

**REAUTHORIZATION OF THE SBA'S
ENTREPRENEURIAL DEVELOPMENT PROGRAMS**

HEARING

BEFORE THE

**COMMITTEE ON SMALL BUSINESS
AND ENTREPRENEURSHIP
UNITED STATES SENATE**

ONE HUNDRED SIXTEENTH CONGRESS

FIRST SESSION

MAY 1, 2019

Printed for the use of the Committee on Small Business and Entrepreneurship



Available via the World Wide Web: <http://www.govinfo.gov>

REAUTHORIZATION OF THE SBA'S ENTREPRENEURIAL DEVELOPMENT PROGRAMS

REAUTHORIZATION OF THE SBA'S ENTREPRENEURIAL DEVELOPMENT PROGRAMS

HEARING

BEFORE THE

COMMITTEE ON SMALL BUSINESS AND ENTREPRENEURSHIP UNITED STATES SENATE

ONE HUNDRED SIXTEENTH CONGRESS

FIRST SESSION

MAY 1, 2019

Printed for the use of the Committee on Small Business and Entrepreneurship



Available via the World Wide Web: <http://www.govinfo.gov>

U.S. GOVERNMENT PUBLISHING OFFICE

37-795 PDF

WASHINGTON : 2019

COMMITTEE ON SMALL BUSINESS AND ENTREPRENEURSHIP
ONE HUNDRED SIXTEENTH CONGRESS

MARCO RUBIO, Florida, *Chairman*
BENJAMIN L. CARDIN, Maryland, *Ranking Member*

JAMES E. RISCH, Idaho	MARIA CANTWELL, Washington
RAND PAUL, Kentucky	JEANNE SHAHEEN, New Hampshire
TIM SCOTT, South Carolina	EDWARD J. MARKEY, Massachusetts
JONI ERNST, Iowa	CORY A. BOOKER, New Jersey
JAMES M. INHOFE, Oklahoma	CHRISTOPHER A. COONS, Delaware
TODD YOUNG, Indiana	MAZIE HIRONO, Hawaii
JOHN KENNEDY, Louisiana	TAMMY DUCKWORTH, Illinois
MITT ROMNEY, Utah	JACKY ROSEN, Nevada
JOSH HAWLEY, Missouri	

MICHAEL A. NEEDHAM, *Republican Staff Director*
SEAN MOORE, *Democratic Staff Director*

C O N T E N T S

OPENING STATEMENTS

	Page
Rubio, Hon. Marco, Chairman, a U.S. Senator from Florida	1
Cardin, Hon. Benjamin L., Ranking Member, a U.S. Senator from Maryland ..	3

WITNESSES

Panel 1

Gutierrez, Allen, Associate Administrator, Office of Entrepreneurial Development, U.S. Small Business Administration, Washington, DC	5
Ware, Hannibal “Mike,” Inspector General, Office of Inspector General, U.S. Small Business Administration, Washington, DC	11

Panel 2

Myhre, Michael, CEO, Florida SBDC Network, Pensacola, FL	32
Haughton, Kiesha, Managing Director, Maryland Women’s Business Center, Rockville, MD	51
Yancey Jr., W. Kenneth, CEO, SCORE Association, Herndon, VA	58
Craven, Darcella, President, Veterans Business Resource Center, St. Louis, MO	77

ALPHABETICAL LISTING

Cardin, Hon. Benjamin L.	
Opening statement	3
Craven, Darcella	
Testimony	77
Prepared statement	80
Addendums	436
Gutierrez, Allen	
Testimony	5
Prepared statement	7
Responses to questions submitted by Chairman Rubio, Ranking Member Cardin, Senators Scott, Hirono, and Rosen	100
Haughton, Kiesha	
Testimony	51
Prepared statement	53
Responses to questions submitted by Senator Hirono	128
Myhre, Michael	
Testimony	32
Prepared statement	34
Responses to questions submitted by Senator Hirono	121
Rubio, Hon. Marco	
Opening statement	1
Ware, Hannibal “Mike”	
Testimony	11
Prepared statement	13
Responses to questions submitted by Chairman Rubio	114
Yancey Jr., W. Kenneth	
Testimony	58
Prepared statement	60
Responses to questions submitted by Chairman Rubio and Senator Hirono	131

REAUTHORIZATION OF THE SBA'S ENTREPRE- NEURIAL DEVELOPMENT PROGRAMS

WEDNESDAY, MAY 1, 2019

UNITED STATES SENATE,
COMMITTEE ON SMALL BUSINESS
AND ENTREPRENEURSHIP,
Washington, DC.

The Committee met, pursuant to notice, at 2:30 p.m., in Room 428A, Russell Senate Office Building, Hon. Marco Rubio, Chairman of the Committee, presiding.

Present: Senators Rubio, Ernst, Romney, Hawley, Cardin, Cantwell, Markey, Coons, and Rosen.

OPENING STATEMENT OF HON. MARCO RUBIO, CHAIRMAN, A U.S. SENATOR FROM FLORIDA

Chairman RUBIO. The hearing will come to order. I want to thank everyone who is going to join us here today. I say at the outset, we have four votes at 3:00 p.m. so members will fly through here at some point, juggle all this, and see how we make it work. We are just joking. We must have made someone upset in this committee because we keep getting magnets for multiple votes, but anyway. The hearing today is titled the reauthorization of the SBA's entrepreneurial development programs. This is our third in a series of hearings focused on reauthorization of the Small Business Act.

I believe it is vital the committee reauthorizes the Act. That we take a look at the SBA's small business programs to ensure that they are meeting the needs of today's entrepreneurs and operating in an efficient way. In essence, we have modernized the program to reflect the realities of today's economy. Today we are going to focus on the Small Business Administration's four main entrepreneurial development programs. The Small Business Development Center, or SBDC program, the Women's Business Center, or WBC program, the Service Corps of Retired Executives, or SCORE program, and the Veterans Business Outreach Center, or VBOC program. Each of these programs is providing entrepreneurs and small-business owners with specific and tailored training to help them start and scale their business. With the SBA's Office of Advocacy reporting roughly 30.7 million small businesses in the U.S., 2.5 million of which are located in the State of Florida, the potential impact these programs can have on business creation and growth is immense. What do these programs offer our Nation's entrepreneurs?

The SBDC program focuses on providing technical and managerial training to entrepreneurs at every stage of business creation. The SBDC network is the SBA's largest entrepreneurial development program with nearly 1,000 center locations nationally in rural and urban areas of the country alike. The WBC program offers entrepreneurs business training and counseling; however, it specializes in entrepreneurial training targeted to meet the unique needs of female entrepreneurs. There are more than 100 WBCs located throughout the U.S. The SBA supports the SCORE program, which focuses on providing entrepreneurs with personalized business mentorship and training. SCORE provides services both online and at more than 300 centers often co-located with SBA district offices.

The final development program we will be discussing is the VBOC program which provides U.S. military veterans and their families with entrepreneurship education and assistance at 22 center locations. In addition, VBOC serves a unique and vital role within the Department of Defense Transition Assistance Program by providing transitioning members in the military with a two day Boots to Business-business entrepreneurship course. Undoubtedly, small business owners are benefiting from the SBA's development programs. In Florida alone, the SBDC network reported that their services impacted more than 280,000 jobs, generated more than \$36.7 billion in sales, and resulted in the creation of more than 4,500 new businesses.

All of these development programs have not been without criticism. Just last Thursday, the SBA's Office of Inspector General, OIG, released an audit report on the SBA's oversight of the SCORE Association. The audit uncovered systemic issues within the SCORE Association and the SBA's oversight of the SCORE programs. Specifically, the report notes that the SCORE Association misused Federal grant funds. Some of the most egregious incidences of misuse include the SCORE Association redistributed more than \$100,000 worth of grant money to be used for year-end bonuses for SCORE employees, 66 percent of which went to four senior-level Association executives. The Association awarded 9 of the 25 contracts without following the cooperative agreements requirements, including a failure to solicit proposals through open competition and failure to obtain proposals from at least three firms. The CEO of the SCORE Association, whose salary from Federal and foundation funds totals more than \$440,000 a year, solely used Federal grant dollars rather than nonprofit foundation funds to hire an executive coaching consultant. And the SCORE Association used Federal funds for prohibited costs such as alcohol and unallowable local travel expenses.

These egregious infractions of taxpayer dollars went undetected by the SBA. Unfortunately, this is not the first time that the SCORE Association has been criticized for the mismanagement and commingling of Federal funds. Following Hurricane Sandy, the SBA awarded a number of disaster technical assistance grants to resource partners aiding in recovery efforts. The SCORE Association received one such grant. Later in 2017, the OIG audited SCORE's use of those disaster technical assistance funds, specifically auditing \$840,000 worth of program expenses and the audit

reported that SCORE failed to consistently comply with grant requirements, ultimately recommending that SBA recover approximately 46 percent of these funds or roughly \$391,000 of the total disaster grant.

While the SCORE program did repay these funds to the SBA over time, there was clearly an overarching issue within the program that has continued to allow for the misuse of Federal funds without the SBA detecting it. Unfortunately, concerns surrounding the SCORE program do not stop with the misuse of taxpayer funds. It has recently come to the attention of the committee that the SBA OIG is currently managing three separate criminal investigations of embezzlement and whistleblower protection violations related to the SCORE program. In one such instance, the OIG has substantiated that a SCORE chapter treasurer who identified an instance of fraud was removed from their position in an act of retaliation for whistleblowing, a decision that was sanctioned by a SCORE district director and the Association's national vice president of field operations.

Clearly, after reviewing the Inspector General's audit report and the details surrounding these criminal investigations, I have severe concerns about the operation, oversight, and management of the SCORE program. I look forward to not only discussing these concerns but also examining the entrepreneurial development programs as a whole throughout today's hearing.

With that, I recognize the Ranking Member.

**OPENING STATEMENT OF HON. BENJAMIN L. CARDIN,
RANKING MEMBER, A U.S. SENATOR FROM MARYLAND**

Senator CARDIN. Mr. Chairman, thank you very much for convening this hearing. As the chairman pointed out, we are already going to apologize to the witnesses because there are a series of votes that are scheduled to start at 4:00 p.m. this afternoon which will interrupt the continuity of our hearing and we apologize for that. This is an extremely important hearing on the entrepreneurial development programs under the SBA as we continue to look in this committee at reauthorizing and strengthening the tools that are available under the SBA.

The SBA provides vital training and support to American small businesses through the four programs that the chairman has mentioned. They all deal with having resource partners that help us provide the services for small businesses in our community. The largest, as the chairman pointed out, the Small Business Development Centers partner with colleges and universities to deliver the training to entrepreneurs at all stages of business development. The Women's Business Center provides training and mentorship to women entrepreneurs, particularly in economically and socially disadvantaged women. SCORE program pairs entrepreneurs with expert business mentors and training workshops at little to no cost. And the Veterans Business Outreach Centers provide business counseling to transitioning service members, veterans, and their spouses.

Mr. Chairman, I just want to brag one moment about one of those programs, on the Veterans Business Outreach Center, which was started in Maryland as a private enterprise by the Mont-

gomery County Chamber of Commerce. And it was a national program to help returning warriors, giving them the information they needed in order to be more effective in dealing with Government contracts and to set up their businesses. It has been extremely successful. The program has graduated more than 1,200 participants who report that their revenues increased by an average of 64 percent in the first year of completing this very successful program.

Collectively these four programs have trained more than 1.2 million entrepreneurs during the Fiscal Year 2018. That is an impressive number, but as has been pointed out, it merely scratches the surface on the needs that are out there. So, the needs are much greater than we are meeting today but it is very effective in those that they do meet. Data shows that small businesses created by entrepreneurs who receive at least three hours of SBA counseling have higher survival rates than small businesses created by entrepreneurs who receive less counseling or none at all. So, these programs are important programs.

Last month we heard from Connie Evans, President and CEO of the Association for Enterprise Opportunity, made the case for increased access to business counseling before the committee when she said sufficient capital and credit enable entrepreneurs to get their businesses off the ground but sometimes those with a vision and passion lack the technical skills necessary to keep their doors open. That is where these programs come in to make sure that we not only get them off the ground, but they can continue and grow and add to the economy.

Ms. Evans testified that the medium annual revenue growth for businesses that receive both capital and technical assistance from the SBA microloan program is 30 percent higher than businesses that receive only capital. As we examine the current state of major SBA entrepreneur development programs, my fear is that the SBA is barely scratching the surface of the benefits that the entrepreneurial development can bring to the American economy, which has experienced a 40-year decline in new business formations.

SBA may have reached more than 1.2 million entrepreneurs in Fiscal Year 2018, but the number represents less than 5 percent of our Nation's entrepreneurs. Lastly, let me just join the chairman in pointing out that first, when we look at entrepreneurial programs and target populations that they serve in the small business community, we have to put effective oversight. And yes, the oversight on the SCORE program that the report that we received is very alarming and we need to follow up on that to make sure that these actions have been corrected and that we have protections in place that prevent any further violations of our expectations.

And one question I will be asking is how do we determine accountability for these programs. But I also believe we need to make sure that these programs are reaching particularly the underserved communities, and how well are we reaching communities that have had a hard time with entrepreneurship because of historic discrimination and a lack of opportunity. Are we really focusing on making up for that disadvantage?

I look forward to hearing from our witnesses, and I look forward to the process this committee is using reevaluating and on reauthorizing our programs.

Chairman RUBIO. Thank you. I will work on my first panel. Mr. Allen Gutierrez is the Associate Administrator of the Small Business Administration's Office of Entrepreneurial Development. He previously served in the U.S. Small Business Administration from 2001 to 2006. During his tenure with the SBA, he served as Senior Advisor to the Chief Operating Officer and Senior Advisor to the Office of International Trade.

Mr. Hannibal Mike Ware is the Inspector General of the Small Business Administration. He was confirmed in the Senate by unanimous consent last year. He is responsible for independent oversight of the SBA's programs and operations. He also currently serves as the chairman of the Audit Committee for the Council of Inspectors on Integrity and Efficiency. I thank you both for being here today. We will open with you, Mr. Gutierrez.

STATEMENT OF ALLEN GUTIERREZ, ASSOCIATE ADMINISTRATOR, OFFICE OF ENTREPRENEURIAL DEVELOPMENT, U.S. SMALL BUSINESS ADMINISTRATION, WASHINGTON, DC

Mr. GUTIERREZ. Great. Thank you very much Chairman Rubio, Ranking Member Cardin, and members of the committee for inviting me to testify.

I am proud to serve as Associate Administrator for the Office of Entrepreneurial Development at SBA. In this role, I administer programs and initiatives that provide counseling and training to small businesses. This is my second time at the agency, having served at SBA from 2001 to 2006. In between, I was a National Executive Director of the Latino Coalition, one of the Nation's largest advocacy organizations. The Office of Entrepreneurial Development overseeing SBA's primary counseling and training programs. Under the OED umbrella are what we commonly refer to as SBA resource partners, Small Business Development Centers, SBDCs, Women's Business Centers, and SCORE.

Our partnership with these organizations is very valuable to OED and the agency, and we have a good relationship with them. Since taking on the role with OED, I have worked directly with the leadership of each organization to review our contractual agreements and performance expectations. This led to our establishing common performance matrix across all three organizations with a goal of better connecting how entrepreneurs that receive counseling might later interact with SBA services or loan programs. This will allow us to better capture data on new business starts and will encourage greater focus on underserved and rural communities.

Related to this are some recommendations for the committee to consider as part of your reauthorization process. Among them, we would like to work with you and the resource partners to foster better data collection and to remove existing limitations. We would also like to work with you to review potential performance incentives for SBDCs so as to spur them to meet their goals. Some other areas of focus for OED include building on our 113 women business centers and our desire to establish centers in Idaho and South Carolina, two of several states without a WBC presence. Also, we would want to continue our efforts with our Emerging Leaders program which has been very successful in training small business

owners. We are also happy coordinating our agency's outreach efforts to Native American communities.

Lastly, we will continue to monitor aspects of the SBDC program, for example, first-year evaluations of the new performance standards, the ability of the network to match increased Federal dollars, and the carryover and utilization of fiscal year funds. In view of my colleague's testimony, let me also speak to the recent SBA Inspector General's report on the SCORE program.

First, let me say that we work very well with our IG. An immediate leadership priority for Administrator McMahon was to address outstanding IG recommendations. In our February testimony before the committee, she shared the agency resolved over 140 IG recommendations during her two-year tenure of which 90 percent in my office that we also were able to clear as well.

As I mentioned earlier about my own leadership within OED, I engaged the resource partners very early in my tenure. With all three resource partners, we updated our notices awards, established stronger internal controls, and with respect to SCORE, our developing REGs and SOPs that have never been in place before. These efforts served us very well with the later engagement with IG and in their investigation.

Three of their recommendations are already closed and we already have a plan for closing the remaining eight. Chairman Rubio, ranking member Cardin, and members of the committee, I appreciate the opportunity to testify. Thank you for your continued support of the agency on America's small business. I look forward to continuing to work with you and your staff.

[The prepared statement of Mr. Gutierrez follows:]



**Statement of Allen Gutierrez
Associate Administrator
Office of Entrepreneurial Development
U.S. Small Business Administration**

**before the
Senate Committee on Small Business and Entrepreneurship**

**Hearing on "Reauthorization of SBA's Entrepreneurial
Development Programs"**

May 1, 2019



**Statement of Allen Gutierrez
Associate Administrator
U.S. Small Business Administration**

Thank you, Chairman Rubio, Ranking Member Cardin, and members of the committee for inviting me to testify this afternoon. I look forward to working collaboratively with this committee to ensure we are providing entrepreneurs and small business owners the resources they need to start, grow, or expand their business and if necessary, recover from disaster.

I am very fond of the U.S. Small Business Administration (SBA) and its mission. I am honored to be back at the Agency - this being my second tour of duty. From 2001 to 2006, I was honored to serve in various leadership positions at SBA. Prior to being appointed to my current position, I served as the National Executive Director of the Latino Coalition, one of the nation's largest Latino advocacy groups. Now, as the Associate Administrator for the SBA Office of Entrepreneurial Development, it is my responsibility to administer programs and initiatives that provide technical assistance, primarily counseling and training, to small business entrepreneurs seeking to reach the American dream.

The Office of Entrepreneurial Development is SBA's technical assistance arm, overseeing SBA's primary counseling and training programs. We work hand in hand with SBA's resource partners, supporting current and aspiring small business owners. The largest of these resource partners is the Small Business Development Centers (SBDC) program. The Small Business Development Centers program is administered through a cooperative agreement with institutes of higher education or state governments. There are 63 SBDC lead centers and over 900 SBDC service centers across all 50 states and U.S. Territories. The SBDCs provide counseling and training to entrepreneurs and small business owners on a variety of topics including international trade, cyber security, and how to develop and present a business plan.

Our Women's Business Centers (WBCs) are responsible for promoting the growth of women-owned businesses through training and technical assistance and by providing access to credit and capital as well as federal contracting and international trade opportunities. The SBA partners with non-profits – 501(c) entities – and provides a maximum grant of \$150,000 to establish a WBC. There are 113 locations, and unfortunately, four states currently do not have a WBC – Alaska, Idaho, Mississippi, and South Carolina. We are in the process of reviewing applications to open a WBC in Idaho and are actively pursuing the best path forward to provide services to women entrepreneurs in these other states. WBCs serve a wide diversity of geographic areas, demographic populations, and economic environments. Many WBCs offer training and counseling in a number of languages and dialects, helping reach emerging markets with a variety of unique and innovative programs.

Our third program is SCORE, a network of over 10,000 volunteers that provide 1-on-1 mentoring to entrepreneurs and small business owners. These volunteers provide industry focused assistance on a wide variety of areas. The SBA provides \$11.5 million to the National SCORE Association, which provides the funding distribution to their 300+ chapters across the United States and U.S. Territories.

One important initiative administered through the Office of Entrepreneurial Development is SBA's Emerging Leaders. This initiative is a 7-month intensive course that helps small businesses that have \$250,000 in revenue and have been in business for more than three years to expand and grow. Emerging Leaders has been in existence for 10 years and has trained more than 5,000 small business owners, created over 6,500 jobs, and helped businesses secure over \$3 billion in government contracts.

In the spring of 2018, as part of former SBA Administrator Linda McMahon's direction to reimagine the SBA with a more customer-centric approach, my office reviewed program performance metrics and corresponding entrepreneurial development metrics for each of the resource partners. We had three goals in mind.

First, we want to align what SBA reports with what we require the resource partners to submit via the cooperative agreements. Second, we wanted to align processes, performance metrics, and goal setting across OED and balance outcomes and outputs to create a direct line of sight between our resource partners' activities and SBA's strategic direction, resulting in maximum program efficiency and effectiveness. Finally, we wanted to highlight the differences between our resource partners. Now, each resource partner has a performance goal that highlights the unique work they do. This initiative is referenced in the Agency's FY 2020 Congressional Justification / FY 2018 Annual Performance Report.

While developing the new metrics, we placed great importance on performance goals and improving the tracking of actual client interactions and outcomes realized. Through greater accountability, the SBA and its resource partners can collectively improve the Agency's ability to help more small businesses start, grow, and expand their businesses.

To accomplish this, we formed cross-functional working teams, with representation from program offices and the SBA field offices. We held a series of meetings during the spring and summer. The working teams identified key initiatives, activities, and metrics that support the SBA's strategic priorities. The teams also included representatives from the SBA's Office of Performance Management. They oversee the Agency's overall organizational performance management and maintain constant communication about our efforts with the Office of Management and Budget (OMB).

The working teams gathered and analyzed past performance data from the last three years to propose conservatively-estimated recommendations for the new resource partners' performance targets beginning in FY 2019. Performance targets for data not previously collected are being baselined in FY 2019. Prior to the new metrics and goals being finalized, I sought feedback from the leadership of the resource partners' networks, including the boards and chairpersons of their respective associations. We also consulted with OMB, integrated their feedback, and received their approval for full implementation in FY 2019.

It is worth noting that we will use 2019 to work in tandem with the SBA District Offices and the resource partners to monitor how the resource partners perform under the new performance metrics. We are relying on the SBA field personnel's and resource partners' expertise regarding local market conditions, as critical inputs in formulating future performance targets.

As the committee considers reauthorization language for the resource partners' programs, I would like to ask you to consider removing the restrictive language on the collection of data. Currently at the SBA, without the data from our partners, we cannot paint an accurate picture of the resources our Agency provides. For example, if a business receives counseling from an SBDC or WBC and with their counseling is able to obtain an SBA loan, and through that loan starts contracting with the government, we are unable to connect the dots to show the impact the SBA's programs have had on helping this business. We are not asking for the collection of all data, rather we are requesting to collect enough data to present the most accurate snapshot at any given moment about how the SBA is actually supporting and assisting the small business community. We would certainly work with our resource partners to make sure these requirements are implemented in the least burdensome manner possible.

I would also ask the committee to consider our 10% performance incentive request. Under this authority, the SBA would remove certain eligibility limitations and revise match funding requirements, and adopt a performance-based funding component. When I was first appointed, I quickly found out that while the overall performance goal of the SBDC program was being met, approximately 1/3 of the SBDC networks were carrying the performance for the entire SBDC network, while 41% of the SBDCs were meeting one (1) goal or less. I have made the performance of our programs a priority. Under my leadership, the number of SBDCs meeting those lower performance goals has dropped to 29%. With this 10% performance incentive, we can motivate the underperforming SBDC networks to better assist the small businesses in their communities and improve SBA's ability to deliver more impactful results.

Chairman Rubio, Ranking Member Cardin and members of the committee, it is an honor to testify here today. We are accomplishing great things at the SBA. Our Agency remains committed to working with you to ensure the small businesses and entrepreneurs of America are given the resources needed to start, grow, and expand their business.

Thank you for your time, and I look forward to answering any questions you may have.

Chairman RUBIO. Mr. Ware.

STATEMENT OF HANNIBAL “MIKE” WARE, INSPECTOR GENERAL, OFFICE OF INSPECTOR GENERAL, U.S. SMALL BUSINESS ADMINISTRATION, WASHINGTON, DC

Mr. WARE. Chairman Rubio, Ranking Member Cardin, and distinguished members of the committee, thank you for the opportunity to be here today. I am both proud and grateful to represent the dedicated men and women of the Office of Inspector General and speak to you about their important work.

