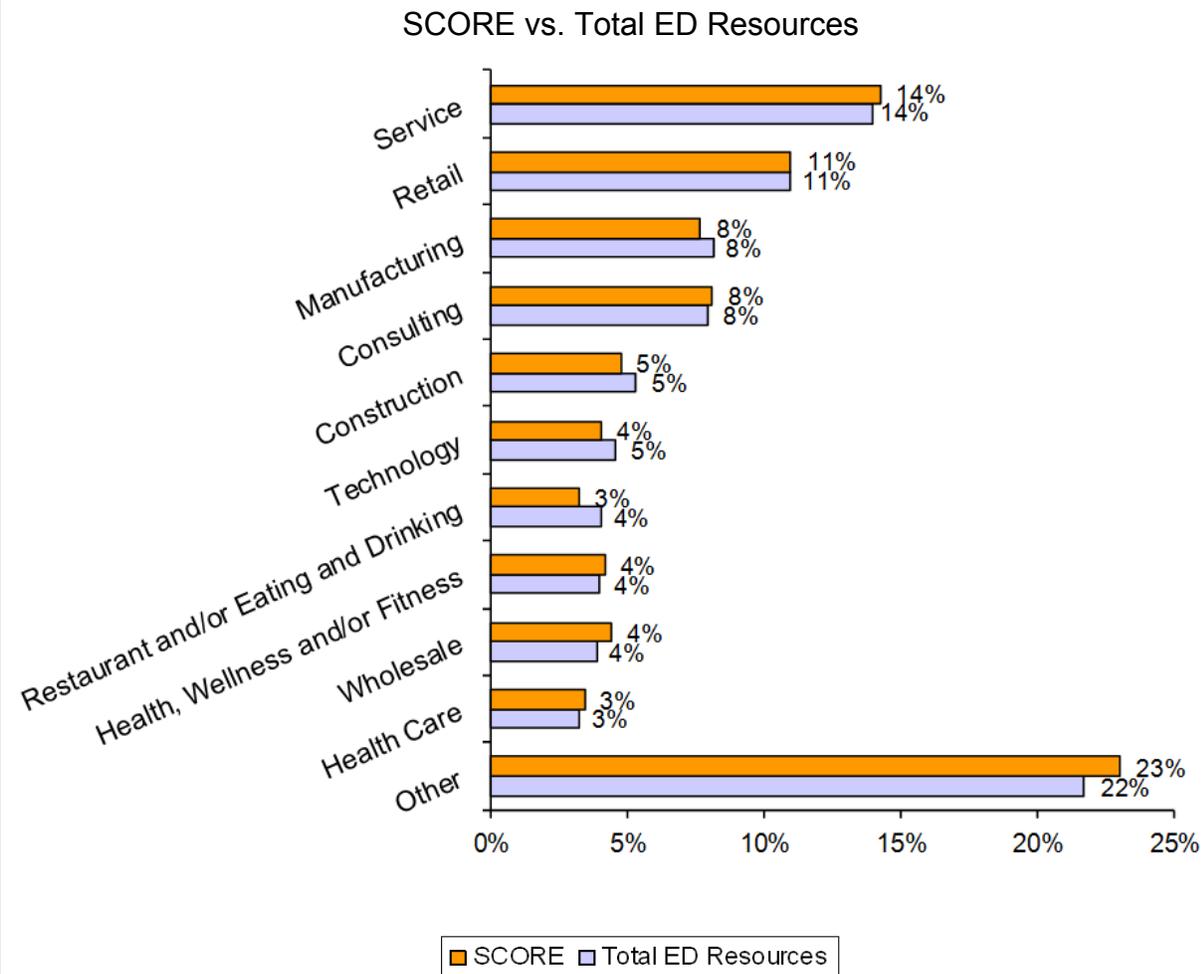
Figure 6.3 – SCORE – Age of Business Owner (2010 Clients)⁶⁸



⁶⁸ The SCORE age distribution was compared to the national averages from the SBO. The distribution was comparable except that SBO reported 65+ at 12.5% (compared to 5% for SCORE).

Figure 6.4 shows that the most common types of businesses served by SCORE were in the **service** and **retail categories**.⁶⁹ These results are generally consistent with the national averages from the SBO. Results that were not consistent included Manufacturing, reported in the SBO to be 2%; Construction, reported to be 13%; and Health Care, reported to be 9%.⁷⁰ Also, the figure shows the share of SCORE clients in the technology, restaurant and/or eating and drinking industries was lower than total ED Resources.

Figure 6.4 – SCORE – Type of Business (2010 Clients)⁷¹



⁶⁹The top 11 categories for 2010 clients are displayed in the figure above. Additional results for 2010 included: Finance, Insurance and Real Estate (3%), Education (3%), Entertainment (2%), Publishing (1%), Transportation (1%), Engineering (1%), Day Care (1%).

⁷⁰ Other SBO results that differed from the findings included: Finance, Insurance, and Real Estate (14%), and Transportation (5%). Industry classifications are not identical.

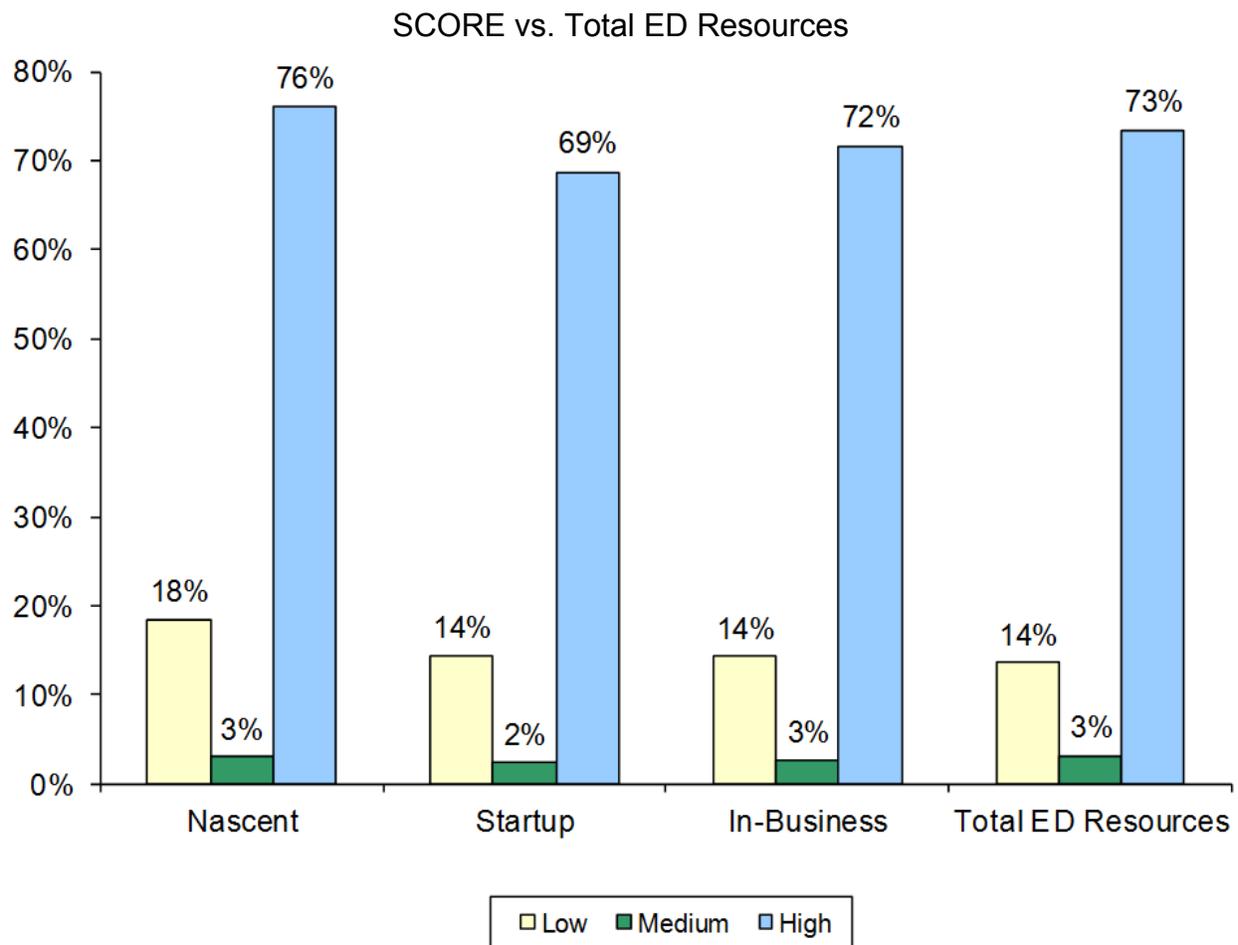
⁷¹ Due to non-responses and multiple business type selections, the total for all business types may not equal 100%.

SCORE Client Attitudes Regarding ED Resource Assistance

Usefulness and Value of Services or Assistance Received

Approximately 73% of SCORE clients reported that the information they received from counselors was valuable.⁷² Figure 6.5 shows ratings of usefulness of SCORE provided by business segment and compared to total ED Resources. For SCORE clients, it is apparent that Start-up clients reported high levels of usefulness regarding the assistance they received somewhat less often when compared to other business segments.

Figure 6.5 – SCORE –Usefulness of SCORE (2010 Clients)⁷³

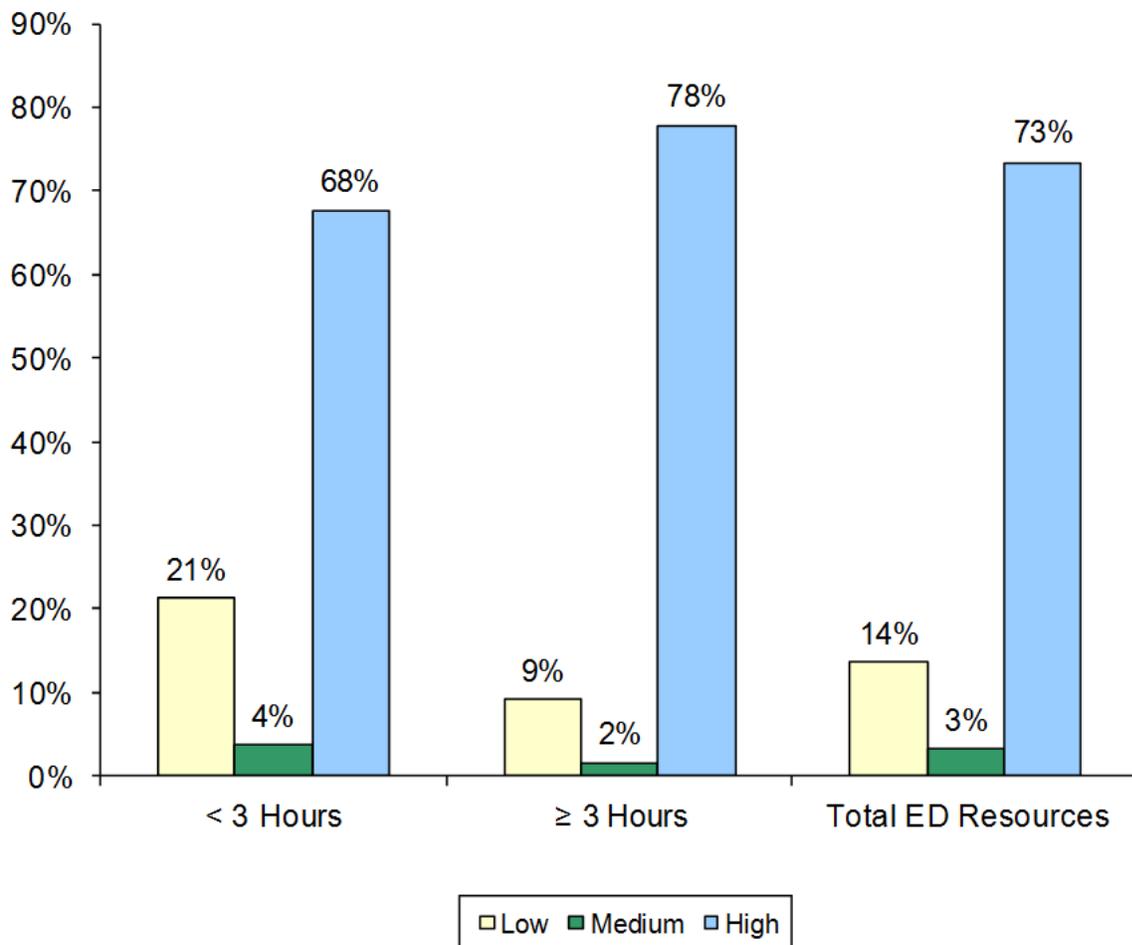


⁷² This result does not appear in the figure above, which is displayed by business segment. This percentage was calculated for SCORE clients overall, without regard to business segment.

⁷³ Low value includes the 'Somewhat Valuable' and 'Not Valuable' response categories. High value includes the 'Extremely Valuable' and 'Valuable' response categories.

Figure 6.5A below shows the perceived usefulness of SCORE assistance based upon the number of hours of counseling received. Figure 6.5A shows that 78% of SCORE clients that received 3 or more hours of counseling rated SCORE usefulness as “high” compared to 68% of clients that received less than 3 hours of counseling.

Figure 6.5A – Usefulness of SCORE: SCORE by Hours of Counseling vs. Total ED Resources Aggregate Hours (2010 Clients)



Clients' Decision to Change Management Practices

Figure 6.6 compares SCORE client decisions to change management practices or strategies by business segment. As a result of SCORE assistance, 58% of Start-up firms changed their management practices or strategies, and 67% of In-Business clients reported changing management practices or strategies. The levels for SCORE Start-up and In-Business clients that changed their management practices and strategies were higher than those for total ED Resources.

Figure 6.6 – SCORE – Changed Management Practices/Strategies as a Result of SCORE ED Resource Assistance (2010 Clients)

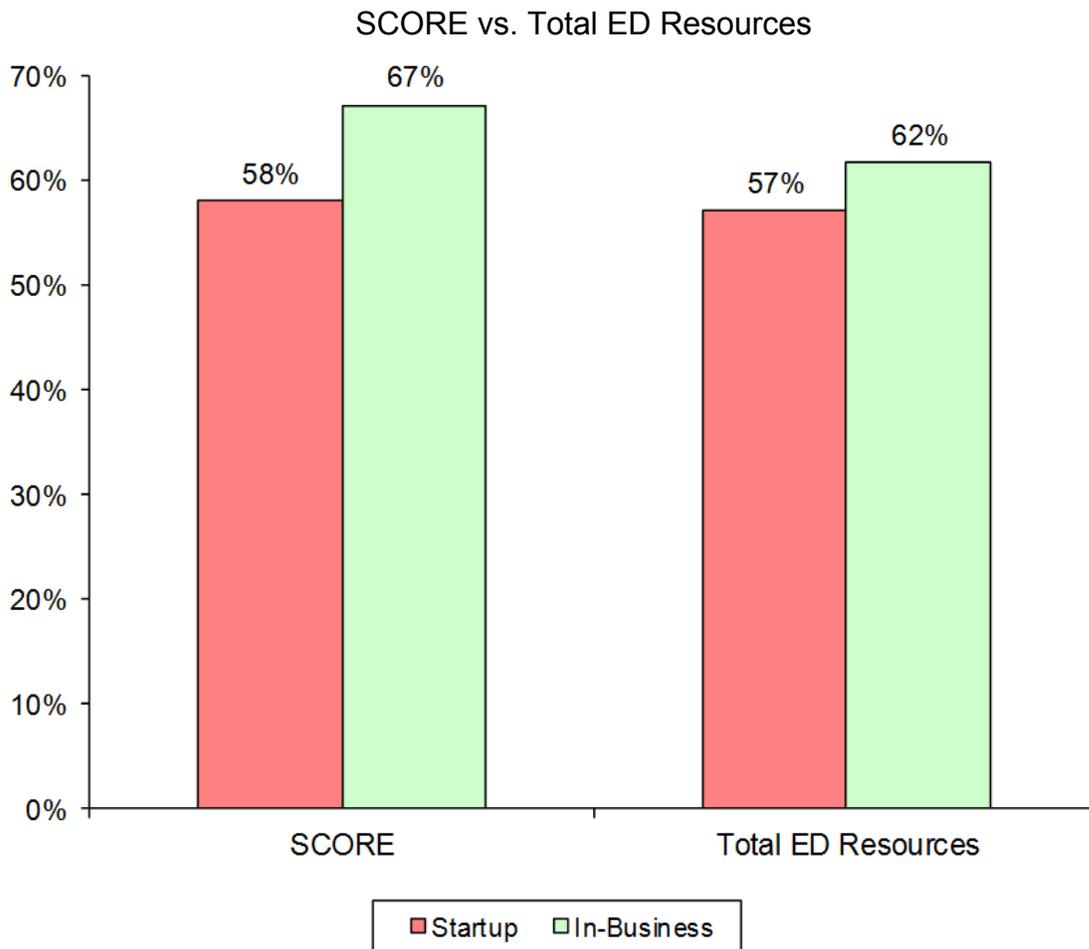
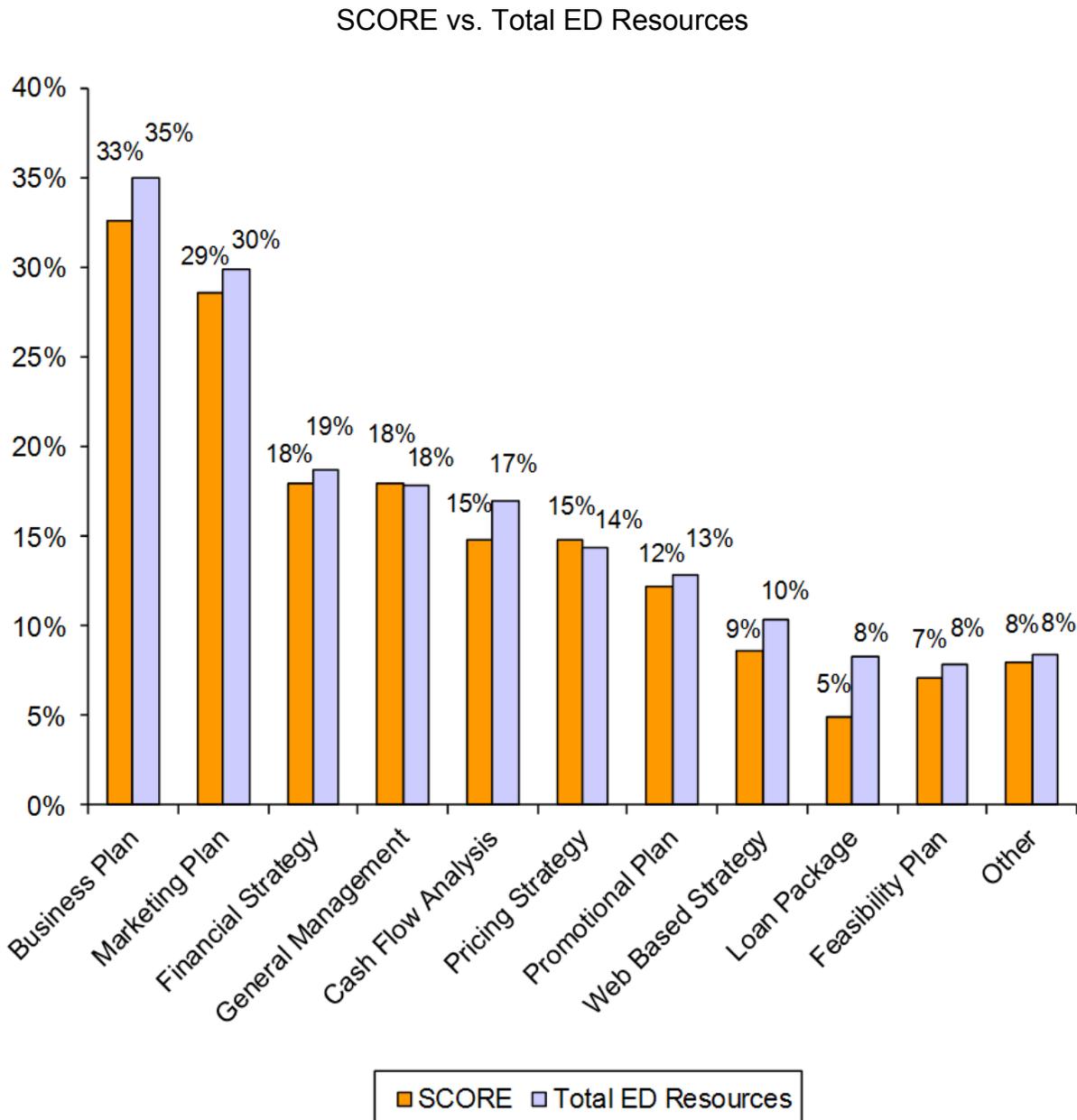


Figure 6.7 below reflects the percentage of firms reporting that SCORE assistance led to the development of **business plans, marketing plans, etc.**⁷⁴ The percentage of SCORE clients that sought assistance with pricing strategies (15%) was higher than that of total ED Resources (14%). SCORE clients reported receiving assistance somewhat less often than total ED Resources for most other categories.