In the last six years, my office has issued 10 reports to the administrator regarding entrepreneurial development programs offered by SBA. From Fiscal Year 2014 through Fiscal Year 2018, we reproduced five reports on the Small Business Development Centers and SCORE entrepreneurial development programs, and two reports on the Boots to Business program, which is the Veterans Business Development program. We are currently performing a review of SBA’s oversight of Women’s Business Center’s compliance with grant requirements.

As a result of our work in the grant programs, we issued a report and our consolidated findings at the beginning of this Fiscal Year. We identified systemic risks which led us to identify grants management as one of the most serious management and performance challenges facing SBA in Fiscal Year 2019. Most recently, we published our report on SBA’s oversight of the SCORE Association in late April, which further reinforced the findings of our consolidated report. Across these reports, we made 68 recommendations, 56 of which are closed. Despite the agency’s corrective actions to address our recommendations, SBA’s decentralized oversight of the agencies’ grant programs hampers agency-wide improvements. SBA has three separate program offices overseen as grant programs, the Office of Entrepreneurial Development, the Office of International Trade, and the Office of Veteran Business Development.

SBA then has three program offices responsible for awarding, monitoring, and closing out grants to support SBA’s entrepreneurial development grant programs, the Office of Grants Management, the office of Small Business Development Centers, and the Office of Women’s Business Ownership. Each of these offices has its own separate and individual set of policies and procedures. Our work also has found SBA’s processes to monitor how grant recipients spend Federal funds and to assess performance of its grant programs was ineffective.

As a result, SBA’s grant programs are at a risk of funds not being used for their intended purpose and of not achieving program goals and objectives. We made four recommendations to address these systemic issues, all of which remain open. Regarding our report addressing SBA’s oversight of SCORE, our audit objectives were to determine whether SBA has effective oversight to ensure SCORE spend Federal funds in accordance with cooperative agreement requirements and measure, achieve program goals. We found that program officials did not effectively oversee SCORE’s use of Federal funds and did not accurately measure or report SCORE’s performance goal achievements.

Despite the long-standing partnership between SBA's SCORE, program officials did not keep track of the total cost of the program and did not perform a complete financial examination of SCORE. Compounding these issues, SCORE relied on more than 300 accounting systems to track Federal funds, which affected its ability to perform effective oversight. SCORE commingled Federal funds with unrestricted donations and used Federal funds for unallowable, unallocable, and unsupported costs. We questioned over \$700,000 of costs that did not adhere to the cooperative agreement requirements or were not properly supported. We made 11 recommendations as a result of our SCORE audit, three of which we closed prior to issuing the report because of agency corrective actions.

In addition, our report, as was the case in several of our most recent reports on entrepreneurial development programs as well as GAO report 0849, have identified problems with SBA's performance system of record, the entrepreneurial development management information system or EDMIS. The system is inefficient and prone to error. Technology lapses with it continue to impact program management. SBA officials acknowledged there are systemic issues with its grant management processes and have documented plans to address them.

That said, we will continue to perform reviews and make recommendations for corrective action to promote efficiencies and effectiveness within SBA's grant programs. Thank you all for the opportunity to speak to you today.

I look forward to your questions.

[The prepared statement of Mr. Ware follows:]



**HANNIBAL "MIKE" WARE
INSPECTOR GENERAL
U.S. SMALL BUSINESS ADMINISTRATION**

**BEFORE THE
COMMITTEE ON SMALL BUSINESS AND ENTREPRENEURSHIP
U.S. SENATE**

May 1, 2019

INTRODUCTION

Chairman Rubio, Ranking Member Cardin, and distinguished members of the Committee, thank you for inviting me to testify before you today and for your continued support of the Office of Inspector General (OIG). In the last 6 years, my office has issued 9 reports to the Small Business Administration (SBA) Administrator regarding entrepreneurial development programs and veteran's business development (VBD) programs.

SBA has set a strategic goal to build healthy entrepreneurial ecosystems and create business-friendly environments. To achieve this goal, SBA provides management and technical assistance training programs that assist small businesses with starting, growing, and competing in global markets. SBA relies mostly on its resource partners, including public or private institutions of higher education and state and local governments, to deliver its entrepreneurial development programs through grants and cooperative agreements.

Within SBA, the Office of Entrepreneurial Development (OED) oversees the majority of programs and services that support small businesses' training and counseling needs. OED's programs provide aspiring and current small business owners with a variety of free business mentoring and low-cost training services. OED's primary resource partners include the following:

- Small Business Development Centers (SBDCs)—An extensive business education network comprised of 63 lead centers managing more than 900 subcenters, hosted by universities and state economic development agencies. The FY 2019 Consolidated Appropriations Act allocated \$131 million for SBA grants to SBDCs.
- Women's Business Centers (WBCs)—A national network of more than 100 educational centers, which are designed to assist women in starting and growing small businesses. In FY 2019, Congress recommended that SBA use \$18.5 million to award grants to WBCs.
- The SCORE Association (SCORE)—The nation's largest network of volunteer expert business mentors has more than 10,000 volunteers in 300 chapters. In FY 2019, Congress recommended that SBA use \$11.7 million to award grants to SCORE.

The Office of Veterans Business Development (OVBD) oversees programs and services for veterans, service-disabled veterans, reserve component members, and their dependent survivors interested in starting or growing a small business. The office primarily partners with Veterans Business Outreach Centers to conduct entrepreneurial development workshops and counseling services.

SBA has three separate program offices responsible for awarding, monitoring, and closing out grants to support SBA's entrepreneurial development grant programs—the Office of Grants Management (OGM), Office of Small Business Development Centers, and the Office of Women's Business Ownership. OGM, in collaboration with respective program offices, administers most of SBA's grant programs, except for the SBDC and WBC programs, which have their own grants officers to award, monitor, and close the grants.

OIG'S ROLE

OIG was established within SBA by statute to promote economy, efficiency, and effectiveness and to deter and detect fraud, waste, abuse, and mismanagement in the Agency's programs and operations. During fiscal year (FY) 2018, OIG achieved more than \$224,472,559 million in dollar accomplishments—an elevenfold return on investment to the taxpayers—and made 111 recommendations for improving SBA's operations and reducing fraud and unnecessary losses in the Agency's programs.

OIG audits are conducted in accordance with federal audit standards established by the Comptroller General, and other reviews are conducted in accordance with standards established by the Council of the Inspectors General on Integrity and Efficiency. In addition, we coordinate with the Government Accountability Office to avoid duplicating federal audits.

OIG'S WORK ON ENTREPRENEURIAL DEVELOPMENT AND VETERAN'S BUSINESS DEVELOPMENT PROGRAMS

In the last 6 years, OIG has completed a large body of work on both OED and VBD programs, along with other grant programs outside the purview of this hearing, such as STEP. This body of work points to systemic issues in the Agency's grants management function. Our reviews of those programs resulted in the issuance of consolidated findings in report 19-02 at the beginning of FY 2019.

Report 19-02: Consolidated Findings of OIG Reports on SBA's Grant Programs, FYs 2014–2018

From FY 2014 to FY 2018, we issued nine reports reviewing SBA's management of its SBDC, SCORE, STEP, and B2B programs and grant recipient compliance with grant requirements (see table 1 for a complete listing of the reports). In those reports, we identified significant issues regarding the management of millions of dollars of federal funds allocated for small business expansion and growth, disaster assistance funding, and recovery efforts. In total, we made 57 recommendations to enhance the overall management and effectiveness of programs we reviewed, 53 of which are closed. Despite the program offices' corrective actions to address OIG's recommendations, SBA's decentralized oversight of the Agency's grant programs hampered agencywide improvements. Our consolidated findings of OIG reports on SBA's grant programs identified systemic areas of improvements for grants management.

Table 1: Grant and Program Reports Issued FYs 2014–2018

OIG Report #	Title	Date	Program Office
14-19	Improvements Needed in the SBA's Oversight of the Financial Management of the District of Columbia Small Business Development Center	9/29/2014	OED
15-15	SBA Needs to Improve Its Management of Disaster Technical Assistance Grants	7/31/2015	OED
16-06	Small Business Development Center Hosted by Middle Tennessee State University	12/18/2015	OED
16-12	The SBA's Boots to Business Grant Award	3/28/2016	OVBD and OGM
17-09	Audit of New York Small Business Development Center's Phase 2 Disaster Technical Assistance Grant	3/31/2017	OED
17-10	The SCORE Association's Disaster Technical Assistance Grant	3/31/2017	OED and OGM
17-11	Review of SBA's State Trade and Export Promotion Grant Program	5/4/2017	OIT and OGM
18-11	Audit of SBA's State Trade Expansion Program	1/29/2018	OIT and OGM
18-20	The SBA's Boots to Business Program	7/19/2018	OVBD and OGM

Source: OIG generated based on review of released reports.

What OIG Found

We identified systemic issues with SBA's financial and performance oversight across its multiple grant programs. Specifically, SBA's process to monitor how grant recipients spent federal funds and to assess performance of its grant programs was ineffective. As a result, SBA's grant programs are at risk of funds not being used for their intended purpose and of not achieving program goals and objectives.

For the SBDC, SCORE, and B2B programs we reviewed, we identified the following systemic financial and performance oversight issues:

Table 2: Systemic Issues in OIG Reports on SBA's SBDC, SCORE, and B2B Programs Issued FYs 2014–2018

Systemic Issues Identified	Number of Reports	OIG Report Numbers	Entrepreneurial Development Programs
Financial Oversight			
Not enforcing financial reporting requirements	3	14-19, 17-10, 18-20	SBDC, SCORE, B2B
Cost category reimbursements exceeded budget	3	14-19, 15-15, 17-10	SBDC, SCORE
Weak financial review procedures	5	14-19, 15-15, 16-06, 17-09, 17-10	SBDC, SCORE
Incomplete supporting financial documentation	3	15-15, 16-06, 17-10	SBDC, SCORE
Performance Oversight			
Inaccurate and incomplete performance data	3	16-06, 17-10, 18-20	SBDC, SCORE, B2B
Incomplete supporting performance documentation	2	17-09, 17-10	SBDC, SCORE
Not enforcing performance reporting requirements	3	17-09, 17-10, 18-20	SBDC, SCORE, B2B
Weak performance review procedures	2	15-15, 18-20	SBDC, B2B
Performance measures lacked outcome results	2	17-10, 18-20	SCORE, B2B

Source: OIG generated based on review of released reports.

OIG Recommendations

We made four recommendations to enhance SBA's management and oversight of its grant programs. First, we recommended that SBA assess its decentralized grants management structure to ensure that it performs comprehensive oversight. Additionally, we recommended that SBA establish effective controls to enforce financial and performance reporting requirements. Further, we recommended SBA develop outcome-based measurements to assess the impact of its programs. Lastly, we recommended that SBA train its grants officers and program personnel on its established grants management oversight procedures. SBA management concurred with all four of our recommendations and its planned actions resolved the four recommendations. Although SBA's OGM is responsible for taking corrective actions to address these recommendations, OED will be impacted by the Agency's actions since it manages several of the grant programs.

Summary of Actions Taken by SBA to Close the Recommendations

SBA's OGM has conducted an assessment of the grant management organizational structure to ensure consistent compliance and comprehensive oversight of all SBA grant programs. Officials are finalizing the results and plans to issue a report this summer. Additionally, OGM plans to issue a new standard operating procedure (SOP) for grants management and implement a new grants management system to address this recommendation. The SOP is currently in its second round of clearance. OGM plans to issue it this summer. Further, OGM is still in the process of requesting approval from its internal stakeholders to move forward on its business request to implement a new grants management system. OGM told us they plan to implement the new

grants management system the end of FY 2020. OGM included the training and development plans in its revised SOP, which it plans to issue this summer. It anticipates that training will begin in FY 2020, but it may take until FY 2021 for there to be a budget allocation for training activities.

GRANTS MANAGEMENT CHALLENGES

Our identification of systemic risks in the Agency's grants programs led us to identify grants management as one of the most serious management and performance challenges facing the Agency in FY 2019. In FY 2018, SBA administered more than \$247 million in grants and cooperative agreements to its resource partners and other nonfederal entities to provide technical assistance and training programs to develop small businesses. With recent governmentwide emphasis on grant management reform, it is SBA's responsibility to develop processes and policies to ensure that its grants programs effectively and efficiently accomplish program objectives. However, our reviews of SBA's grant programs, including entrepreneurial development and VBD programs, continue to identify systemic issues with SBA's accuracy of grant data for both financial and performance reporting, ineffective oversight, and inadequate standard operating procedures.

OGM officials acknowledge that there are systemic issues within its grants management processes and plan to address these issues by implementing a new grants management system, implementing policies to establish an overarching oversight function for all SBA's grants, establishing training requirements for grants officers, and focusing resources on closing out grants to comply with Grants Oversight and New Efficiency Act requirements. Further, an OGM official conducted an assessment of the grant management organizational structure to ensure consistent compliance and comprehensive oversight of all SBA grant programs and is finalizing the results, which it plans to issue this summer. It is my understanding SBA is currently updating its standard operating procedure pertaining to federal assistance, which seeks to incorporate recommendations made by my office.

Report 19-12, SBA's Oversight of SCORE Association

On April 25, 2019 we published 19-12, SBA's Oversight of the SCORE Association, our most recent report on an entrepreneurial development program. This audit found that program officials did not effectively oversee SCORE's use of federal funds.

SCORE is an entrepreneurial development program administered by the Office of Entrepreneurship Education within OED. SCORE is the single cooperative agreement recipient for the program. Established in 1964 as a national, volunteer nonprofit organization, SCORE has been an SBA resource partner for 54 years. SCORE provides business and technical assistance to existing and emerging small business owners nationwide.

Our audit objectives were to determine whether SBA has effective oversight to ensure SCORE spent federal funds in accordance with cooperative agreement requirements and measured and achieved program goals. To answer our objectives, we reviewed SCORE's FY 2017 federal award of \$10.5 million and the first quarter of SCORE's \$11.5 million FY 2018 award. We

judgmentally selected three SCORE chapters and the National SCORE Office for review. We conducted site visits and obtained documentation from the National SCORE Office in Herndon, VA; the Washington, DC, Chapter; the New York City Chapter; and the Greater Seattle Chapter. Additionally, we interviewed personnel and obtained documentation from the Office of Entrepreneurship Education.

What OIG Found

Program officials need to make major improvements to ensure effective oversight of the SCORE program. We found that program officials did not effectively oversee SCORE's use of federal funds. Specifically, we found that SCORE commingled federal funds with unrestricted donations and used federal funds for unallowable, unallocable, and unsupported costs. We also found that SCORE inappropriately solicited donations for mentoring services, charged for publication materials that did not include the required SBA acknowledgement statement, and improperly managed funds used for cosponsored activities.

As a result, we questioned \$713,986 of costs that did not adhere to the cooperative agreement requirements or were not properly supported. Also, program officials did not accurately measure or report SCORE's performance goal achievements. Further, program officials established only one outcome-based performance measure, which limited SBA's ability to assess whether the program achieved its intended purpose.

OIG Recommendations

We made 11 recommendations to improve SBA's oversight of SCORE's use of government funds and its reporting of performance results. Notably, we recommended that SBA implement financial oversight procedures of the SCORE program to ensure the program office enforces the cooperative agreement requirements, require that SCORE chapter leadership are trained on properly generating and using program income, and recover or remedy the unallowable and unsupported costs. SBA should also correct the inaccurate FY 2017 performance results for the SCORE program and implement procedures to prevent future reporting inaccuracies. Additionally, SBA should establish additional outcome-based program goals and measurements to assess whether the program achieved all its objectives.

Summary of Actions Taken by SBA to Close the Recommendations

Based on the documentation SBA provided to OIG demonstrating that it had implemented the recommendations, we closed 3 of the 11 recommendations prior to issuing the report. Specifically, OED implemented new compliance review procedures for SBA SCORE liaisons' annual reviews of SCORE chapters, prohibited SCORE from serving as a fiscal agent for SBA cosponsored activities, and worked with the Office of Management and Budget and SCORE to establish an additional outcome-based performance measure.

IMPACT OF INFORMATION TECHNOLOGY CHALLENGES

In report 19-12, we found that SBA did not ensure it accurately measured the effectiveness of the SCORE program. In particular, we encountered problems with SBA's performance system of record, Entrepreneurial Development Management Information System (EDMIS). Program officials reported inaccurate results for SCORE's number of clients trained and number of clients mentored performance measures to Congress in SBA's FY 2019 Congressional Budget Justification and FY 2017 Annual Performance Report. Program officials reported inaccurate performance results for number of clients trained because SCORE uploaded erroneous data to EDMIS due to an incorrect database query. Additionally, program officials reported inaccurate performance results for the number of clients mentored because SCORE experienced data loss for every quarter it uploaded into EDMIS.

Program officials stated that since EDMIS was the system of record for program performance, they did not consider other sources to verify the completeness and accuracy of the performance data. Program officials told us it was SCORE's responsibility to ensure it uploaded accurate performance data in EDMIS. Prior OIG and the Government Accountability Office reports have identified systemic issues with the performance data reported in SBA's EDMIS system.¹ These technology lapses continue to impact program management.

In addition, in regard to financial accounting systems, program officials did not perform sufficient reviews to ensure that SCORE adhered to the federal requirements for quarterly financial reporting. Also, they did not ensure that SCORE established effective internal controls over its use of federal funds. Further, despite the longstanding partnership between SBA and SCORE, program officials did not keep track of the total cost of the program and did not perform a complete financial examination of SCORE. Compounding these issues, SCORE relied on more than 300 accounting systems to track federal funds, which affected its ability to perform effective oversight. As a result, of the \$2,127,876 of expense and revenue transactions tested, SCORE used \$713,986 of federal funds, or nearly 34 percent, for questioned or unsupported expenses and revenue.

CONCLUSION

Building healthy entrepreneurial ecosystems and creating business-friendly environments is an important goal within SBA's strategic plan. SBA's grant programs, which aim to provide management and technical assistance training to small businesses for the purpose of starting, growing, and competing in global markets, are key to achieving this goal. OIG's body of work points to systemic issues in the Agency's grants management function. SBA officials acknowledge these systemic issues and have documented plans to address them. Information technology will be a critical component to implementing necessary internal controls and monitoring performance to assess the effectiveness of the grant programs.

¹ SBA OIG Report 17-10, The SCORE Association's Disaster Technical Assistance Grant (March 31, 2017); SBA OIG Report 17-09, Audit of New York Small Business Development Center's Phase 2 Disaster Technical Assistance Grant (March 31, 2017); SBA OIG Report 14-19, Improvements Needed in the SBA's Oversight of the Financial Management of the District of Columbia Small Business Development Center (September 29, 2014); and GAO-08-49, Opportunities Exist to Improve Oversight of Women's Business Centers and Coordination Among SBA Programs (November 16, 2007).

We will continue to provide independent, objective oversight to improve the integrity, accountability, and performance of SBA and its programs for the benefit of the American people. Our focus is to keep SBA leadership, our congressional stakeholders, and the public currently and fully informed about the problems and deficiencies in the programs as identified through our work. We value our relationship with the Committee and the Congress at large, and we look forward to working together to address identified risks and the most pressing management challenges facing SBA.

Chairman RUBIO. Thank you. Mr. Ware let me begin with you. If I were to break down your report really two central findings, the first is the misuse of Federal grant dollars by SCORE for additional excessive staff bonuses and allowable contracts prohibited costs including alcohol. In fact, you found that the SCORE Association redistributed more than \$101,000 worth of grant funds to be used for bonuses, 66 percent of which went to just for senior-level SCORE Association executives. That is correct, right?

Mr. WARE. Yes.

Chairman RUBIO. \$62,000 for the Vice President for field operations, \$41,000 to the Vice President of Finance, \$33,000 to the Vice President of Information Technology, and \$33,000—there are bonuses—to the Vice President of Marketing. All with taxpayer funds. That is correct?

Mr. WARE. This is correct.

Chairman RUBIO. And you also found that the SBA failed to detect all of these items?

Mr. WARE. Yes.

Chairman RUBIO. I believe the report notes that the SBA did not adequately monitor SCORE's financial reporting requirements, allowing for these bonuses to go undetected. You just cited in your opening statement but how many recommendations did you make in particular about the monitoring of financial reporting requirements? How many have been adopted? How many are pending? On the specific matter of the misuse of grant dollars for additional or excessive staff bonuses and the inability of SBA to spot it, how many recommendations for corrective action did you identify or recommend in your report on this specific matter, and how many have been adopted so far?

Mr. WARE. On the specific ones relative to the financial, we had eight recommendations and I think of the ones that we have closed already is, let me see, one right here, one from this one and two from the performance side.

Chairman RUBIO. So, of the eight so far, one was adopted during the process so there are seven outstanding?

Mr. WARE. Yes.

Chairman RUBIO. Okay. And then, the second finding outlines the failure to effectively collect program metrics and establish minimum outcome-based performance measures. If you could just repeat how many recommendations on that program in particular.

Mr. WARE. Three for that and one already closed.

Chairman RUBIO. Okay. If I am correct, in 2017 an audit of the disaster technical assistance received by SCORE following Hurricane Sandy noted that SCORE failed to consistently comply with grant requirements. They used grant funds for unallowable costs, including non-competitive contract awards, unsupported advertising, meal charges. Your office ultimately recommended that SBA recover over 46 percent of SCORE's total disaster technical assistance grant. What actions need to be taken to ensure that the continued misuse of grant dollars in instances like this do not persist into the future, whether a recommendation is made as part of that finding, how many of those have been adopted?

Mr. WARE. The recommendations were indeed made according—oh, you are asking specifically how many were made for that?

Chairman RUBIO. For the Hurricane Sandy relief 2017. Do you know if there was a list of recommendations provided to them?

Mr. WARE. Yes. I do not have the specifics on the 2017 report, but I will be glad to get back to you on that.

Chairman RUBIO. And finally, I am just on the audit. It is my understanding that your office is currently working on three criminal investigations.

Mr. WARE. Yes.

Chairman RUBIO. In general terms, can you walk us through each investigation and if you have any initial findings on the three?

Mr. WARE. Definitely. Well, two of them have to do with embezzlement of funds and basically, the embezzlement of funds can happen because of the lax internal controls that are in place in SCORE chapter areas. So, in those two cases, you either had an individual who opened a checking account and used SCORE funds and another one who opened a credit card. We have made two arrests, got one conviction, and one already with the return of funds for that.

On the third, the third one is the one that alarms in terms of the whistleblower protection and that one is currently in the hands of, well, SBA currently. I was going to say the acting administrator at this point. What happened in this case is that the second one, the one that we already got a conviction on, it was at the Seattle, Washington, office and the treasurer of that, the volunteer treasurer, notified our office that there was fraud in the program. We investigated the matter, found that that was the case. Like I said, it had a conviction. That office terminated the volunteer and terminated the volunteer partly because of the volunteer's work with our office.

Our current investigations verify that, confirmed that that was indeed the case, it was partially a reason and that the board said that it was fine. They had an outside attorney come in to do that, but our findings showed that the outside attorney never spoke to the treasurer and never considered the fact that that aspect of it in terms of dealing with our office.

We have forwarded those findings to the Office of the Administrator as is required under the Whistleblower Protection Act, mainly because it is a volunteer. If the person was an employee, it would have gone to the Office of the Special Counsel.

Chairman RUBIO. So just to cut to the chase, on these three cases, these are all at the chapter level, right?

Mr. WARE. Yes, sir.

Chairman RUBIO. And so, is it your opinion based on looking into this that neither the SBA nor the SCORE Association have the proper financial oversight, centralized oversight over program's chapter locations?

Mr. WARE. This is the findings of our report and across the board. They have 300 different accounting systems at the chapter level. Some of those systems are kept on private and the volunteers on personal computers. I would say the controls are lacking.

Chairman RUBIO. Thank you.

Senator CARDIN. Well, you know, your report is very concerning to us and, you know, we try to get Mr. Gutierrez to respond on having proper oversight. It seems to me the structure itself causes you concern, the fact that there are different offices within SBA that

are responsible for grant making depending on the program and oversight, there is different offices. That there is not a consistent standard in operation within the SBA to monitor whether the performance is being done as expected, evaluation as well as legally required, and then in some cases whether they are committing criminal activities, the system doesn't lend itself to a common oversight system. Is that what we are saying?