Figure 6.7 – SCORE – Assistance in Plan Development (2010 Clients)

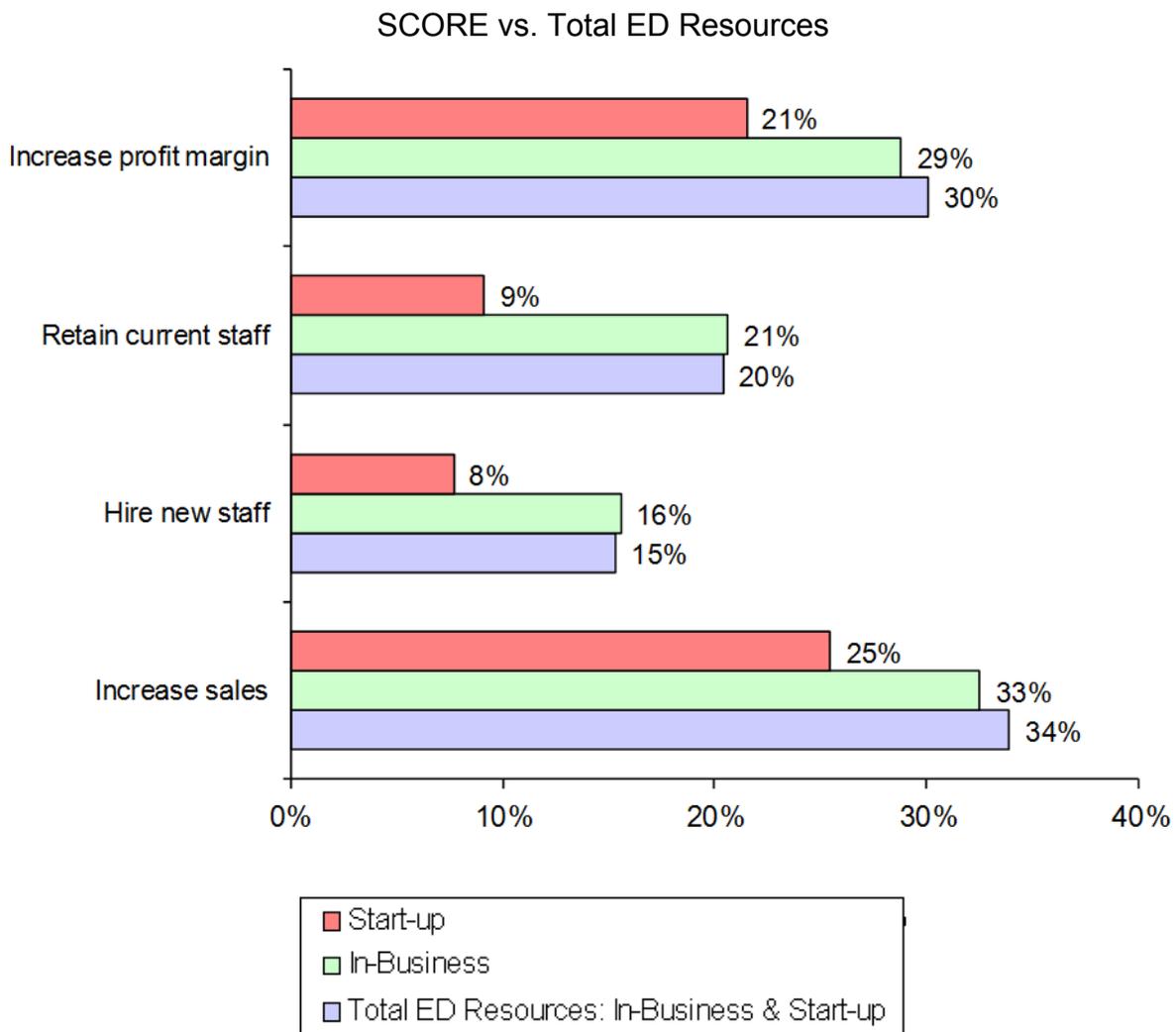


⁷⁴ The 2010 results for the top 11 categories are displayed in the figure above. Additional results for included: Hiring plan (4%), Purchasing Strategy (4%), Production Plan (3%), Distribution Plan (3%), Training Plan for Staff (3%), and International Trade (1%).

Sales, Job Creation, and Job Retention

Figure 6.8 compares SCORE’s Start-up and In-Business clients in terms of the reported financial impact of SCORE assistance on sales, profits, jobs, and the retention of employees irrespective of reasons for seeking assistance.⁷⁵ Twenty-five percent of Start-up clients reported that they were able to increase sales as a result of SCORE assistance, compared to 34% for total ED Resources. Twenty-one percent and 16% of SCORE In-Business clients reported that they were able to retain current staff and hire new staff, respectively; slightly higher than total ED Resources (20% and 15%).

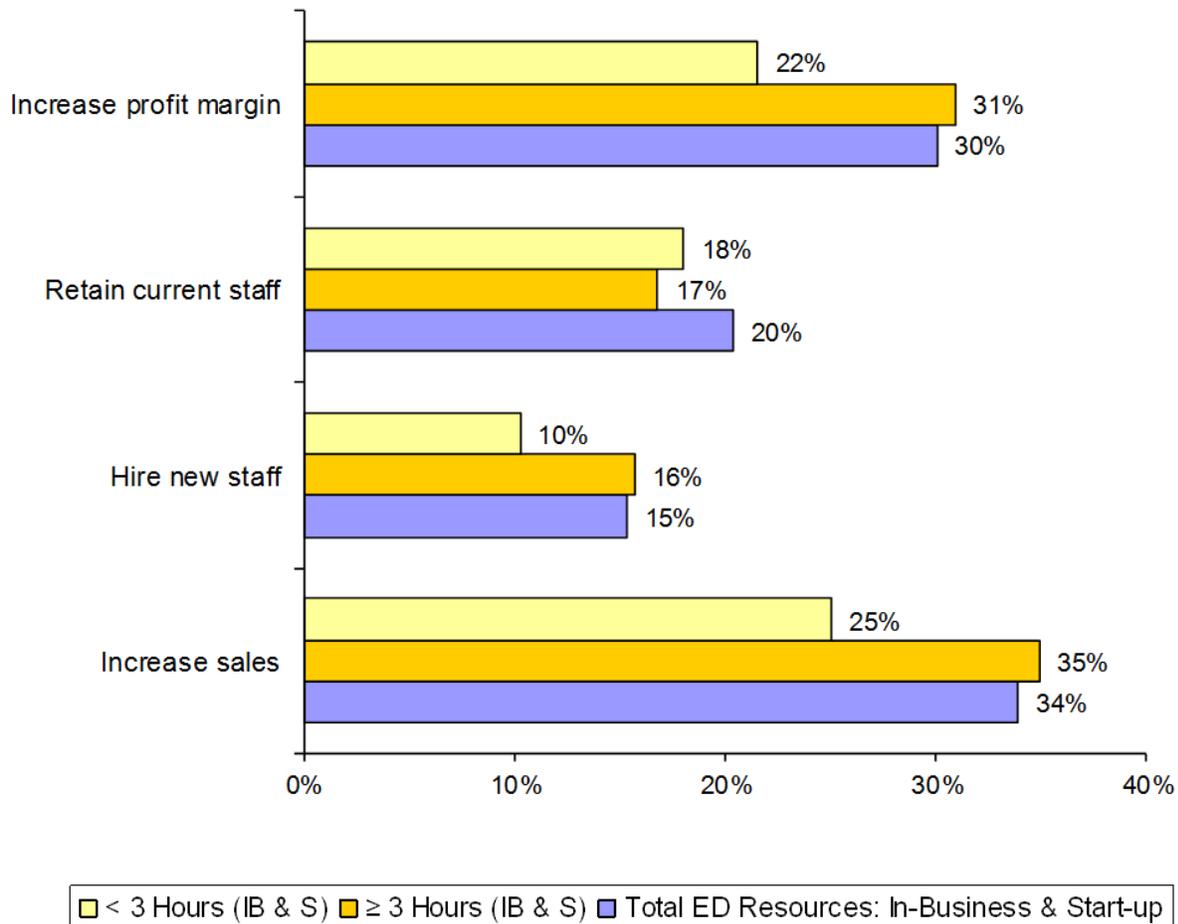
Figure 6.8 – SCORE – Perceived Impact of Assistance (2010 Clients)



⁷⁵ This comparison excludes the Nascent category for total ED Resources and SCORE.

Figure 6.8A compares SCORE’s financial impact of assistance for increasing sales, profits, jobs, and the retention of employees to the financial impact results for total ED Resources presented by hours of counseling received. The number of hours of counseling received is divided into two categories for SCORE: less than 3 hours, and 3 or more hours. It is apparent from the figure below that, except for the retain current staff category, the greater the number of hours of counseling received, the greater the perceived impact of assistance reported by SCORE In-Business and Start-up clients.

Figure 6.8A – SCORE – Perceived Impact of Assistance: SCORE Hours of Counseling Received for In-Business and Start-ups vs. Total ED Resources Aggregate Hours for In-Business and Start-ups (2010 Clients)



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VII. WBC 2010 VS. TOTAL ED RESOURCES

The following section presents results from WBC clients⁷⁶. First, we report the general demographic and financial characteristics of WBC clients as provided by 2010 clients. This is followed by additional findings on the usefulness of WBC for Nascent, Start-up and In-Business firms organized by research question as follows:

- Is there a relationship between services/assistance provided by WBC and the client's perception of the usefulness and value of services/assistance received?
- Is there a relationship between the services/assistance provided by WBC and the client's decision to start a business?
- Is there a relationship between the services/assistance provided by WBC and the client's decision to implement and/or change management and/or marketing practices in their business?
- Are the services/assistance provided by WBC having an impact on the client's financial position in terms of job creation, job retention and sales?

⁷⁶ All references to ED Resource clients pertain to ED Resource Partners' face-to-face counseling clients who received assistance from a designated ED Resource Partner (SBDC/SCORE/WBC).

Analysis of the Attitudes of WBC Clients Regarding the Assistance They Received from WBC

Demographic Characteristics of WBC Clients

This section describes the general demographic and financial characteristics of WBC clients. These results are based on an analysis of 589 completed surveys. As shown in Figure 7.1, the largest business segment served by WBC is the In-Business segment. Fifty percent of WBC respondents were In-Business clients compared to 54% of total ED Resource clients. The figure also shows that there was a greater share of WBC clients in the Nascent segment (31%), compared to total ED Resources (26%).

Figure 7.1 – WBC – Distribution of Respondents by Segment (2010 Clients)⁷⁷

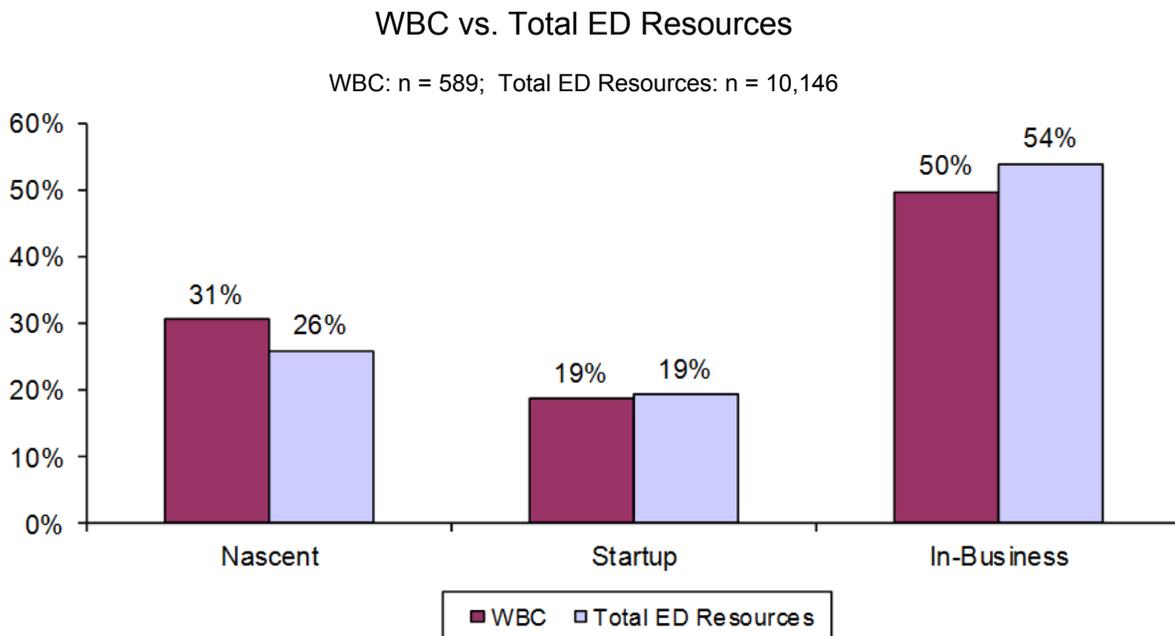


Table 7.1 compares revenues and employment for WBC clients vs. total ED Resources. These results indicate that WBC clients are smaller in terms of revenues and number of employees than total ED Resources combined.

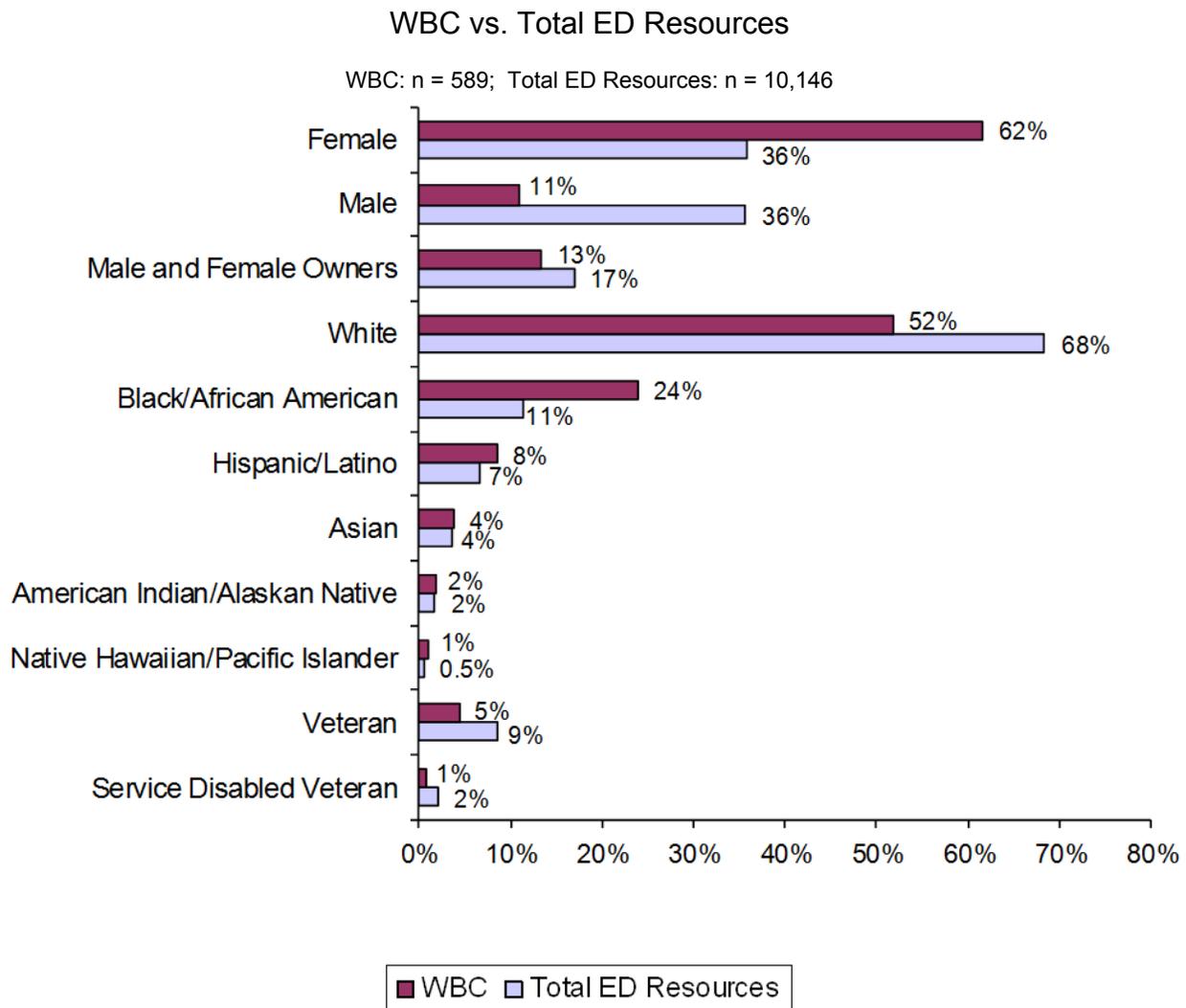
Table 7.1 – WBC Client Revenues and Employment (2010)

	WBC	Total ED Resources
Average Revenue	\$171,300	\$637,200
Average Employees	3	4

⁷⁷ Respondents who reported being in business, but who did not provide a valid start date for that business, were not assigned to a business segment. The total of client segments served for WBC therefore may not equal 100%.

Demographic characteristics of WBC clients, including gender, race, ethnicity, and veteran status are reported in Figure 7.2.⁷⁸ Not surprisingly, about 62% of WBC clients are Female. A noteworthy 24% of WBC clients are Black/African American, compared to 11% for total ED Resources. Hispanic/Latino clients represent 8% of WBC clients. WBC serves a small share of Veterans (5%) and Service-disabled veterans (1%).

Figure 7.2 – WBC – Demographic Characteristics (2010 Clients)⁷⁹

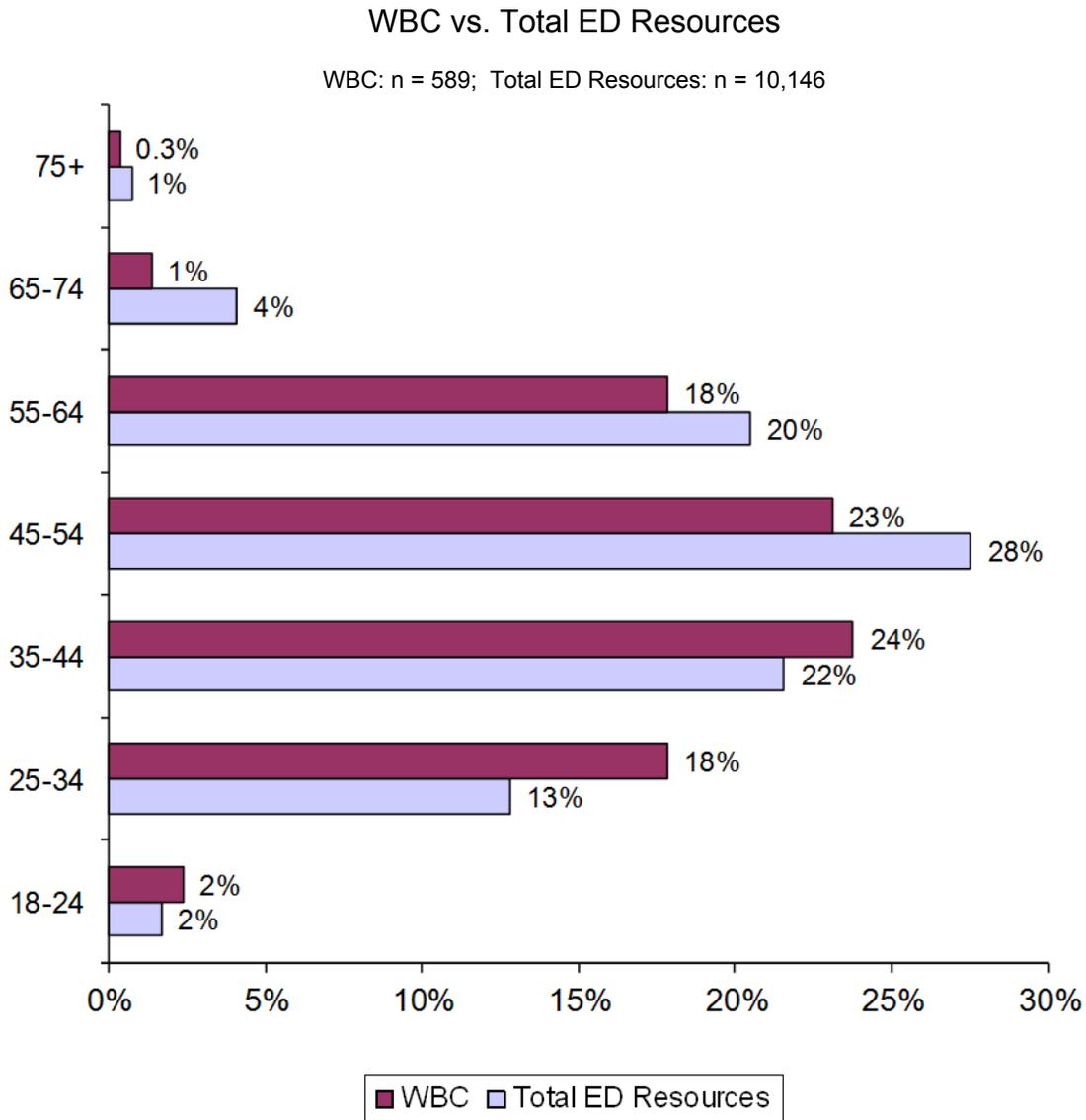


⁷⁸ The Veteran and Service-disabled Veteran categories are shown in the figure above. Additional results for WBC clients included: Reservist (0.2%) and National Guard Member (0.0%).

⁷⁹ In some instances, the total percentage might not equal 100% due to non-respondents and respondents who selected multiple ethnicities. The WBC demographic distribution was compared to the national averages from the SBO. The distribution was comparable across characteristics except for the following SBO figures: White business owners were 82% of the small business population, Black/African American business owners were 12%, and Asian business owners were 7%.

Figure 7.3 shows the distribution of WBC clients by age of business owner. The largest age group served was between the ages of 35-44, which accounts for 24% of WBC clients, compared to 22% of total ED Resource clients. Approximately 44% of WBC clients were between 18 and 44 years of age, making WBC the youngest demographic of the three ED Resources.

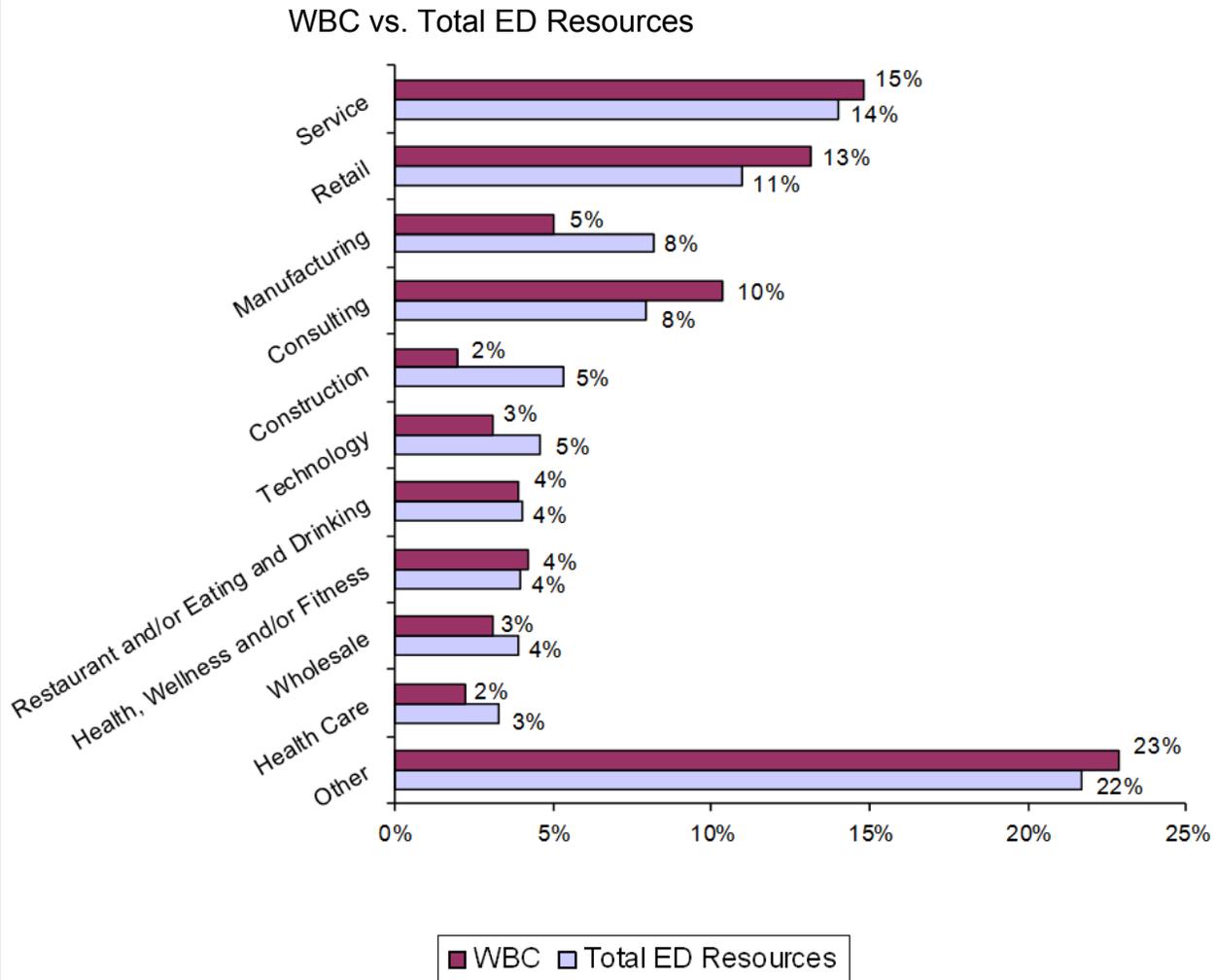
Figure 7.3 – WBC – Age of Business Owner (2009 Clients)⁸⁰



⁸⁰The 2010 WBC age distribution was compared to the national averages for women-owned businesses from the SBO. The distribution was comparable except for the following SBO figures: 25-34 was 11% (compared to 18% for WBC) and 65+ was reported at 10% (compared to 5% for WBC).

Figure 7.4 shows that the most common types of businesses served by WBC, besides other, were in the service and retail categories.⁸¹ These results are generally consistent with the national averages from the SBO for women-owned firms. Results that were not consistent included Health Care, reported to be 16% in the SBO and Manufacturing, reported in the SBO to be 1%.⁸² The figure also shows the share of WBC clients in the service, retail and consulting industries was higher than that of total ED Resources, while the share of clients in the manufacturing, construction, technology and health care industries was lower than total ED Resources.

Figure 7.4 – WBC – Type of Business (2010 Clients)⁸³



⁸¹ The top 11 categories for 2010 clients are displayed in the figure above. Additional results included: Finance, Insurance and Real Estate (4%), Education (3%), Entertainment (1%), Publishing (1%), Transportation (3%), Engineering (1%), Day Care (2%).

⁸² Other SBO results that differed from the findings included: Finance, Insurance, and Real Estate (11%). Industry classifications are not identical.

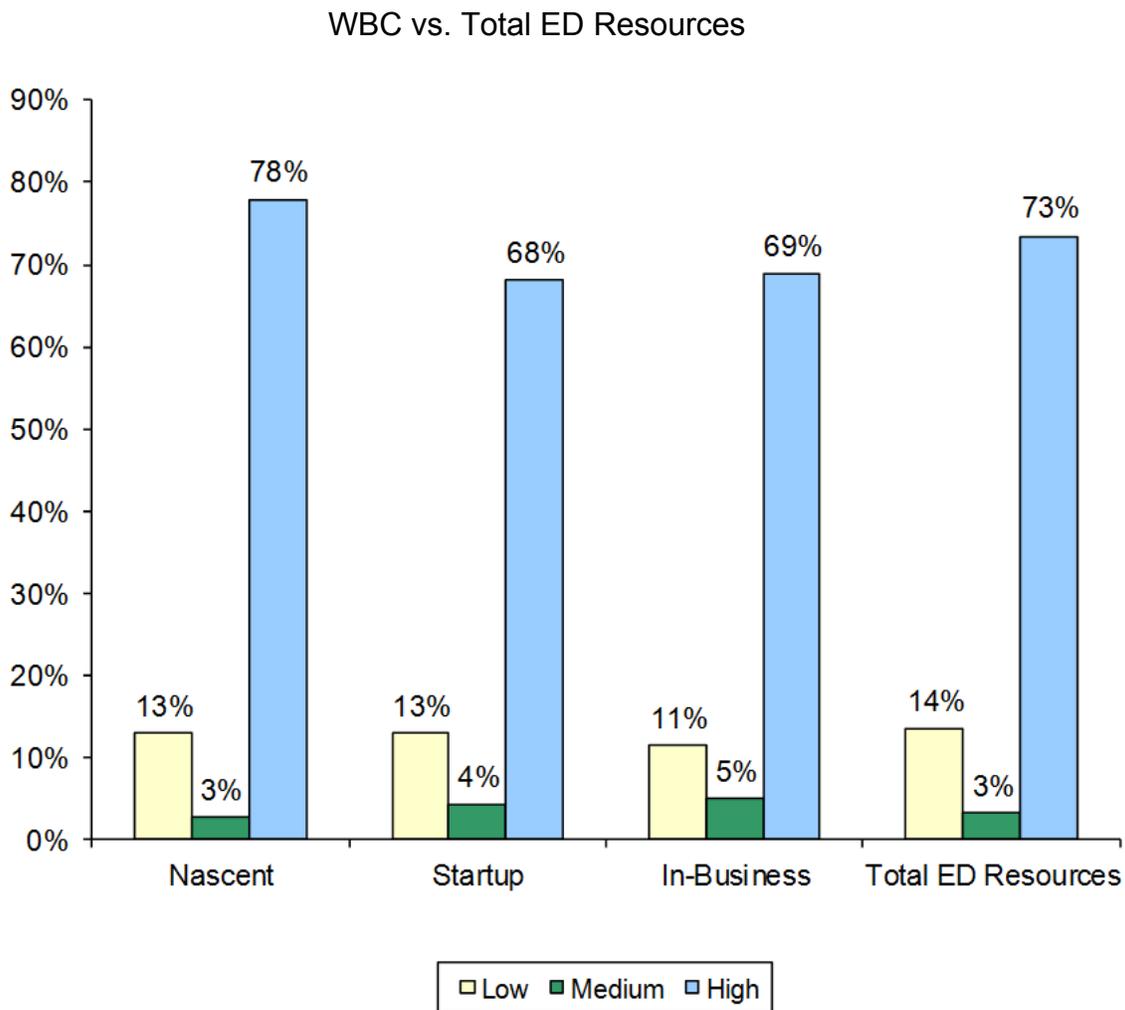
⁸³ Due to non-responses and multiple business type selections, the total for all business types might not equal 100%.

WBC Client Attitudes Regarding ED Resource Assistance

Usefulness and Value of Services or Assistance Received

Approximately 72% of WBC clients reported that the information they received from counselors was valuable.⁸⁴ Figure 7.5 shows ratings of usefulness of WBC, provided by business segment and compared to total ED Resources. WBC Nascent clients more often rated assistance as useful (78%) than did total ED Resources (73%). Start-up and In-Business clients rated assistance as useful less often (68%) than total ED Resources.

Figure 7.5 – WBC – Usefulness of WBC (2010 Clients)⁸⁵

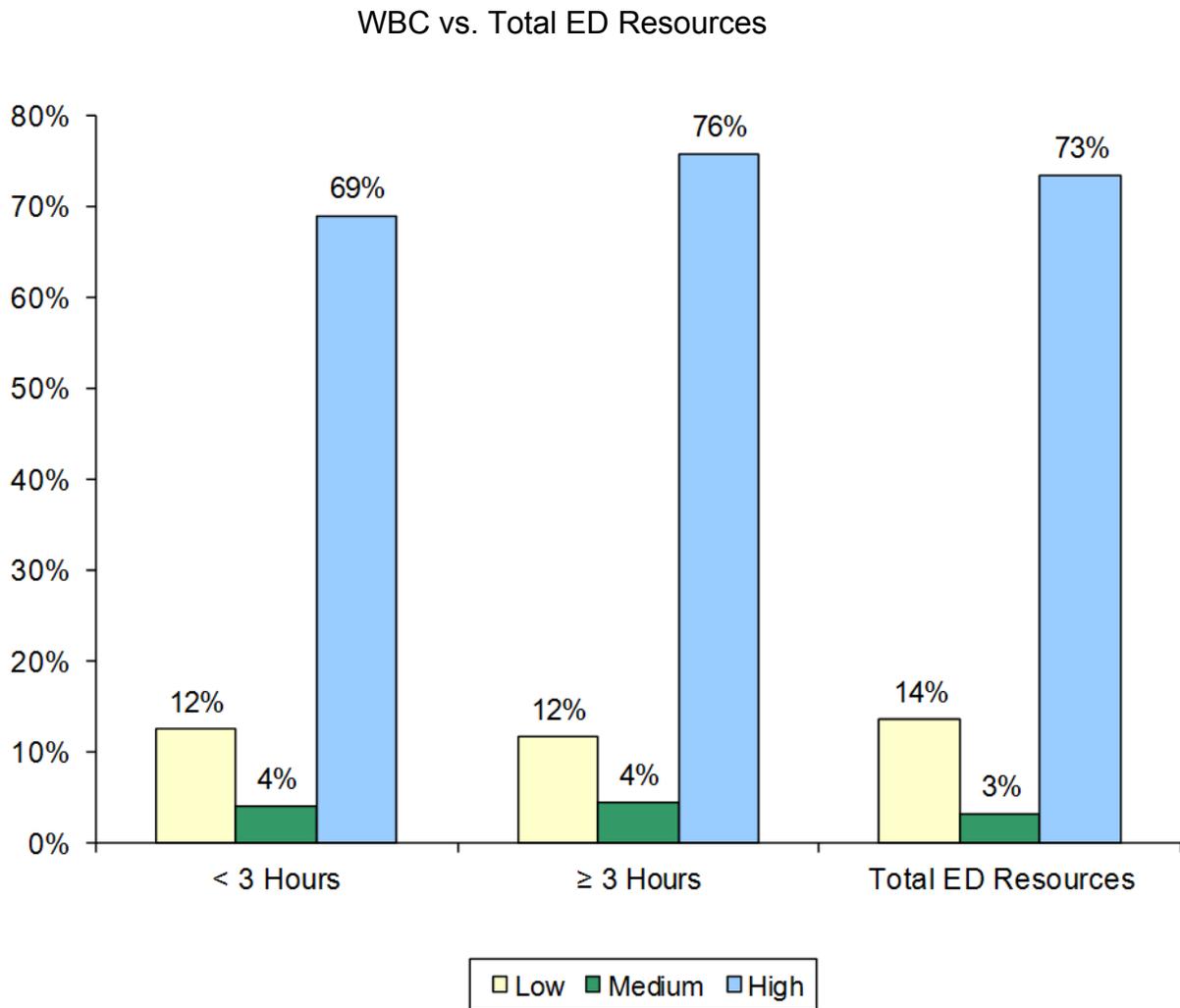


⁸⁴ This result does not appear in the figure above, which is displayed by business segment. This percentage was calculated for WBC clients overall, without regard to business segment.

⁸⁵ Low value includes the 'Somewhat Valuable' and 'Not Valuable' response categories. High value includes the 'Extremely Valuable' and 'Valuable' response categories.

Figure 7.5A below shows the perceived usefulness of WBC assistance based upon the number of hours of counseling received. Figure 7.5A shows that 76% of WBC clients that received more than 3 or more hours of counseling rated WBC usefulness “high” as compared to 69% of clients that received less than 3 hours of counseling.

Figure 7.5A – Usefulness of WBC: WBC by Hours of Counseling vs. Total ED Resources Aggregate Hours (2010 Clients)



Clients' Decision to Change Management Practices

Figure 7.6 compares WBC client decisions to change management practices or strategies by business segment. As a result of WBC assistance, 62% of Start-up clients and 64% of In-Business clients reported changing their management practices or strategies. The percentages of WBC Start-up and In-Business clients that changed their management practices were higher than that of total ED Resource clients.

Figure 7.6 – WBC – Changed Management Practices/Strategies as a Result of WBC ED Resource Assistance (2010 Clients)

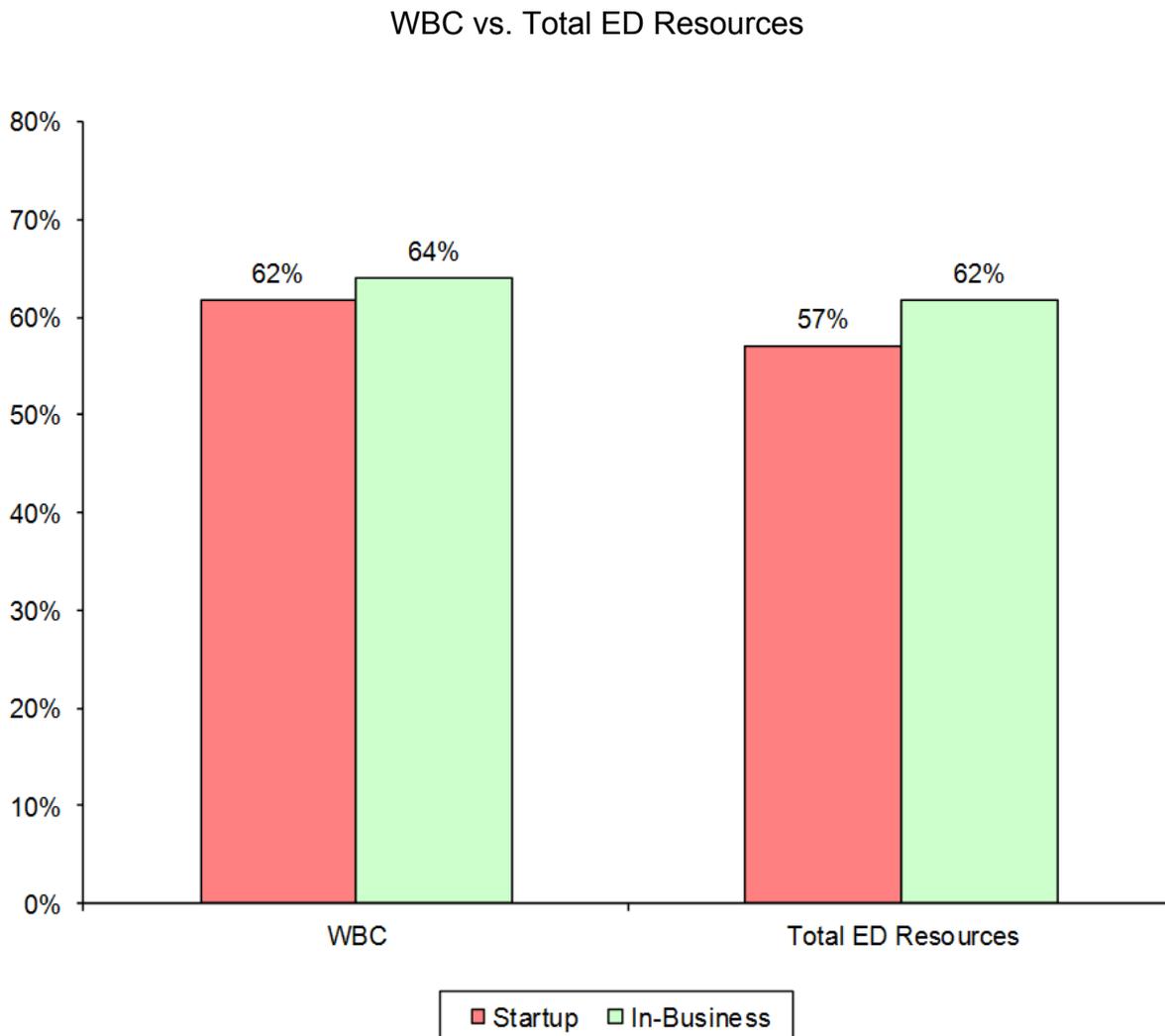
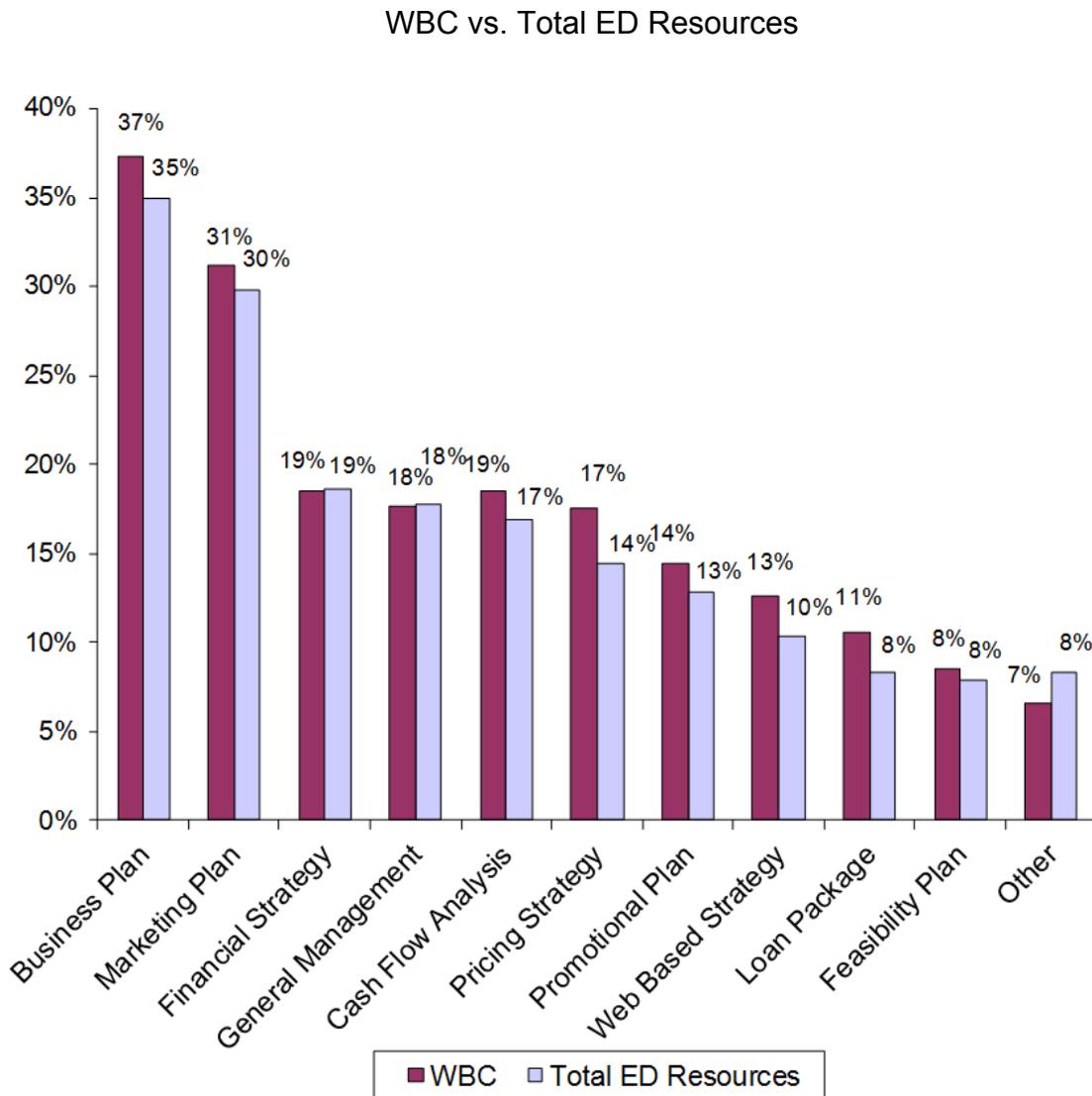


Figure 7.7 below reflects the percentage of firms reporting that WBC ED Resource assistance led to the development of **business plans, marketing plans, etc.**⁸⁶ The percentage of WBC clients that sought assistance with in the Other category (7%) was less than that of total ED Resources (8%). WBC clients reported receiving assistance as often or more often than total ED Resources for all other categories.

Figure 7.7 – WBC – Assistance in Plan Development (2010 Clients)

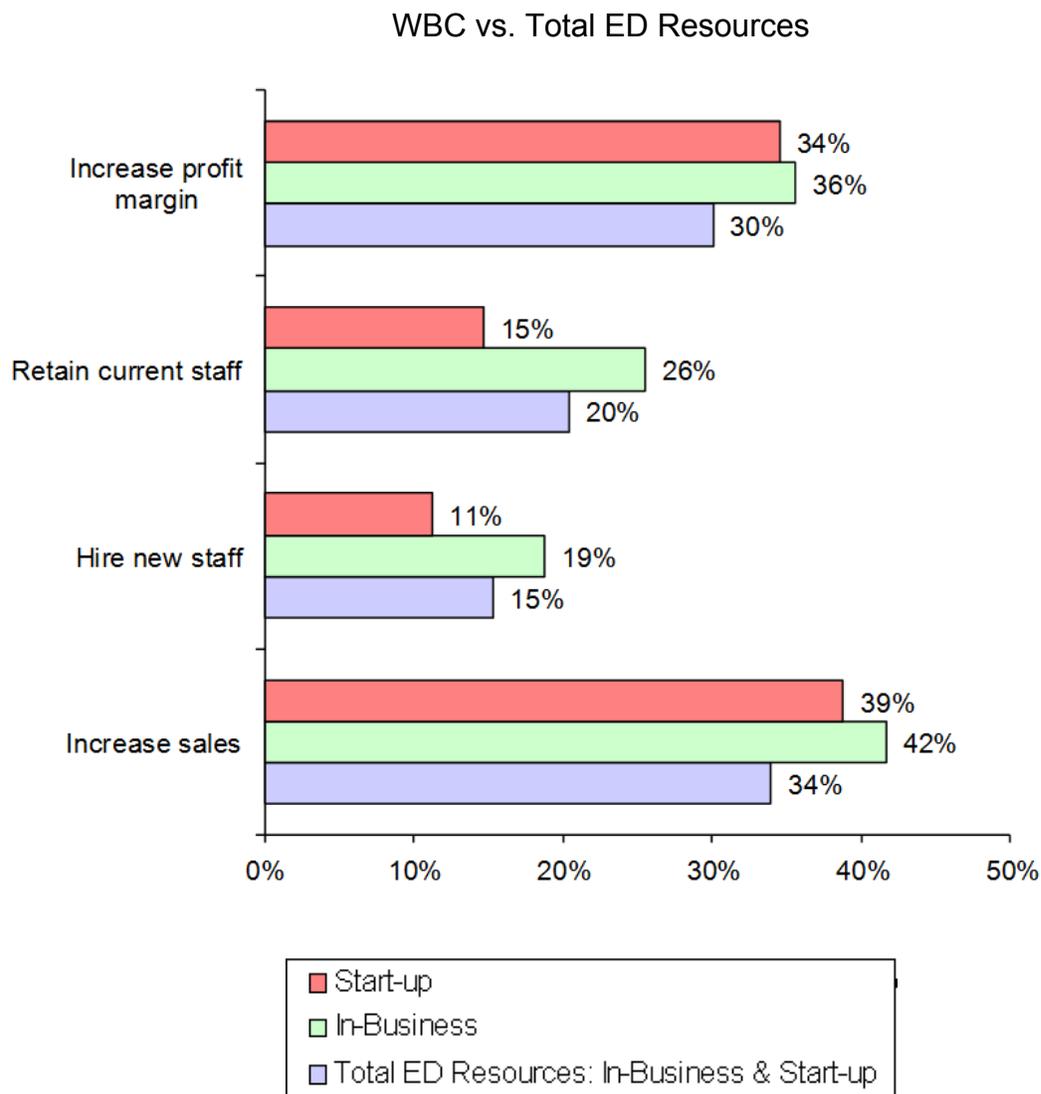


⁸⁶ The 2010 results for the top 11 categories are displayed in the figure above. Additional results included: Hiring plan (5%), Purchasing Strategy (4%), Production Plan (4%), Distribution Plan (3%), Training Plan for Staff (3%), and International Trade (2%).