Mr. WARE. That is exactly what I am saying. Do you want me to continue? That is exactly what we are saying, and we have been working with Mr. Gutierrez as he came in. Once we did this comprehensive look at the programs across, based on all the work that was done. Because we were wondering, you know, you do the one and they make the changes in this one, but each one of them is treated kind of in a silo fashion.

When we elevated everything to take a look across the board, we were able to make for central recommendations that could address this and one of those was for the agency to take a real hard look into whether centralization of these programs with a single office or individual responsible for ensuring integrity in the programs is a viable practice for the agency.

Senator CARDIN. Let me ask you one more question. Can this be done by the agency under existing legislative authority or do they need changes in the SBA law in order to implement these types of changes?

Mr. WARE. That is a very good question. I am not a hundred percent sure they need changes in existing law, but I have a strong inclination that they do not. This is a structural decision within SBA as to whether or not they could do it with the resources that they have or whether or not that would benefit them in other areas.

Senator CARDIN. Of course, Congress sometimes wants to act to direct even though they may not have the authority but to give clear direction in which way we want to move. Mr. Gutierrez, do you want to respond to that question also? Do you have the authority to make these changes? Are you looking at the recommendations of the IG from the point of view of a more consolidated approach to holding the program, resource partners, etc. accountable for performance as well as complying with the law?

Mr. GUTIERREZ. In regards to—thank you, sir. In regards to as it relates to grants management, I know that internally from the findings that we are working together with the Office of Grants Management and other entities within the agency to really strengthen and tighten controls and make sure that what was the findings to really get to the point of making it effective and efficient. Sorry Senator. To make it efficient and efficient from that standpoint and within the guidelines of the rules and laws.

Senator CARDIN. I would tell you this. Mr. Ware's findings are very, very serious and we would expect a more direct answer to this committee as we are working on the reauthorization. We cannot tolerate the type of lack of compliance with our rules that has happened in the SCORE program, so we will need a more direct answer as we are doing our work.

Mr. GUTIERREZ. Yes, sir. And let me add that to that and related to specifically SCORE, today is my official two year anniversary

coming into at leadership in OED. Since this anniversary today, as mentioned in terms of Hurricane Sandy, when I first got there out of the 18 that we are finding, 16 were completed last year. There are two more findings that will be done in the next month related to Hurricane Sandy.

As it relates to, currently right now as it relates to the IT findings, I would say that already proactively under my leadership when I first began, that is reflective, three already being closed and resolved. The other eight that are resolved, not unresolved. We have given very effective timelines to the idea of when we will be finishing this year. I would say that we also—I am sorry, is that we included and started the SOPs, regulations, tightening in the notice of award, and terms and conditions, things that have never been done before within the Office of Entrepreneurial to really have full control over this.

Senator CARDIN. Thank you for the answer in regards to the SCORE audit but as we pointed out, the SCORE audit it just reflects, from the Inspector General's point, a weakness within the entire SBA entrepreneur program system, well beyond SCORE.

So, we really want to have a system in place that has clear direction and accountability. So that is not just complying with the letter of the law, which they have to do, but also that we have a uniform way to evaluate whether they are accomplishing the objectives in which Congress set up these programs, and it seems to me that in both cases compliance with our rules, regulations, laws are not—you do not have the right structure for oversight but it is also difficult for us to see the value we are receiving.

My basic understanding is we got great value for the entrepreneur programs collectively but obviously we cannot evaluate that unless we can understand how individual programs are being held accountable within the SBA structure.

Mr. GUTIERREZ. Yes, sir and we have, you know, in my written and also my oral certainly I have really—we are strengthening that within the cooperative agreements. New performance matrix really holds all three of the resource partners accountable to make sure that we continue in a very unison and partnership approach to reach out to as many entrepreneurs and small businesses across America. And that is something that as mentioned in my written testimony, that unfortunately when I first got there I was presented with, for example, in SBDCs a 41 percent or close to 27 of the 63 that had not been meeting the goals at all or maybe one goal in all. That is very disheartening for me knowing that we want to continue to provide those tools and services for the future of entrepreneurs that are the backbone of the small businesses across the country.

So, I am happy to say that within these two years span we have gone from a 41 percent down to 29 percent. That is, you know, we wanted to be—I want all of them, we want all the resource partners to reach their full capacity as much as possible in every State.

Chairman RUBIO. Thank you.

Senator Romney.

Senator ROMNEY. Thank you. I appreciate the work that both of you do and how important that is to provide for economic opportunity for our citizens. Appreciate the work of the Inspector Gen-

eral in reviewing the deficiencies in the oversight of some of these programs and Mr. Gutierrez appreciate also the work that the SBA is taking to implement changes that might prevent these kinds of things from occurring in the future.

One question in my mind, it relates to the effectiveness of these programs and, you know, as I read the information about that the success of these programs and how dramatically people's revenues have grown following training in each one of these programs and how many people are involved in them, I hope that these accurately reflect the kind of a return in investment that we would hope to see, but I ask myself whether in this day and age, whether some of these programs ought to be, ought to transition to more on-line programs, and likewise whether any of these programs should go from being overseen and managed by the Federal Government to instead being overseen and managed by States?

I know that is a question kind of out of the blue for both of you, but it has been my experiences when I served as a Governor that often times States being closer to the economy and the needs of the people in their respective jurisdictions have a better sense of what is the best way to help people get good jobs and to find entrepreneurial activities. Governors at each State have Offices of Economic Development. They are working very hard to attract businesses to their States but also to put people in positions to create new jobs and it seems somewhat duplicative to have the Federal Government pursuing the same programs that are being pursued by the State Government and so I turn to primarily Mr. Gutierrez in this regard, but are all of these programs, ones that really require Federal oversight and Federal management and Federal grants, or should some of these to be returned, at some stage, to the State and potentially even online coursing?

Mr. GUTIERREZ. Great, thank you, sir, for the question. Certainly, I would say that, you know, our SBA bandwidth has released our 68th district offices and over 700 personnel across the country. Certainly, work very closely with organizations, economic developments, with the State leaders to really make it a win-win in terms of a partnership.

In regards to I would say in terms of the technology and 21st century approach, you know, I know that Administrator McMahon was here a couple months ago and she—I mentioned about the Women Digitalization Program that will be within my office, and we are excited about that because it is really a new way of thinking outside the box of having a 24/7 opportunity online to help entrepreneurs, women entrepreneurs in this first phase, to really have access otherwise that they did not in terms of challenges of regional base or brick-and-mortar access, but certainly those are things that we are looking at that how we can better reach out to the entrepreneurs across the country.

Senator ROMNEY [presiding]. On behalf of the chairman, Senator Coons.

Senator COONS. Thank you, Mr. Chairman. You know, I have a particularly warm spot in my heart for SCORE since it was initially founded in Wilmington, Delaware, back in 1953. I have seen the great work it is capable of doing. One of my real concerns here is that, if I understand your conclusions right, Mr. Inspector Gen-

eral, there is a lack of consistent coherent oversight in terms of grants administration in no small part because there are 300 different chapters. How many full-time employees does SCORE have Mr. Gutierrez? Is it 30?

Mr. GUTIERREZ. Are you saying the SCORE Association or my office, I am sorry.

Senator COONS. How many folks work at SBA overseeing SCORE?

Mr. GUTIERREZ. We have the Office of Entrepreneur Education that oversees that and that is roughly around six individuals, two primarily oversee it on a daily basis.

Senator COONS. And how many volunteers are there as part of the 300 chapters of SCORE around the country?

Mr. GUTIERREZ. I don't—I wouldn't—

Senator COONS. May I suggest 11,000. Okay. My recollection is that one of the things that has made SCORE really stand out is it has a huge number of volunteers providing free mentoring and counseling to small businesses and startups. A vast network of volunteers around the country relative to a very small total oversight staff. I know we may get to hear more about that in the next round, but I just wanted to put this in some context because at least in my State I have seen and heard a number of instances where SCORE did really positive work for virtually no cost, but now we are hearing from you some concerning allegations. There have been I think you said three prosecutions and several hundred thousand dollars to \$600,000 of misappropriated, inappropriately spent Federal funds.

It is our job in reauthorizing SCORE specifically and the SBA more broadly to understand what is being done right, what is being done wrong, and what are the statutory changes. I think Senator Cardin asked this question previously. Are there ways in which current statute limits the SBA's ability to implement the IG's recommendations?

Mr. GUTIERREZ. No, sir. I would say that under my watch it is just a matter of really having it from top going down of making it a priority to making sure that we continuously, like I mentioned, for example, earlier this year, even before the IG report came out, we recognized in terms of what we called a fiscal agent co-sponsorship that the SCORE network had been doing with the field as well as with us in headquarters after next week, small business week, we are eliminating that. And that is a proactive approach and looking at—

Senator COONS. How long do you think it will take you to fully implement all of the IG's recommendations about SCORE?

Mr. GUTIERREZ. In the eight that are remaining, I think that the two that are going to take a little bit longer, that we will work with at SCORE and sitting down with Kenneth and his leadership team, is the remedy and recovery, two of those recommendations that will take—I would like to work with Kenneth and give him the opportunity and staff to provide us any additional information or things that would be helpful for us to present to the IG for consideration.

Senator COONS. How long do you think it will take you to complete the IG's recommendations. You said you will need a little

more time. Give me a year, five years, two weeks? How long do you think it will take?

Mr. GUTIERREZ. We have it in the report no later than by next year all will be resolved and the eight that are pending.

Senator COONS. Mr. Inspector General.

Mr. WARE. 2020 is the last date was that they provided us in terms of reconciling the figures.

Senator COONS. Do you find that credible?

Mr. WARE. I found, in my experience at SBA, that under this under this current administration they have really put their foot on it in terms of making sure that they meet our—or they asked for a small extension. It was not anything really egregious.

Senator COONS. I got to say I enjoyed a very constructive relationship with the administrator, Mrs. McMahon. I have known Mr. Yancey and SCORE broadly. I was quite struck by this report and I am eager to hear if there are any barriers in terms of statutory needs, resource, or support needs but I think we need to get an update on the progress you are making.

Senator CARDIN. Would the gentleman yield the floor momentarily?

Senator COONS. Absolutely.

Senator CARDIN. The fact that we do not have an administrator, a deputy administrator, seems to me it is going to make it more challenging to meet deadlines and, you know, it is hard to hold an agency accountable when you do not have the leadership there, just to point that out.

Senator COONS. That is correct. Let me ask the last question. The response is to the IG's report states SBA did not conduct an annual financial analysis of SCORE because Congress did not require it. Is there any reason that we should not require it going forward?

Mr. GUTIERREZ. What I would say, sir, is that I am—it is my understanding from the SCORE Association and headquarters and Kenneth Yancey that they are consolidating all the financial systems to their headquarters. What that will be and will be implementing from my office is annual financial review besides their audit report that they do with a third party. So, we will be able to implement that this year coming later.

Senator COONS. Is there any reason we should not require that?

Mr. GUTIERREZ. No. I mean we are going to be doing it. We are going to be—that is one of the things that we are working with Mr. Ware in saying what is the plan of action we are going to take under the serious things that came out on the report.

Senator COONS. Well, I am co-sponsoring a bill to reauthorize SCORE. I think that bill is going to end up being a vehicle for some specific and targeted work in response to the IG's report but also to try to sustain what I view is the very valuable work in SCORE nationally now over decades. So, I look forward to the second panel and I really appreciate your work Mr. Inspector General and your appearance here before us today. Thank you, Mr. Chairman.

Senator HAWLEY. I am going to now ask my round of questions. I just want to—what my colleagues have said, the chairman, Senator Cardin, Senator Coons, Senator Romney, about just how striking this report is. I wish we did not have to talk about what we

are talking about here today, but Mr. Gutierrez let me just start with you. Your written testimony, which I have read, it appears it was submitted prior to the revelations of the IG report. Is that correct?

Mr. GUTIERREZ. The written testimony, I do not know the exact date it was submitted but—

Senator HAWLEY. But you did not know about the misallocated funds, the embezzlement, the excessive bonuses, the retaliation against whistleblowers, and so forth. At the time that you submitted your written testimony you did not know about any of that.

Mr. GUTIERREZ. Well my staff and myself were very closely, as a closing, came about through Mike's office in terms of getting to—in my requirement to respond before the official came out publicly in terms of all the record requirements and recommendations that they came out with and how we would resolve them and working with the staff.

Senator HAWLEY. So, I guess my point is and I am not sure I follow your answer. My point is that I assumed you did not know about it because your written testimony gives absolutely no indication that there are any issues at all that we should be aware of and yet the IG's report is really quite jaw-dropping. I am just wondering, you have been in this role for two years. There are previous IG reports that document a number of these problems. Just help us understand.

I mean, what are we looking at here? What is the scope of the problem and are we really—how can we trust the steps can be taken now? We have had previous reports in the past. It appears that these problems are endemic. That they are ongoing, and they are quite severe. I mean help us and I am struggling to understand here why at this point we should trust your office with any taxpayer money at all.

Mr. GUTIERREZ. That was a question I asked myself the first day I walked in there and saw all the reports that they gave me. That was very alarming for me, very disturbing, given that it is taxpayers dollars. And our role as the Office of Entrepreneur Development is to provide that environment to be able to help entrepreneurs and small businesses.

This is the perfect example I mentioned a bit earlier. When I was approached by the Sandy recommendations that the findings from Mr. Ware's office, previous leadership did not want to take a strong stance on it. Myself and under the leadership of Administrator McMahon in reference to 140 that were cleared, 90 percent cleared out of my office, as we take this very seriously and want to move forward. That was my first step. My second step was, as I mentioned, creating, putting together a standard of operating procedures, regulations, more terms and conditions in the notice of awards to really under look and provide more oversight as it relates to all this.

There is still more, and I am not trying to skirt that. And certainly, we are going to be working very closely to make sure that the eight are still going to be resolved and be taken care of, and make sure that we get them done in a timely manner.

Senator HAWLEY. You know, in light of these reports my staff reached out to the folks in my home State of Missouri who work

in this area, economic business development, to see if any of the revelations that are detailed in Mr. Ware's report were a surprise them and I am sorry to say that the near-universal reaction is that they were not surprised. That they, to put it mildly, among professionals in the field in my State, neither SCORE nor the SBDC programs are considered particularly worthwhile. I mean this is, I have to say, it is a big problem and I just, as we consider additional funding in the future, I have a lot of questions. And this report has raised a lot of questions in the track record area. It has raised a lot of questions. I yield back to the chairman.

Chairman RUBIO [presiding]. The following question here. And I apologize, Mr. Gutierrez if you have been asked this already after I stepped out but let us close the loop on the SCORE program. I guess, do you feel like you have a handle on what the systemic flaws are that allowed individual chapters to sort of walk away from the appropriate practices, and do we have in place, are you building and putting in place a plan to remediate those flaws?

Mr. GUTIERREZ. Yes, sir. I would say that as I began, certainly not only with SCORE to be honest with you but with all the resource partners and really looking inside out in all the cooperative agreements, what are the things that were missing there to hold them accountable, from performance matrix to financial oversight to grants management.

And specifically going back to SCORE, it certainly that not only, as I mentioned, the regulations, the SOPs, strengthening the terms and conditions within the grants awards, more oversight with my staff, and really, from top down, really it is important for me and it is vital that we really have more of a tighter control on everything. And that has been a culture change that I have brought within that office in the last two years.

Now, I will say that from a district level perspective as well, we have—throughout our 68 district offices too. We have implemented a system internally as it relates to share point as via annual meetings, visits that our representatives have with the different SCORE chapters to making sure that we are following up on that. And then lastly mention we have—previously it was the annual reviews, the financial review that we are going to be implementing at their headquarters.

Now that they are consolidating other accounting systems in headquarters, we will also be doing that as well, visiting and making sure that we have the financial reviews done on a yearly basis.

Chairman RUBIO. And my final question has to do with overlap of some of the programs, or let me say, some overlap is expected between the SBDCs, WBCs, the Veterans Business Outreach Centers but you cannot walk into, for example, a Small Business Development Center and receive the same training that you get through a Women's Business Center or a Veterans Business Outreach Center but they are only 116 WBCs, are only 22 VBOCs nationally so it is impossible for every entrepreneur to have proximity and access to those unique services that those programs provide.

So, what can we do, what suggestions do you have? Have you given any thinking to how the SBA entrepreneur development partners utilize the existing network of centers to ensure that all entrepreneurs and small-business owners are able to receive these

specialized resources even when a physical center is not accessible to them for one of those two programs be it Women's Business Center or the Veterans Business Outreach Center, or even in the reverse a Small Business Development Center?

Mr. GUTIERREZ. Yes, I would say that a couple of things, sir. It would be that first and foremost as we mention the women's visualization outreach that we are going to be rolling out, one of the things that we have coming up in the next month and a half is socialization. And I have mentioned this to all the trade associations and their boards and chairman's that we will be working hand-in-hand providing the tool kits and information to work together as it relates to a 24/7 approach for women entrepreneurs coming in, if they do come into an SBDC Center, that they can have an additional avenue to direct women entrepreneurs to be using the women digitalization platform.

As it relates to, I think collaboration is a very important thing that is needed too. That is something that we are requiring within our district offices to really work with all the previous resource partners, the trifecta of SCORE, or SBDCs and WBCs, if WBCs are located in that area, to really work closely together in the collaboration with district offices to make that a resource available to—I have seen and experience it in different parts of the country where it becomes a win-win situation for that entrepreneur.

Chairman RUBIO. Well, I thank you both for being here. I am going to call the second panel before someone shows up and asks another question. But I thank you both for your time. This is a topic we are going to have to explore as we work through this reauthorization. I know members will have additional questions about it, so thank you. And while we transition up at the desk, I am going to go ahead and introduce the second panel.

Mike Myhre is the CEO of the Florida Small Business Development Center Network under the University of West Florida's Office of Economic Development and Engagement in Pensacola. Prior to this position, Mr. Myhre was the Minnesota State Director of The Office of Entrepreneurship and Small Business Development, and he led the Minnesota Small Business Development Network. Kiesha Haughton is the Managing Director of the Maryland Women's Business Center. She has more than 12 years of experience in entrepreneurship and small-business economic development with Government agencies and nonprofits.

Kenneth Yancey is the CEO of the SCORE Association, a position he has held for the past 26 years. Before joining SCORE, Mr. Yancey served as the Executive Director for the National Business Association. And Darcella Craven is the President of the Veterans Business Resource Center located in St. Louis, Missouri. In this capacity, Ms. Craven is dedicated to assisting honorably discharged veterans and their families with starting and expanding businesses. In 2015 the Small Business Administration presented her with a Veterans Business Outreach Center of the Year Award as part of the National Small Business Week.

I thank you all for being here. I am just going to start from left to right and recognize you first Mr. Myhre. Thank you for being here.

**STATEMENT OF MICHAEL MYHRE, CEO, FLORIDA SBDC
NETWORK, PENSACOLA, FL**

Mr. MYHRE. Thank you, Chairman Rubio, Ranking Member Cardin, and members of the committee, and thank you for your leadership and serving on this important committee that recognizes how vital supporting small business success is to the American economy. And thank you also for inviting me to testify today.

America's SBDCs have a unified purpose and that is to utilize our intellectual capital and resources to help small businesses realize unimaginable possibilities for prosperity, both for their business and for our economy. We achieve this purpose by providing our Nation's job creators and economic contributors with access to world-class professional expertise, help them create new possibilities, and be more competitive and profitable, while being responsible and accountable stewards that are laser focused on generating economic outcomes that contribute to the prosperity of the American economy. Our success in this effort has been validated repeatedly over the past 40 years and we appreciate your past and continued support.

In my written testimony, I outline a number of key characteristics shared by America's SBDCs, some that have been identified as best practices in GAO review of 52 entrepreneurial assistance programs across Commerce, HUD, SBA, and USDA, including our shared commitment to a culture of innovation, continuous improvement, and performance excellence through our SBDC's accreditation process, a quality and continuous improvement process based on the principles of the NIST-Baldrige performance of excellence program. Also, out of shared commitment to significantly leverage SBDC Federal program funding, all SBDCs are required to raise an investment to provide more than half of the total program budget.

In Florida, we have 40 investing partners that help bring nearly two to every—\$2 of non-Federal investment to every dollar of Federal investment. We also have a shared commitment to a culture of collaboration and cooperation that balances the performance expectations of all of our investing partners, including those of Congress, our Federal, our State, and our local Governments, sponsoring institution of higher education among many others. Finally, we also have a shared commitment to serve the diverse and complex needs of our existing and aspiring small businesses and to assure that those services are available to all individuals, including underserved communities, women, and proudly our veterans.

One of the areas though that I take great pride in is the vital role in which we contribute to disaster response and recovery, which often goes unrecognized and unmeasured by our Federal agency partner. As a critical member of the State Emergency Response Team, the Florida SBDC network is the State's leader for business response and recovery. As such, we are committed to being the first responders and on the front lines to ensure our State's principal job creators and economic contributors have the professional guidance that they need to successfully navigate the often overly complex recovery process, including leading the coordination of Federal and State recovery resources for small business, and helping administer the State of Florida small business Emergency Bridge Loan program, a short-term, quick capital program

for those businesses impacted by disaster. Regrettably, we do not receive any additional funding for our disaster response and recovery efforts.

And Mr. Chairman and members, I would be remiss if I did not mention our fellow Floridians, American citizens, and small businesses in the Florida Panhandle who are still in dire need seven months following Hurricane Michael. I plead that we come together, that Congress comes together, to pass a disasters supplement bill that is much needed by the community in order to make a recovery before it is too late.

Now, it has been 10 years since the authorizing language of the SBDC program has been reauthorized, longer for some other ED programs. SBDC's entrepreneurial development budget includes \$247 million in Florida, excuse me, in Federal taxpayer investment and deserves a thorough review to ensure that each program's continued relevance is in alignment with the assessed needs of America small business. Regular reauthorization will help ensure that each program is accomplishing Congress' intent in contributing to taxpayer return on investment. As the committee undertakes reauthorization, I recommend that the committee do five things.

First, clearly define each entrepreneurial development program's purpose and small business market focus to avoid duplication of efforts and market confusion. Once that is defined, I recommended that appropriate performance metrics are defined that align with each program's intended purpose, market focus, and contribute to meaningful economic outcomes. Where it is determined that program purpose and market focus overlap, consider economies of scales and enhance program service delivery through consolidation or integration of programs. When establishing each program's performance, consider an equitable method for determining, negotiating, and allocating these performance goals that account for individual market and economic conditions. Performance goals should not be punitive but rather motivate and drive behavior. Strengthen also the SBA and SBDC economy and foster shared partnership and shared investment by clarifying the specific authorities and responsibilities of each partner, including clarifying the required terms the agency must adhere to for negotiating and collaborating with the association of America's SBDCs.

In any area of disaster recovery, mandate SBA disaster recovery coordination and collaboration with each SBDC program when responding to a disaster event. And streamline a funding mechanism for SBDCs to receive disaster supplement funding to assist in both short-term and the long-term recovery needs a small businesses is impacted. Also increase the SBDC program authorization and support appropriate increases for effective entrepreneurial development programs to expand both capacity and enhanced capabilities.

And finally, improve the ability of SBDCs to operate and manage entrepreneurial and Small Business Development programs across Federal agencies, like those that exist in Commerce, DLA, and USDA. So, in closing, I look forward to working with the committee and the committee staff to ensure that we are providing all entrepreneurs and small-business owners the resources that they need to start and grow their business, and if necessary recover and recover successfully. And I welcome your questions.

[The prepared statement of Mr. Myhre follows:]

Testimony
of
Michael W. Myhre
CEO, Florida SBDC

May 1, 2019
Committee on Small Business & Entrepreneurship
United States Senate

Hearing to Examine Reauthorization of the Small Business
Administration's Entrepreneurial Development Programs

Chairman Marco Rubio (FL)

James Risch (ID)
Rand Paul (KY)
Tim Scott (SC)
Joni Ernst (IA)

James Inhofe (OK)
Todd Young (IN)

John Kennedy (LA)
Mitt Romney (UT)
Josh Hawley (MO)

Ranking Member Ben Cardin (MD)

Maria Cantwell (WA)
Jeanne Shaheen (NH)
Ed Markey (MA)
Cory Booker (NJ)

Chris Coons (DE)
Mazie Hirono (HI)

Tammy Duckworth (IL)
Jacky Rosen (NV)

Background

In 1976, located in the place where heaven touches earth—Pensacola, Florida—the University of West Florida applied and awarded to be one of eight university hosts in the U.S. to participate in a new pilot program – the Small Business Development Center, or SBDC program. Congress conceptualized that existing and aspiring small businesses would have a greater opportunity for sustained success and prosperity if they were able to access the intellectual capital of our nation’s best, and most entrepreneurial colleges and universities. After proving the model as a resounding success, Congress established the SBDC program as part of Chapter 21 of the Small Business Act in 1980. Today, America’s SBDCs serve every square mile and every urban, suburban and rural community and considered the most highly regarded small business development program in the country.

America’s SBDCs have a unified purpose and mission to utilize our collective experience, knowledge, and resources to help small businesses realize unimaginable possibilities for prosperity. We achieve mission success by providing our small businesses with access to world-class professional expertise, helping them be more competitive and profitable, while being responsible and accountable stewards focused on generating results that contribute to the economic prosperity of the American economy. Our success in our unified mission has been validated repeatedly over the past 40 years.

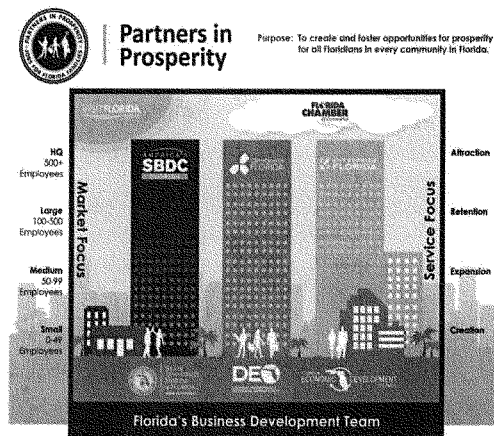
In a recent GAO Review of Entrepreneurial Assistance Programs, GAO examined 52 program across Commerce, HUD, SBA and USDA that supported entrepreneurs. GAO concluded that Congress should “explore opportunities to enhance collaboration among programs, improve tracking of program information, and conduct more program evaluations,” while referencing the SBDC program as a model. GAO highlighted that SBDCs “had strong on-the-ground, local collaborative partnerships with other economic development programs; collect extensive data on performance, and have rigorous standards of quality control.” GAO identified and suggested several SBDC best practices, including:

- SBDCs have customer relationship management systems that have extensive capabilities to track and report across 200 different demographic, activity and outcome metrics;
- SBDCs have a strong commitment to continuous improvement and performance excellence through its accreditation process, which is based on the NIST Baldrige Performance Excellence Program;

- SBDCs integrate, manage and operate multiple small business development programs and services, like the PTAC (Procurement and Technical Assistance) program sponsored by the Defense Logistics Agency, and/or collaborate and partner with their sponsoring organizations to avoid duplication and meet the full scope of small business needs, and
- SBDCs achieve high-levels of overall effectiveness and performance in contributing to business and economic outcomes, like access to capital, increased sales and employment, and efficiency in taxpayer return-on-investment.

As a result of the foresight of Congress, the Florida SBDC Network started at the University of West Florida in Pensacola as one man, in one community, helping a handful of local small businesses in the Panhandle, and has evolved to be designated in state statute as *"the principal business assistance organization for small businesses in the state."* [Florida Statute §288.001]

Nourishing statewide partnerships among state universities and colleges; federal, state and local government; state, regional and local economic development agencies and organizations, and the private sector, the Florida SBDC is one of the Sunshine State's principle business development agencies, known as the "Partners in Prosperity," and is widely recognized as 'the' thought leader and go to resource for small business assistance.



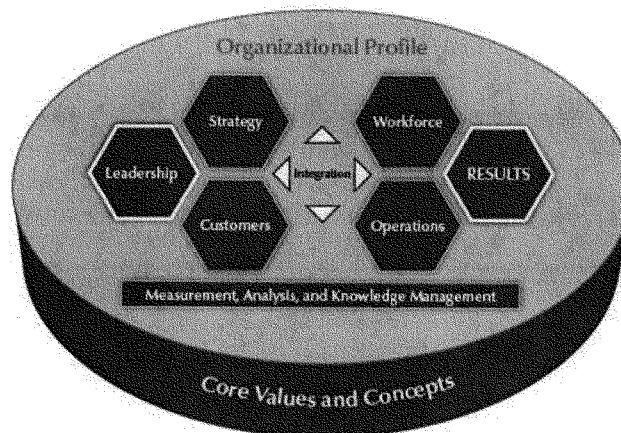
Key SBDC Characteristics

America's SBDCs, and the Florida SBDC, have a number of characteristics defined in program regulation, policy and operating culture that shape the way the program is structured, operated and delivers services.

Commitment to Continuous Improvement and Performance Excellence

America's SBDCs are committed to a culture of innovation, continuous improvement and performance excellence. Developed by the National Institute of Standards and Technology (NIST), Baldrige uses a set of standards to assess and improve performance on critical factors that drive organizational success. The SBDC program utilizes the principles of the Baldrige Performance Excellence Program as the basis of the "ASBDC Accreditation," a necessary and required accreditation for all SBDCs. The ASBDC Accreditation Standards evaluate seven key areas of every SBDC:

1. Leadership
2. Strategic Planning
3. Customer & Stakeholder Focus
4. Performance Measurement, Analysis, Knowledge Management
5. Workforce Focus
6. Program Delivery & Management
7. Results & Outcomes



Why does accreditation matter and what value does it add?

Required every five years, and mandated by Congress as part of the Small Business Act, ASBDC Accreditation is required for every SBDC to secure continued federal funding. More importantly, accreditation is an organizational asset and tool that provides the SBDC program with a competitive advantage over other federal funded programs. The accreditation process demonstrates to our funding partners, including taxpayers, how SBDCs remain laser focused and committed to serving customer needs, continuously improving services and operational processes, and achieving high performance.

The Association, America's SBDCs, implements and facilitates the accreditation process. The ASBDC Accreditation Committee is comprised of volunteer SBDC senior leaders who are trained and certified to perform accreditation reviews. I served on the ASBDC Accreditation Committee for ten years conducting 20 accreditation reviews of other SBDC networks during my service.

The ASBDC Accreditation Committee assigns an Accreditation Review Team, generally comprised of two to four committee members, to conduct a thorough examination of the reviewed SBDC, including an onsite review. In preparation for the review, the reviewed SBDC prepares a self-study that generally includes hundreds of pages of exhibits to demonstrate adherence and commitment to the accreditation standards. Throughout the onsite review and engagement with SBDC personnel and key stakeholders, the review team seeks to verify and substantiate the SBDCs self-study responses in comparison to the accreditation standards.

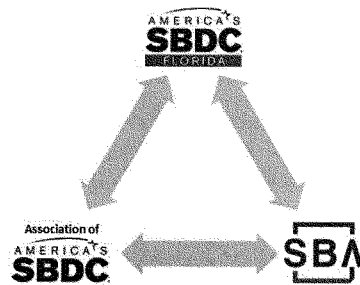
Once the onsite review is complete, the review team prepares an Accreditation Report that they must present and defend before the ASBDC Accreditation Committee. The Accreditation Committee deliberates, concluding whether the SBDC has met the accreditation standards and should be granted accreditation. Subsequently, the Accreditation Committee will issue an accreditation report that summarizes the committee's decision, accreditation team's observations, and provides detailed recommendations and opportunities for improvement that become foundational for continuous improvement for the reviewed SBDC.

Commitment to a Culture of Collaboration and Partnership

The term “partnership” does not necessarily constitute the creation of a legal entity partnership, but rather the creation of a relationship that is characterized by mutual cooperation and accountability for the achievement of common mission and goals.

SBDCs embrace a culture of collaboration and partnership. SBDC leaders understand that creating a culture of collaboration and fostering strategic partnerships improves efficiencies and effectiveness that enhance business support services, making it easier for existing and aspiring small businesses to grow and succeed, while maximizing the return on investment for taxpayers.

America’s SBDCs align what they do, and how and where they do it based on the environment they exist. For example, an SBDC operating in a rural community where fewer small business resources exist may offer a wide variety of general expertise services to a wide variety of existing and aspiring small businesses. Conversely, an SBDC operating in a large population center may only offer specialization in one or two select areas of expertise to a very narrow type of small business entity. They do this to meet assessed market needs and avoid duplication, unnecessary market competition and waste of taxpayer resources, while expanding the capacity and availability of capabilities to serve the full scope of the diverse and complex needs of existing and aspiring small businesses.



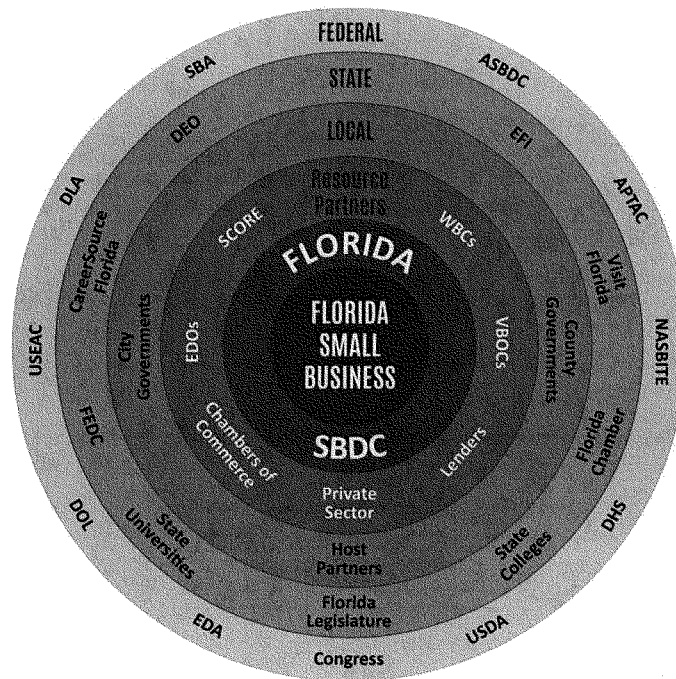
In its most basic form, a formal partnership exists between the SBA, an SBDC, and its Association (America’s SBDC).

The SBA and each of the SBDC’s 62 headquarter host organizations has a partnership formalized by the execution of an annual Cooperative Agreement, e.g. SBA executes a Cooperative Agreement with the University of West Florida, the lead host institution for the Florida SBDC. Further, a

partnership exists between each of the 62 SBDCs that comprise the national program through its membership in the Association (America’s SBDCs). Finally, a partnership exists between the Association (America’s SBDC) and SBA, which is formalized by the Small Business Act and requires the agency to recognize and negotiate in good faith with the

association on common issues of its members' SBDCs. Apart from these, the diversity of partnerships and stakeholder relationships of each SBDC will vary considerably depending on its overall environment.

Illustrated in part by the diagram below, the Florida SBDC has hundreds of necessary value-added partnerships with a diverse mix of organizations, including federal, state, and local governments; institutions of higher education, state and local economic development organizations, chambers of commerce, and private sector partners, among many others. While all are important, not all partnerships are formalized by a binding agreement. Nevertheless, the Florida SBDC has 40 partner organizations that provide the necessary operating capital to support its services and operations.



Commitment to Separation of Authority

Separation of authority of each partner is essential to effectively operating an SBDC program. Defined and separate areas of responsibility ensure that one partner will not conflict with the authority and responsibility of another partner.

Congress has designated that the SBDC national program be under the general oversight of the U.S. Small Business Administration (SBA). As such, SBA conducts numerous programmatic and financial reviews, examinations and audits to fulfill on its oversight responsibilities enumerated in 15 USC 648 21(k)(1) of the Small Business Act and the Code of Federal Regulations 12, Part 130.180(a). The intent of these oversight functions are to ensure:

- the SBDC is operating effectively in its delivery of services to the small business community.
- the SBDC has controls in place to ensure the accuracy of reported financial and management data.
- the SBDC costs incurred and claimed for reimbursement were reasonable, allowable, and allocable.
- the SBDC has been compliant with the program policies, operating procedures and applicable laws and regulations.

Subsequently, federal law and congressional intent define that the “Recipient Organization,” i.e. SBDC headquarter host partner has full authority to control program resources and expenditures under the SBDC budget. While use of program investment is specifically designated for the sole purpose and use of supporting the achievement of the purposes and services stated within the respective laws, regulations and *negotiated* terms that govern the SBDC program, it is the sole responsibility and accountability of the CEO of each SBDC to:

- allocate program funding as he or she determines necessary to achieve program goals and objectives of all vested partners,
- establish and operate an effective and efficient organizational structure that ensures client services are readily accessible to small businesses throughout its respective market based on assessed need, and
- serve as the managerial and administrative hub or headquarters of the organization.

In Florida, the University of West Florida is the federal and state designated Recipient Organization for both the SBDC and PTAC programs. As the Recipient Organization, UWF is responsible for

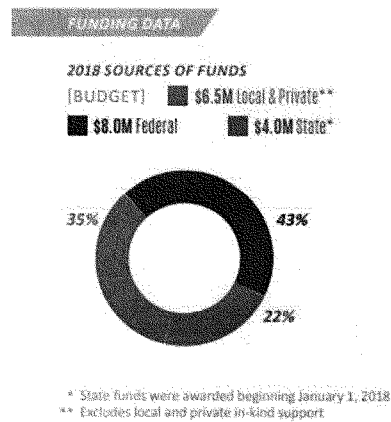
- establishing an independent entity within the university, commonly referred to as the Headquarters, and
- designating the Chief Executive Officer, commonly referred to the “State Director,” to lead the Florida SBDC.

The SBDC headquarters serves as the managerial and administrative center of the organization and the CEO serves as the chief executive of the organization. As such, the CEO of the Florida SBDC Network is responsible for establishing an organization structure that ensures direct client services are readily accessible to small businesses throughout Florida.

Commitment to Shared and Leveraged Investment

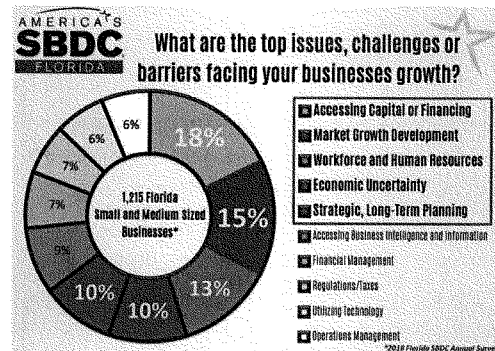
Federal taxpayer financial investment in the SBDC program is extensively leveraged by multiple, other non-federal sources of investment, including but not limited to state appropriations, participating host partner institutions, local counties, municipalities, economic development organizations, chambers of commerce, banks, foundations, among others.

Financial partnering is specifically included in the Small Business Act as a characteristic of the national SBDC program. Each of the 62 SBDC programs are expected to significantly contribute, and actively pursue funding support (from non-federal funds) to meet and exceed the federal investment to support small business development services that generate taxpayer return-on-investment. As a result, each SBDC is the majority investor/shareholder providing more than half of the total program budget from sources other than federal funding. This is true for each individual SBDC and collectively for all of America’s SBDCs. For example, excluding local



and private in-kind support, non-federal sources of investment provided 57 percent of the total operating budget for the Florida SBDC in FY2018. When valued and accounted, in-kind support increases the non-federal share of investment to more than \$2 non-federal to \$1 federal.

Commitment to Serve Business Growth Needs



America's SBDCs serve the diverse and complex needs of existing and aspiring small and medium-sized businesses unique to the communities in which they are located. Therefore, a key component of every SBDC's strategic focus is to develop, but do not duplicate, small business services that meet needs, not demands. To understand and design services and products that

meet the current and future needs of the communities they serve, SBDCs continually assesses the challenges and issues faced by small and medium-sized businesses in their respective markets through research and modify or modernize services accordingly.

Under Section 21 of the Small Business Act (15 USC § 648), SBDCs are required to provide a plethora of business development consulting and education to support businesses through all stages of the life cycle. To achieve this, America's SBDCs provide access to:

- no-cost, professional business consulting delivered by certified professional business consultants and specialists;
- no-cost or low-cost business development education programs that build the acumen of emerging and established business owners and managers, and
- data and research to enhance business literacy and knowledge to make better business decision.

Together, these services maximize satisfaction and value, and drive business success and sustainability, while enhancing the economic development goals and objectives of SBDC funding partners, including Congress.

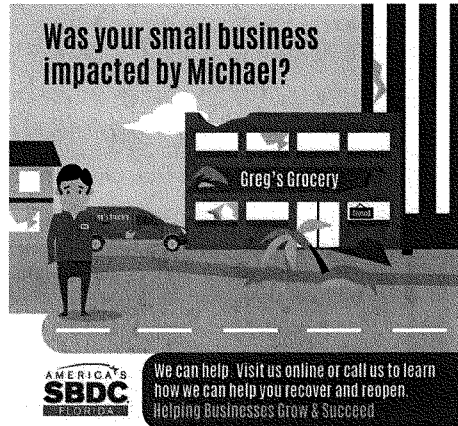
While specializations may vary based on assessed market need and resources, all SBDCs have core expertise in areas of common business need that are most vital to accelerating the growth of existing business, including:

- **Business Plan and Strategic Plan Assistance** - Consulting and training directly attributed to assisting existing businesses with strategic or business plan development and/or implementation, including, but not limited to, analyzing the business' mission, vision, strategies and goals, overall critique of plan, and performance measurement and accountability. Assistance may also include the facilitation of strategic plan development for select target market client businesses. Assistance also includes business continuation strategy development including selling, merging or closing a business, as well as disaster preparedness, mitigation, and recovery.
- **Market/Sales Growth Assistance** - Consulting and training directly attributed to assisting existing businesses with marketing plan and strategy development to expand existing or access new revenue markets. Services should include conducting strategic research to identify new markets, preparing and analyzing sales and financial projections, and the ability to professionally critique a business marketing plan or campaign for expanding into a new market.
- **Financial and Capital Access Assistance** - Consulting and training directly attributed to assisting existing and prospective businesses access capital, including providing loan package services, such as assessing capital need, identifying and assessing potential debt and/or equity funders and/or other financing alternatives; assisting in the preparation of applications, projections, pro formas or other support documentation for the request for a loan or other request for financing/investment; preparing a client for lender/investor presentations, or facilitating conferences with or responding to lender/investor inquiries on behalf of a client business.
- **Cash Flow and Business Management Assistance** - Consulting and training directly attributed to assisting businesses with literacy in business cash flow and financial and business management, including cost control management techniques, completing feasibility studies, or completing financial analysis not related to the preparation of a loan package or request for financing. Assistance may also include conducting financial analysis health checks and building financial management

strategies and solutions using financial analysis/strategy software or other appropriate application.

Commitment to Serve Business Recovery Needs

One of the areas we take great pride in is the integral role SBDCs contribute to disaster response and recovery across the country. As a critical member of our State Emergency Response Team (SERT), the Florida SBDC is known as the state's leader for business response and recovery. As such, we are committed to being on the front lines to ensure our state's principal job creators and economic contributors have the professional guidance they need to successfully navigate the initial and long-term recovery process. Immediately after a storm, the Florida SBDC:



- Assists the state in the assessment of business damages;
- leads the coordination of federal and state recovery resources for small business, including the establishment of Business Recovery Centers comprised of SBA and Florida SBDC business recovery specialists to provide direct, onsite assistance to impacted businesses;
- assists in the coordination and administration of the Florida Small Business Emergency Bridge Loan program;
- assists impacted businesses apply for SBA business disaster loans; and
- facilitates public-private sector exchange of information regarding short-term and long-term recovery needs.

In Florida, we are fortunate to employ designated professionals, many of whom are Certified Business Continuity Professionals by Disaster Recovery Institute International (DRII), to:

- assist small businesses conduct risk assessments and continuity plans to mitigate man-made and natural disasters before they happen, and

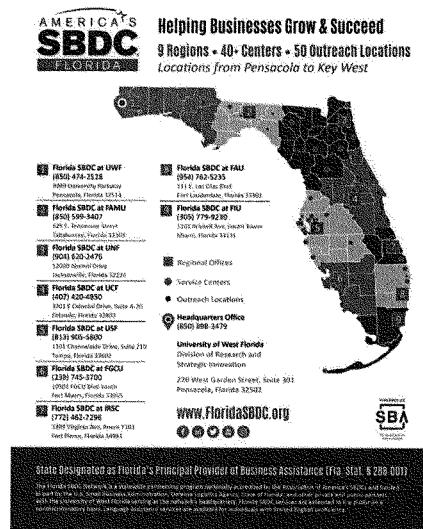
- provide ongoing, long-term intensive disaster consultancy to small businesses impacted by a disaster to help them rebuild their business and make a full recovery.

Commitment to Serve Every Community

America's SBDCs serve every square mile and every urban, suburban and rural community. The SBDC national program consists of 62 individual networks - one in each state, four in Texas, five in California, and one each in the District of Columbia, Puerto Rico, Virgin Islands, Guam and American Samoa – who collectively have nearly 5,000 professionals. The Florida SBDC, the nation's largest SBDC, has nearly 250 professional in 45 offices statewide to provide existing and emerging small and medium-sized business owners with management and knowledge resources that foster business growth, increased profitability, and create economic prosperity for Florida's economy.

America's SBDCs seek to make services available as close and convenient as possible to the markets they serve. For example, in Florida it is our strategic objective that existing or prospective small business clients do not travel more than one hour to access an SBDC office. We generally meet this standard by:

- placing service centers and outreach service locations in population centers throughout the state,
- utilizing circuit-riding consultants to meet customers in rural communities, at their place of business or another, secured third-party location, or
- using technology to connect and engage clients.



Commitment to Serve All People, All Industries

A common misconception is that America's SBDCs do not serve certain special emphasis populations, such as minorities, women and veterans, or targeted industries, such as manufacturing. This is untrue.

America's SBDCs' outreach to minority and underserved communities is a top priority. Nearly one-third of all small business are majority-owned by minorities and nearly 40 percent by women. In Florida, a highly diverse state, nearly one-half (46% and 45%, respectfully) of all SBDC consulting services delivered last year were to business owners who self-identified with at least one minority class and as woman-owned.

The Florida SBDC and our national counterparts consider it an honor and obligation to serve those who served us. Veterans consistently make up a highly entrepreneurial demographic and often operate businesses on a skill set acquired while serving our nation's defense. We believe they have earned and deserve our special attention. In 2018, the Florida SBDC consulted 1,609 veteran-owned businesses, which comprised nearly 15 percent of all the businesses consulted.

In total, Florida is home to nearly 12,000 small manufacturers that employ a little more than 160,000 Floridians; less than 5 percent and just a fraction of the more than 3.2 million small businesses employ statewide. Nevertheless, growth in manufacturing plays a significant and vital role in economic growth and recovery in the state. That is why the Florida SBDC dedicated over 15 percent of its total consulting resources to serve the specific needs and opportunities of manufacturers.

Commitment to Meaningful Economic Results and Taxpayer Return-On-Investment

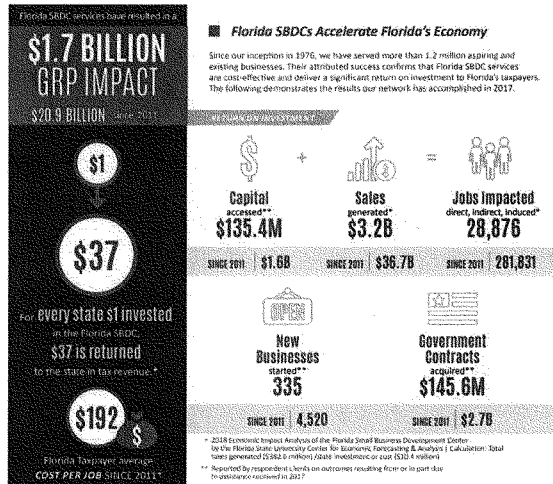
The primary purpose of an SBDC is to provide access to no-cost, certified professional business consultants and specialists who possess the experience, expertise, and access to resources existing and aspiring small businesses need to make better business decisions, identify and access growth opportunities, and ultimately achieve sustained success that results in the creation of lasting positive economic impact for the American economy.