Sales, Job Creation, and Job Retention

Figure 7.8 compares WBC Start-up and In-Business clients in terms of the reported financial impact of WBC assistance on sales, profits, jobs, and the retention of employees irrespective of reasons for seeking assistance.⁸⁷ Start-up and In-Business clients reported that WBC assistance resulted in increased profit margin and increased sales substantially more often than total ED Resource clients. For example, 39% of Start-up clients and 42% of In-Business clients reported an increase in sales, as compared to 34% of total ED Resources.

Figure 7.8 – WBC – Perceived Impact of Assistance (2010 Clients)

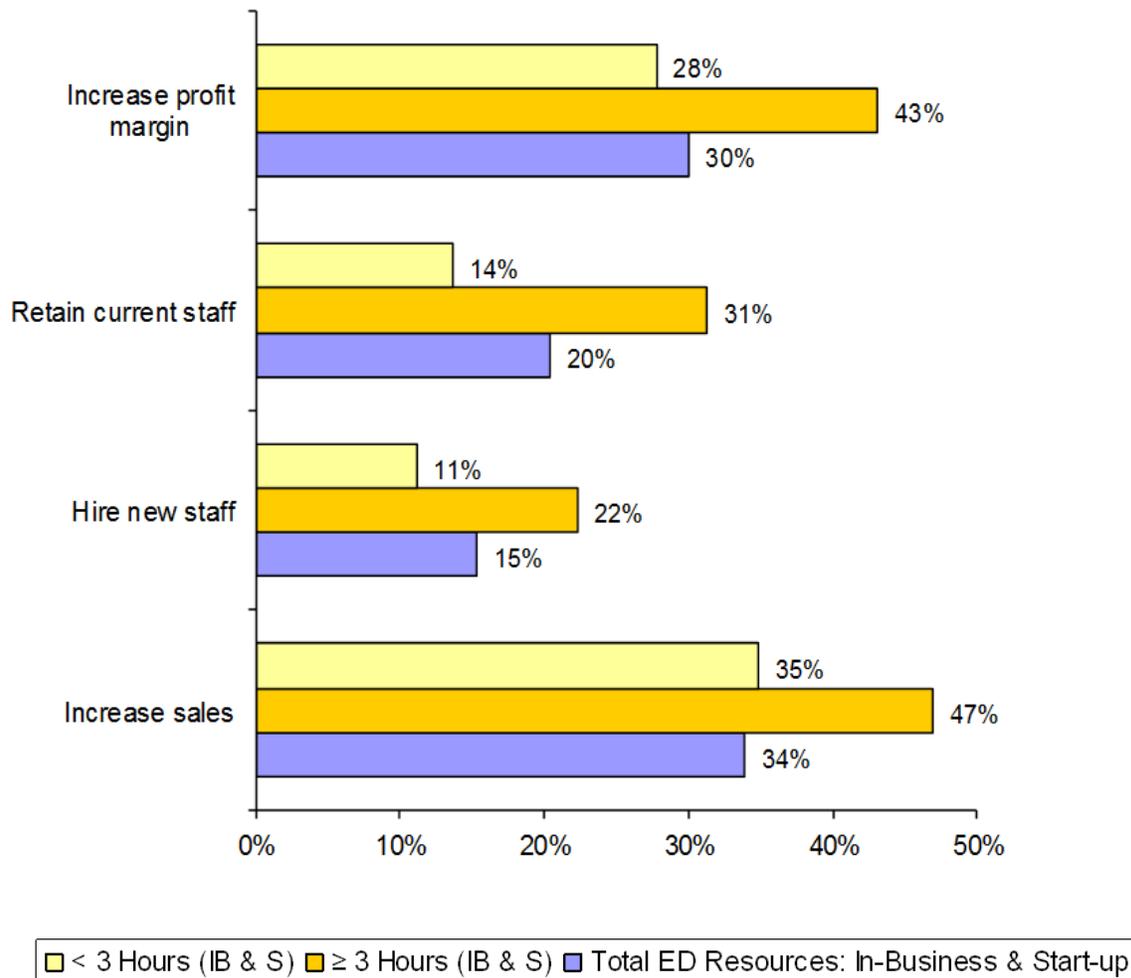


⁸⁷ This comparison excludes the Nascent category for total ED Resources and WBC.

Figure 7.8A compares WBC’s financial impact of assistance on sales, profits, jobs, and the retention of employees to the financial impact results for total ED Resources, presented by hours of counseling received. The number of hours of counseling received is divided into two categories for WBC: less than 3 hours, and 3 or more hours.

Clients that received 3 or more hours of counseling reported higher impact in all categories compared to clients who received less than 3 hours of counseling. The largest disparity occurred in the retain current staff category where there was a difference of 17 percentage points between clients who received 3 or more hours and those who received less than 3 hours.

Figure 7.8A – WBC – Perceived Impact of Assistance: WBC Hours of Counseling Received for In-Business and Start-ups vs. Total ED Resources Aggregate Hours for In-Business and Start-ups (2010 Clients)



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VIII. FOLLOW-UP STUDY RESULTS: 2008 & 2009 CLIENTS

In this section, Concentrance reports findings from our analysis of follow-up surveys of 2008 and 2009 ED Resource clients⁸⁸. These follow-up surveys were conducted in order to examine the impact of ED Resource assistance over time. This year's follow-up study of 2008 ED Resource clients represents the second follow-up study of this sample. The first follow-up survey of this group was conducted as part of the previous year's study, in 2010. The follow-up study of 2009 ED Resource clients is the first follow-up study of these clients.

This analysis addresses the following key research questions:

- What was the rate of transition of Nascent and Start-up firms to the In-Business segment?
- Based on a comparison with the Panel Study of Entrepreneurial Dynamics II⁸⁹ (PSED II), what is the impact of ED Resource assistance on firm survival?
- What was the financial impact of services/assistance provided by SBA ED Resources in terms of job creation, job retention and sales?
- How does the difference in growth rate of ED Resource clients from 2009 to 2010 compare with key benchmarks, such as the gross domestic product (GDP), the Entrex Private Company Index (PCI), and the Standard and Poor's Small Cap Index?⁹⁰

Follow-up Methodology

There were 6,770 respondents to the Initial Economic Impact Survey of 2008 clients. Of these, Concentrance was able to collect follow-up data from 854 respondents. These respondents were re-contacted for the second follow up survey. Of these, Concentrance was able to collect follow-up data from 200 respondents, for which detailed data can be tracked to 2011.

There were 8,493 respondents to the Initial Impact Survey of 2009 clients. Of these, Concentrance was able to collect follow-up data from 1,968 respondents, for which detailed data can be tracked to 2011.

2008 Clients	Sample Size	Response Rate
Initial Study	6,770	29%
1 st Follow-up	854	13%
2 nd Follow-up	200	23%
2009 Clients	Sample Size	Response Rate
Initial Study	8,493	23%
1 st Follow-up	1,968	23%

⁸⁸ All references to ED Resource clients pertain to ED Resource Partners' face-to-face counseling clients who received assistance from a designated ED Resource Partner (SBDC/SCORE/WBC).

⁸⁹ The Panel Study of Entrepreneurial Dynamics II is a nationwide, multi-million dollar survey of nascent entrepreneurs funded by the Kauffman Foundation. The primary purpose of the study is to identify adults active in business creation, obtain detailed information about the start-up effort, and perform follow-up interviews to determine outcomes. We rely on the PSED I and PSED II as benchmarks; however, results must also be interpreted with caution due to potential response bias and definitional differences in the ways that firms are classified.

⁹⁰ The three benchmarks used for comparison of SBA ED Resources are: GDP - Source:

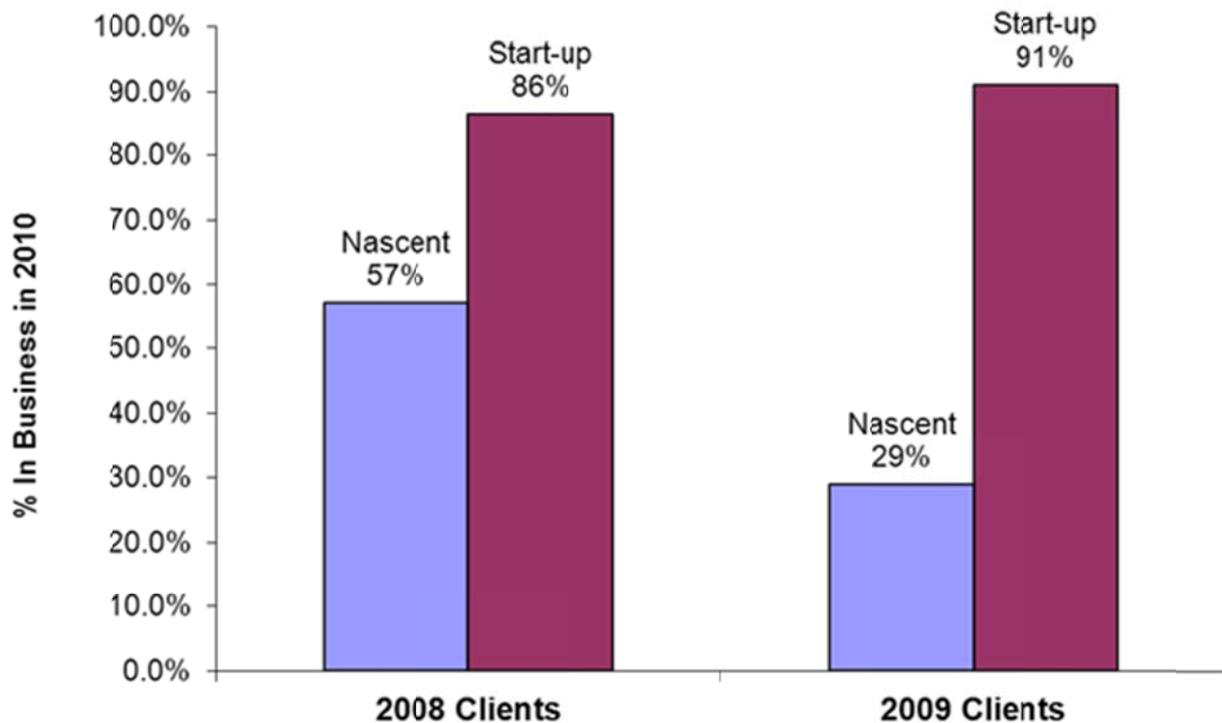
<http://www.bea.gov/national/xls/gdpchg.xls>, the Private Company Index (PCI) - published by Entrex, this index measures revenue performance in the sector of private companies ranging from \$3 million to \$60 million in annual revenues (<http://www.privatecompanyindex.com>), and the S & P SmallCap 600 Index - represents approximately 3% of the U.S. market, and includes 600 'small cap' companies with market capitalizations between \$300 million and \$2 billion. The S&P SmallCap 600 Index is a commonly used benchmark for growth.

Changes in Business Segments from 2009 to 2011

What is the rate of transition of Nascent and Start-up firms to the In-Business segment?

Figure 8.1 shows the movement of firms from their initial segments to the In-Business segment in 2011. For example, 57% of 2008 Nascent clients had started businesses by 2011. For 2008 clients that were initially in the In-Business segment, 94% remained in business in 2011. Additionally, Figure 8.1 shows the movement of firms from their initial 2009 client segment to the In-Business segment in 2011. For example, 29% of 2009 Nascent clients had transitioned into the In-Business category by 2011. By comparison, according to a study by Reynolds and Curtin (2008)⁹¹, approximately 19% of nascent entrepreneurs in the PSED II had started businesses within two years of inception.

Figure 8.1 – Transitions and Survival of 2008 and 2009 Clients to 2011 In-Business



⁹¹ Paul D. Reynolds and Richard T. Curtin (2008), “Business Creation in the United States: Panel Study of Entrepreneurial Dynamics II Initial Assessment,” *Foundations and Trends in Entrepreneurship*, Vol. 4, No. 3, pgs. 155–307.

Impact of ED Resource Assistance on Firm Survival

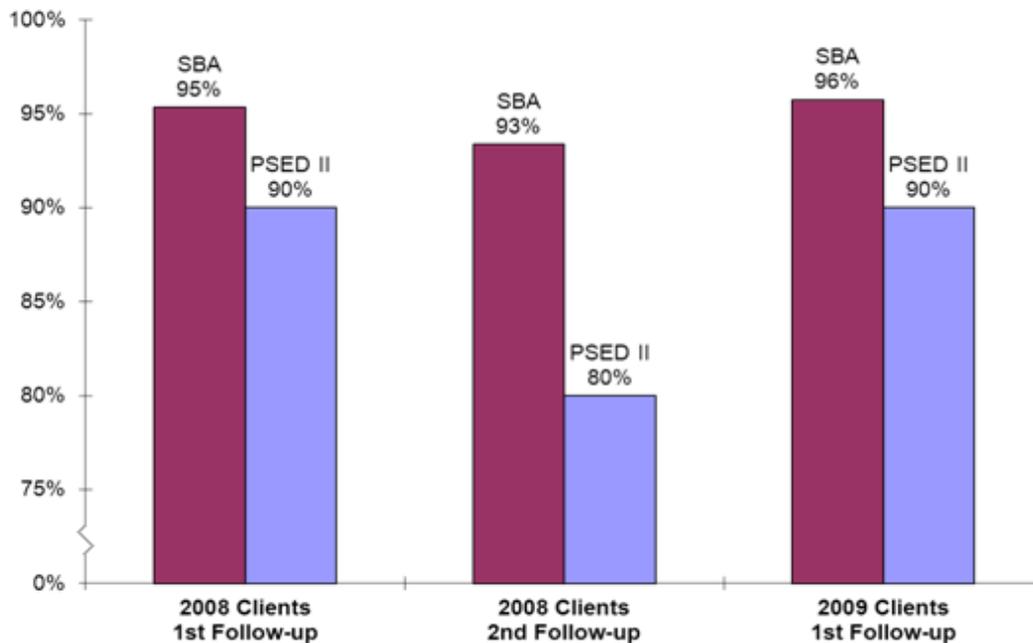
Does ED Resource assistance have a positive impact on firm survival?

The PSED II data serve as a benchmark for comparing the proportion of Nascent and Start-up businesses that can now be classified as In-Business firms. The PSED II is a sample of nascent entrepreneurs, who are in the process of going into business; a portion of the sample received some form of counseling or assistance.

Figure 8.2 compares the survival rates for firms in the follow-up study with the PSED II.⁹² These results suggest that businesses that received ED Resource assistance had a higher survival rate than other small businesses such as those randomly sampled for the PSED II. For example, based on the second follow-up study of 2008 ED Resource clients, 93% were still in business after two years. In contrast, only 80% of PSED II firms remained in business after two years.⁹³ Similarly, in the follow-up study of 2009 ED Resource clients, 96% of these firms remained in business after one year, compared to 90% of firms in the PSED II sample.

In addition to the PSED II analysis, ED Resource client survival rates were higher than reported in other studies. For example, according to a study published in the Monthly Labor Review, two-thirds of new employer firms survive at least two years, and about 44% survive at least four.⁹⁴

Figure 8.2 – ED Resource Clients have Higher Survival Rates than PSED II Firms



⁹²Source: Parker, Simon C. (2005), "What happens to nascent entrepreneurs? An econometric analysis of the PSED." *Entrepreneurship in a Diverse World*. U. S. Association for Small Business and Entrepreneurship.

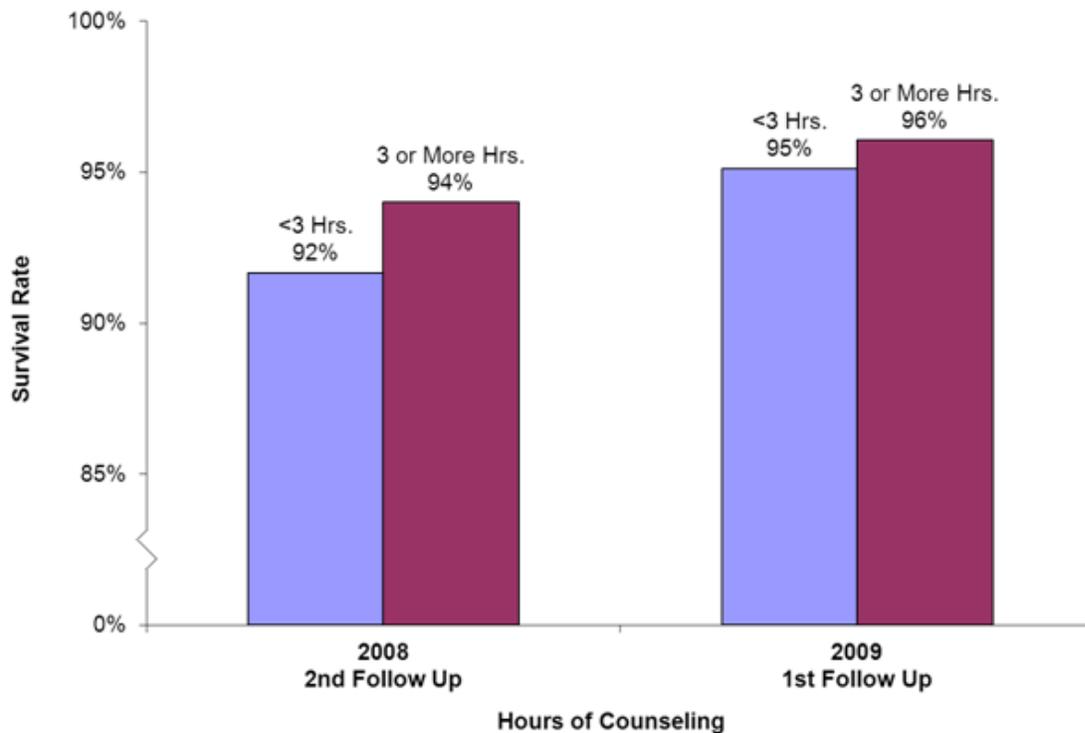
⁹³ The PSED II reports the rate of disengagement of start-up firms relative to the time of inception. According to Reynolds and Curtin (2008), this period is somewhat arbitrary may not actually capture all start-up activities. Thus, we report an approximate PSED survival rate based on firms at 1 year and 2 years after inception.

⁹⁴ Survival and Longevity in the Business Employment Dynamics Database, *Monthly Labor Review*, May 2005.

Does the number of hours of ED Resource assistance have a positive impact on firm survival?

Figure 8.3 shows the survival rate of ED Resource clients in each category of counseling hours received for the second follow-up survey of 2008 clients and the first follow-up of 2009 clients. In the second follow-up, firms receiving 3 or more hours of counseling had a marginally higher survival rate than those that received less than 3 hours of counseling. However, the relationship between additional counseling hours and survival in the first follow-up sample of 2009 clients is less pronounced.

Figure 8.3 - ED Resource Client Survival by Hours of Counseling



Changes in Revenues and Employees

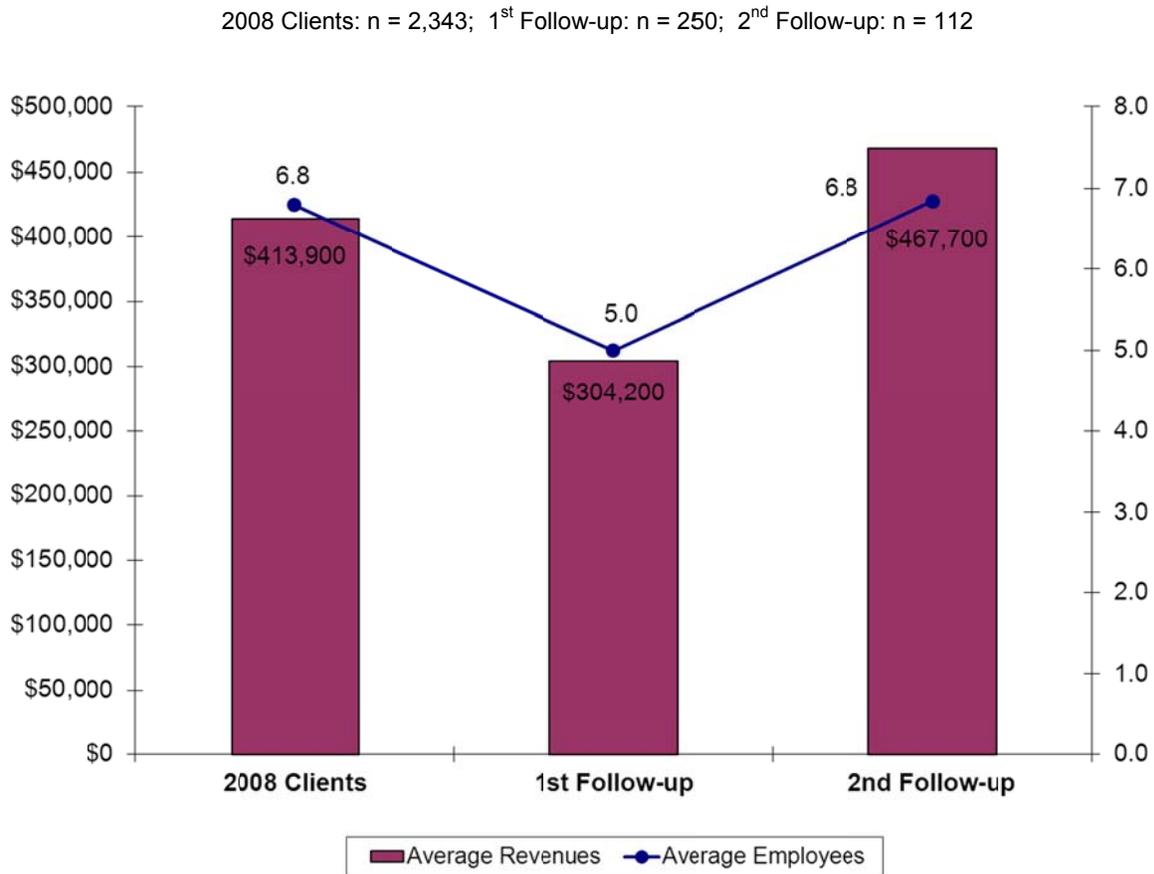
What is the financial impact of services/assistance provided by SBA ED Resources in terms of job creation, job retention and sales?