Appropriately, Congress has increased pressure for publically-funded activities, such as the SBDC program, to be more accountable to taxpayers. Through the Government Performance Results Act, the federal government mandates that SBA and its resource partners, including SBDCs, must be accountable and "outcome-driven" if they expect to receive continued taxpayer support. Therefore, it is our commitment to be responsible and accountable stewards while achieving the performance expectations and results that contribute to economic prosperity. To fulfill on this commitment, America's SBDCs aligns financial resources with service delivery goals that achieve meaningful taxpayer return-on-investment.

There are several meaningful reasons to measure ROI, including helping our funding partners understand how Florida SBDC programs and services benefit the state. ROI also enables policymakers to make informed decisions and conclusions concerning program effectiveness. It also helps us measure and trend results to evaluate performance relative to strategy, evaluate effectiveness in comparison to competitors and peers, and ensure learning and continuous improvement.

Each SBDC may define ROI differently based on their environment. The Florida SBDC defines ROI as the net impact its services contribute to the growth of Florida's economy, i.e. the net effect of client businesses' impact on Florida's Gross Regional Product (GRP) divided by taxpayer investment above client industry norms. The source of contribution to defining ROI is defined as the degree to which SBDC consulting services have impacted business revenue growth as verified and attributed by the client business. The Florida SBDC Network conducts an annual survey to collect this data.

Since 2011, Florida SBDCs have provided 624,331 hours of professional business consulting to 58,975 existing and aspiring small businesses, resulting in 281,831 jobs impacted; \$36.7 billion in sales generated; \$2.7 billion in government contracts acquired; \$1.6 billion in capital accessed, and 4,520 new businesses started. Florida taxpayer ROI is \$37 per \$1 invested during this period.



REAUTHORIZATION RECOMMENDATIONS

According to the U.S. SBA, FY 2020 Congressional Budget Justification Report, the Entrepreneurial Development Program Budget includes 14 distinct programs, totaling \$247 million in federal taxpayer investment. The process of reauthorization of SBA's Entrepreneurial Development will allow for a thorough review to ensure continued relevance and alignment of existing programs with the assessed needs of existing and aspiring small businesses, and, where needed, the renewal or realignment of programs to ensure effectiveness and efficiency of taxpayer investment. Following are specific recommendations that should be undertaken during the reauthorization process.

1. **Clearly define each entrepreneurial development programs purpose, focus appropriate performance metrics that contribute to meaningful economic outcomes. Consider economies of scale and enhanced program service delivery through consolidation or integration of programs where focus, purpose and metrics align.**
2. **Set forth priorities and goals for all entrepreneurial development programs that reflect 21st century economics and opportunities.**
3. **Establish an equitable method for determining, negotiating and allocating performance goals that will ensure all entrepreneurial development programs are appropriately motivated and driven to achieve high performance.**
4. **Strengthen the SBA and SBDC dichotomy and partnership by clarifying the specific authorities and responsibilities of each partner and terms for negotiation and collaboration with the Association for America's SBDCs.**
5. **Require SBA disaster recovery coordination and collaboration with the SBDC program.**
6. **Improve the ability for SBDCs to operate and manage entrepreneurial and small business development programs of other federal agencies.**
7. **Increase the SBDC program authorization, and support appropriation increases for all entrepreneurial development programs to expand capacity and enhance capabilities.**

About Michael W. Myhre, CEO, Florida SBDC

From mailroom to boardroom, Michael W. Myhre has served in every capacity of an SBDC over the past 28 years – 19 of those years as a C-suite executive of the Minnesota and Florida SBDC Networks. Prior to 2011, Mr. Myhre held the position of Executive Director for the Office of Entrepreneurship and Small Business Development for the State of Minnesota during the governorship of Tim Pawlenty. In this capacity, he provided oversight of Minnesota's leading office of entrepreneurial and small business development, including

direction of the Minnesota SBDC. In January 2011, he joined the Florida SBDC as its chief operating officer before assuming the position as the organization's chief executive officer in 2013. Throughout that period, he has also served eight years on the Board of Directors for America's SBDC, the Association of Small Business Development Centers (ASBDC), most recently as its Board Chairman in 2017-2018.

Chairman RUBIO. Thank you.
Ms. Haughton.

**STATEMENT OF KIESHA HAUGHTON, MANAGING DIRECTOR,
MARYLAND WOMEN'S BUSINESS CENTER, ROCKVILLE, MD**

Ms. HAUGHTON. Thank you, Chairman Rubio, Ranking Member Cardin, and distinguished members of the committee for the opportunity to share this testimony with you.

My name is Kiesha Haughton. I am the Managing Director of the Maryland Women's Business Center and have also served as Secretary of the Board of Directors for the Association of Women Business Centers, the national organization that represents women's entrepreneurial development. I would like to thank the committee for holding this hearing today. Maryland WBC is part of a network of 114 women's business centers. The WBC program is a public-private partnership with over 30 years of success in providing training, counseling, and mentoring, and access to capital for women-owned businesses nationwide.

In Fiscal Year 2018, centers reached more than 151,000 clients assisting with millions in private capital infusion, leading to nearly 12,000 new businesses. According to the SBA's 2015 OED report, 96 percent of the WBC clients reported revenue growth total in \$658 million and 25,000 jobs created. The Maryland WBC headquartered in Rockville with two satellite offices in Frederick and Bowie is proud to be amongst this network. We are also proud to be the only WBC located at an HBCU through our partnership with Bowie State University. WBC's often tailor services to meet the needs of their local community.

The Maryland WBC has met the demands of our small business community by rolling out specialized program offerings like our procurement, advanced tech, international trade, childcare, retail, and women's business leadership programs. We are particularly proud of our procurement series that helps businesses position themselves to take on Government contracts. This program has supported clients like Houri Tamizifar who is the owner of Cynuria Consulting and winning contracts that increase sales by over 400 percent in her first and second-year business. Charlisa Watson, owner of CRW Associates has secured a \$66 million grant or contract with the Department of Defense after receiving our business and procurement assistance.

While many things are going well, Congress should still act to strengthen and modernize the WBC program. For over 30 years the maximum grant amount remains capped at \$150,000. Legislation to reauthorize the WBC program should increase that cap, allowing well-established centers like the Maryland WBC to expand their impact with increased funding support. As the only WBC in Maryland, our center receives significant demand for our services, but due to the cap, we currently only cover three counties in our State, leaving in 21 jurisdictions without coverage. Increasing the cap in our grant would enable us to assist more entrepreneurs.

Therefore, I recommend Congress raise the cap on individual center grants to \$350,000. This would require additional funds for the program so the WBC is asking for \$30 million in funding for the WBC program in Fiscal Year 2020. As a practitioner, I fully

support this request and encourage Congress to consider a growth potential of the return on investment of this authorization level. Another improvement would be the removal of burdensome reporting procedures and establishing an improved reporting system as EDMIS is problematic and in need of updating, as we heard earlier. Since current reporting requirements for all SBA resource partners are not the same, we would also like to see consistency on audits, grant reporting requirements, and grant application opportunities which would include this disaster relief.

Additionally, and important to note, funds raised above the Federal match are subject to Federal spending guidelines, creating a disincentive to overmatch their funds. Lastly, while some WBCs stand alone, others are hosted by larger organizations or universities. The Maryland WBC is hosted by Rockville Economic Development, Inc. (REDI) and thanks to community support and partnerships with economic development organizations in Montgomery, Frederick, and Prince George's counties, the Maryland WBC has grown increasingly self-sufficient over the years.

However, there is no established process for centers to graduate from their host organization and transition into a stand-alone center. Statewide impact can be challenging for WBCs hosted by local jurisdiction named host or other large organizations when attempting to raise funds in a competitive and often territorial environment due to branding confusion. When reauthorizing the WBC program, I would ask Congress to implement a clear transition process with continuity of services for WBCs ready to graduate from their host who are newly established, stand-alone entities without having to close down and reapply as a new center. The WBC program fills a growing need for the distinct populations served, and I am thankful for the committee's continued bipartisan support of this program.

As a proven program, I urge Congress to make these necessary changes during the reauthorization process to maximize our success. I appreciate the opportunity to testify today and I am happy to answer any questions.

[The prepared statement of Ms. Haughton follows:]



Testimony of

Kiesha Haughton

**On behalf of the Maryland Women's
Business Center**

U.S. Senate
Committee on Small Business &
Entrepreneurship:

***Reauthorization of the SBA's Entrepreneurial
Development Programs***

May 1, 2019

Testimony of Kiesha Haughton: Reauthorization of the SBA's Entrepreneurial Development Programs

Thank you Chairman Rubio, Ranking Member Cardin, and distinguished Members of the Committee for the opportunity to share this testimony with you. My name is Kiesha Haughton, and I am the Managing Director of the Maryland Women's Business Center. I also serve as Secretary on the Board of Directors for the Association of Women's Business Centers (AWBC), the national organization that represents women's entrepreneurial development.

I would like to thank the Committee for holding this hearing and for their willingness to hear about the work we do at the Maryland Women's Business Center, what is going well with the WBC program, and areas where we can work together to make improvements during reauthorization.

The Maryland Women's Business Center is part of the national network of 114 Women's Business Centers (WBCs), a critical resource partner of the SBA that helps women entrepreneurs start and grow their own businesses. The WBC program is a public-private partnership with over 30 years of success in providing training, counseling, mentoring, and access to capital to women business owners nationwide. The centers leave an enormous footprint of successful business owners and job creators. In Fiscal Year 2018, centers reached more than 151,000 clients, leading to nearly 12,000 new businesses. In the prior year – the latest data available -- WBCs conducted over 93,000 hours of counseling and over 15,000 training sessions in over 35 languages.¹ In 2015, according to the most recently available data, WBCs assisted with nearly \$429 million in private capital infusion.²

These services have had a profound impact on client businesses and their local communities. According to the SBA Office of Entrepreneurial Development (OED) 2015 Report, the most recently available data, 96% of WBC clients reported revenue growth, totaling \$658 million dollars.³ This led to one in ten businesses hiring at least one new employee, creating nearly 25,000 jobs.

The Maryland WBC, headquartered in Rockville with two satellite offices in Bowie and Frederick, is proud to be amongst this network of efficient and effective resources for women entrepreneurs. We are also proud to be the only WBC located at a historically Black college, or HBCU, with our location at the University of Bowie. It is critical that HBCUs have the resources to cultivate entrepreneurship in their young students and future expansion of the SBA's entrepreneurial development programs should take into consideration the current lack of partnerships with HBCUs nationwide.

What is Going Well

¹ From the 2019 CBJ: "Women's Business Centers (WBCs) helped many small businesses work with microlending institutions, helping them access millions of dollars in loans." Pg. 43 https://www.sba.gov/sites/default/files/aboutsbaarticle/SBA_FY_19_508-Final-FINAL.PDF

² Ibid

³ SBA Office of Entrepreneurial Development 2015 Report, p. 39

As the statistics reveal, the WBC program boasts of many successes and achievements happening at centers across the country on a daily basis. One of the hallmarks of the WBC program is the flexibility that each center has to tailor its offerings to the needs of the local community. As an example, WBCs provide services in dozens of languages and further meet the needs of their communities by offering flexible hours, including weekends and evenings, and allowing children to attend training classes with their mothers. These are particularly important aspects for a program that primarily services women. At the Maryland WBC, we have tailored services to our community through the roll-out of specialized offerings, like our procurement, advanced tech, international trade, child care, retail, and women's business leadership programs. We've customized these offerings to meet the demands of our clientele and the small business community which we serve.

Every day at the Maryland WBC, our dedicated staff works to ensure every entrepreneur that walks through our doors receives services that meet their needs. Like each WBC in the network, we're committed to helping women prosper and achieve financial security through business ownership and we have had many successes in this endeavor.

A particularly successful program at the Maryland WBC is our procurement series. Workshops in this series are designed to help established businesses position themselves to take on government work. This program has supported clients like Houri Tamizifar, owner of Cynuria Consulting, in winning a number of government contracts that has led to sales growth of over of 400% between her first and second year in business, and 300% in her third year. Charlisa Watson, a veteran and owner of CRW Associates, has also benefited from our procurement series. After taking our workshops, she was successful in securing a \$66 million contract with the Department of Defense.

Opportunities for Improvement

The WBC program continues to fulfill its Congressional mandate of ensuring that women's entrepreneurial drive is fueled by adequate training, resources, and access to capital which in turn keeps the American economy thriving. Congress, however, should act to strengthen and modernize the program, in turn supporting the growing number of women business owners nationwide. Reauthorization of the Small Business Act is the perfect opportunity to make improvements to the WBC program.

Since the program was established 31 years ago, the maximum grant amount available from SBA to qualified WBCs has remained at \$150,000 a year. Adjusted for inflation, that amount is equivalent to \$319,161.45 in 2019 dollars. Legislation to reauthorize the WBC program should increase that cap of \$150,000 per center and bring that number more in line with the realities of the 21st century, allowing well-established centers such as the Maryland WBC to expand their impact with increased funds. As the only Women's Business Center within the state of Maryland, our center has received a significant amount of demand for our services. However, due to the cap of \$150,000 we have been limited in our ability to leverage federal dollars to expand and cover more counties within our state. We only cover three counties currently, leaving 21 jurisdictions without our full support. Increasing the cap on the grant to our WBC, one that

has proven successful, would allow us to expand into additional counties and reach more entrepreneurs in need in the state of Maryland.

I would recommend Congress raise the cap on individual center grants to \$350,000, based on our centers ability to match. Our national association, AWBC, found in a recent survey the vast majority of centers could match at least \$300,000. This would of course require additional funds for the program and, given the upward trajectory of the program along with the explosive growth in female entrepreneurs, now is the time for Congress to provide robust funding in statute. The Association of Women's Business Centers (AWBC) is asking for \$30 million in funding for the WBC program in FY2020. As an on-the-ground practitioner, I fully support this request. While the nuances of authorization and appropriation levels are best left to this Committee and the appropriators, I encourage Congress to be ambitious with its authorization level, giving the program much-needed room to grow in the next 31 years.

Another improvement that can be made during reauthorization is the removal of unnecessary requirements that force WBCs to divert precious time and resources away from helping entrepreneurs in order to stay on top of back-office bureaucracy and burdensome reporting. One particularly nefarious requirement actually disincentivizes WBCs from raising additional funds beyond the match of their SBA grant. Currently, if a center raises more money than is required to meet the federal match, that additional money is subject to federal spending guidelines and verification requirements, even though it is not taxpayer money. This is a key inefficiency in the program, and it must be addressed.

The paperwork and reporting burden goes beyond these requirements on additional funds. The current reporting requirements for WBCs are not consistent with the other SBA resource partners. We would like to see consistency on audits, grant reporting requirements, and grant application opportunities like disaster relief. The reporting system that we are required to use, EDMIS, is problematic and in need of updating.

Lastly, while some WBCs standalone, others are hosted by larger organizations or universities. The Maryland WBC is hosted by the Rockville Economic Development Initiative, Inc (REDI). Thanks to continuing support from REDI, foundation and sponsorship support, and partnerships with county economic development organizations in Montgomery, Frederick, and Prince George's Counties, the Maryland WBC, like many other WBCs around the country, has grown increasingly self-sufficient over the years.

While the Maryland WBC is now able to sustain itself, there is no established process for it to "graduate" from our host organization and transition into a standalone center. This issue affects future growth opportunities. While there are many benefits associated with being a hosted center, WBCs like mine can run into difficulties with fundraising when associated with a large host or region-specific organization due to issues with branding. For example, it is at times challenging to fundraise for the Maryland WBC outside of Rockville while our center is associated with the Rockville Economic Development Initiative Inc. Our statewide impact is the unfortunate companion to a local name, which is challenging in a time of limited resources.

In reauthorization of the WBC program, I would ask Congress to implement a clear process for transferring WBC grants from the host to the newly established standalone entity, without having to close down and reapply as a new center. This would reduce the stigma of closing a center and allow for consistent branding and service delivery in an already established market for centers that have proven their viability and aptitude.

Conclusion

The Women's Business Center program fills a growing need for the distinct population that we serve and I am thankful for this Committee's continued bipartisan support of the program. While so many things are going well, evidenced by the many success stories that come out of my and other centers, I urge Congress to make necessary changes to the WBC program during the reauthorization process. I appreciate the opportunity to testify today and am happy to answer any questions.

Chairman RUBIO. Thank you.
Mr. Yancey.

**STATEMENT OF KENNETH YANCEY, JR., CEO, SCORE
ASSOCIATION, HERNDON, VA**

Mr. YANCEY. Chairman Rubio, Ranking Member Cardin, and members of the committee, thank you for inviting me to testify today regarding the reauthorization of the SCORE program.

Founded 55 years ago as a resource partner of the Small Business Administration, SCORE has now helped more than 11 million entrepreneurs to achieve their dreams of starting or growing a small business. This is accomplished through SCORE's Nationwide network of 11,000 volunteers who offer free and confidential business advice and provide educational workshops. Today, SCORE stands as a uniquely American organization, and its fusion of two historic national ideals, the entrepreneurial spirit and volunteerism.

My written testimony provides SCORE's request regarding changes to enabling legislation and reauthorization. At SCORE we believe our client success is our success. Our mission is to foster vibrant small business communities through mentoring and education. This creates small business success, in turn, creating jobs and strengthening the American economy. Helping our clients means meeting them where they are and serving them how they want to be served, whether that is in person or online. Our online educational programming includes weekly webinars, video mentoring options, and virtual conferences. Our volunteers come from all across the country with first-hand knowledge gained through their experience in all areas of industry and business.

Last year they generously gave 4.3 million hours of their time to serve our clients. In return, clients rated our volunteers with a net promoter score of 85. To provide context, a net promoter score of 50 is considered excellent while 70 and above is considered world class. As you all know and we have discussed, the SBA Office of the Inspector General recently audited SCORE and the report was released last week. SCORE is taking these findings very seriously. There are some legitimate issues that need to be immediately addressed. We have already met with SBA and are committed to working with them to remedy all items in the report.

We also believe that there is additional information available that will clear up misperceptions and alleviate some of the concerns raised in the report. We will collaborate with SBA on solutions that will strengthen the SCORE program and the SBA oversight process. SCORE is committed to being better stewards of the Government funding we receive. To that end, we are in the process of centralizing accounting for all 300 SCORE chapters, an initiative we first identified as critical in 2016. This new system eliminates issues related to commingling of funds at the chapter level. With this system, no chapter will maintain cash, debit cards, or checks which significantly lessens the risk of theft. This will also make it easier and more efficient for the SBA to perform financial oversight audits as suggested by the report.

I mentioned that we believe there are misrepresentation, or excuse me, misperceptions. By this, I mean that the audit report does

not tell the whole story. For example, at no point did we intentionally disregard the policies and procedures related to the awarding of contracts. As an example, we reached out to numerous hotels in various cities when choosing a location for our 2017 National Leadership Conference. The hotel chosen was the only one in Baltimore with the necessary room count and dates available. It was also the best cost based on room rates, food, and travel expenditures. However, our process and the result was not properly documented for the Inspector General. We will not make this mistake again. The IG audit reported not having whistleblower policies in place and an accusation of discouraging volunteers to use the policy. In fact, we do have a whistleblower policy in place and the chapter situation where this policy applied, it was effectively used.

Another issue in the report related to excessive bonuses. Today we have a staff of only 24 people serving 11,000 volunteers and over 300,000 clients. Offering a competitive compensation package is one way we can assure that we deliver on our mission. We perform a salary survey every three years with a third party vendor to ensure that we are appropriately compensating our employees based on industry standards. We are happy to share this data with you, with the SBA, and with the Office of Inspector General.

We are not perfect. We can and will improve. We stand by our mission, vision, values, and clients' success. With your support, we can ensure that this valuable program continues to achieve its mission of helping anyone who dreams of opening or growing a business.

Thank you for your attention and I look forward to answering any and all questions that you have, sir.

[The prepared statement of Mr. Yancey follows:]

Ken Yancey
Chief Executive Officer
SCORE Association

Statement to the Small Business and Entrepreneurship Committee
United States Senate
May 1, 2019

Chairman Rubio, Ranking Member Cardin, and members of the committee: my name is Ken Yancey and I am the CEO of SCORE. Thank you for the opportunity to offer testimony to the committee regarding the Small Business Act and SCORE's enabling legislation. I will also provide information on SCORE's history, programs, services and plans for the future. I would like to offer SCORE's thanks to this committee, as well to the United States Small Business Administration (SBA) for your continued support.

I want to open by thanking you for supporting SCORE's 2019 appropriation of \$11.7 million. We are very grateful for this funding, and the money is immediately impacting the small businesses owners that SCORE volunteers serve in their local communities every day, resulting in significant business creation and job growth, which is detailed later in this testimony.

Reauthorization of SCORE

SCORE's enabling legislation was written in 1964, when SCORE was created by the SBA. It has been amended over the years, with additional efforts to make other changes widely supported by Congress, the SBA and SCORE that were not passed. SCORE believes that its enabling legislation adequately represents the SCORE program and advises both the SBA and SCORE on program requirements, reporting, direction and measurement. We request two changes to the legislation:

1. The name Service Corps of Retired Executives be officially changed to SCORE. Recent reauthorization proposals in both the Senate and House have included this change. Other than on legal documents, we do not use the official name Service Corps of Retired Executives. The name is no longer accurate because our SCORE volunteers are not only retired executives, but include many individuals who are actively working. A significant portion of our new volunteers are former clients, who are still running their businesses. Active, working mentors are often the best source of talent for newer information related to technology and marketing that our clients rely on. In addition, the term "executive" is restrictive and does not resonate with many of our existing entrepreneurial volunteers. Today, we have 55 years of branding power behind the name SCORE. It makes sense that the name be changed to SCORE in the enabling legislation so that we can take any final actions to officially and completely be named SCORE.
2. Delete the reference to ACE (Active Corp of Executives) from the enabling legislation. SCORE/ACE was originally intended to provide separate opportunities for working and retired volunteers. Overall volunteer and mentor requirements, training reporting and evaluation were always the same for both entities. In 1995, the decision was made to

abandon ACE and have all volunteers and operations under SCORE. Consolidating operations under a single entity reduces redundancy of promotion, branding, reporting and overall management. The decision to abandon the ACE entity ultimately strengthens the overall organization. Our request is that the enabling legislation be amended to reflect the change made in 1995.

SCORE's 2020 Appropriations Request

SCORE must finance its future and raise the dollars required to deliver on its Vision for SCORE 2025. To serve our future clients and meet the needs of our future partners, volunteers and staff, incremental dollars will be required to invest in innovation, technology, marketing, relationship development, product/service delivery and infrastructure. To be successful and remain relevant in the future, SCORE must not only increase connectivity among clients, volunteers, headquarters and partners but also improve operational efficiency, consistency and effectiveness. This will require increased process capability and capacity supported and enabled by information technology.

Based on the impact demonstrated above, SCORE is requesting a \$13.5 million appropriation in Fiscal Year 2020. This represents a \$2 million increase in funding as compared to the projected Fiscal Year 2019 appropriation. SCORE will use these funds to continue the implementation of our Futures 2025 initiative, which will ensure SCORE's future relevancy, change proficiency and positive impact on clients.

As detailed above, the FY19 results of the implementation of SCORE's Future 2025 initiative include significant improvements in client engagement, growth in client services, improvements in service quality, improvements in diversity and inclusivity, and increased client impact.

Based on these results, we estimate that appropriated FY20 funds will be used to serve and support our clients in the following ways:

Client Services:

- Develop new chapters/branches in specific markets of opportunity including major metropolitan areas (including inner cities and underserved areas), rural states/communities.
- Continue the development and implementation of SCORE's Client Road Map based on client focus group feedback regarding expectations, new products, services and delivery channels.
- Additional funding for special projects at the chapter level including women's workshops, diversity and inclusion initiatives and outreach to underserved markets.