Figure 8.4 compares 2008 clients in terms of mean annual revenues and number of employees in the initial and two subsequent follow-up studies.

According to this matched pairs comparison, mean revenues fell from \$413,900 in 2008 to \$304,200 in 2009. This decline in revenues between 2008 and 2009 is consistent with the recessionary conditions of the economy during this period. However, for the subset of firms that survived and reported revenue data, mean revenues increased to \$467,700 in 2010.⁹⁵

At the same time, the mean number of employees per firm decreased from 6.8 to 5 for the first follow-up year and then rose again to 6.8 for the second follow-up year.

Figure 8.4 - Mean Revenues and Employment: 2008 Clients Over Time

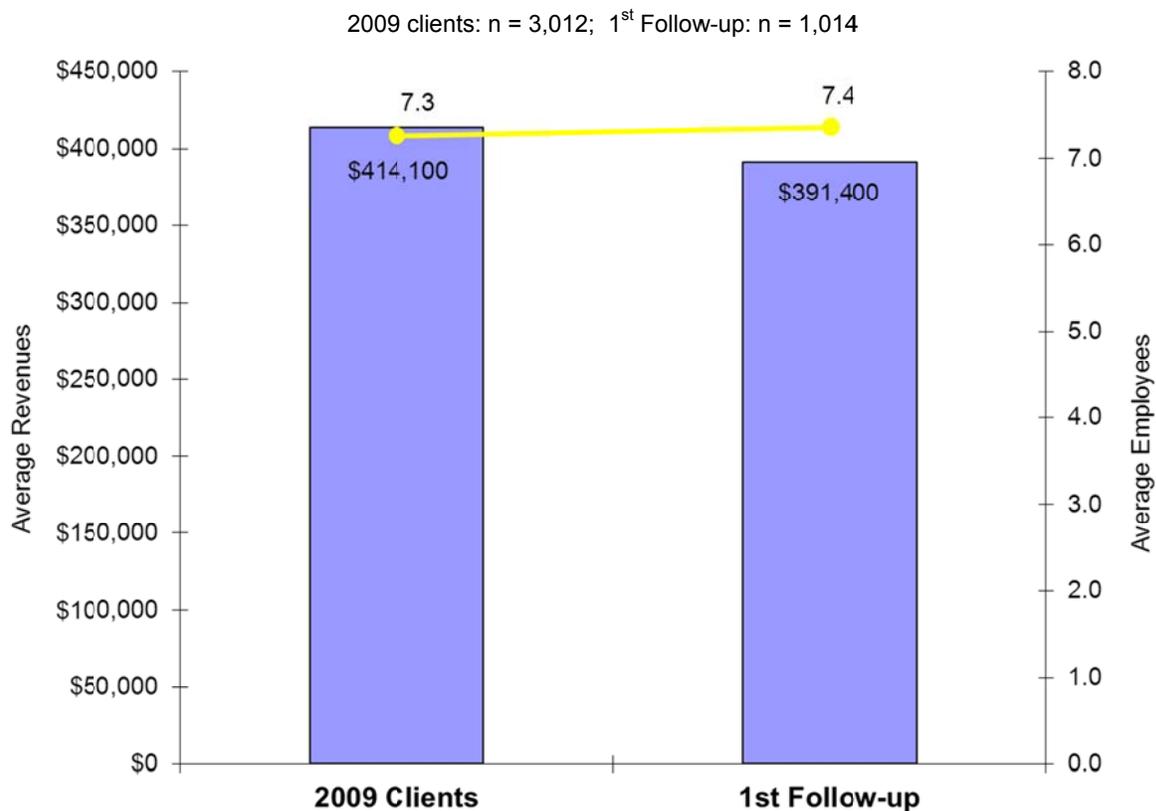


⁹⁵ Revenues from Nascent and unknown business segments are not included. In addition, Start-up or In-Business firms with revenues below \$1,000 and greater than \$5 million were excluded from this analysis as were firms with reported employees below 1 and above 998. The revenue upper bound of \$5 million was used in order to eliminate bias resulting from potential outliers skewing the distribution's measures of central tendency.

The matched comparison analysis was repeated for the follow-up sample of 2009 clients. Figure 8.5 compares firms in terms of mean annual revenues and number of employees in 2009 and in the first follow-up survey.

According to this matched pairs comparison, mean revenues fell from \$414,100 in 2009 to \$391,400 in 2010. According to a survey of small business owners conducted by the National Federation of Independent Businesses (NFIB), business owners in 2009 reported historically low expectations about growth and employment, and increasing concerns about inflation. From the low of Jan. 2009, optimism has been continuously trending upward to highs not seen since late 2007, potentially indicative of a lagging upturn.⁹⁶ The mean number of employees per firm remained essentially flat at just over 7.4.

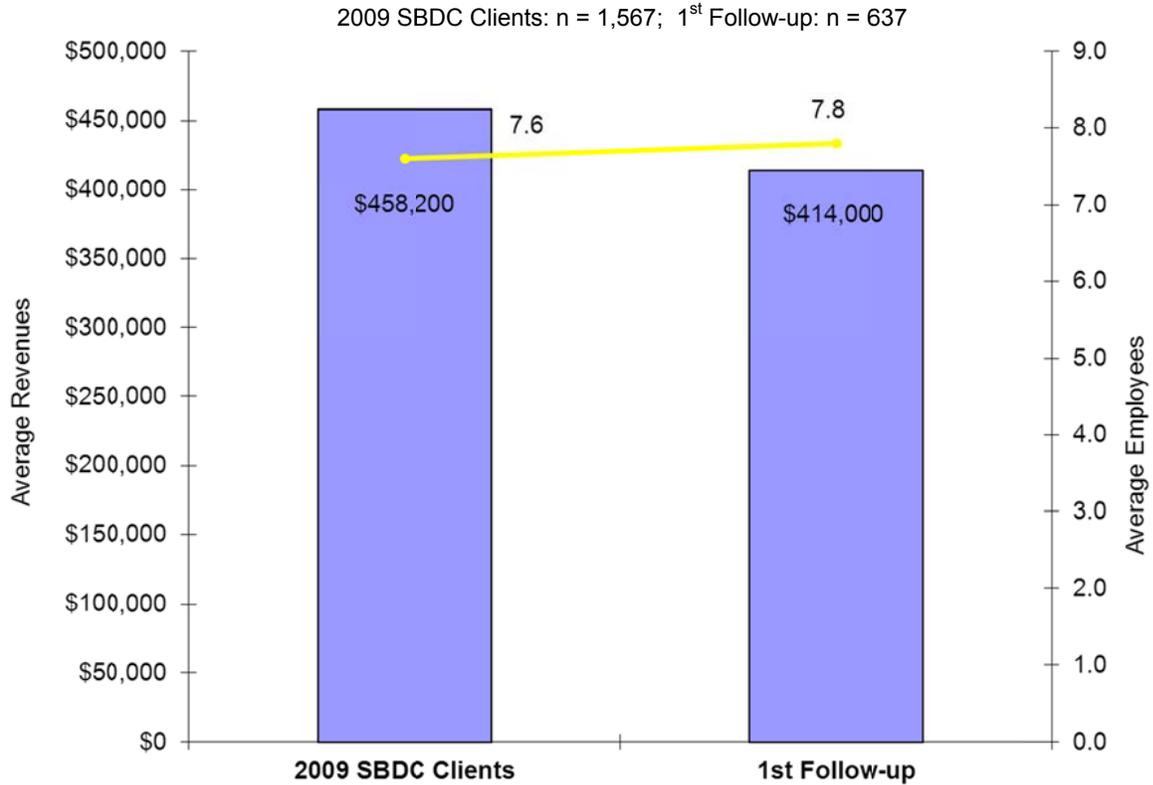
Figure 8.5 - Mean Revenues and Employment: 2009 Clients Over Time



⁹⁶Dunkelberg, William C. and Holly Wade (2009), “NFIB Small Business Economic Trends,” March, <http://www.nfib.com/page/sbet> & <http://www.nfib.com/Portals/0/PDF/sbet/sbet201103.pdf>

The following figures show changes in mean revenue and employment for 2009 clients by ED Resource.⁹⁷

Figure 8.5A Mean SBDC Revenues and Employment: 2009 Clients Over Time



⁹⁷ The second follow-up sample of 2008 clients included only 200 firms. This sample is insufficient for a statistically meaningful analysis by individual ED Resource.

Figure 8.5B Mean SCORE Revenues and Employment: 2009 Clients Over Time

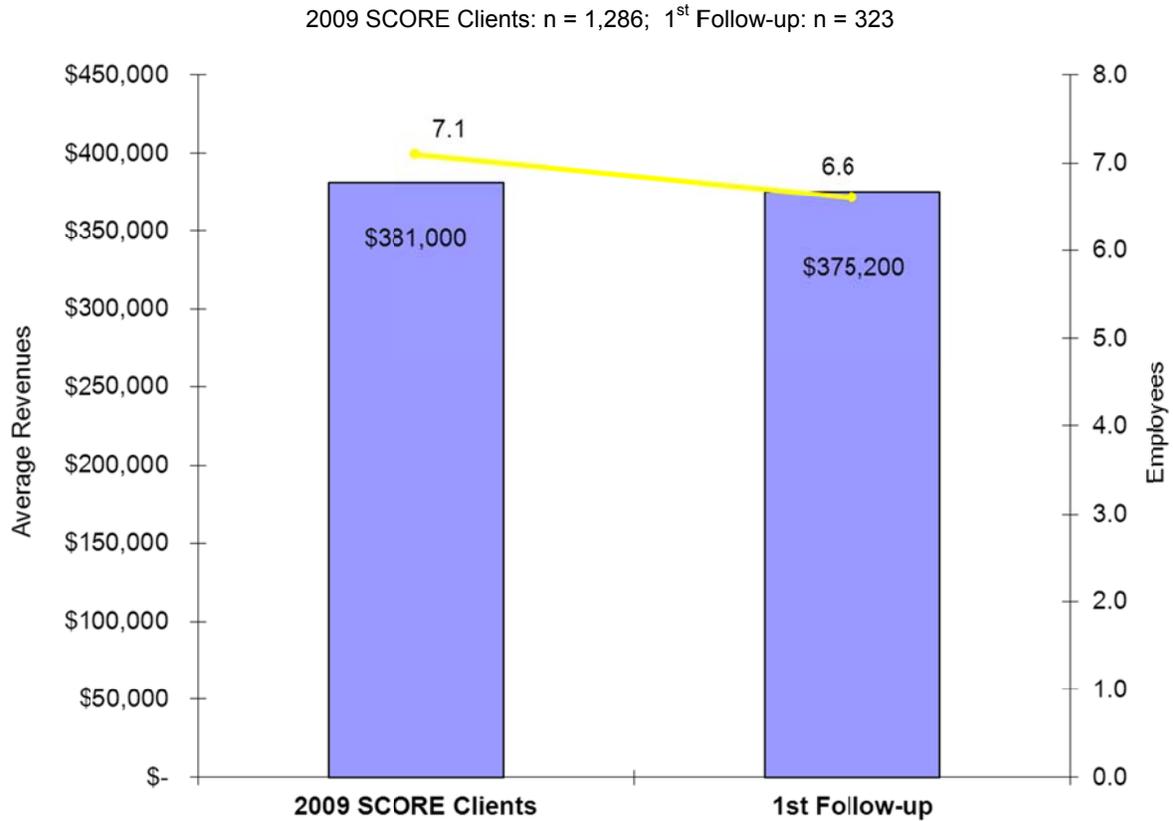


Figure 8.5C Mean WBC Revenues and Employment: 2009 Clients Over Time

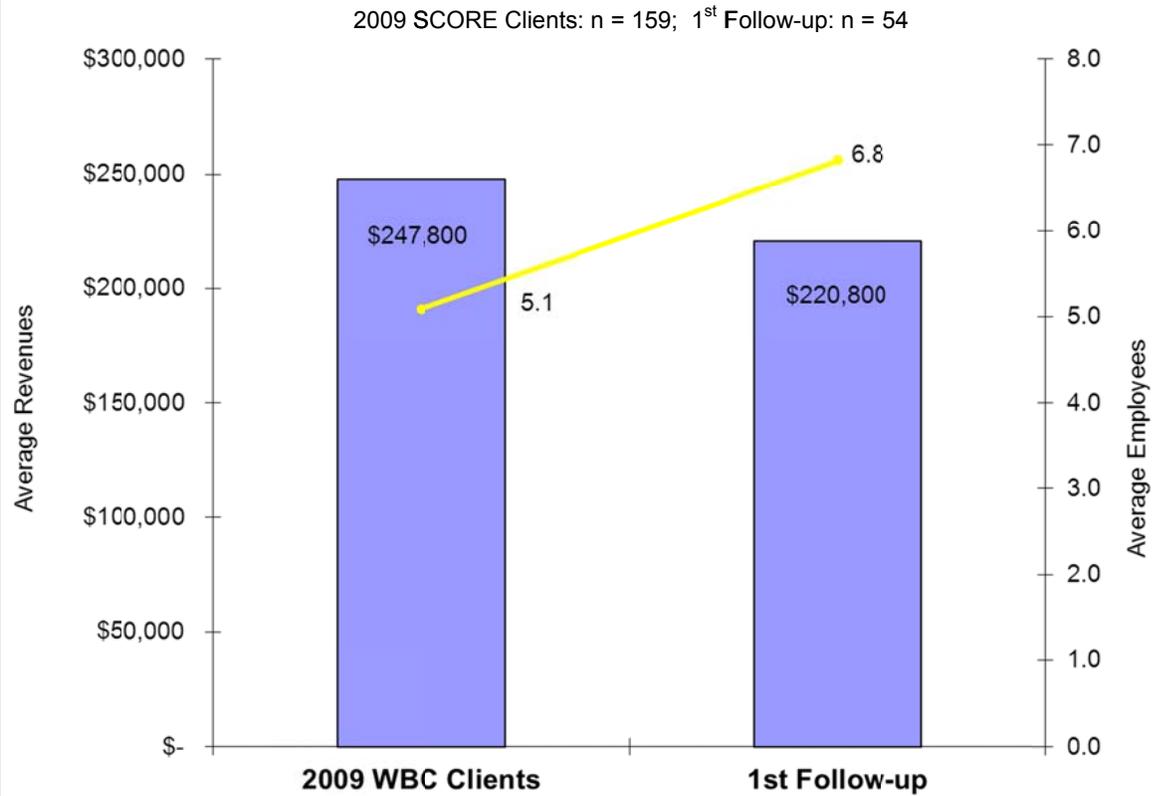
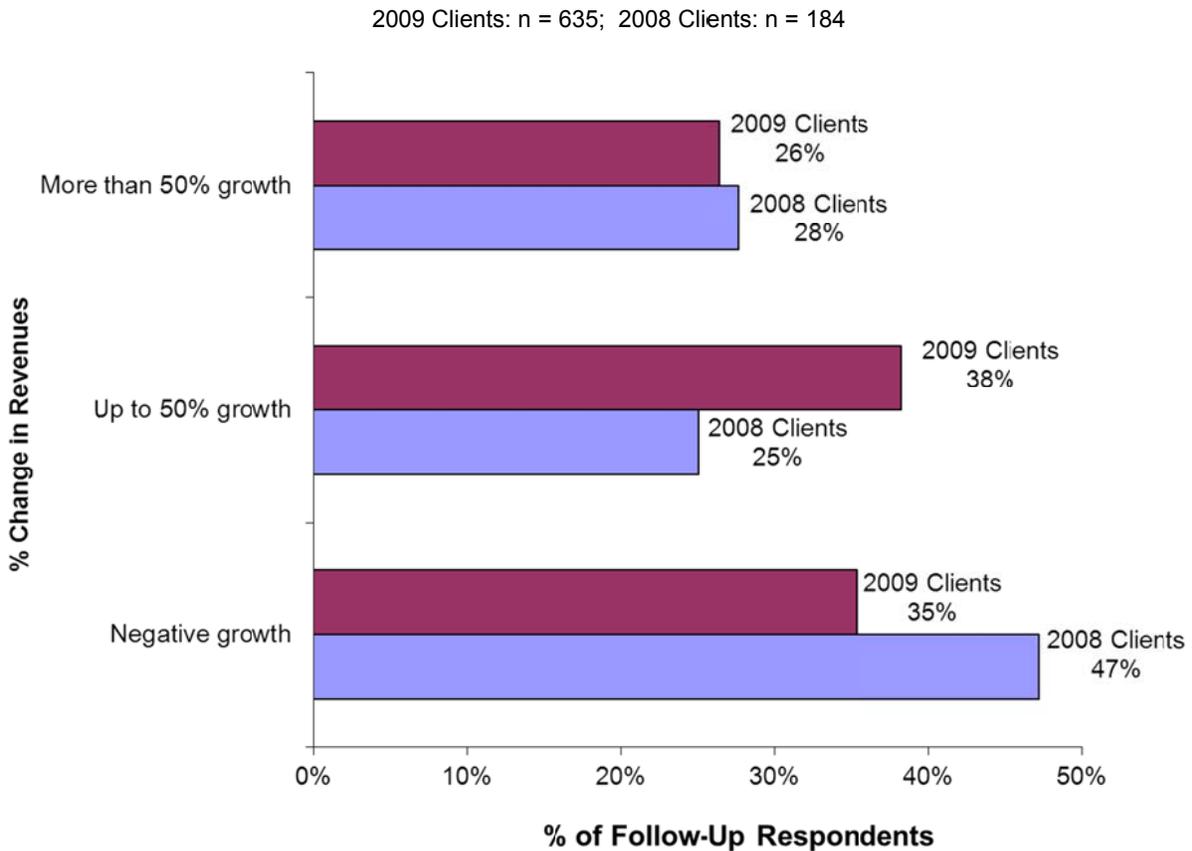


Figure 8.6 provides additional detail on the change in revenues for 2008 and 2009 clients. For example, 53% of 2008 clients have experienced revenue growth from 2008 to 2010. Additionally, 65% of 2009 clients realized increased revenues in 2010 compared to 35% who experienced a decline in revenues.

Figure 8.6 Distribution of ED Resource Clients' Percentage Change in Revenues⁹⁸



⁹⁸ Firms with revenues below \$1,000 and greater than \$5 million were excluded from this analysis. Because both 2008 and 2009 firms needed to have revenues within these parameters to establish appropriate match criteria needed for the percent change comparison, the 2008 and 2009 client counts will not match those in figures 8.4 & 8.5.

Benchmark Comparisons

Figure 8.7A and 8.7B depict firm survival over time as compared to the PSED I and PSED II. Figure 8.7A shows firm survival rates after one year of being in business over a period of six years. Figure 8.7B shows firm survival rates after two years of being in business over a period of five years. In both figures, the benchmarks for comparison are the PSED I and II, which provide data for survival rates of businesses after one and two years of being in business.⁹⁹ ED Resource clients have outpaced the samples from both PSED studies for six consecutive years, as shown in the figures below.

Figure 8.7A – Firm Survival Rates for ED Resource Clients After One Year (Total ED Resources vs. PSED studies)

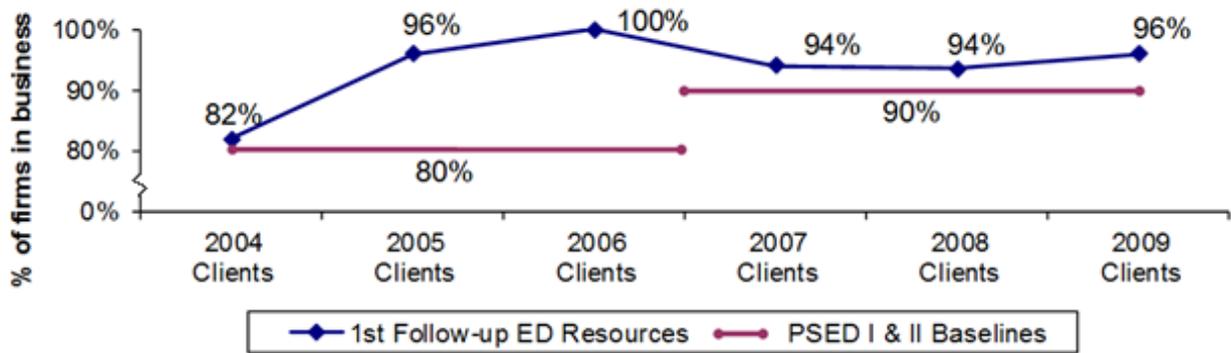
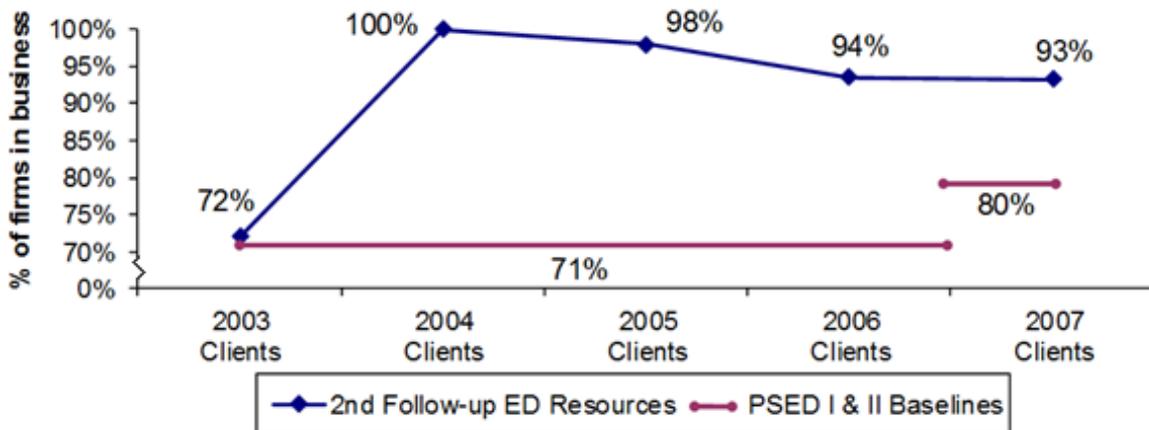


Figure 8.7B – Firm Survival Rates for ED Resource Clients After Two Years (Total ED Resources vs. PSED studies)



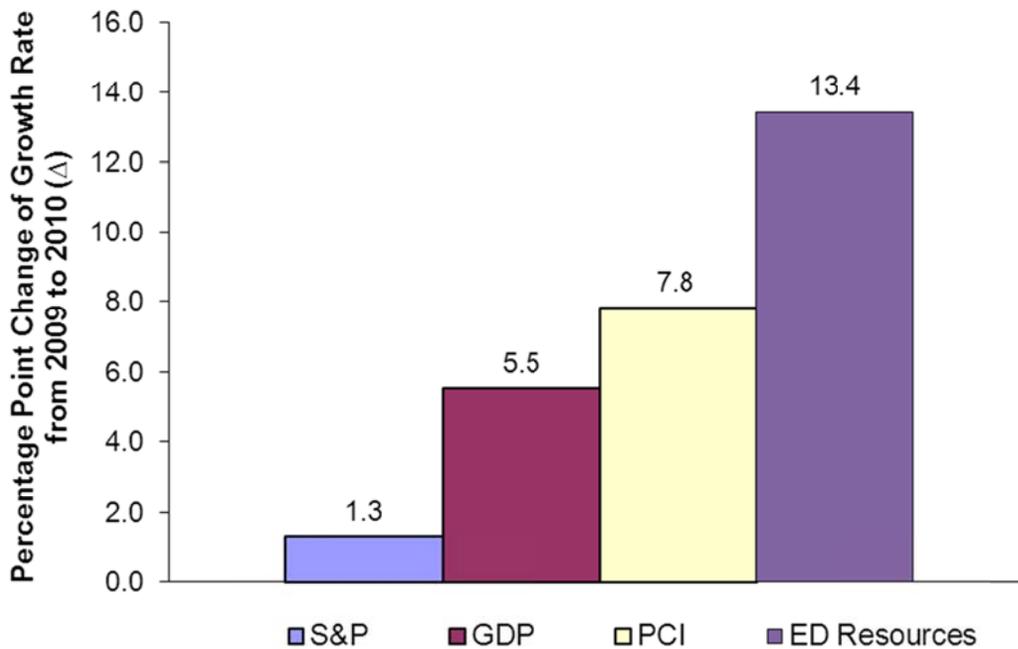
⁹⁹ For years 2007 to 2008, the PSED II with updated data became available, and was therefore utilized as the new benchmark. PSED I analyzes data collected from nascent entrepreneurs from 1998 - 2000 with three follow-up interviews. PSED II analyzes data collected from nascent entrepreneurs from 2005 and 2006 with two follow-up interviews. This explains the increased survival rates for the benchmarks on each figure; 80% to 90% in 8.7A and 71% to 80% in 8.7B.

How does the growth of ED Resource clients compare with key benchmarks of economic growth?

Figure 8.8 compares the difference in growth rate of ED Resource clients from 2009 to 2010 to three benchmarks – U.S. GDP, the Private Company Index (PCI), and the Standard and Poor’s Small Cap Index (S&P). The GDP growth provides a context of how the overall economy is performing. The S&P represents approximately 3% of the U.S. market, and includes 600 ‘small cap’ companies with market capitalizations between \$300 million and \$2 billion. The PCI measures revenue performance in the sector of private companies ranging from \$3 million to \$60 million in annual revenues.

The difference in growth rate from 2009 to 2010 for SBA ED Resource clients was 13.4 percentage points. Although all three benchmarks indicated positive growth during this time, SBA ED Resource clients’ progress outpaced the other benchmarks.

Figure 8.8 ED Resource Client Revenue Growth Compared to Selected Benchmarks - Percent Change from Previous Year¹⁰⁰



¹⁰⁰ SBA ED figures are based on Start-up or In-Business firms’ mean revenues from the two follow-up surveys conducted in 2010, where clients with revenue less than \$1,000 or greater than \$5 million in either year were excluded. The revenue upper bound of \$5 million was used in order to eliminate bias resulting from potential outliers skewing the distribution’s measures of central tendency. The growth rates for 2009 and 2010, for each benchmark, are as follows: GDP: 2009=-2.6%; 2010=2.9%, S&P Small Cap 600: 2009=23.8%; 2010=25.1%, PCI: 2009=22.0%; 2010=29.8%, and SBA ED Resources: 2009=-6.1%; 2010=7.3%

Summary of Follow-up Study Findings

Firm Survival

Approximately 57% of 2008 Nascent clients had transitioned to the In-Business segment after two years, while 29% of 2009 Nascent clients had gone into business by the beginning of 2011. At the same time, 6% of 2008 of In-Business clients and 3% of 2009 clients went out of business by 2011.

In addition, in the second follow-up, 2008 clients receiving 3 or more hours of counseling had a higher survival rate than those who received less than 3 hours of counseling.

Based on a comparison to firms in the PSED II, businesses who received ED Resource assistance have a higher survival rate than other small businesses. For example, the survival rate after two years was 93% for ED Resource clients, compared to 80 % for firms in the PSED II.

Financial Impact and Growth

These analyses show that ED Resource assistance has had a significant impact on the revenue and employment growth of small business clients. For 2008 clients, the recession appears to have had a negative impact on 2009 revenue, though revenue increased for these clients in 2010 (2nd follow-up 2008 and 1st follow-up 2009). Surviving 2008 clients in the second follow-up experienced a 54% increase in revenues from 2009 to 2010. Still, 47% of 2008 clients experienced some negative growth in revenues since 2008. The difference in growth rates from 2009 to 2010 for SBA ED Resource clients was shown to be 13.4 percentage points. Although all three benchmarks indicated positive growth during this time, SBA ED Resource clients' progress outpaced the other benchmarks. Firms in the second 2008 client follow-up sample increased from a mean of 5.0 employees to a mean of 6.8 employees. Mean employment for firms in the first follow-up of 2009 clients stayed relatively flat with an increase from 7.3 to 7.4 employees (See Figures 8.4, 8.5, 8.6, and 8.8).

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IX. SUMMARY OF QUANTITATIVE FINDINGS

Initial Impact Study of 2010 Clients

1. What is the demographic, financial, and business profile of firms who utilize SBA ED Resources?

- Firms that have been in business for more than one year comprise the In-Business client segment. Fifty-four percent of ED Resource clients were in the In-Business category. Nascent clients represented 26% of ED Resource clients while the smallest segment, Start-up clients, represented 19%.¹⁰¹
- The average revenue for firms served by ED Resources is \$637,200 with four employees. Firm size varies by ED Resource. For example, SBDC clients have higher average revenues at \$774,000, than SCORE clients at \$502,000. WBC clients' revenues are lowest, with average revenues of \$171,300. These revenue figures are lower than client groups studied in 2009.
- ED Resource clients represented a variety of demographic groups: Thirty-six percent of clients were Male, 36% Female, and 17% of firms had Male and Female owners. Sixty-eight percent were White, 11% Black/African American, 7% Hispanic/Latino, 4% Asian, and 2% American Indian/Native Alaskan. Nine percent of ED Resource clients were Veteran and 2% were Service-disabled Veteran. The largest age group served by ED Resources, accounting for 28% of the total sample, included clients between 45 and 54 years of age.
- ED Resource clients served during 2010 represented a wide variety of business types. The most common industries included service, retail, and manufacturing businesses.
- ED Resources assisted clients in developing plans and strategies in order to start or better manage their businesses. The most frequently reported type of assistance was business plans (35%), followed by marketing plans (30%), and financial strategy (19%).
- For 2010 clients, the low/free cost of service was the most commonly reported reason for seeking business counseling from ED Resources, at 51%. The least commonly reported reason for seeking business counseling from ED Resources was clients having tried other alternatives but were dissatisfied, at 9%. SCORE clients reported the reputation of SCORE as a reason they sought assistance (55%), more often than the low/free cost of service (52%).

¹⁰¹ Respondents (86) who reported being in business but who did not provide a valid start date for that business, were not assigned to a business segment.

- **Firms who received less than 3 hours of assistance reported lower levels of perceived usefulness than firms with 3 or more hours of counseling.** Also, firms in the In-Business segment reported significantly higher perceived usefulness from their ED Resources counseling.
- **American Indian/Alaskan Native and White firms both reported higher perceived usefulness,** but there were no other differences based on race. There were also no significant effects of client's age, gender, veteran status, or ethnicity on perceived usefulness of assistance.
- Unlike some previous years, **results of this years' regression suggest that there were no significant differences in financial impacts of ED Resource assistance based on any factor,** including ED resource, business segment, hours of counseling received, or geographic location.

Impact study data was used to examine four ED Resource client perceptions of impact. Findings for each of these impacts are described below.

2. Is there a relationship between the services/assistance provided by ED Resources and the client's perception of the usefulness and value of the services/assistance received?

- In general, ED Resource clients perceived information and assistance provided by ED Resource counselors to be valuable. Approximately 73% of ED Resource clients overall reported that assistance they received had high value in terms of usefulness. This rating was 74% for SBDC, 73% for SCORE, and 72% for WBC.
- Seventy-six percent of clients who received 3 or more hours of counseling rated usefulness as "high", whereas 69% of those who received less than 3 hours of counseling did likewise. Regression analysis also indicated that clients who received less than 3 hours of counseling reported lower levels of perceived usefulness than clients who received 3 or more hours of counseling.

3. Is there a relationship between the services/assistance provided by ED Resources and the client perceptions of assistance with the decision to start a business?

- As in the previous year's study, regression results suggest larger firm, firms in the In-Business segment, and SCORE clients were less likely to report that their decision to start a business was the result of ED Resource assistance.
- There were no significant differences based on hours of counseling received or client demographic characteristics in regard to perceived assistance with the decision to start a business.

4. Is there a positive relationship between the services/assistance provided by ED Resources and the client's decision to implement and/or change management and/or marketing practices in their business?

- As a result of ED Resource assistance, 62% of 2010 In-Business clients and 57% of Start-up clients changed management practices or strategies. Clients used ED Resources most widely in developing business plans, marketing plans, financial strategies, and general management.

5. Is there a positive relationship between the services/assistance provided by ED Resources and financial impacts, including job creation and retention and increases in sales?

- Thirty-four percent of Start-up and In-Business clients reported that assistance provided by ED Resources resulted in increased sales. In terms of jobs, 15% of Start-up and In-Business clients reported that ED Resource assistance led to the hiring of new staff and 20% reported that ED Resources assisted them in retaining current staff. The perceived impact of ED Resource assistance on increasing profit margin was 30%, a decrease two percentage points from the previous year.
- For the following financial categories: sales, profits, retaining current staff, and hiring of employees, ED Resource clients who received 3 or more hours of assistance reported higher financial impacts than firms who received less than 3 hours of assistance. This finding was not supported by a regression analysis, which examined sales, profits, cash flow, and the hiring of new staff.
- Increase in sales was the financial category that showed the most prominent correlation with hours of counseling received; more than profit margin, hiring of new staff, or retention of staff. Clients that received 3 or more hours of counseling reported increasing their sales 30% of the time; whereas clients that received less than 3 hours of counseling increased their sales 19% of the time.

Follow-up Study of 2008 and 2009 ED Resource Clients

6. How do the results of this survey compare with the Panel Survey of Entrepreneurial Dynamics (PSED) study?

- Based on the first follow-up study of 2008 ED Resource clients, 95% were still in business while 90% of firms in the PSED II sample remained in business after one year. For 2009 ED Resource clients, 96% were still in business after one year. In addition, for the second follow-up study for 2008 clients, 93% of ED Resource clients remained in business compared to 80% for those in the PSED II sample.

7. Was the financial impact (job creation, job retention, and sales) on the clients who were provided services/assistance by SBA ED Resources (SBDC, SCORE, and WBC), since 2008, greater than or equal to a representative small business population?
- The follow-up analyses show that ED Resource assistance has had a substantial impact on the revenue and employment growth of small business clients. For 2008 clients, the recession appears to have had a negative impact on 2009 revenue, though revenue increased for these clients in 2010. Surviving 2008 clients in the second follow-up experienced a 54% increase in revenues from 2009 to 2010. Still, 47% of 2008 clients experienced some negative growth in revenues since 2008. The difference in growth rates from 2009 to 2010 for SBA ED Resource clients was shown to be 13.4 percentage points. Although all three benchmarks indicated positive growth during this time, SBA ED Resource clients' progress outpaced the other benchmarks. Firms in the 2nd 2008 client follow-up sample increased from a mean of 5 employees to a mean 6.8 employees. Mean employment for firms in the first follow-up of 2009 clients stayed relatively flat with an increase from 7.3 employees to 7.4 employees. (See Figures 8.4, 8.5, 8.6, and 8.8)

X. SUMMARY OF QUALITATIVE FINDINGS

In addition to completing the survey, multiple ED Resource clients provided additional commentary through their responses to survey invitation e-mails. Through these communications, clients expressed both positive and negative thoughts and feelings about their experiences with ED Resources. This section reviews a selection of these comments.

Among the positive comments received, clients communicated several themes:

- SBA counselors were professional and genuinely interested in providing help to the client.
- Information provided to the clients by SBDC, SCORE, and WBC was particularly helpful to their businesses' development.
- Counselors were willing to take the time to have in-depth discussions about business ideas and offered many helpful suggestions.

A very thankful survey respondent wrote at length about the concerted effort that her counselor put into building a relationship and aiding her business. The following is an excerpt from her letter.

“I truly appreciated having the opportunity to meet and work with [counselor name]. He is a great listener, director and mentor. His guidance is sound. And he has a wonderfully open personality that allows people to feel that they can rely on [him]. With his outstanding follow-through, [counselor name] never disappointed me in any of my business questions and requests.”

Another ED Resource client took the time to commend his counselor, responding very positively to the effect the counselor had on his business.

“I just wanted to inform you that [counselor name] was one of the best things that ever happened to my company. She displayed exemplary professionalism and helped us out tremendously.”

One respondent, although she was unable to secure credit for her business, considered ED Resource assistance to be a valuable learning experience.

“I would like to let you know that [ED Resources] helped me a lot and I learned so much from the services they provided me for my business.”

The head of a private educational institution highlighted the flexibility of ED Resources. She felt that the counselors served as motivators as well as sources of information.

“The [ED Resources counselors] helped us to identify our issues, facilitated discussions about options, and helped with the energy and direction to move forward to study those options... [ED Resources] has been a huge help to us.”

There was also negative feedback provided by survey respondents regarding their experiences with ED Resources. Among the negative comments, the most common related to the following:

- Dissatisfaction with the conduct of their counselors on account of their lack of professionalism or disinterest in helping the client.
- Finding the information they received, financial and otherwise, to be less than useful or not applicable to their industry.
- The unavailability or unresponsiveness of ED Resource counselors in regard to calls or emails placed for inquiries or requests.

Some ED Resource clients had difficulty establishing communication lines with their counselors. One respondent wrote about his negative experience trying to reach his ED Resource counselor. Ultimately, the client did not receive any assistance.

“A person was chosen for me who was currently unavailable for months as he was not even in the area at the time (even though he lived here)... Months later he sent me an email saying he was ready to assist me...we could meet and discuss my problems. Problem was I was currently working out of the area supporting my client’s contract. I guess that was unsatisfactory for him...I never heard from him again.”

Several ED Resource clients complained about the outdated nature of the advice they received, at times referencing current adverse economic conditions. One respondent wrote:

“The counselors didn’t have a clue how to help me. I was looking for a solid marketing plan. Sorry, but these guys are dinosaurs. Didn’t seem to be up on current trends in business....”

After making attempts to receive assistance at multiple ED Resource locations, one ED Resource client wrote about her dissatisfaction with the limited knowledge and lack of professionalism of the counselors she met with:

“The gentleman the office set me up with for first meeting did not have any experience in graphic design or what I was mainly interested in; obtaining web based business/clients. I then made another appointment for their downtown [location] office with two men who, I was told, knew my field... The meeting was disastrous. One man told me that I should just go door to door to find local clients and to not utilize the Internet at all....”

One respondent who sought capital assistance from ED Resources was frustrated at the lack of effort put in by her counselors in spite of her high level of preparedness. Ultimately, the client was left questioning whether ED Resources volunteers had any genuine interest in helping her business.

“I visited with [ED Resources] volunteers twice. I found them to be distant and unenthusiastic for the most part. I presented a full marketing plan, right down to the last detail, in a comprehensive binder that I spent two years preparing.”

XI. RECOMMENDATIONS FOR FURTHER RESEARCH

Measuring the effects of ED Resources on business operations, as well as financial and economic outcomes, requires longitudinal data that track respondents over time.

Further research with this dataset could afford comparison of the effects of different kinds of ED Resource assistance and services on financial and economic outcomes for clients.

On the basis of our findings, Concentrance offers the following recommendation for further research.

- *An additional study could examine the effects of different types of financing (e.g. SBA Guarantee Loan vs. SBA Disaster Loan) on perceived improvements, survival, and business growth.*

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XII. APPENDICES

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Appendix 1 – Survey Response Values by Research Topic

RESEARCH TOPIC	SURVEY QUESTIONS	RESPONSE CODE/DATABASE VALUES
Demographic Characteristics	#7. At the time you were assisted by [SBDC, SCORE, WBC] what was the approximate annual gross revenue for each of the calendar years below? 2009 _____ 2010 _____	Open ended between \$1,000 and \$25,000,000
	#8. Counting yourself, how many full-time employees and part-time employees did you employ at the end of the following years you were in business? 2009 Full/Part _____ 2010 Full/Part _____	Open ended
	#10. If you are in business, what is the primary type of business? <input type="checkbox"/> Construction <input type="checkbox"/> Manufacturing <input type="checkbox"/> Consulting <input type="checkbox"/> Wholesale <input type="checkbox"/> Finance, Ins. and Real Estate <input type="checkbox"/> Entertainment <input type="checkbox"/> Retail <input type="checkbox"/> Restaurant <input type="checkbox"/> Engineering <input type="checkbox"/> Publishing <input type="checkbox"/> Education <input type="checkbox"/> Service <input type="checkbox"/> Health Care <input type="checkbox"/> Day Care <input type="checkbox"/> Transportation <input type="checkbox"/> Technology <input type="checkbox"/> Health, Wellness and/or Fitness <input type="checkbox"/> Other	Construction=1 or 0, Manufacturing=1 or 0, Consulting =1 or 0, Wholesale =1 or 0, Finance, Ins. And Real Estate =1 or 0, Entertainment =1 or 0, Retail =1 or 0, Restaurant =1 or 0, Engineering =1 or 0, Publishing =1 or 0, Education =1 or 0, Service =1 or 0, Health Care =1 or 0, Day Care =1 or 0, Transportation =1 or 0, Technology =1 or 0, Health, Wellness or Fitness Yes=1 No= 0, Other = open ended, No response =N
	#11. Indicate the geographic location of your primary business. <input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural	

RESEARCH TOPIC	SURVEY QUESTIONS	RESPONSE CODE/DATABASE VALUES
	#12. What lead to your decision to seek business counseling? <input type="checkbox"/> Tried other alternatives <input type="checkbox"/> Reputation of SBDC/SCORE/WBC <input type="checkbox"/> Low/free cost of service <input type="checkbox"/> Referred by	
	#16. Gender	Male=1, Female=2, Male and Female Owners=3 No response = N
	#17. Veteran Status	Veteran=1, Service-disabled Veteran=2, Reservist=3, National Guard Member=4, Non-veteran=5, No response= N
	#18. Age	18-24= 1, 25-34 = 2, 35-44 = 3, 45-54 = 4, 55-64 = 5, 65-74 = 6, 75+ = 7, No response = N
	#19. Are you: Hispanic or Latino, Not Hispanic/Latino Origin	Hispanic or Latino=1, Not of Hispanic/Latino Origin=0, No response = N
	#20. Are you: American Indian/Alaskan Native, Asian, Black/African American, Native Hawaiian/Pacific Islander, White	American Indian or Alaskan =1 or 0, Asian =1 or 0, Black or African American =1 or 0, Native Hawaiian or Pacific Islander =1 or 0, White =1 or 0, No response = N
Is there a positive relationship between the services/assistance provided by SBA ED Resources and the client's perceptions of the usefulness and value of the services/assistance received?	#6 Pleas indicate how useful the services were that you received from the counselor who assisted you in identifying and correcting problems in operating your business. <input type="checkbox"/> Relevancy of Counseling <input type="checkbox"/> Timeliness of Counseling <input type="checkbox"/> Helpfulness of Counseling	
	#13. Please indicate the value of the information you received from the [WBC, SCORE, SBDC] counselor you visited: <input type="checkbox"/> 1. Usefulness of information <input type="checkbox"/> 2. Relevancy of the information <input type="checkbox"/> 3. Timeliness of the information	Extremely Valuable=5, Valuable=4, No Opinion=3, Somewhat Valuable=2, Not Valuable=1, No response = N
	#15. I would refer the counseling services I received to other small businesses.	Strongly Agree=5, Agree=4, No Opinion=3, Disagree=2, Strongly Disagree=1, other=open ended, No response = N

RESEARCH TOPIC	SURVEY QUESTIONS	RESPONSE CODE/DATABASE VALUES
<p>Is there a positive relationship between the services/assistance provided by SBA ED Resources and the client's perceived quality of the counseling experience?</p>	<p>#14 Please indicate the counselor's effectiveness in assisting you:</p> <ul style="list-style-type: none"> <input type="checkbox"/> 1. The counselor exhibited excellent customer service techniques. <input type="checkbox"/> 2. The counselor was able to assist me <input type="checkbox"/> 3. The counselor exhibited a high level of professionalism <input type="checkbox"/> 4. The counselor was knowledgeable of current management practices and issues. <input type="checkbox"/> 5. The counselor identified with my needs. <input type="checkbox"/> 6. I would rate my overall experience with the counselor as excellent 	<p>Strongly Agree=5, Agree=4, No Opinion=3, Disagree=2, Strongly Disagree=1, other=open ended, No response = N</p>
<p>Is there a positive relationship between the services/assistance provided by SBA ED Resources and the client's decision to start a business?</p>	<p>#2 If you were not in business at the time you were assisted by the counselor; did you decide to go into business as a result of that assistance?</p>	<p>Yes = 1 No=0 No Response = N</p>
<p>Is there a positive relationship between the services/assistance provided by SBA ED Resources and clients' decisions to implement and/or change management and/or marketing practices in their business</p>	<p>#3. As a result of the assistance you received, have you changed any of your current management practices?</p>	<p>Yes=1, No=0, No response = N</p>

RESEARCH TOPIC	SURVEY QUESTIONS	RESPONSE CODE/DATABASE VALUES
	<p>#4. As a result of the assistance I received from the [WBC, SCORE, SBDC] counselor I was able to develop [i.e., Business Plan] in order to start or better manage my business. [Check all that apply]</p> <ul style="list-style-type: none"> <input type="checkbox"/> Business Plan <input type="checkbox"/> Marketing Plan <input type="checkbox"/> Promotional Plan <input type="checkbox"/> Pricing Strategy <input type="checkbox"/> Cash Flow Analysis <input type="checkbox"/> General Management <input type="checkbox"/> Loan Package <input type="checkbox"/> Hiring Plan <input type="checkbox"/> Training Plan for Staff <input type="checkbox"/> Financial Strategy <input type="checkbox"/> Web-based Strategy <input type="checkbox"/> Purchasing Strategy <input type="checkbox"/> Feasibility Plan <input type="checkbox"/> Production Plan <input type="checkbox"/> Distribution Plan <input type="checkbox"/> International Trade <input type="checkbox"/> Other 	<p>If checked = 1, Not checked = 0, Other =open ended, No response = N</p>
<p>Is there a positive relationship between the services/assistance provided by SBA ED Resources and the clients' businesses having a positive financial impact on job creation and retention and increase in sales?</p>	<p>#5. Please indicate the impact these changes have had on your firm:</p> <ul style="list-style-type: none"> <input type="checkbox"/> 1. Increase my sales <input type="checkbox"/> 2. Improve my cash flow <input type="checkbox"/> 3. Acquire a bank loan <input type="checkbox"/> 4. Expand my products/ services <input type="checkbox"/> 5. Hire new staff <input type="checkbox"/> 6. Revise my marketing strategy <input type="checkbox"/> 7. Increase my profit margin <input type="checkbox"/> 8. Retain current staff <input type="checkbox"/> 9. Acquire a SBA guarantee loan <input type="checkbox"/> 10. Acquire a government contract <input type="checkbox"/> 11. Acquire a SBA Disaster loan <input type="checkbox"/> 12. Other 	<p>Strongly Agree=5, Agree=4, No Opinion=3, Disagree=2, Strongly Disagree=1, other=open ended, No response = N</p>
	<p>#9 If you were projecting to reduce your total number of employees prior to counseling by SBDC/SCORE/WBC how many positions have you retained due to the counseling?</p> <ul style="list-style-type: none"> <input type="checkbox"/> Full time _____ <input type="checkbox"/> Part time _____ 	<p>Open Ended</p>