Marketing and Communications:

- Use social and other forms of digital media to reach and attract new clients and volunteers. Continue centralized digital marketing (website and social media management) for all chapters.
- Support SCORE chapters with their goal of becoming an integral part of the economic development fabric of the communities they serve. Develop and implement local chapter marketing initiatives, including referral and word-of-mouth campaigns.
- Use referral partner networks to attract clients and volunteers at all levels of the organization. Form joint marketing initiatives with national and local partners.

Technology and Website:

- Finalize development and roll out “SCORE Engage,” a Salesforce CRM system that will manage SCORE’s client experience, volunteer experience, volunteer management, association management and stakeholder reporting.
- Properly protect all client, volunteer and other data that is used, stored or managed by SCORE. Implement a data security audit and plan to insure all client and volunteer data is as well-protected based on industry standards.

Volunteer Education:

- Support SCORE’s Volunteer National Leadership Conference and seven regional leadership meetings.

Administration:

- Improve SCORE’s ability to appropriately manage all forms of funding in a manner consistent with all applicable rules, policies and regulations. This includes software licensing fees for the centralized chapter level accounting system.
- Customization, integration, implementation of centralized chapter level accounting system to reduce chapter administrative burden and lessen financial risk related to cash control.

Payroll and Fringe:

- Centralization significantly lessens the administrative burden on the field volunteers, so that they can focus on the mentoring and educating of their clients. This would involve adding Headquarter staff to provide volunteer support in all major areas.

Governance:

- Continue to provide appropriate oversight of SCORE in a manner consistent with all applicable rules, policies and regulations.

SCORE is scalable, and with a relatively small investment can provide even greater value to the federal taxpayer and to our country’s economy. All appropriated funds would be maximized to

serve and support our clients by growing our volunteer corps, expanding our reach, and creating even greater economic impact in communities across the country. SCORE exists to help entrepreneurs achieve their dream of success, and to strengthen the economy of this great nation.

ABOUT SCORE: MISSION, VISION AND VALUES

SCORE is the nation's largest network of volunteer, expert business mentors, with more than 11,000 volunteers across 300 chapters offering free and confidential advice, and free or low-cost educational workshops to current and aspiring small business owners.

Founded in 1964 as a resource partner of the SBA, SCORE has now helped more than 10 million entrepreneurs. SCORE's mission is to foster vibrant small business communities through mentoring and education, and we envision every person having the support necessary to thrive as a small business owner.

Today, SCORE stands as a uniquely American organization in its synthesis of two historic national ideals: the entrepreneurial spirit and volunteerism.

SCORE has a strong set of core values, which we define as:

- **Clients Matter:** Our clients' success is our success.
- **Small Business Matters:** Small business is the engine of our national economy through business formation, job creation and wealth building. Small businesses are critical to vibrant communities in our society.
- **Giving Back Matters:** We give volunteers, stakeholders and sponsors the ability to give back to communities through their support of SCORE. Successful small business owners understand the importance of giving back to their communities.
- **Volunteers Matter:** SCORE is comprised of volunteer business people helping small business people solve business problems. Volunteers give freely of their time, energy and knowledge to help others.
- **Experience Matters:** The truest measure of our mission and our service is ensuring that our clients have a positive experience. A volunteer's experience also matters, as their relevant knowledge, wisdom and experience serve our clients through mentoring and education. Finally, the volunteer experience with SCORE matters, and we ensure that volunteers find value and satisfaction while engaged with SCORE.
- **Relationships Matter:** In relationships, we act with integrity, respect, honesty, purpose, and professionalism. We listen with an open mind, encourage and openly communicate with all people seeking help from SCORE. Personal, long-term relationships are a driver of small business success. Community alliances are critical to the success of SCORE.
- **Diversity Matters:** We believe in the importance, value and power of diversity – diversity of people and diversity of thought. The diversity of race, gender, ethnicity, geography and experience is important and valuable in SCORE. We strive to achieve diversity of our volunteer corps, staff, board and clients.

- **Lifelong Learning Matters:** We believe that small business owners who are lifetime learners adapt to change more readily and are more successful. Volunteers who are lifelong learners remain active, and achieve personal satisfaction and growth.

SCORE'S IMPACT ON AMERICAN SMALL BUSINESSES AND THE ECONOMY

Small businesses account for 99.7 percent of all employer firms and generate more than 50 percent of the non-farm private gross domestic product. They employ more than half of all private sector employees. In this way, these small businesses are the engine of America's job creating economy, the fabric of our local communities, and the embodiment of the American dream.

In FY18, SCORE helped its clients to create more than 32,387 new small businesses, creating 103,300 non-owner jobs, and 135,687 total jobs.

SCORE remains the most efficient and effective business formation and job creation engine funded by the Federal Government. Our cost to create a job is estimated at \$81, while the cost to create a business is just \$340. This efficiency in creating jobs and businesses provides a tremendous return on all federal dollars invested, and, in fact, makes money for the American taxpayer.

In FY18 alone, SCORE clients returned an estimated \$47.16 in new tax revenue to the federal treasury for every \$1 appropriated to SCORE. This efficiency far exceeds the return on investment generated by any other job creation initiative or business creation initiative funded by the federal government. SCORE maximizes every dollar received from the federal government, because our 11,000 mentors and field managers are all volunteers.

In FY18, 138,394 unique clients were served via SCORE mentoring, with many more served through educational programming. 165,425 clients attended online workshop sessions, and 249,870 clients attended local workshops.

SCORE's services help keep our clients in business. 91% of SCORE clients who were in business, or started a business, when working with SCORE in FY18 were still in business at the end of FY18. 67% of SCORE clients grew their revenues in FY18, by an average amount of 32%.

While these statistics are impressive in aggregate, the faces and stories behind the numbers tell the true story of SCORE's impact on small business success.

SCORE Client Success Story – Creative Behavior Solutions

SCORE clients Brit Harger and Adrienne Smith founded Creative Behavior Solutions, LLC, in 2013. Their Applied Behavior Analysis clinic improves the social, academic, and life skills of children and young adults with developmental disabilities in Miami-Dade, Broward, Pinellas and Hillsborough counties in South and Central Florida.

Because of her own family's experiences with autism, Harger knew firsthand the struggle parents go through to find caring and comfortable therapy options for children with special needs.

Guided by a philosophy that every child has the right to learn, Creative Behavior Solutions works with toddlers, adolescents and teens at home, in schools or in the community to bridge the gap between families and treatments.

The journey has not always been easy for Harger and Smith. When they first opened the business, they felt bullied by big companies. “Insurance companies would not allow us to be in-network, and workers’ compensation was nearly impossible to get, because of the nature of our work,” say Harger and Smith.

SCORE mentors Mats Bengston and Keith Knowles helped Smith and Harger overcome some of these obstacles, including securing a business line of credit and launching a preschool preparatory program. “They coached us through the hurdles, provided us with a huge network, and taught us to think like business owners. Nearly everything we’ve learned about business, we were guided to from Mats and Keith,” say Harger and Smith.

They continue, “With their help, our business has become one we are truly proud of. We’ve grown from just the owners to over 25 employees. We have moved from being a home-based company to a 2,500 square-foot clinic and are now moving into a 5,000 square-foot clinic. We have utilized [SCORE’s] network, their classes, and knowledge.”

Creative Behavior Solutions is the 2018 SCORE Awards winner for Outstanding Women-Owned Business.

SCORE Client Success Story - T’s Divine Sweets & More

Tamara Jackson is passionate about the food industry along Maryland’s Eastern Shore. From a young age, Jackson’s parents taught her to incorporate fresh foods from the garden into her cooking. After working as a restaurant inspector for the Dorchester County Health Department, Jackson started her first business: a carryout restaurant serving breakfast and lunch. While running her second business, a small cafe serving farm-to-table food, she realized that “many restaurateurs were so busy creating appetizers and entrees that they seem to have limited time in which to create delicate desserts.”

In 2017, Jackson launched T’s Divine Sweets & More to fill this gap in the market, creating and selling fresh pies, cakes and cheesecakes to restaurants and consumers.

Jackson developed her business plan with help from SCORE mentors John C. Franke and George Howie, and relied on them for market and financial management advice during her initial idea phase. Jackson reached out to them again as she was getting ready to launch.

“My biggest challenges to date have been to learn to be flexible, and to scale the business as it is growing and expanding into various areas along Maryland’s Eastern Shore,” says Jackson.

“Mr. Franke and Mr. Howie met with me and provided information that was invaluable regarding the path forward process for my planned business,” says Jackson. “SCORE Mid Shore advisors instilled in me great confidence to pursue, persist and prosper.”

Jackson won first place in the popular vote for desserts at the 2018 Celebrate Dorchester event sponsored by the Dorchester Chamber of Commerce. She now sells her desserts at restaurants in four Maryland counties.

HISTORY

The story of SCORE's 55-year history begins with the SBA. In 1953, the Small Business Act was signed into law by President Dwight D. Eisenhower, and the SBA was created. The law said the federal government "should aid, counsel, assist and project the interests of small business." The same year, Maurice du Pont Lee of Wilmington, Delaware gathered a small group of retired executives, and formed a consulting and advisory service for small businesses.

Ten years later, in 1963, more than 50 independent groups operated across the country, providing low-cost or no-cost business mentoring. On October 5, 1964, SBA Administrator Eugene P. Foley officially united independent efforts to launch the national volunteer group called S.C.O.R.E. (The Service Corps of Retired Executives), comprised of its first 2,000 members.

Walter H. Channing of Detroit, Michigan, was named the first president of the national organization in 1970. During the same decade, individual chapters were formed, and SCORE was formally incorporated into a nonprofit association in 1975. In 1978, SCORE welcomed its two-millionth client.

In 1996, SCORE embraced new technology and began to offer email mentoring services to clients. Other significant national achievements during this time period include the inaugural (2003) USA Freedom Corps Award for exemplary volunteer service, presented by then SBA Administrator Hector Barreto, and the 2004 Award of Excellence from the American Society of Association Executives, which celebrated SCORE's positive impact on American society.

SCORE celebrated its 35th anniversary (in 1999) and 40th anniversary (in 2004) at the White House. The new century ushered in an era of increased emphasis on volunteer training and education. In the year 2000, SCORE restructured itself to include a governing board of directors and an operating management team of district directors. The same year, SCORE held its first SCORE District Directors Conference to train volunteers for senior leadership roles in SCORE, an event which has now evolved to become the annual National Leadership Conference. By 2001, SCORE mentors were donating more than 1 million hours of service to the small business community each year.

In 2007, SCORE expanded its service offerings by adding free online workshops to the national website. One year later, SCORE began to customize its online resources for specific demographics of entrepreneurs, including women, minorities, manufacturers, military veterans, baby boomers, young entrepreneurs and rural entrepreneurs.

Today, more than 11 million entrepreneurs have been mentored by SCORE or attended SCORE workshops.

CORE PRODUCTS AND SERVICES

Mentoring

At 11,000 strong, SCORE is proud to be the nation's largest network of volunteer, expert business mentors, and we know that our volunteers are the lifeblood of SCORE. The majority of our mentors are current or former business executives and entrepreneurs, giving them firsthand experience that they pass on to our clients.

In FY18, SCORE mentors donated an incredible 4,335,760 hours of total service to mentoring and educating our clients, with an average 7.58 hours per week, per volunteer. Through this generosity and the wisdom of their firsthand business experience, our volunteers have a profoundly positive effect on our small business owner clients, which, in turn, positively impacts their communities. By creating meaningful, and often long-term relationships with our clients, SCORE mentors help clients to start new businesses or operate existing small businesses more efficiently, effectively and with greater success. Mentors provide the personal experience, practical knowledge and emotional support that clients need to thrive in the small business arena, offering information and strategies for improvement.

Different types of volunteers include mentors, who offer confidential business mentoring services, either in person or online, subject matter experts, who provide focused knowledge based on their professional skills or industry, workshop presenter, who lead local workshops, seminars and events, and administrators, who share their skills in marketing, tech, finance or fundraising, in support of chapter operations.

SCORE's Online Reach

SCORE's robust distance learning program reaches audience members who cannot easily attend a local workshop, or who prefer to learn virtually. Knowing that we must meet clients "where they are" and provide services when it is most convenient to them, SCORE has developed a comprehensive distance learning program that features webinars, virtual conferences and video mentoring.

SCORE.org National Website

The score.org national website and individual chapter websites serve as the main portals for all client-facing services. The national website offers educational resources for distance learning, including webinars, workshops, customizable templates and tools, and access to mentoring services.

4,223,380 unique visitors accessed score.org in FY18, with a 7.87% conversion rate to SCORE's core services of mentoring and workshops. Built-in mobile responsiveness greatly improves the user experience across mobile devices, and enhanced Search Engine Optimization (SEO) capabilities make it easy for clients to find and access website resources. Educational content on the website is chosen based on the topics and trends that matter to clients, as determined by client feedback on individual articles, marketing focus groups, and post-webinar surveys.

The website makes it easy for clients to connect with mentors and resources by allowing clients to browse the pool of mentors, filtering by keywords, area of expertise, industry, language, and location. These mentor profiles allow clients to select the volunteers whose experience they feel most benefits them.

A mentoring widget provides quick access to SCORE mentoring and services on third-party sites. This pop-up box allows users to connect with a SCORE mentor without ever leaving the partner site, and with minimal administrative burden on the partner. More than a dozen partners have installed the widget code, including the National Urban League, Her Agenda, Support Warrior Project, the Georgia African-American Chamber of Commerce, and the Association of Immigrant Business Owners.

Video Mentoring

SCORE's video mentoring program was created in direct response to our clients' needs. Putting our officially-stated value of "Clients Matter" into action, this program was created to connect our mentors with entrepreneurs living in remote locations who might not otherwise have access to services, or whose busy schedules require flexibility. Using video conferencing technology such as Google Hangouts and Skype, video mentoring marries the positive impact of face-to-face communication with the convenience of an in-home mentoring session. Our data shows that video mentoring clients have the highest level of engagement, rating a 4.4 on a 5-point scale. That's compared to a 4.27 rating for our face-to-face mentoring.

Live Webinars & On-Demand Training

SCORE national headquarters provides ongoing workshops in both live webinar formats and on-demand training housed on the www.score.org website. These educational services are critical to our clients, providing information on numerous aspects of starting and growing a business. At least once a week on average, SCORE hosts live webinars in conjunction with SCORE volunteers, sponsors and outside subject matter experts. Designed to complement local workshops provided by SCORE chapters, these webinars compensate for areas of the country that lack robust workshop programming, and reach entrepreneurs who cannot easily attend a local workshop, or who prefer to learn virtually.

165,425 clients attended these online workshop sessions in FY18.

Virtual Conferences

Now in its fourth year, SCORE's Virtual Conference series allows individuals in any geographic location to remotely participate in an online educational environment that offers the look and feel of an in-person event. These conferences meet the needs of our clients on their own terms, and are perfect for entrepreneurs who are short on time. Combining the educational elements of a small business conference with the networking and interactive features of a trade show, virtual conferences allow participants to listen to keynote speakers, visit virtual booths to download materials, meet sponsors and mentors, and ask questions and connect with each other via a live-chat feature. Sessions are also recorded and available on demand after the conference, with

topics including various aspects of starting or growing a small business, including marketing, finance technology and human resources.

The two virtual conferences held in 2018 drew 12,841 attendees, garnering a total of 27,030 workshop views. 96% of conference attendees reported via survey that the experience had “helped” them in their business journey.

The next virtual conference (SCORE’s fifth), will be held on May 7 and 8, 2019, in collaboration with the SBA, during National Small Business Week.

VOLUNTEER ONBOARDING AND TRAINING – ASSURING QUALITY

SCORE volunteers undergo continuing education and training to stay current on industry news and trends, and to continually build on their business knowledge and mentoring skills. Lifelong learning is one of SCORE’s officially stated, institutionally-held values, as well as a practical expectation for our volunteer base. We believe that continuous learning drives continuous improvement, which, in turn, drives mentor effectiveness. Volunteer learning takes the form of chapter training days and seminars, chapter roundtable forums, webinars, podcasts, courses, reading and independent research.

SLATE Mentoring Methodology

Each year all SCORE volunteers are required to undergo mandatory online training that reaffirms their commitment to SCORE’s Mentoring Methodology, represented by the acronym SLATE. SLATE stands for:

- Stop and Suspend Judgment
- Listen and Learn
- Assess and Analyze
- Test Ideas and Teach with Tools
- Expectation Setting and Encouraging the Dream

Following this methodology, mentors take the extra time to listen to and understand each business’s unique needs and challenges, resulting in a transformational relationship, as opposed to a merely transactional relationship.

Code of Ethics

Conversations between SCORE mentors and their clients are strictly confidential, with all mentors signing a Code of Ethics and Conduct that addresses the protection of each client’s information and business ideas. Each year, all volunteers are also required to read, understand and agree to the Code of Ethics through mandatory online training in the CORE Learning Management System.

Volunteer Onboard and Learning Management System (LMS)

Starting in 2016, all new volunteers were required to undergo seven mandatory onboarding modules that introduce SCORE’s mission, vision and values. SCORE’s online Learning

Management System (LMS) houses volunteer training modules, instructional videos and continuing education materials. One subset of the LMS is targeted towards strengthening the mentoring skills of volunteers, with the ultimate goal of providing stronger service to clients.

The Mentoring Skills modules are entitled: Powerful Listening and Questioning, Facilitation Skills, Respecting Diversity, Understanding Generational Divides, Understanding Communication Styles, Empathy in Practice and Tools for Connecting with Clients.

METRICS AND MEASUREMENT

Throughout SCORE's 53 years of operations, our central guiding principle of client satisfaction has remained unchanged, and SCORE measures that satisfaction through data-driven, technological measures that focus on service (outputs), as well as quality and impact (outcomes). At the foundation are three key goals and programs: service quality improvement, client relationship management and economic impact measurement. In using this data to measure the quality of our services, SCORE makes smart decisions and grows in the right direction.

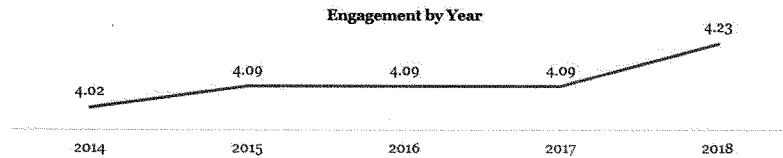
Measuring Client Satisfaction

SCORE continues to shift from defining itself as a "volunteer service organization" to a "business organization led by volunteers." In managing chapter operations like a business, SCORE focuses on quality service metrics, including client engagement and Net Promoter Scores (NPS). NPS measures client satisfaction based on the quality of the client-mentor relationship, and willingness to recommend SCORE. The results are used to identify and promote best mentoring practices.

The SCORE national average of Net Promoter Scores are strong, at 85.49. The vast majority (86%) of clients are likely to recommend SCORE services to others. 77% of clients said that SCORE helped them.

Client engagement showed a significant increase in 2018 after three years of stationary levels

- Engagement increased as a greater number of Clients indicated that SCORE is important to their success (+4), SCORE is a name they can trust (+4), they would recommend SCORE to friends (+3), and SCORE is truly Client-oriented (+3)



Measure	SCORE Overall 2014	SCORE Overall 2015	SCORE Overall 2016	SCORE Overall 2017	SCORE Overall 2018	Mentoring Clients (includes Local Workshop) 2018	National Workshop Clients 2018	Repeat Survey Clients 2018
N-size	15,703	15,375	18,583	25,117	16,890	14,626	2,264	1,994
Client engagement	4.02	4.09	4.09	4.09	4.23	4.23	4.18	4.37
Willingness to return to SCORE	81%	83%	82%	82%	84%	84%	85%	89%
Likelihood to recommend SCORE	82%	84%	83%	83%	86%	86%	86%	90%
Champions	64%	66%	66%	65%	71%	72%	67%	77%

¹ National Workshop Clients refers to Clients that attended at least one online workshop or webinar but did not receive mentoring.

Chapter Performance Data

SCORE's intranet, called CORE, helps SCORE to run its business activities more effectively and efficiently by centralizing and simplifying administrative tasks, so that chapters are able to devote more time and focus to serving clients and providing educational services.

A variety of management data and current metrics are collected and made available to chapters and individual volunteers in the Performance Data section of CORE, so that they can accurately understand their performance, make better-informed decisions and serve clients more effectively. This reporting begins at the national level, and narrows down to both the chapter level and individual volunteer level.

Specific reports include:

- Dashboard Report:** Allows volunteers to evaluate the performance metrics and client satisfaction rates of their chapters and districts according to the number of unique clients, historic session and workshop data, client return rates and volunteer demographics and certifications.
- Client Impact Survey:** SCORE's annual measure of customer satisfaction, with data sortable according to individual district, chapter and state.

- NPS Scores: Volunteers can access their own personal, up-to-date NPS scores, which measure client satisfaction, while Chapter Chairs can access NPS scores for their chapter members.
- Volunteer Engagement Survey: Measures volunteer engagement and satisfaction, both across SCORE nationwide, and at the local chapter level.
- Local workshop reporting: Measures attendance and attendee satisfaction, including a national ranking in comparison to other SCORE chapters.
- Management Information System Reports: Provide up-to-date information on total services (both mentoring and workshops).

THE POWER OF DIVERSITY AND INCLUSION

SCORE believes in the importance, value and power of diversity – diversity of people and diversity of thought. The diversity of race, gender, age, ethnicity, geography, and experience is important and valuable in SCORE. Accordingly, SCORE is focused on achieving diversity within our volunteer corps, staff, board and clients.

Not only is this the right thing to do, but it is also in accordance with national trends. Across the U.S., the number of women-owned businesses is growing at a rate five-times faster than the national average, and there was a 45% increase in woman-owned businesses from 2007-2016.¹ There has been a 38% increase in minority owned firms from 2007-2012,² and today, 79% percent of new women-owned businesses are started by women of color.³

Diversity and SCORE Clients

SCORE is committed to serving all clients who dream of starting or growing a business, and our data shows that our clients represent the demographics of the general U.S. population (with the exception of the Hispanic market, where there is room for improvement.)

Within SCORE's FY18 client population, 61% were women; 36% were minorities; 11% were veterans; and 10% were people with a self-identified disability.

Targeted digital and social media campaigns, as well as public relations initiatives, have focused on recruiting more diverse clients to make use of SCORE services. SCORE's national marketing strategy has a three-pronged approach of building brand awareness, generating leads to recruit new clients and volunteers, and supporting marketing initiatives in the field. SCORE builds awareness of its services through earned and organic media outreach, public service announcements, and online marketing, including search engine optimization and social media. By meeting our audiences in these digital spaces, SCORE remains top of mind and connected with current and prospective clients and volunteers.

¹ http://www.womenable.com/content/userfiles/2016_State_of_Women-Owned_Businesses_Summary_Tables.pdf

² https://www.sba.gov/sites/default/files/SBO_Facts_MOB.pdf

³ http://www.womenable.com/content/userfiles/2016_State_of_Women-Owned_Businesses_Summary_Tables.pdf

FY18 media coverage of SCORE shows a potential audience exposure of 14,183,675,133, with an average of 1,442 media mentions of SCORE per month. Publications include everything from local newspapers to national business media such as *Forbes*, *Entrepreneur* and *USA Today*.

SCORE also connects with current and prospective entrepreneurs across several social media channels, with more than 100,000 followers combined across Facebook (4.491 million impressions in FY18), Twitter (1.406 million impressions in FY18), LinkedIn, YouTube (545,453 views in FY18) and Instagram. A social media audit by a nonprofit consulting firm demonstrated that SCORE's Facebook engagement rate is 1,333% above the nonprofit benchmark. Our Twitter engagement rate is 2,429% above the nonprofit industry benchmark, and our Instagram engagement rate is 207% above the nonprofit industry benchmark. These numbers show that we are effectively meeting and interacting with our clients on social media.

Diversity and SCORE Volunteers

Recruitment and retention of a diverse volunteer corps is key to SCORE's future success. SCORE onboard 3,243 new volunteers in FY18, 12.8% of whom are former clients.

While our data shows that SCORE clients report equal measures of satisfaction regardless of their mentor's race or gender, SCORE is nonetheless committed to growing our diverse volunteer base and reinforcing our culture of inclusivity. We have grown from 22.33% women and minority volunteers in 2012 to 30.80% in 2018.

This growth in the diversity of our volunteer corps is the direct result of focused actions undertaken over the past few years. In 2015, the National Women's Steering Committee was formed by a group of SCORE volunteer leaders whose goal is to help recruit and retain women as mentors and leaders in the organization and assist chapters with educational events serving women entrepreneurs, including roundtables, networking forums and business conferences.

In 2017, a National Inclusion Task Force was formed to drive strategic cultural change throughout SCORE. Beth Shapiro was named National Volunteer Vice President, Diversity and Inclusion. SCORE CEO Ken Yancey officially announced SCORE's Culture of Inclusion at the annual National Leadership Conference, and by year's end, online inclusivity training had been launched for volunteers, which is now a mandatory annual requirement.

Formal, in-person inclusivity training was completed by all field leaders in 2018. The same year, field diversity and inclusion ambassadors were tasked with the mission of spreading diversity information among the volunteer corps. The work continues through various webinars and newsletters, which highlight the diversity-related successes of chapters and clients.

SCORE has also solidified partnerships with key organizations to help expand our reach into underserved and minority markets, including: Walker's Legacy, ICCC, US Black Chambers, and Black Enterprise.

We have also increased our focus on Spanish-language educational content, and formed strategic partnerships with like-minded organizations who want to help the Hispanic business owners and

entrepreneurs succeed. Examples include partnerships with the Hispanic Chambers at the national and local levels.

Most recently, SCORE has run a social media ad campaign targeting 11 cities of varying size across the U.S., and specifically aimed at recruiting diverse volunteers. To date, the campaign has generated 1.08 million impressions, and 17,300 link clicks, with chapters each reporting a strong uptick in volunteer applications.

VISION 2025: EMPOWERING SMALL BUSINESS SUCCESS IN THE FUTURE

Within an ever-changing business and economic landscape, SCORE must prepare for and ensure organizational relevancy for the next 50 years. It is not enough for SCORE to try to manage change; rather, we must embrace change and become change proficient. No matter how much the landscape changes, SCORE's ability to provide business advice and mentoring to entrepreneurs and small business owners will remain relevant, as validated by our data.

SCORE has developed an official vision for the organization in the year 2025, which guides decisions and organization development. This vision consists of data-driven conclusions, sourced from numerous macro-environmental as well as SCORE-specific sources, which have been tested and verified throughout the process.

Vision 2025 has seven elements, which are both directional and aspirational:

- **CLIENT FOCUS:** Client satisfaction, client success and the growth of the small business community are the overarching criteria of our success.
- **ACCESSIBLE:** The skills and specialties of our nationwide network of fully certified mentors can be easily and readily accessed.
- **BEST-IN-CLASS:** Our resources, either our own or our partners', settle for nothing less than excellence, so that our clients will receive the same incredible experience independent of their location, business type or service offered.
- **RELEVANT:** We will stay aware of (and respond to) changes in the small business environment.
- **COST EFFECTIVE:** SCORE will apply the most practical and current business methodologies in the most cost effective way possible to best serve our clients.
- **VALUES-BASED:** We will ensure quality of the client experience and will continually demonstrate integrity, rigor and the courage to change.
- **GROWTH-ORIENTED:** We will drive growth in the number and type of clients served, in the breadth of products and services provided and in the capabilities of our organization.

To effectively deliver on the Vision for SCORE in 2025, SCORE, as an organization, must continue its ongoing cultural transformation by operating with a "One SCORE" mindset, in which headquarters, the chapters, volunteers and the SCORE Foundation work together to achieve the goals of an increased focus on clients, accountability and growth. This transformation must be continually and consistently driven at all levels of the organization.

To this end, SCORE is currently moving to a more centralized operating model in which support functions such as accounting and technology are executed and coordinated at the headquarters level, while direct client services and support are delivered at the field level through our nationwide network of chapters and volunteers. This will help to ensure consistency, efficiency and an ever increasing level of client engagement and satisfaction with our services, and also allow volunteers to focus less on administrative tasks, and more on mentoring.

Examples of this centralization include the chapter website standardization, the social media program and the centralized accounting program.

Chapter Website Standardization

SCORE's individual chapter websites are designed on a centralized template, with an aesthetic that complements the national website and strengthens brand consistency, while allowing for customization at the local level. This customization is accomplished via editable content bands, built-in social media sharing icons, a blog, and email newsletter signup functions.

Enhanced functionality includes SEO, mobile optimization, and search capabilities that direct clients and volunteers toward the resources they need. A Constant Contact workshop Application Programming Interface provides a direct import of chapter workshop data to both the chapter website and the national website, expanding their reach and attracting more clients. The chapter websites are uniquely connected to the national website at score.org, allowing chapters to automatically share national online workshops and resources if they so choose, and enabling easier site maintenance.

Chapter Social Media Pilot

Originally tested as a pilot program with 10 chapters in 2016, SCORE's chapter social media program has now grown to include 230 chapters. The program centralizes social media posting and engagement services through the services of a third-party vendor, enhancing and integrating the chapters' digital marketing efforts with an improved online presence and increased brand consistency. By improving local awareness of SCORE, the program targets each chapter's main goals of recruiting more clients, recruiting more volunteers, and driving stronger local workshop attendance.

Data shows that this program achieves our goal of meeting potential clients and volunteers where they are. In FY18, chapters involved in the social media program saw an 8.9% increase in services, compared to non-pilot chapters, which saw a 2.93% increase in services. Total engagement for participating chapters increased by 30% over the previous year.

Centralized Accounting

Today, one of SCORE's main initiatives is to centralize all accounting and finance systems nationwide. Centralizing accounting functions will reduce the burden on SCORE chapter chairs and treasurers moving forward, related to reporting requirements and bookkeeping and clerical duties, while chapters maintain control over how, when, and where they spend and raise their monies.

The development of uniform policy and procedures for chapter treasury operations provides consistent onboarding and training of treasurers, reduces risk for the overall organization, improves insights into financials of the organization to better support accounting and fundraising.

I would be pleased to answer any questions you may have, and to provide any additional documentation as requested. Thank you, again, for this opportunity to testify.

Respectfully submitted,

Kenneth Yancey
CEO
SCORE Association

Chairman RUBIO. Thank you.
Ms. Craven.

**STATEMENT OF DARCELLA CRAVEN, PRESIDENT, VETERANS
BUSINESS RESOURCE CENTER, ST. LOUIS, MO**

Ms. CRAVEN. Good afternoon Chairman Rubio, Ranking Member Cardin, members of the committee, and ladies and gentlemen in the gallery.

I am Darcella Craven, a service-connected veteran and President of Veterans Business Resource Center or the VBRC. The VBRC has been in business since 2004, and we assist veterans and military families who startup and expansion of small business. We are headquartered in St. Louis, Missouri, and operate the VBOC in region seven of the SBA which covers Missouri, Kansas, Iowa, Nebraska, and Southern Illinois. And because of that I am really happy to see that Senator Ernst and Senator Hawley are part of this committee. It makes me excited.

VBRC has helped thousands of military families and military affiliated personnel navigate the small business world through seminars, webinars, one-on-one counseling, outreach events, and training. Please review my written statement and the documents I provided for the impact that the VBRC and the VBOC has had in the Midwest. We know there is no shortage of information out there for small business owners. One simply has to put small business assistance in Google and a million links pop up. One of those is the SBA's website, which is a treasure trove of information and videos. It is amazing. However, ladies and gentleman, if I give you a gold brick and you do not comprehend the value of gold, it is simply a beautiful doorstep. I suggest to you that one of the most important tasks that we do at VBOCs is help our military-affiliated personnel understand the value of the information they are exposed to through not only SBA family resource partners but the broader community. We get our clients to the right resource, at the right time, with the right information.

The national VBOC program boasts amazing success stories and has helped thousands since its inception, yet there are still so many more who are not aware of all the available resources, or if they are, they do not comprehend how to actually navigate those resources. Each partner has its own niche and the VBOC stand prepared to help navigate those resource partners offerings. Again, right resource, right time, right information. I have been in this game for over 20 years and I can see the positive evolution of the Small Business Development Centers, the SCORE chapters, and the Women's Business Centers.

I have witnessed the movement from the separate entities being this is me, mine sort of like the Daffy Duck cartoon through to the mentality of a collaborative partnership that really works together to assess entrepreneurial need and help small businesses get the job done. Yet, if I had a dime for every time a client said that they did not understand a resource partner or how to navigate them, I could just retire and focus on my dog's Instagram account for the rest of my life. Ladies and gentlemen, part of what we do at the VBOC is ensure that the word gets out about the many Federal, State, and local resources that are available, both Government and

non-Government. We also bust up all the myths out there that there are grants being offered by the SBA and they are just waiting for veterans and small businesses to come and get them, that we work with vocational rehabilitation for our service connected veterans who are in the VR&E program and help them to navigate that space, that is a whole other thing, work with the rural communities and all the stuff and challenges that they have, and we ensure that military spouses and families are not forgotten.

To that point, we must ensure that our programs are truly focused on military families and we just don't throw the name military family over top of an existing program just to placate that community. Throughout my time at the VBRC, I have witnessed the frustration of the military personnel in dealing with other resource partners, not because the partner was incapable, but because there was a misunderstanding in communication. As we used to say in the Army, bottom line up front, the language barrier is real. VBOCs provide that translation not only from the military member but to the provider but vice versa. The VBRC has only succeeded because we enter a community with the spirit of collaboration as our lead for our charge. We look to see what is already happening in the community, how is this ship turning, and we asked how we can help.

In that, in our region, for example, we have offices inside the Kansas City SBA because as we are having a conversation with a client, it is much easier to pick up and walk down the hall rather than make a phone call. We work collaboratively with universities to bring Boots to Business to Reboots in Iowa that are Ag-based. We work and share offices at the Urban League Empowerment Center in Ferguson, Missouri, in a community that we all know has been hard hit. We make sure that the veterans in that community are getting the same service. We partner with St. Louis district to host week-long national small business training so that we can celebrate small businesses completely. We move clients to the well-established military Veterans Service Center at Bellevue University. There is no need to reinvent the wheel. It already exists.

We partner with the Kansas SBA to bring the 2019 Kansas Supplier's Conference in conjunction with way too many partners to name here. We have 100 percent participation by our SCORE and SBD chapters on all seven military posts in our region and I will take a hooah for that. As military members and entrepreneurs, we are used to finding resources and collaborating to make a mission. We understand how to read the environment and pivot as necessary, and indeed this program's growth is proof that centers can and have collaborated.

Consider this as I conclude, in 2018 alone we had 4,827 counseling sessions, participated in 146 training events, had over 45 outreach events, and that is willfully old because it is my problem for not getting stuff in, and conducted 38 Boots to Business sessions all with 3 staff members and over 100 volunteers.

I ask you to understand that if we are truly to record our impact and not just activity, we need to ensure funding and legislation that allows us to hire the appropriate staff and pay them well so that we can maintain consistency across entrepreneurial develop-

ment programs. We need to ensure that our programs are not only stabilized, but they can grow.

Thank you for your time. I welcome any questions and make it a powerful day.

[The prepared statement of Ms. Craven follows:]



VETERANS BUSINESS RESOURCE CENTER

911 Washington Avenue Ste 705 St. Louis MO 63101-1243
PHONE: (314) 531-VETS (8387) / (314) 531-8386

April 29, 2019

www.vetbiz.com

Board of Directors

Bryan Bolton
Frank Burns
Frank Curtis, Esq.
Joshua Frank
Chair
Jessica Fox
Treasurer
Roderick Gilliam
Andrew Ishmael
Patrice Manuel
Robert Scharff, Jr.
Brian Saxton
Vice Chair

Emeritus Directors

John Bopp
Ernest A. Coe
Donovan Foster
Jacob Garth
Robert W. Fudstone
John M. Harbouse
Edward D. Higgins
LG (Ret) Gary Hughey
Ken E. Kotiza
Dennis Lane
Ron Moore
Brenda Newberry
Donald M. Suggs

Follow Us

Twitter @vetbiz
Facebook.com/VetBiz
Instagram/VetBiz

Written testimony to the United States Senate Committee on Small Business & Entrepreneurship by

**Darcella K. Craven, President Veterans Business Resource Center and
Executive Director of the Veterans Business Outreach Center for
Missouri, Iowa, Nebraska, Kansas (MINK)**

Chairman Rubio, Ranking Member Cardin and members of the Committee, thank you for the invitation to provide testimony for this important hearing. My name is Darcella Craven, a service connected veteran and President of the Veterans Business Resource Center, or VBRC.

VBRC is a nonprofit, 501(c)3, community-based resource center established because of Public Law 106-50 Veterans Entrepreneurship and Small Business Development Act of 1999 and has operated continuously since June 7, 2004. Its mission is to train, mentor, and assist transitioning military, National Guard and Reserve members, in addition to our nation's veterans as they start and grow their small businesses. The VBRC's client base includes Veterans, Wounded Warriors, Service Connected Veterans, and their family members.

The VBRC specializes in providing small businesses the skills for start-up and/or expansion of businesses through workshops, online via LivePlan.com and face-to-face counseling. These services include local, state and federal government procurement, financial literacy, business insurance education and public speaking for presentations. We offer business training which includes, but not limited to, business skills training, marketing, pitch competition preparation and financial management.

VBRC is a multi-award-winning organization operated by a highly-skilled staff and is recognized as one of the Top 15 Organizations to Make Your Business Grow in St. Louis, What's Right With the Region award in 2017 and the 2015 VBOC of the Year. The VBRC has over 15 years of established relationships to achieve our mission.

The VBRC's relationship with the SBA has been exceptionally strong since 2004. We have been the Veterans Business Outreach Center (VBOC) since 2008, we have had the opportunity to leverage our relationships with regional and district SBA offices as well as other regional SBA resource partners. The VBRC has earned a reputation for seeking out and establishing innovative collaborations and partnerships to utilize limited resources and utilize marketing and communication platforms to maximize small business awareness and marketing distribution.

The VBRC and the leverage of our resource partners, makes us a clear leader in our region's entrepreneurial ecosystem. As such we hold active membership in many chambers, committees and special boards both as an agency and in our personal lives. We believe in conducting ourselves as community members in the same way we instruct our clients. Each staff member is encouraged to participate in community outreach, not necessarily associated with entrepreneurship but to maintain their connection to the communities in which we serve.

The Veterans Business Resource Center is a Project of the Veterans Advocacy Foundation and all contributions are fully tax deductible.

Veterans Business Outreach Center (VBOC):

The VBOC program is designed to provide entrepreneurial development services such as business training, counseling and resource partner referrals to transitioning service members, veterans, National Guard & Reserve members and military spouses interested in starting or growing a small business. Services provided by the Centers include Pre-Business Plan Workshops, Concept Assessments, Business Plan Preparations, Comprehensive Feasibility Analysis, Entrepreneurial Training and Counseling, and Mentoring to name a few. The SBA has 22 organizations participating in this cooperative agreement and serving as Veterans Business Outreach Centers (VBOC).

Geographic Area Served and Constituents Served:

Our VBOC Program concentrates on SBA Region VII. We have agreements with each district SBA office within our region, as well as regional resource partners, to leverage office space for counseling and events and technology infrastructure for communication and increased distribution of available resources within the overall region. We are headquartered in Missouri and our regional focus is the St. Louis Metropolitan area including the six counties in Illinois (Clinton, Jersey, Madison, Monroe, St. Clair, Bond). We are 15 minutes from Scott Air Force Base and have conducted entrepreneurship classes on post since 2004. According to the 2016 SBA Office of Advocacy Small Business profiles for MO, IA, NE, KS, approximately ten (10) percent of small businesses reported that they had one or more veteran as majority interest owners (MO – 11%, IA – 8%, NE – 9% and KS – 10.5%). The Census found that seven (7) percent of Veteran business owners were service disabled; and the estimated number of Veteran and Service Disabled Veteran Owned Businesses (SDVOSB) in Region VII. (see our VBOC @ VBRC Impact Graphic)

In a review of the State Certified Service Connected Veteran Owned Businesses only 170 certified firms in Missouri are listed and an even lower number in Kansas. We are positioned to assist these states with identifying and helping to register more small businesses who meet certification requirements. We have spent considerable time building relationships in the entrepreneurial community to build trust among partners to achieve this. Our goal is to increase the registered, certified veterans by 30%.

The VBRC has a collaborative partnership with the Veterans Administration Vocational Rehabilitation & Employment (VR&E) program to work with all service connected veterans interested in self-employment. The Center facilitates these self-employment clients through the same process keeping in mind the challenges these veterans may have with meeting us at our facilities. We work with the client online and directly with the VA counselor to help the veteran create a viable business plan with potential funding by the VA. We have only recently begun tracking these clients at the request of Vocational Rehabilitation. We have tracked 100 VR&E clients since 2004 mostly in MO with over \$300,000 in VR&E funds being granted. Our goal is to increase this by 10% in MO and build in each state.

We support B2B, Reboot B2B and positioned to support the Reboot program at six (6) military installations in Region VII and one (1) installation in Region V. The Family Readiness partners estimate between 700 – 900 military personnel will transition in 2018 from our smallest post (WAFB)

to over 5,000 at our larger installations. The B2Bs average 20 transitioning military and their families in each class which are held, at a minimum, quarterly on each post. Some posts, such as WAFB, Leavenworth and Riley, consistently have over 35 participants on a waiting list. There are 43 B2Bs scheduled for 2019 across our region. We now have 3 B2B trained staff to support an increase in B2Bs scheduled by SBA staff or TAP.

Understanding the Value

There is no shortage of information out there for small business owners. Simply Google small business assistance and a million links pop up. Information ranges from high quality and well researched technical articles to anecdotal stories from past entrepreneurs which trend towards emotional. The SBA's website is one such link and a treasure trove of information. While the information is great, the videos are informative and the links that lead from it also fall on equally informative sites, it is an excellent example of what it is like to drink water from a fire hose.

Ladies and gentlemen, if I give you a gold brick and you do not understand the value of gold, you have a beautiful doorstep. I suggest to you that one of the most important tasks of the VBOCs, is to help our military affiliated client understand the value of the information and navigate the tremendous information out there. Alongside the information they can Google, helping them understand how to utilize and access the SBA family of resource is equally important. We get our clients to the right resource, at the right time, with the right information.

Throughout my time at the VBRC, I have witnessed the frustration of military personnel in dealing with other resource partners, not because the partner was incapable, but because there was a misunderstanding in communication. As we said in the Army, *Bottom Line Up Front*, the language barrier is real. VBOCs provide that translation not only from the military member to the partner, but vice versa.

Just focusing on the SBA resource partners each on has its own niche. I have worked in this space for over 20 years and below is *my perspective* of the challenges and potential solutions:

SCORE Mentors: Highly educated, specialized volunteers who are dedicated to helping small businesses navigate the small business world. This group of people are a tremendous asset to a small business owner as they often bring years of experience in marketing, finance or sales to a client at no cost. They offer specific trainings which are segmented i.e. social media marketing versus marketing strategy.

Challenges:

- Volunteers might have an excellent grasp on marketing, but it may come from 30 years operating a marketing department in a large corporation.
- A client might ask marketing questions of a volunteer that has more experience in finance.
- There may not be a Chapter close to a community considering the vastness of our nation's rural areas.

Solutions:

- VBOCs ensure a client is specific about the type of mentor they need. Being clear that they need marketing, finance, sales etc expertise gets them to a mentor that can assist immediately.

- VBOCs help the client formulate specific questions to ask and/or navigate which SCORE classes might be best.
- The VBOC can ensure that if the SCORE chapter doesn't have a local mentor, they access the online SCORE program which has access to many mentors nationwide.

Small Business Development Centers: These Centers are located inside universities or affiliates which make for an excellent opportunity to get academic, highly researched training and assistance. Often counselors are highly trained researchers in their field such as exporting, economics or marketing. Or their counselors are "recovering lenders" and their expertise in finance and lending is invaluable. Clients have access to university level resources, the latest research and counselors who understand how to interpret that data. Due to university resources, they often have state of the art technology, can set up extension centers and can access data from reciprocal universities from around the world.

Challenges:

- Generally, these centers are located on college campuses which can be a bit intimidating for returning military members or spouses.
- SBDCs are not set up to assist the "dreamer" entrepreneur. This program, with its high-level resources, is best suited for expansion clients or startups with significant resources available to them.
- While the SBDCs do offer classes, they are also open to all small businesses and do not specifically focus on military affiliated personnel.
- Depending on the region, they may have boundaries they cannot cross so they do not encroach on another university or they may be in a specialized institution i.e. agricultural based or technology. This could limit the expertise in the consulting staff.
- SBDCs located on campuses, may not have the time to fully engage in the community due and may or may not be a part of Chambers, statewide programs or community organizations. Those Centers located in extension, often have more flexibility and can connect outside of the entrepreneurship space.

Solution:

- As with SCORE, ensuring that the client is prepared for the level of expertise offered in each SBDC is important. The VBOCs can assess the preparedness and direct clients as appropriate.
 - Often municipalities require specific training to apply for contracts and SBDCs usually host those trainings. VBOCs bring awareness of those trainings and help clients determine if the time is right for engagement.
 - Dreamer clients can be served internally (or appropriate partner) until they are ready to move into the more advance SBDC classes or certifications.
3. **Women's Business Centers:** These Centers are created to empower women entrepreneurs with resources and tools to create strong sustainable businesses. They help women navigate the business needs and manage other challenges a woman business owner might have that a male counterpart might not. They do offer free trainings and counseling as well as more

advanced programming which might cost. They are usually Centers that help with women's certifications and procurement. They often have micro lenders or are located with other economic development institutions.

Challenges:

- The women's centers usually focus on local small businesses within their Center's footprint. This strong emphasis on local development can be a challenge for a military spouse that may not be staying in the community due to duty station change or discharge from the service.
- The general information offered is excellent, however, more specific information may be impossible to ascertain because of the WBCs boundaries.
- Military spouses, largely still women, often have small micro business but client ability to receive a loan, even a micro loan, may be limited due to no or low credit, lack of collateral or limited resources.
- Many women veteran and military spouses live on military post or are surrounded by military friendly communities. When they transition, they often end up in communities where the population of military affiliated personnel is small.

Solution:

- In case of deployment or duty station change, the VBOC can help the military spouse find a reciprocal WBC, other resource partner or pick up the counseling as we have a regional reach.
- VBOCs often have knowledge of like-minded agencies, governmental and nongovernmental, in the area where the client will relocate and can connect the client, current WBC and the future WBC together so they may collaborate.
- The VBOC can help the client connect to communities outside of the military base or community and begin to establish relationships that will help the businesses thrive. VBOCs can also serve as a space that understand the military experience as a large majority of the consultants and staff or either veterans or military family members.

This is most certainly not conducive of all Resource partners and reflects my dealings with our resource partners and how we have worked with them over the last 15 years.

Funding of the VBRC:

As an Army veteran and nonprofit manager, I am used to finding resources and collaborating to make a mission. I understand how to read the environment and pivot as necessary and indeed the VBRCs growth is proof that we can and have collaborated well. Consider this, in 2018 alone, we had 4,827 counseling sessions, participated in 146 training events and over 45 outreach events and conducted 38 B2B sessions, all with 3 staff members and over 100 volunteers.

However, if I am to truly record and understand our impact and not just activity. If I want to do strategic planning, ensure administratively we are recording all information and build stronger relationships with volunteers and the community, I need to raise additional money. I raise funds to

allow the hiring of appropriately trained staff; pay them well to maintain a consistency in contacts across our region and keep them professionally developed; and ensure enough funding for outreach in 4 states. We must focus on not only stabilizing the center, but on growth.

Conclusion:

VBOCs stand prepared to help navigate the resource partner offerings. Right resource, Right time, Right information.

I have been in this space for over 20 years and can see the positive evolution of the small business development centers, SCORE, and the women's business centers. I have witnessed the movement of these separate entities from the "this is mine" mentality to collaborative partnerships that conspire together to assess entrepreneurial needs and help small businesses.

Part of what we do at a VBOC is ensure that the word gets out about the many federal, state and local resources that are available – both government and nongovernment.