RESEARCH TOPIC	SURVEY QUESTIONS	RESPONSE CODE/DATABASE VALUES
General Business	#1.i. Are you currently in business?	Yes=1, No=0, No response = N
	#1.ii. If yes, when was the business started?	mm/yyyy
	#1.iii. What is the zip code of your business	Xxxxx
	#1a. If NO, when do you plan on starting a business?	Within 30 days=1, 31-90 days=2, 91-120 days=3, No idea at this time=4, No response = N
	#1b. Have you ever been in business?	Yes=1, No=0, No response = N
	#1b.i. If YES when was the business started?	mm/yyyy
	#21.i. Did you utilize any other SBA resources/program?	Yes=1, No=0, No response = N
	#21.ii. If YES, select those you used [Check all that apply] <input type="checkbox"/> SBDC <input type="checkbox"/> SCORE <input type="checkbox"/> WBC <input type="checkbox"/> SBA's Guarantee Loan Programs <input type="checkbox"/> SBIC Venture Capital Program <input type="checkbox"/> Government contracting <input type="checkbox"/> SBA's Surety Bond Program <input type="checkbox"/> Small Business Training Network (Online Training) <input type="checkbox"/> Disaster Assistance	SCORE =1 or 0, SBDC =1 or 0, Women Business Center =1 or 0, SBA's Guarantee Loan Programs =1 or 0, SBIC Financing Program =1 or 0, SBA's Surety Bond Program =1 or 0, No response = N

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Appendix 2 – Quantified Survey Results – Initial Survey 2010 Clients

Surveys Questions	Percentage of Sample
Q1) Are you currently in business?	
<input type="checkbox"/> Yes	74.76%
<input type="checkbox"/> No	25.24%
<input type="checkbox"/> Missing	0.00%
Q1a) If no, when do you plan on starting a business?	
<input type="checkbox"/> Within 30 days	1.27%
<input type="checkbox"/> 31-90 days	3.62%
<input type="checkbox"/> 91-120 days	4.51%
<input type="checkbox"/> No idea at this time	15.42%
<input type="checkbox"/> Missing	75.17%
Q1b) Have you ever been in business?	
<input type="checkbox"/> Yes	9.18%
<input type="checkbox"/> No	16.05%
<input type="checkbox"/> Missing	74.78%
Q2) If you were not in business at the time you were assisted by the counselor, did you decide to go into business as a result of that assistance?	
<input type="checkbox"/> Yes	16.05%
<input type="checkbox"/> No	28.17%
<input type="checkbox"/> Not Applicable (already in business)	55.42%
<input type="checkbox"/> Missing	0.36%
Q3) As a result of the assistance you received, have you changed any of your current management practices/strategies?	
<input type="checkbox"/> Yes	44.86%
<input type="checkbox"/> No	29.31%
<input type="checkbox"/> Missing	25.83%

Q4) As a result of the assistance I received from the counselor I was able to develop [i.e., Business Plan] in order to start or better manage my business.						
<input type="checkbox"/> Business Plan	34.98%					
<input type="checkbox"/> Loan Package	8.29%					
<input type="checkbox"/> Purchasing Strategy	4.07%					
<input type="checkbox"/> Marketing Plan	29.82%					
<input type="checkbox"/> Hiring Plan	4.82%					
<input type="checkbox"/> Feasibility Plan	7.89%					
<input type="checkbox"/> Promotional Plan	12.84%					
<input type="checkbox"/> Training Plan for Staff	3.69%					
<input type="checkbox"/> Production Plan	4.06%					
<input type="checkbox"/> Pricing Strategy	14.39%					
<input type="checkbox"/> Financial Strategy	18.69%					
<input type="checkbox"/> Distribution Plan	3.30%					
<input type="checkbox"/> Cash Flow Analysis	16.93%					
<input type="checkbox"/> Web-based Strategy	10.36%					
<input type="checkbox"/> International Trade	1.47%					
<input type="checkbox"/> General Management Strategy	17.79%					
<input type="checkbox"/> Other	8.35%					
Q5) Please indicate the impact of these changes have had on your firm: Strongly Agree=SA, Agree=A, No Opinion-No, Disagree=D, Strongly Disagree=SD]	SA	A	NO	D	SD	Missing
I was able to:						
<input type="checkbox"/> Increase my sales	7.25%	18.03%	28.70%	6.36%	4.49%	35.17%
<input type="checkbox"/> Improve my cash flow	6.82%	18.16%	28.27%	6.74%	4.45%	35.55%
<input type="checkbox"/> Acquire a bank loan	4.89%	5.18%	36.31%	9.74%	6.49%	37.39%
<input type="checkbox"/> Expand my products/services	6.66%	17.02%	28.08%	7.56%	4.68%	35.99%
<input type="checkbox"/> Hire new staff	3.23%	8.17%	36.64%	9.11%	5.15%	37.7%
<input type="checkbox"/> Revise my marketing strategy	12.18%	27.26%	17.28%	5.31%	3.92%	34.04%
<input type="checkbox"/> Increase my profit margin	5.55%	16.05%	29.41%	7.59%	4.71%	36.69%
<input type="checkbox"/> Retain current staff	3.37%	11.77%	36.28%	5.82%	4.66%	38.09%
<input type="checkbox"/> Acquire a SBA guarantee loan	3.13%	2.86%	37.91%	10.52%	7.35%	38.23%
<input type="checkbox"/> Acquire a government contract	1.27%	2.32%	40.15%	10.71%	7.00%	38.55%
<input type="checkbox"/> Acquire a SBA Disaster loan	0.30%	0.62%	42.06%	10.88%	6.95%	39.20%
<input type="checkbox"/> Other	5.59%	1.95%	13.14%	0.75%	2.41%	76.16%

Q6) Please indicate how useful the services were that you received from the counselor who assisted you in identifying and correcting problems in operating your business: [Very Useful=VU, Useful=U, No Opinion=NO, Somewhat Useful =SU, Not Useful =NU]	VU	U	NO	SU	NU	Missing
<input type="checkbox"/> Relevancy of Counseling	37.20%	20.23%	3.18%	5.41%	5.25%	28.72%
<input type="checkbox"/> Timeliness of Counseling	36.47%	20.88%	5.05%	3.93%	4.73%	28.95%
<input type="checkbox"/> Helpfulness of Counseling	38.55%	19.60%	2.97%	4.63%	5.40%	28.85%
Q7) At the time you were assisted by [SBDC/SCORE/WBC], what was the approximate annual gross revenue for each of the calendar years below?						
2009						
<input type="checkbox"/> Revenue given	32.05%					
<input type="checkbox"/> Missing	67.95%					
2010						
<input type="checkbox"/> Revenue given	33.66%					
<input type="checkbox"/> Missing	66.33%					
Q8) Counting yourself, how many full-time employees and part-time employees did you employ at the end of the following years you were in business?						
<input type="checkbox"/> 2010 Full-time jobs	Average = 2.7					
<input type="checkbox"/> 2009 Full-time jobs	Average = 3.8					
<input type="checkbox"/> 2010 Part-time jobs	Average = 1.7					
<input type="checkbox"/> 2009 Part-time jobs	Average = 2.8					
Q9) At the time you were assisted by [SBDC/SCORE/WBC], what was the approximate annual gross revenue for each of the calendar years below?						
<input type="checkbox"/> Existing Full-time jobs saved	Total Full-time Jobs Saved – 3,768					
<input type="checkbox"/> Existing Part-time jobs saved	Total Part-time Jobs Saved – 3,203					
<input type="checkbox"/> Firms that saved jobs	37.46%					

Q10) If you are in business, what is the primary type of business? (This question includes multiple responses)	
<input type="checkbox"/> Construction	3.52%
<input type="checkbox"/> Manufacturing	5.39%
<input type="checkbox"/> Consulting	5.22%
<input type="checkbox"/> Wholesale	2.56%
<input type="checkbox"/> Finance, Insurance, Real Estate	1.88%
<input type="checkbox"/> Entertainment	1.16%
<input type="checkbox"/> Retail	7.23%
<input type="checkbox"/> Restaurant and/or Eating and Drinking	2.66%
<input type="checkbox"/> Engineering	0.95%
<input type="checkbox"/> Publishing	0.75%
<input type="checkbox"/> Education	1.81%
<input type="checkbox"/> Service	9.23%
<input type="checkbox"/> Health Care	2.16%
<input type="checkbox"/> Day Care	0.65%
<input type="checkbox"/> Transportation	0.86%
<input type="checkbox"/> Technology	3.02%
<input type="checkbox"/> Health, Wellness and/or Fitness	2.61%
<input type="checkbox"/> Other	14.33%
<input type="checkbox"/> Missing	34.00%
Q11) Indicate the geographic location of your primary business.	
<input type="checkbox"/> Rural	14.54%
<input type="checkbox"/> Suburban	26.88%
<input type="checkbox"/> Urban	23.69%
<input type="checkbox"/> Missing	34.89%
Q12) What led to your decision to seek business counseling from [SBDC/SCORE/WBC]?	
<input type="checkbox"/> Tried other alternatives but was dissatisfied	8.21%
<input type="checkbox"/> Reputation of [SBDC/SCORE/WBC]	43.92%
<input type="checkbox"/> Low/free cost of service	45.78%
<input type="checkbox"/> Referred by _____	38.19%

Q13) Please indicate the value of the information: [Extremely Valuable=EV, Valuable=V, No Opinion=NO, Somewhat Valuable=SV, Not Valuable=NV]	EV	V	NO	SV	NV	Missing
<input type="checkbox"/> Usefulness of Information	42.78%	30.67%	3.18%	7.72%	5.85%	9.80%
<input type="checkbox"/> Relevancy of the Information	41.48%	31.27%	3.93%	7.39%	5.76%	10.16%
<input type="checkbox"/> Timeliness of the Information	40.08%	31.18%	5.99%	6.36%	5.64%	10.74%
Q14) Please indicate the counselor's effectiveness in assisting you: [Strongly Agree=SA, Agree=A, No Opinion=NO, Disagree=D, Strongly Disagree=SD]	SA	A	NO	D	SD	Missing
<input type="checkbox"/> The counselor exhibited excellent customer service techniques	50.03%	29.23%	4.98%	2.33%	2.43%	11.00%
<input type="checkbox"/> The counselor was able to assist me	43.97%	30.81%	6.08%	4.23%	3.97%	10.94%
<input type="checkbox"/> The counselor exhibited a high level of professionalism	53.83%	27.67%	4.04%	1.48%	2.01%	10.97%
<input type="checkbox"/> The counselor was knowledgeable of current management practices and issues	47.07%	29.25%	7.84%	2.33%	2.52%	10.99%
<input type="checkbox"/> The counselor identified with my needs	44.26%	30.39%	6.77%	3.86%	3.74%	10.98%
<input type="checkbox"/> I would rate my overall experience with the counselor as excellent	48.03%	26.32%	6.31%	4.39%	3.85%	11.11%
Q15) I would refer the counseling services I received to other small businesses. [Strongly Disagree=SA, Agree=A, No Opinion=NO, Disagree=D, Strongly Disagree=SD]	SA	A	NO	D	SD	Missing
	48.47%	15.15%	4.50%	9.83%	11.42%	10.62%
Q16) Gender:						
<input type="checkbox"/> Male	35.60%					
<input type="checkbox"/> Female	35.76%					
<input type="checkbox"/> Both male and female	16.98%					
<input type="checkbox"/> Missing	11.66%					
Q17) Veteran Status						
<input type="checkbox"/> Veteran	8.58%					
<input type="checkbox"/> Service-disabled Veteran	2.07%					
<input type="checkbox"/> Reservist	0.32%					
<input type="checkbox"/> National Guard Member	0.35%					
<input type="checkbox"/> Non-veteran	75.24%					
<input type="checkbox"/> Missing	13.43%					

Q18) Age	
<input type="checkbox"/> 18-24	1.69%
<input type="checkbox"/> 25-34	12.80%
<input type="checkbox"/> 35-44	21.57%
<input type="checkbox"/> 45-54	27.52%
<input type="checkbox"/> 55-64	20.47%
<input type="checkbox"/> 65-74	4.09%
<input type="checkbox"/> 75 +	0.70%
<input type="checkbox"/> Missing	11.17%
Q19) Are you:	
<input type="checkbox"/> Hispanic/Latino	6.61%
<input type="checkbox"/> Non-Hispanic/Latino	93.39%
<input type="checkbox"/> Missing	0%
Q20) Are you:	
<input type="checkbox"/> American Indian or Alaskan Native	1.74%
<input type="checkbox"/> Asian	3.51%
<input type="checkbox"/> Black or African American	11.35%
<input type="checkbox"/> Native Hawaiian or Pacific Islander	0.53%
<input type="checkbox"/> White	68.38%
<input type="checkbox"/> Missing	16.34%
Q21) Did you utilize any other SBA resources/program?	
<input type="checkbox"/> Yes	25.10%
<input type="checkbox"/> No	54.12%
<input type="checkbox"/> Missing	20.78%
Q21 cont.) If yes, select those you used	
<input type="checkbox"/> SCORE	7.92%
<input type="checkbox"/> SBA's Guarantee Loan Program	6.57%
<input type="checkbox"/> Women Business Center	3.82%
<input type="checkbox"/> SBIC Venture Capital Program	0.41%
<input type="checkbox"/> Government Contracting	3.22%
<input type="checkbox"/> SBDC	3.96%
<input type="checkbox"/> SBA's Surety Bond Program	0.25%
<input type="checkbox"/> Small Business Training Network (Online Assistance)	6.27%
<input type="checkbox"/> Disaster Assistance	0.33%
<input type="checkbox"/> Missing	28.85%

Appendix 3 – Quantified Survey Results – Follow-up Survey 2010 Clients

2008 2nd Follow Up Results Data

Surveys Questions	Percentage of Sample
Q1) Are you currently in business?	
<input type="checkbox"/> Yes	86.50%
<input type="checkbox"/> No	13.50%
<input type="checkbox"/> Missing	0.00%
Q2) If no, when do you plan on starting a business?	
<input type="checkbox"/> Within 30 days	0.50%
<input type="checkbox"/> 31-90 days	0.00%
<input type="checkbox"/> 91-120 days	0.00%
<input type="checkbox"/> No idea at this time	13.00%
<input type="checkbox"/> Missing	86.50%
Q3) Have you ever been in business?	
<input type="checkbox"/> Yes	9.50%
<input type="checkbox"/> No	4.00%
<input type="checkbox"/> Missing	86.50%
Q4) As a result of the assistance received from the [SBDC/WBC/SCORE] Counselor which of the following were you able to develop [i.e., Business Plan] in order to start or better manage your business. [Check all that apply]	
<input type="checkbox"/> Business Plan	45.00%
<input type="checkbox"/> Loan Package	44.00%
<input type="checkbox"/> Purchasing Strategy	20.00%
<input type="checkbox"/> Marketing Plan	17.00%
<input type="checkbox"/> Hiring Plan	24.50%
<input type="checkbox"/> Feasibility Plan	27.00%
<input type="checkbox"/> Promotional Plan	11.50%
<input type="checkbox"/> Training Plan for Staff	8.50%
<input type="checkbox"/> Production Plan	4.00%
<input type="checkbox"/> Pricing Strategy	20.50%
<input type="checkbox"/> Financial Strategy	16.00%
<input type="checkbox"/> Distribution Plan	4.50%
<input type="checkbox"/> Cash Flow Analysis	15.50%
<input type="checkbox"/> Web-based Strategy	9.50%
<input type="checkbox"/> International Trade	5.00%
<input type="checkbox"/> General Management	2.50%
<input type="checkbox"/> Other	14.00%

Surveys Questions	Percentage of Sample
Q5) What was the approximate annual gross revenue of your business in 2010?	
<input type="checkbox"/> Reported	69.50%
<input type="checkbox"/> Missing	30.50%
Q6) Currently, how many people (full and part time), including yourself, does your business employ?	
<input type="checkbox"/> Average Full-Time	5.5 employees
<input type="checkbox"/> Average Part-Time	1.8 employees
Q7) Have you utilized any other SBA resources/program?	
<input type="checkbox"/> Yes	22.00%
<input type="checkbox"/> No	76.00%
<input type="checkbox"/> Missing	2.00%
Q8) If YES, select those you used [check all that apply]	
<input type="checkbox"/> SCORE	6.00%
<input type="checkbox"/> SBA's Loan Guarantee Programs	1.50%
<input type="checkbox"/> SBDC	0.50%
<input type="checkbox"/> SBIC Venture Capital Program	1.00%
<input type="checkbox"/> Woman Business Center	5.50%
<input type="checkbox"/> Government Contracting	0.00%
<input type="checkbox"/> SBA's Surety Bond Program	1.00%
<input type="checkbox"/> Small Business Training Network (online training)	3.00%

2009 1st Follow Up Results Data

Surveys Questions	Percentage of Sample
Q1) Are you currently in business?	
<input type="checkbox"/> Yes	82.98%
<input type="checkbox"/> No	17.02%
<input type="checkbox"/> Missing	0.00%
Q2) If no, when do you plan on starting a business?	
<input type="checkbox"/> Within 30 days	0.97%
<input type="checkbox"/> 31-90 days	1.52%
<input type="checkbox"/> 91-120 days	2.03%
<input type="checkbox"/> No idea at this time	12.25%
<input type="checkbox"/> Missing	83.23%

Surveys Questions	Percentage of Sample
Q3) Have you ever been in business?	
<input type="checkbox"/> Yes	8.74%
<input type="checkbox"/> No	8.13%
<input type="checkbox"/> Missing	83.13%
Q4) As a result of the assistance received from the [SBDC/WBC/SCORE] Counselor which of the following were you able to develop [i.e., Business Plan] in order to start or better manage your business. [Check all that apply]	
<input type="checkbox"/> Business Plan	47.61%
<input type="checkbox"/> Loan Package	12.50%
<input type="checkbox"/> Purchasing Strategy	3.86%
<input type="checkbox"/> Marketing Plan	32.83%
<input type="checkbox"/> Hiring Plan	4.93%
<input type="checkbox"/> Feasibility Plan	11.33%
<input type="checkbox"/> Promotional Plan	14.18%
<input type="checkbox"/> Training Plan for Staff	3.00%
<input type="checkbox"/> Production Plan	3.71%
<input type="checkbox"/> Pricing Strategy	14.99%
<input type="checkbox"/> Financial Strategy	21.90%
<input type="checkbox"/> Distribution Plan	2.34%
<input type="checkbox"/> Cash Flow Analysis	22.36%
<input type="checkbox"/> Web-based Strategy	8.84%
<input type="checkbox"/> International Trade	1.68%
<input type="checkbox"/> General Management	22.66%
<input type="checkbox"/> Other	17.58%
Q5) What was the approximate annual gross revenue of your business in 2010?	
<input type="checkbox"/> Reported	68.50%
<input type="checkbox"/> Missing	31.50%
Q6) Currently, how many people (full and part time), including yourself, does your business employ?	
<input type="checkbox"/> Average Full-Time	4.9 employees
<input type="checkbox"/> Average Part-Time	3.4 employees
Q7) Have you utilized any other SBA resources/program?	
<input type="checkbox"/> Yes	26.02%
<input type="checkbox"/> No	65.65%
<input type="checkbox"/> Missing	8.33%

Surveys Questions	Percentage of Sample
Q8) If YES, select those you used [check all that apply]	
<input type="checkbox"/> SCORE	9.86%
<input type="checkbox"/> SBA's Loan Guarantee Programs	6.55%
<input type="checkbox"/> SBDC	4.12%
<input type="checkbox"/> SBIC Venture Capital Program	0.25%
<input type="checkbox"/> Woman Business Center	3.10%
<input type="checkbox"/> Government Contracting	3.81%
<input type="checkbox"/> SBA's Surety Bond Program	0.20%
<input type="checkbox"/> Small Business Training Network (online training)	5.03%

Appendix 4 – Initial Study Survey Instrument

U.S. Small Business Administration
 Office of Entrepreneurial Development
Initial Economic Impact Survey

OMB Number 3245-0351
 Expiration 03/31/2013

Dear Small Business Client:

Thank you for your recent visit to **[the Small Business Development Center (SBDC)/ SCORE/ the Women’s Business Center (WBC)]**, one of SBA’s Entrepreneurial Development (ED) Resource Partners. We hope you found the business assistance you sought. The SBA is always striving to better its programs and deliver relevant and meaningful assistance. We want to know if our programs and services are helping the economy by providing useful information on starting and managing a business and eventually helping your business create jobs, increasing your business’ revenues and, in general, fueling the entrepreneurial spirit in America.

We would appreciate you taking a few minutes to answer some brief questions that will help us know the quality and impact of the programs. All responses to these questions are voluntary and will be held in confidence. The data will not be released to any other government agency or private firm. Please answer the following questions based on your visit to **[the Small Business Development Center (SBDC)/ SCORE/ the Women’s Business Center (WBC)]**.

1. Are you currently in business? Yes No
If YES when was the business started? __/____
 mm/yyyy

What is the zip code of your business location _____

If Yes to Question 1, skip to Question 2. **If No, continue to 1a**

- 1a. **If NO (to Question 1), when do you plan on starting a business?**

Within 30 days 31-90 days
 91-120 days No idea at this time

- 1b **If NO (to Question 1), have you ever been in business?**

Yes No
 If YES when was the business started? __/____
 mm/yyyy

2. **If you were not in business at the time you were assisted by the counselor, did you decide to go into business as a result of that assistance?**

Yes No Not applicable (already in business)

If you answered NO to Question 1, please skip ahead to Question 12

3. As a result of the assistance you received, have you changed any of your current management practices/strategies? Yes No

4. As a result of the assistance I received from the [SBDC/ SCORE/ WBC] Counselor, I was able to develop one or more of the following (i.e., Business Plan) in order to better manage my business. [Check all that apply]

- | | | | | | |
|--------------------|--------------------------|-------------------------|--------------------------|---------------------|--------------------------|
| Business Plan | <input type="checkbox"/> | Loan Package | <input type="checkbox"/> | Purchasing Strategy | <input type="checkbox"/> |
| Marketing Plan | <input type="checkbox"/> | Hiring Plan | <input type="checkbox"/> | Feasibility Plan | <input type="checkbox"/> |
| Promotional Plan | <input type="checkbox"/> | Training Plan for Staff | <input type="checkbox"/> | Production Plan | <input type="checkbox"/> |
| Pricing Strategy | <input type="checkbox"/> | Financial Strategy | <input type="checkbox"/> | Distribution Plan | <input type="checkbox"/> |
| Cash Flow Analysis | <input type="checkbox"/> | Web Based Strategy | <input type="checkbox"/> | International Trade | <input type="checkbox"/> |
| General Management | | Other _____ | | | |

5. Please indicate the impact your counseling experience had on your firm:
 [Strongly Agree=SA, Agree=A, No Opinion=NO, Disagree=D, Strongly Disagree=SD]

	SA	A	NO	D	SD
I was able to:					
1. Increase my sales	5	4	3	2	1
2. Improve my cash flow	5	4	3	2	1
3. Acquire a bank loan	5	4	3	2	1
4. Expand my products/services	5	4	3	2	1
5. Hire new staff	5	4	3	2	1
6. Revise my marketing strategy	5	4	3	2	1
7. Increase my profit margin	5	4	3	2	1
8. Retain current staff	5	4	3	2	1
9. Acquire a SBA guarantee loan	5	4	3	2	1
10. Acquire a government contract	5	4	3	2	1
11. Acquire a SBA Disaster loan	5	4	3	2	1
12. Other (specify _____)	5	4	3	2	1

6. Please indicate how useful the services were that you received from the counselor who assisted you in identifying and correcting problems in operating your business.

	Very Useful	Useful	No Opinion	Somewhat Useful	Not Useful
1. Relevancy of Counseling	5	4	3	2	1
2. Timeliness of Counseling	5	4	3	2	1
3. Helpfulness of Counseling	5	4	3	2	1

7. At the time you were assisted by [the Small Business Development Center (SBDC)/ SCORE/ the Women’s Business Center (WBC)], what was the approximate annual gross revenue for each of the calendar years below:
 [All data will be held in strict confidence and reported only in the aggregate without identifying any individual small business] *Enter dollar figures only. Do not include commas or currency symbols.*
 2009: _____
 2010: _____
8. *Counting yourself*, how many full-time employees (35 hours or more per week) and part-time employees (less than 35 hours per week) did you employ at the end of the following years you were in business?
- 2009 _____ Number of Full-time employees
 2010 _____ Number of Full-time employees
- 2009 _____ Number of Part-time employees
 2010 _____ Number of Part-time employees
9. If you were projecting to reduce your total number of employees prior to receiving counseling from [SBDC/ SCORE/ WBC], how many positions have you retained due to the counseling?
- Existing Full-time jobs saved _____
 Existing Part-time jobs saved _____
10. What is your firm’s primary type of business? [Please choose only one]
- Construction Manufacturing Consulting
 Wholesale Finance, Insurance and Real Estate Entertainment
 Retail Restaurant and/or Eating and Drinking Engineering
 Publishing Education Service
 Health Care Day Care Transportation Technology
 Health, Wellness and/or Fitness Other (describe) _____
11. Indicate the geographic location of your primary business.
 Rural Suburban Urban
12. What led to your decision to seek business counseling from [SBDC/ SCORE/ WBC]? [Check all that apply]
- Tried other alternatives and was dissatisfied
 Reputation of [SBDC/ SCORE/ WBC]
 Low/free cost of service
 Referred by _____
 (Fill in blank or add options such as *SBA office of _____*)
 Other _____
 (Fill in the blank)

13. Please indicate the value of the information you received from the counselor you visited:

	Extremely Valuable	Valuable	No Opinion	Somewhat Valuable	Not Valuable
1. Usefulness of Information	5	4	3	2	1
2. Relevancy of Information	5	4	3	2	1
3. Timeliness of Information	5	4	3	2	1

14. Please indicate the counselor's effectiveness in assisting you:
 [Strongly Agree=SA, Agree=A, No Opinion=NO, Disagree=D, Strongly Disagree=SD]

	SA	A	NO	D	SD
1. The counselor exhibited excellent customer service techniques	5	4	3	2	1
2. The counselor was able to assist me	5	4	3	2	1
3. The counselor exhibited a high level of professionalism	5	4	3	2	1
4. The counselor was knowledgeable of current management practices and issues	5	4	3	2	1
5. The counselor identified with my needs	5	4	3	2	1
6. I would rate my overall experience with the counselor as excellent	5	4	3	2	1

15. I would refer the counseling services I received to other small businesses.

Strongly Agree Agree No Opinion Disagree Strongly Disagree

16. Gender: Male owner(s) Female owner(s) Both male and female owners

17. Veterans status: Veteran Service-disabled Veteran
 Reservist National Guard member Non-Veteran

18. Age: **[Circle one]** 18-24 25-34 35-44 45-54 55-64 65-74 75+

19. Are you: Hispanic or Latino Not of Hispanic or Latino Origin

20. Are you: **[Please choose one or more]**
 American Indian or Alaskan Native Asian
 Black or African American Native Hawaiian or Pacific Islander
 White

21. Did you utilize any of the following SBA resources or programs?
Yes No

If YES, select those you used [Check all that apply]

- | | | | |
|-------------------------------|--------------------------|---------------------------------|--------------------------|
| SBDC | <input type="checkbox"/> | SCORE | <input type="checkbox"/> |
| SBA's Guarantee Loan programs | <input type="checkbox"/> | Women Business Center | <input type="checkbox"/> |
| SBIC Venture Capital Program | <input type="checkbox"/> | Government Contracting | <input type="checkbox"/> |
| SBA's Surety Bond Program | <input type="checkbox"/> | Small Business Training Network | <input type="checkbox"/> |
| Disaster Assistance | <input type="checkbox"/> | (On-line training) | |

PLEASE NOTE: The estimated burden for completing this form is 12 minutes per response. You are not required to respond to any collection of information unless it displays a currently valid OMB approval number. Comments on the burden should be sent to U.S. Small Business Administration, Chief, AIB, 409 3rd St., S.W., Washington, D.C. 20416 and Desk Officer for the Small Business Administration, Office of Management and Budget, New Executive Building, Room 10202, Washington, D.C. 20503. OMB Approval (3245-0351). PLEASE DO NOT SEND FORMS TO OMB.

SBA Form 2214

THANK YOU

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Appendix 5 – Follow-up Survey

U.S. Small Business Administration
Office of Entrepreneurial Development
Follow-up Economic Impact Survey

OMB Number 3245-0351
Expiration 03/31/2013

Dear Small Business Client:

Within the last twelve months you were kind enough to respond to our request for some initial data regarding your visit(s) to SBA's Entrepreneurial Development resource the **[Small Business Development Center (SBDC), Women's Business Center (WBC), SCORE]**. To continually understand the impact our programs and services are having on the economy it would be helpful to know if our assistance to you regarding starting and managing a business resulted in job creation, increases in your business' revenues or other results.

We understand that you responded to a thorough survey not so long ago, but we ask that you help us in answering a few questions for this follow-up survey which will take less than 5 minutes. All responses to these questions are voluntary and will be held in confidence. The data will not be released to any other government agency or private firm. Based on your visit to the [SBDC, WBC, SCORE], please use that experience as a benchmark to answer the following:

1. Are you currently in business? Yes No
If YES when was the business started? __/____
mm/yyyy

2. If NO, when do you plan on starting a business?
Within 30 days 31-90 days
91-120 days No idea at this time

3. Have you ever been in business? Yes No
If YES, when was the business started? __/____
mm/yyyy

4. As a result of the assistance received from the [SBDC/WBC/SCORE] Counselor which of the following were you able to develop [i.e., Business Plan] in order to start or better manage your business. **[Check all that apply]**

- | | | | | | |
|--------------------|--------------------------|-------------------------|--------------------------|---------------------|--------------------------|
| Business Plan | <input type="checkbox"/> | Loan Package | <input type="checkbox"/> | Purchasing Strategy | <input type="checkbox"/> |
| Marketing Plan | <input type="checkbox"/> | Hiring Plan | <input type="checkbox"/> | Feasibility Plan | <input type="checkbox"/> |
| Promotional Plan | <input type="checkbox"/> | Training Plan for Staff | <input type="checkbox"/> | Production Plan | <input type="checkbox"/> |
| Pricing Strategy | <input type="checkbox"/> | Financial Strategy | <input type="checkbox"/> | Distribution Plan | <input type="checkbox"/> |
| Cash Flow Analysis | <input type="checkbox"/> | Web Based Strategy | <input type="checkbox"/> | International Trade | <input type="checkbox"/> |
| General Management | <input type="checkbox"/> | Other | _____ | | |

5. What was the approximate annual gross revenue of your business in 2010?
 \$_____,_____,_____.00

6. Currently, how many people (full and part-time), including yourself, does your business employ?

Number of Full-Time Employees _____
 Number of Part-Time Employees _____

7. Have you utilized any other SBA resources/program?
 Yes No

8. If YES, select those you used **[Check all that apply]**

- | | | | |
|---------------------------|--------------------------|--|--------------------------|
| SCORE | <input type="checkbox"/> | SBA's Guarantee Loan programs | <input type="checkbox"/> |
| SBDC | <input type="checkbox"/> | SBIC Venture Capital Program | <input type="checkbox"/> |
| Women Business Center | <input type="checkbox"/> | Government Contracting | <input type="checkbox"/> |
| SBA's Surety Bond Program | <input type="checkbox"/> | Small Business Training Network
(online training) | <input type="checkbox"/> |

PLEASE NOTE: The estimated burden for completing this form is less than 5 minutes per response. You are not required to respond to any collection of information unless it displays a currently valid OMB approval number. Comments on the burden should be sent to U.S. Small Business Administration, Chief, AIB, 409 3rd St., S.W., Washington, D.C. 20416 and Desk Officer for the Small Business Administration, Office of Management and Budget, New Executive Building, Room 10202, Washington, D.C. 20503. OMB Approval (TBD). PLEASE DO NOT SEND FORMS TO OMB.

THANK YOU

Appendix 6 – Regression Computations

Regression Results: Effects of Firm and Demographic Characteristics on Perceived Usefulness, Assistance with the Decision to Start a Business, and Financial Impact

Independent Variable	Dependent Variable					
	Perceived Usefulness		Assistance with Decision to Start a Business (LR)		Financial Impact	
Intercept	-124.024	**	2.40905	**	-191.586	
SBDC	19.242		-0.40279		48.574	
SCORE	15.332		-0.72576	*	49.471	
< 3 hours	-24.964	**	0.11296		-53.896	*
Log of Sales	4.661	*	-0.13453	***	3.762	
Gender	2.158		-0.12057		59.382	*
Veteran	6.455		0.0601		4.318	
Latino	-0.06		-0.41537		35.888	
Age	3.223		-0.03744		40.697	***
Native American	61.156	*	0.38098		-73.69	
Asian	21.109		-0.82348		46.016	
Black	44.458		-0.51198		66.021	
Hawaiian/Pacific Islander	-32.923		-0.75983		-126.224	
White	42.644	*	-0.55758		29.757	
Inbus	49.901	***	-1.20888	***	8.468	
R-Square	0.015	***	0.088	***	0.008	

*** Significant at 0.01 level
 ** Significant at 0.05 level
 * Significant at 0.10 level

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Appendix 7 – State-by-State Data

The tables below display national response data segmented by ED Resource, and in aggregate for total ED Resources.

SBDC Clients

ED Resource	State	Surveys Received	SBDC Client Contacts Received	Response Rate	% of Total SBDC Clients
SBDC	AL	78	342	23%	1.5%
SBDC	AK	9	48	19%	0.2%
SBDC	AS	2	8	25%	0.0%
SBDC	AZ	71	396	18%	1.4%
SBDC	AR	54	207	26%	1.1%
SBDC	CA	527	2593	20%	10.3%
SBDC	CO	101	330	31%	2.0%
SBDC	CT	75	238	32%	1.5%
SBDC	DC	12	45	27%	0.2%
SBDC	DE	16	60	27%	0.3%
SBDC	FL	235	1233	19%	4.6%
SBDC	GA	180	631	29%	3.5%
SBDC	GU	3	9	33%	0.1%
SBDC	HI	23	93	25%	0.4%
SBDC	ID	26	100	26%	0.5%
SBDC	IL	208	957	22%	4.1%
SBDC	IN	124	470	26%	2.4%
SBDC	IA	71	222	32%	1.4%
SBDC	KS	54	207	26%	1.1%
SBDC	KY	77	312	25%	1.5%
SBDC	LA	84	345	24%	1.6%
SBDC	ME	25	97	26%	0.5%
SBDC	MD	93	405	23%	1.8%
SBDC	MA	104	489	21%	2.0%
SBDC	MI	257	765	34%	5.0%
SBDC	MN	99	380	26%	1.9%
SBDC	MS	43	222	19%	0.8%
SBDC	MO	91	381	24%	1.8%
SBDC	MT	22	69	32%	0.4%
SBDC	NE	28	128	22%	0.5%
SBDC	NV	39	153	25%	0.8%
SBDC	NH	17	96	18%	0.3%
SBDC	NJ	143	648	22%	2.8%
SBDC	NM	40	141	28%	0.8%
SBDC	NY	321	1451	22%	6.3%
SBDC	NC	184	621	30%	3.6%
SBDC	ND	8	49	16%	0.2%
SBDC	OH	185	871	21%	3.6%

ED Resource	State	Surveys Received	SBDC Client Contacts Received	Response Rate	% of Total SBDC Clients
SBDC	OK	63	266	24%	1.2%
SBDC	OR	80	264	30%	1.6%
SBDC	PA	253	948	27%	4.9%
SBDC	PR	62	294	21%	1.2%
SBDC	RI	14	45	31%	0.3%
SBDC	SC	66	309	21%	1.3%
SBDC	SD	11	55	20%	0.2%
SBDC	TN	98	438	22%	1.9%
SBDC	TX	210	1190	18%	4.1%
SBDC	UT	56	180	31%	1.1%
SBDC	VI	5	10	50%	0.1%
SBDC	VT	13	48	27%	0.3%
SBDC	VA	151	546	28%	3.0%
SBDC	WA	149	423	35%	2.9%
SBDC	WV	24	138	17%	0.5%
SBDC	WI	117	378	31%	2.3%
SBDC	WY	12	39	31%	0.2%
Totals		5113	20956		100.0%

SCORE Clients

ED Resource	State	Surveys Received	SCORE Client Contacts Received	Response Rate	% of Total SCORE Clients
SCORE	AL	12	99	12%	0.3%
SCORE	AK	0	2	0%	0.0%
SCORE	AZ	113	565	20%	2.5%
SCORE	AR	30	149	20%	0.7%
SCORE	CA	416	2571	16%	9.4%
SCORE	CO	137	484	28%	3.1%
SCORE	CT	161	791	20%	3.6%
SCORE	DC	19	93	20%	0.4%
SCORE	DE	41	211	19%	0.9%
SCORE	FL	309	1619	19%	7.0%
SCORE	GA	62	446	14%	1.4%
SCORE	HI	26	77	34%	0.6%
SCORE	ID	24	99	24%	0.5%
SCORE	IL	154	994	15%	3.5%
SCORE	IN	73	403	18%	1.6%
SCORE	IA	36	162	22%	0.8%
SCORE	KS	16	80	20%	0.4%
SCORE	KY	68	335	20%	1.5%
SCORE	LA	19	118	16%	0.4%
SCORE	ME	48	179	27%	1.1%

ED Resource	State	Surveys Received	SCORE Client Contacts Received	Response Rate	% of Total SCORE Clients
SCORE	MD	74	374	20%	1.7%
SCORE	MA	164	781	21%	3.7%
SCORE	MI	108	431	25%	2.4%
SCORE	MN	135	626	22%	3.0%
SCORE	MS	2	20	10%	0.0%
SCORE	MO	49	257	19%	1.1%
SCORE	MT	14	52	27%	0.3%
SCORE	NE	15	108	14%	0.3%
SCORE	NV	64	487	13%	1.4%
SCORE	NH	86	334	26%	1.9%
SCORE	NJ	90	467	19%	2.0%
SCORE	NM	31	111	28%	0.7%
SCORE	NY	268	1368	20%	6.0%
SCORE	NC	180	724	25%	4.1%
SCORE	ND	14	67	21%	0.3%
SCORE	OH	225	951	24%	5.1%
SCORE	OK	14	63	22%	0.3%
SCORE	OR	119	588	20%	2.7%
SCORE	PA	254	1081	23%	5.7%
SCORE	RI	13	79	16%	0.3%
SCORE	SC	87	413	21%	2.0%
SCORE	SD	3	14	21%	0.1%
SCORE	TN	68	354	19%	1.5%
SCORE	TX	209	1093	19%	4.7%
SCORE	UT	35	100	35%	0.8%
SCORE	VT	27	116	23%	0.6%
SCORE	VA	112	450	25%	2.5%
SCORE	WA	118	571	21%	2.7%
SCORE	WV	5	24	21%	0.1%
SCORE	WI	97	398	24%	2.2%
SCORE	WY	0	2	0%	0.0%
Total		4,444	21981		100.0%

WBC Clients

ED Resource	State	Surveys Received	WBC Client Contacts Received	Response Rate	% of Total WBC Clients
WBC	AL	28	105	27%	4.8%
WBC	AK	1	4	25%	0.2%
WBC	AS	0	9	0%	0.0%
WBC	AZ	1	18	6%	0.2%
WBC	CA	91	518	18%	15.4%
WBC	CO	4	45	9%	0.7%

ED Resource	State	Surveys Received	WBC Client Contacts Received	Response Rate	% of Total WBC Clients
WBC	CT	4	35	11%	0.7%
WBC	DC	17	91	19%	2.9%
WBC	DE	4	19	21%	0.7%
WBC	FL	15	78	19%	2.5%
WBC	GA	7	50	14%	1.2%
WBC	IL	11	103	11%	1.9%
WBC	IN	30	173	17%	5.1%
WBC	IA	3	15	20%	0.5%
WBC	KS	12	64	19%	2.0%
WBC	LA	8	79	10%	1.4%
WBC	ME	12	42	29%	2.0%
WBC	MD	21	66	32%	3.6%
WBC	MA	3	18	17%	0.5%
WBC	MI	23	123	19%	3.9%
WBC	MN	9	35	26%	1.5%
WBC	MO	7	37	19%	1.2%
WBC	MT	16	49	33%	2.7%
WBC	NE	8	34	24%	1.4%
WBC	NV	8	48	17%	1.4%
WBC	NM	15	74	20%	2.5%
WBC	NY	43	147	29%	7.3%
WBC	NC	77	480	16%	13.1%
WBC	OH	1	30	3%	0.2%
WBC	OK	9	18	50%	1.5%
WBC	PA	9	48	19%	1.5%
WBC	PR	5	32	16%	0.8%
WBC	RI	4	18	22%	0.7%
WBC	SC	2	10	20%	0.3%
WBC	TN	5	10	50%	0.8%
WBC	TX	28	172	16%	4.8%
WBC	UT	7	27	26%	1.2%
WBC	VT	5	20	25%	0.8%
WBC	VA	6	10	60%	1.0%
WBC	WA	12	85	14%	2.0%
WBC	WV	2	10	20%	0.3%
WBC	WI	16	105	15%	2.7%
WBC	WY	0	8	0%	0.0%
Total		589	3162		100.0%

Total ED Resources Clients

ED Resource	State	Surveys Received	Total ED Resources Client Contacts Received	Response Rate	% of Total ED Resources Clients
Total ED Resources	AL	118	546	22%	1.2%
Total ED Resources	AK	10	54	19%	0.1%
Total ED Resources	AS	2	17	12%	0.0%
Total ED Resources	AZ	185	979	19%	1.8%
Total ED Resources	AR	84	356	24%	0.8%
Total ED Resources	CA	1034	5682	18%	10.2%
Total ED Resources	CO	242	859	28%	2.4%
Total ED Resources	CT	240	1064	23%	2.4%
Total ED Resources	DC	48	229	21%	0.5%
Total ED Resources	DE	61	290	21%	0.6%
Total ED Resources	FL	559	2930	19%	5.5%
Total ED Resources	GA	249	1127	22%	2.5%
Total ED Resources	GU	3	9	33%	0.0%
Total ED Resources	HI	49	170	29%	0.5%
Total ED Resources	ID	50	199	25%	0.5%
Total ED Resources	IL	373	2054	18%	3.7%
Total ED Resources	IN	227	1046	22%	2.2%
Total ED Resources	IA	110	399	28%	1.1%
Total ED Resources	KS	82	351	23%	0.8%
Total ED Resources	KY	145	647	22%	1.4%
Total ED Resources	LA	111	542	20%	1.1%
Total ED Resources	ME	85	318	27%	0.8%
Total ED Resources	MD	188	845	22%	1.9%
Total ED Resources	MA	271	1288	21%	2.7%
Total ED Resources	MI	388	1319	29%	3.8%
Total ED Resources	MN	243	1041	23%	2.4%
Total ED Resources	MS	45	242	19%	0.4%
Total ED Resources	MO	147	675	22%	1.4%
Total ED Resources	MT	52	170	31%	0.5%
Total ED Resources	NE	51	270	19%	0.5%
Total ED Resources	NV	111	688	16%	1.1%
Total ED Resources	NH	103	430	24%	1.0%
Total ED Resources	NJ	233	1115	21%	2.3%
Total ED Resources	NM	86	326	26%	0.8%
Total ED Resources	NY	632	2966	21%	6.2%
Total ED Resources	NC	441	1825	24%	4.3%
Total ED Resources	ND	22	116	19%	0.2%
Total ED Resources	OH	411	1852	22%	4.1%
Total ED Resources	OK	86	347	25%	0.8%
Total ED Resources	OR	199	852	23%	2.0%
Total ED Resources	PA	516	2077	25%	5.1%
Total ED Resources	PR	67	326	21%	0.7%

ED Resource	State	Surveys Received	Total ED Resources Client Contacts Received	Response Rate	% of Total ED Resources Clients
Total ED Resources	RI	31	142	22%	0.3%
Total ED Resources	SC	155	732	21%	1.5%
Total ED Resources	SD	14	69	20%	0.1%
Total ED Resources	TN	171	802	21%	1.7%
Total ED Resources	TX	447	2455	18%	4.4%
Total ED Resources	UT	98	307	32%	1.0%
Total ED Resources	VI	5	10	50%	0.0%
Total ED Resources	VT	45	184	24%	0.4%
Total ED Resources	VA	269	1006	27%	2.7%
Total ED Resources	WA	279	1079	26%	2.7%
Total ED Resources	WV	31	172	18%	0.3%
Total ED Resources	WI	230	881	26%	2.3%
Total ED Resources	WY	12	49	24%	0.1%
Total		10146	46099		100.0%