We also:

- bust myths about "grants" offered by the SBA for small business,
- work with vocational rehabilitation self-employment through the VA for our service disabled members,
- work with rural communities that have their own set of challenges,
- And we ensure military spouses and families are not forgotten.

To that point, we must ensure our programs are truly focused on military families and they are not just thrown in as an aside to placate that community.

The VBRC has only succeed because we enter a community with the spirit of collaboration as the lead for our charge. We look to see how the ship is moving and ask how we can help turn the wheel. In our region we,

- have offices inside the Kansas City SBA which ensures a conversation can be had by walking a client down the hall rather than make a phone call;
- work collectively to bring Reboots to Iowa that are focused on Agri-businesses;
- share office space in the Urban League empowerment center in Ferguson with the SBDC to bring our services to military families in underserved communities;
- partnered with the St. Louis District office to host a week long national small business week celebration
- move clients to the well-established veteran's entrepreneurship program in Omaha at a local university – no need to reinvent the wheel
- partner with the Kansas SBA to bring the Kansas Suppliers Conference in conjunction with too many partners to name
- have 100% participation by SCORE & SBDC at all 7 military post to conduct Boots to Business classes.

Our partnership relationships have stood the test of time. We look forward to 15 more years of service to our military communities.

Thank you for your time and attention to this matter. Make it a powerful day!

6

Respectfully Submitted,

Darcella K. Craven, President

Senator CARDIN [presiding]. Well, let me thank all the witnesses as we indicated at the beginning of the hearing. We are shuffling back and forth because there is a series of votes on the floor of the United States Senate. So, I have already cast my vote on this vote and so chairman Rubio is going to vote and then he will be coming back. So, Ms. Haughton, I want to start with you if I might. Sorry I missed your testimony, but I have been briefed about it.

I have been educated as to why we have limited service for the women business centers in Maryland and I have been told it is because we had the local capacity through resource partners to be active in Rockville through a group that was prepared to provide the services that are needed. And as you have pointed out, you have also provided services up in Frederick and in Bowie but because of the cap of \$150,000, it makes it difficult for you to expand services although you are prepared to do that.

So, if the cap was raised, you say you could handle services in other counties. How would you go about doing that in Maryland?

Ms. HAUGHTON. So typically, thank you for the question Senator Cardin. Typically, the way we work within the State of Maryland is we partner with the economic development organization as well as other resource partners. And so, in Frederick, Montgomery, and Prince George's County, we get funding support from the county of Prince George's County. We get funding from the city within Bowie, the city of Rockville, Montgomery County Government, as well as the economic development organization, and the economic development organization in Frederick. What we look to do when we expand into other counties is to also encourage the economic development organizations there to partner with our program to ensure its success. So, it is critical for us that as we look to move on, besides getting the Federal dollars which, we know we have to match dollar-for-dollar to work with the local economic organizations to ensure that we meet that match.

Senator CARDIN. But there may well be areas on which the resources locally are not as available in other counties that are underserved, and therefore, we are really dependent upon the resources of a community which works to the disadvantage of underserved communities, does it not?

Ms. HAUGHTON. So, it does, and it is interesting you say that because, for example, we have been in communications in Southern Maryland and resources are scarce there, so what we had talked about is doing a collaborative tri-County support for the program so that we can make sure the services for women entrepreneurs are available to them. So, for us it is critical that we engage them at whatever capacity they are able to assist in supporting our program but also to reach out into the community. We have a lot of volunteers that participate in assisting our women entrepreneurs and so we do tap into that as well.

Senator CARDIN. And I thought Senator Coons point in the last panel was very accurate and that is there is a relatively small amount of Federal funds involved here that is leveraging a lot of activity in the private sector and volunteers, etc. We recognize that but we want to make sure that it is fair. That is underserved communities get the needs that are required that they need even more than other communities and it is becoming a challenge. If any of

you want to respond, you heard the Inspector General talk about the loose structure within the SBA on both the grant making and on accountability. How do you find working with the SBA as to the understandings of the mission and accountability and performance in the grants that you are receiving?

Mr. MYHRE. I would be happy to respond.

Senator CARDIN. I am going to interrupt for a moment.

Senator Markey has not yet on his roll call. Please do. Now with the question.

Senator MARKEY. An excellent question so do not forget it. In Massachusetts we are very proud of our Women's Business Center, the Center for Women and Enterprise headquartered in Boston. They were founded in 1995 and are set to expand in their efforts to cover New England, Vermont, Rhode Island, and it uses the SBA funds and programs we are discussing today to make a real difference in the region. And the Women's Business Center serving Eastern Massachusetts trained and counseled over 1,200 women, and they helped those women-owned businesses create over 1,000 new jobs and put \$30 million into our region's economy. And the Center for Women and Enterprise did all that using a staff two people dedicated to this mission and that is because there is a \$150,000 cap on these Women Business Center grants.

And they told me directly that they could do so much more so I would like to echo what I have heard so far, what I know Ms. Haughton has already spoken to, and I would just like you, if you could briefly to just expand on that, that if you lifted the cap what happens in terms of opportunities for women and job creation?

Ms. HAUGHTON. Thank you for that question. One of the things that we—the reason why we are asking for the cap increase is because we know that there are constraints in what we are actually been at being able to perform and do in our State. If we were able to get the cap increase to \$350,000, which is what we are asking for, we would literally be able to expand more effectively throughout the State of Maryland. We are already right now—

Senator MARKEY. By extension in Massachusetts.

Ms. HAUGHTON. Exactly. For every Women's Business Center, and I can only speak to mine right now, but for every Women's Business Center, it is the same situation. If there was an increase in the cap, they would be able to expand more. And then the other thing I would add to that is, instead of creating new centers, it makes sense to increase the cap for centers that have already proven they are effective, they are efficient in what they are doing, they have a record of their performance, and it makes sense to enable those centers to be able to expand into other areas instead of just recreating new centers.

Senator MARKEY. Exactly and I thank you so much. And, you know, I apologize because the roll call is on the floor and I don't want to miss—but I did not want to miss asking that question.

Ms. HAUGHTON. Thank you.

Senator MARKEY. Sign me up for this mission to increase the cap.

Ms. HAUGHTON. Awesome. Will do.

Senator CARDIN. Thank you, Senator Markey. Now, if we go back to the question as to how effective you are and how clear it is to you the accountability standards as a resource partner in the

grants that you are receiving and how this is being evaluated by SBA.

Mr. MYHRE. Certainly. Thank you for the question Senator Cardin. I think it is extremely clear from an SBDC's perspective. When you look at the Small Business Act and you look at the code of Federal regulations, there is a clear understanding what types of reviews and accountability SBDCs are subject to in order to receive the Federal funding which they receive.

All SBDCs are required by the agency to go through annual project office reviews and every other year program manager reviews, which are really programmatic reviews looking at the centers or SBDC's compliance and performance, but also in statute we are required to go through every other year financial reviews but as an educated CPI will tell you that they meet almost every single standard as relates to general governing accounting practices. So, they are really financial audit examinations. Furthermore, SBDCs are part of institutions of higher education, generally public institutions of higher education, and therefore are also subject to their own now university reviews and to our State auditor reviews.

So, we are reviewed consistently to assure that we are being good stewards of the taxpayer dollars that we receive, that all resources are allowable and allocable to their intended purposes, and that funds are not being commingled or spent any unallowable way.

Senator CARDIN. Thank you. I appreciate that.

Ms. CRAVEN. Senator, I am going to add that plus as a nonprofit organization we also have a whole lot of folks making sure that we are doing things properly. I think the challenge that we have as the new kids on the block with the SBA is that we are so entrepreneurial. We are looking to pivot, we are looking to do all these things, and the SBA has regulations and rules they must follow.

So, it often causes us to kind of say, okay, well we want to do this. Our grants manager gets us every time, she is like, no you can't do that. Here are the rules you have to follow. So, we have a great time with them. As a matter fact, we have such a good relationship that throughout our time, we have been doing this since 2008, we have moved from a Web-cat database which was similar to EDMIS, to now a Neoserra which is much more dynamic, and it makes for a lot easier for us to put in data and put information and parse that out as we need to.

So, our challenge is not really us with them, it is them keeping us to make sure that we are ensuring that we are following our notice awards because again as an entrepreneurial agency, we are constantly wanting to jump and do these kinds of things. So, I would say the SBA folks do a great job of making sure that we keep in order. I would also, if I had a magic wand, I would and I know as a taxpayer I do not want to see this, but as a person who tries to help small businesses, I would love to see them have a little more flexibility in how they can work with the programs here.

I mean it is really difficult to try to figure out ways to ensure that we are giving good information to the clients that are coming out as in keeping with all of these rules that you have to do, oh, and by the way, the entrepreneur is trying to take off and do things, so.

Senator CARDIN. Mr. Yancey, in the SCORE program, how? That is what the recent audit was?

Mr. YANCEY. Yes, sir. My perception is over the last number of years the SBA is doing more and better to hold us accountable as an organization. The call for the IG audit is the first audit that our organization has had in many years. I go back 26, I think it has been at least 10 since the IG came in and visited us. I think as Mr. Gutierrez said a little bit earlier, there is a great deal more focus on the transactional aspects of our relationship. How we follow through and follow up on the rules and regulations, and clearly you saw that the answer to that, in several instances, is not well. I do think that there are some systemic issues with us, and I am counting on SBA, the Office of Entrepreneurial Development, and certainly the IG to help us get everything on track. And I believe that they will, and we will stay there.

Senator CARDIN. So, and any one of you, I am interested as to how easy it is for you to interact with other resource partners in your same areas. I recognize that you do not have any others in Maryland, but do you have contact with Women Business Centers and you share issues with the Veterans resource partners? Is there a sharing of information and do you recognize how the grants are being used in other communities so that you can use best practices to try to expand the services that you are providing?

Mr. YANCEY. Senator Cardin, if I may. I believe that there is excellent sharing particularly at the local level where resources exist in communities or where they are close. I think that there is excellent referral opportunities, best practices. I think we share clients is not the right term, but we move clients back and forth depending on the expertise and the benefit that different programs bring at the national level. I have good relationships with my counterpart at ASBDC, with Women's Business Centers brand new to the position, and expecting similar so I think the opportunities are good to continue and I think the relationships are positive.

Mr. MYHRE. Senator, the SBDC has great collaboration and I think I would say what Mr. Yancey said, it is more at the local level and it is necessarily at the State level. Florida is a very large State and as you indicated earlier, WBC, SCORE, and VBOCs are not in every market, therefore requiring SBDCs to be more flexible in the scope of services in which they must serve or offer and in the markets in which they must serve.

But I can tell you that from my former experience in Minnesota, I actually stood up and created SCORE chapters within SBDC markets because we came to an agreement at the Statewide about what the specific services and markets we would focus on through each program. And through that type of collaboration, we were able to expand the services of many of the programs that were not in existing markets previously, assuring that the full scope of services and the diversity of services could be available to all entrepreneurs no matter what stage of the life cycle in which they were at.

Ms. CRAVEN. And to add to that, I am going to say, yes now. I have been in this business for a while and when I first started, the answer to that question would have been a resounding no. Not one resource partner wanted to work with each other, period. I have

my numbers to get, you go and get yours. That was kind of how it was. Over the last, gosh, maybe 15 years?

We have built solid relationship specifically in the region seven or sometimes it is just us coming and supporting your event so that the other organization can see that we really are here to help you and we are not here to take your client or any of those kinds of things. You have that mentality because I strongly believe that a lot of the metrics that are being asked for from all of us are very activity-based metrics. How many folks can you get, how many businesses can you start, tell me how many counseling hours you did.

Those are all important and we like to see them so that we can measure how you are spending your hour, but it is harder to really, truly show impact for how you developed a business from the woman who walks in the door and has no complete idea what she wants to do all the way through to a business who is now hiring 75 other people who look and act just like her from her community. Trying to measure those activities is very impact and it takes a lot more time. Unfortunately, we all sometimes only have a year to try to get those in, so I think if we can move away from a whole lot of just activity-based metrics, still want to use those, but then also figure out a way how you can include some of the more impact based metrics, I think that you would not have that problem at all across the country.

Senator CARDIN. Just by observations, I have seen different centers, especially in the Small Business Development Centers, that have different capacities and a lot of it is local abilities. I recognize that. And the fact that there is not a lot of Federal resources going into any one particular program based on the services that they have, it seems to me that sharing of information, particularly about local capacity to expand service is very important to leverage these programs to the maximum extent possible.

So, I think that the sharing of information will challenge communities to do better and provide additional services. I really do think though that there is a need for special attention to underserved communities and that is a requirement that is on the program. I recognize that, but when you look at the numbers, we are still not reaching where we should in underserved communities. So, as we are looking at reauthorization, we would welcome your suggestions and thoughts as to how we can better accommodate the objectives of these programs.

We have already heard about cap increases. I recognize that, but there may be other aspects in reauthorization where we can help you share information, build greater capacity in communities that do not have that capacity today to be able to apply for and get these grants, and then with particular emphasis on underserved communities. We would appreciate that information. I know the chairman will be returning momentarily. The next vote started around four minutes ago. What I am going to do because I know they are trying to keep these votes moving now on a 10-minute cycle because people are anxious on the floor of the Senate. We are going to go into a brief recess, and the chairman should be returning, as I said, momentarily. Thank you.

[Recess.]

Chairman RUBIO [presiding]. Nobody else is here. Everybody else is voting. I think maybe though, let me just get this one out of the way because I do want to get to other topics other than SCORE, but and I am sorry I am going to ask this.

Mr. Yancey, I wanted to ask, first of all, and I do not want to make this about you because it is not. This is a systemic issue that you are talking about. So, but I am asking this for a reason. Your compensation is largely from foundation funds, meaning raised from the private sector, is that correct?

Mr. YANCEY. A portion of my income, yes, does come from the foundation.

Chairman RUBIO. But, when an executive coach consultant was hired, it used solely Federal grant funds rather than not-for-profit foundation funds. That is what the IG found, is that correct?

Mr. YANCEY. Yes.

Chairman RUBIO. Why is that?

Mr. YANCEY. It was a mistake on our part. We had not thought to divide that cost. We will happily fix that. We do, sir, provide a stipend from the foundation to the association every year just to make sure that we do not improperly take advantage of the Federal dollar on that side of our business, and it is not enough to cover that particular expense with the coach. And that was inappropriate. It is totally on my watch, totally on my head, and we will fix it.

Chairman RUBIO. And the Board of Directors solely use Federal grants and not the not-for-profit foundation funds to support the meeting expenses. Do you put that in the same category?

Mr. YANCEY. We will put that in same category. One-twelfth of our board time spent on the development foundation side and we will make sure that one-twelfth of those costs are properly accounted for. Again, the stipend which is \$4,000 a year is certainly sufficient for some minor accounting things but not sufficient for that meeting, and you know it is again my responsibility, my fault, and my apologies, and I will fix it.

Chairman RUBIO. And how about the argument you heard made already that it is very difficult to manage at the district level where the funds are being spent and decisions are being made of such a large number of—the argument is that there should be some more centralized oversight and more uniform standards. Is that something that you think would be appropriate given what we learned?

Mr. YANCEY. I think that it is absolutely required, and we recently completed a futures initiative related to our program, and what we recognize is that we need to centralize far more functions than just that. We have spent the last two years developing a centralized accounting system. It is now being rolled out to 20 chapters. We will have all chapters on board in 2020. We believe it is absolutely the right thing to do, and as I mentioned in my verbal testimony, it does eliminate all checks at the chapter level, all cash at the chapter level, debit cards and credit cards, so the opportunity for risk, theft, or any other type of issues at the chapter level will be lessened dramatically.

Chairman RUBIO. Okay. Mr. Myhre, the Florida SBDC network has played a vital role in disaster recovery. I don't think a lot of

people associate these programs when we think of disasters we think about FEMA but the incredible role this has played in—could you, and we have had a series of disasters not just Northwest Florida but hurricanes, the previous year where we had all this red tide and algae blooms that have always had a tremendous impact on small businesses. So, could you sort of walk us through a little bit, describe the specific role that the SBDCs have played following disasters in Florida which has been a State impacted, unfortunately, by a number of disasters over the last few years.

Mr. MYHRE. Certain. A number of places across the country have been impacted by major events but Florida especially over the last two and a half years, four major hurricanes—

Chairman RUBIO. Don't say that too much because then we got to share the money with these other places. Florida has been unusually—

[Laughter.]

Mr. MYHRE. Florida. Florida has been hit hard.

Chairman RUBIO. This is a joke in case people are watching.

Mr. MYHRE. There is not one square acre in Florida that has not been touched by a major event over the last two years.

Chairman RUBIO. Good job.

[Laughter.]

Mr. MYHRE. Four hurricanes, red tides, algae blooms. It has been a constant in full-time job, especially for Florida SBDC because of our position in Florida statute. We are defined as the State's principal Small Business Development organization or agency. And because of that particular placement, we are part or an instrumental part and defined as a primary principal partner as the State's Emergency Response Team, specifically for business industry and economic stability.

So, we work hand-in-hand with Florida Department of Economic Opportunity, the Department of Emergency Management, and we are there at the State Emergency Operations Center when a major event occurs. So, when FEMA and SBA come in to Tallahassee and into that SEOC, we are there with our State agency partners to drive and direct the work. I think that that is a unique quality of Florida. I think that we are probably the national leaders in that respect, making sure it is the State that is really driving the bus rather than the Federal government when it comes to the allocation or appropriation of those Federal resources immediately following a disaster event.

So, the Florida SBDC works hand-in-hand with SBA, and the cooperation and collaboration especially with the number of events that occurred over the last two and a half years has actually significantly improved, but it was not always that way. It would be the fact that SBA would come on in and simply move forward on their own and in their own judgment, but the State has done a much better job of just basically instructing the agency to work directly with the SBDC.

So, after Hurricane Michael, I am proud to say that within 10 days we stood up 10 business recovery centers well before FEMA stood up its first disaster recovery centers. That created certain challenges and chaos in certain areas, but we put two of our mobile assistance centers right in the heart of the most impacted areas

after Hurricane Michael, had SBA personnel there to assist the businesses and the citizens, the homeowners, renters, etc. with disaster assistance in Panama City and in Mexico Beach.

So, I am very proud of that work and the assistance that we have been able to provide, but that takes away from what it is that we are charged to do, and for that, for all intents and purposes, the performance expectations that our agency expects of us on blue sky days has been a full-time job. No additional Federal resources or State resources to do that work so it has taken away from core operations and now it creates challenges about what we do in the long term. We have been challenged in fact that while there is the RISE Act that was not intended to be a mechanism to provide resources for all of the entrepreneurial development programs to provide long-term recovery assistance. It has not been proven to be fruitful for us. And what I mean by that is we were basically instructed go to EDA or go to HUD where there is disaster supplement money following Hurricane Irma. And we did that, and we put an application forward to EDA and we did not get funded. And that was to provide the long-term necessary assistance that small businesses needed well after FEMA and SBA left to ensure that we were not just giving them Federal Government assistance, that is these disaster loans and more debt service to add to their financial burden, but helping them make sure that they were able to recover their markets, expand their markets, you know, recoup or rebuild their businesses to assure that they would be paying that taxpayer debt service.

So you know, that is what keeps me up at night right now is what am I going to do to make sure that I have to allocate our general operation funds, this long-term recovery system that is still needed so desperately, and in Monroe County, which is the Florida Keys for those that don't know, to the other adversely impacted areas, the Southeast, or excuse me, the Northeast into the Southwest, parts of the State and certainly now to panhandle of Florida.

Chairman RUBIO. Thank you. Miss, I am sorry if I mispronounce this, Ms. Haughton. Haughton, got it. Yes, when you look at the statute not only explicitly requires Women Business Centers to provide financial, management, and marketing assistance to small businesses owned and controlled by women but from your testimony it is clear that this program provides women entrepreneurs with much more than what the statute describes.

So, as we move forward with the authorization process, how can the Small Business Act be modernized to better reflect the services that are being provided by Women's Business Centers?

Ms. HAUGHTON. Well I had mentioned a number of different things that we think need to be consistent across the board for all entrepreneurial development programs, but I think it is important to note that the Women's Business Centers are most impactful when they have the flexibility to pivot and to really meet the needs that we find are arising within the communities we serve. And so, we need to be able to have the flexibility to tailor programs specific to the needs that we see of our women entrepreneurs.

Chairman RUBIO. After you have heard today repeatedly, the Women's Business Centers provide counseling and training tailored to fit the needs of these entrepreneurs. There are only 116 of these

centers across the country so it is impossible for them with only 116 centers to be everywhere. In Maryland, how is the WBC program in general partnered with the other resource partners to ensure that entrepreneurs have access to those unique services even if they do not have a physical center nearby?

Ms. HAUGHTON. Right. Well, thank you for that question. I think partnership is critical and that is how we operate our Women's Business Center. That is how most Women's Business Centers operate because, as you mentioned, our resources are scarce and so just at this table here we have worked with some Small Business Development Centers. We have referrals that we do back and forth, particularly on the local level.

We have a conference, an annual conference, where we had the VBOC actually participating in it and we recently had a meeting with our local SCORE chapters to really identify what are the expertise that their counselors bring that we can tap into for our women entrepreneur. I think collaboration and partnership is critical and we do not only do it with the SBA resource partners but just going within the community and pulling in on volunteers that are willing to, you know, devote their time to support our entrepreneurs is also key.

Chairman RUBIO. Thank you. Ms. Craven, throughout this reauthorization process one of the challenges that keeps coming up in over and over again is the lack of clear and consistent metrics on the SBA's entrepreneurial development programs. Currently the annual performance report includes metrics on the number of clients that are served by the VBOCs, the number of Boots to Business participants, the number of businesses formed from the program but as a practitioner of the program, do you believe that the metrics are giving us a full picture of everything the VBOCs are doing?

Ms. CRAVEN. As with all things in small business, Senator, the answer is it depends. So, if we are just talking about, as I said before, activity-based things, then yes, we can measure how many times people come to a program. You could have numbers driven things, those are all possible. Unfortunately, what we are not able to measure is how long it takes sometimes for a person to hear a bit of information and then finally get to a resource partner.

We here at the VBRC we could actually, we do actually have a process where I can measure when you first call me, how long it takes you to actually sign up so we can measure that particular time, then how long it takes you to respond back to an email or a phone call or come to an event, and then we can measure all the different pieces, so how long does it take you to go to the SCORE concert that we suggested you get to or the SBDC class that you are supposed to go to or did you go through the certification training. We can do all those kinds of things. That is really harder to measure, a person's mentality to call up Darcella and say, Darcella we sent you to a program, but we see yet that you haven't gone. Why not? She is going to come back and say, I have got these problems, I have got kids in school, or something happened. Life exists. There is all these other things that can impact. I need a new job. There are all these other things that are really harder to try to measure. So again, it depends.

Yes, if you just want activity-based stuff, we got that. All of us can do activity-based things. If you just want to know how many businesses I can start in Missouri, if you give me \$3,000 I can get you 30 of them by the end of the week. It does not cost that much to start a business. What it does cost though is the time to make sure that that really is the right business for you. Do you have resources? Do you have a community that can support you? You think you want to start a small business because you want to spend more time with your children, probably not going to be the right thing to do, start a small business.

So, there are all these other little nuances that really take a lot more time and I think the challenge comes in that, as I said before, many times we have this year to try to get all of that in and sometimes the answer might be no, Darcella came to the program and it is a year and a half, and she still hasn't called me back.

Chairman RUBIO. So, it is not a perfect analogy, but it is similar to a conversation I have had often in the office with constituents during casework, so we can measure metric, how many cases come in and how many get closed and there are a lot of cases where you write a letter to a Federal agency, you get a response. Here is your response, case is over, or you can decide we are not happy with the response. We are going to try this five different ways until we get you the outcome but it takes longer and the longer you spend on an individual case, the longer it is to close the case and a longer it is to close the case if you are just measuring it on, you are just looking at the metrics and you are saying, what its taking forever to close some of these cases but if they are complex.

And I would imagine I think what you are saying is that when you get people in this program or any of the specialized entrepreneurial programs, volume matters clearly, but additional to the value is we are trying to help a unique subset of individuals and the reason why these programs exist is because there are unique challenges that people in that profile are facing to get entrepreneurship. So that is a long way of saying it. Is that more or less along the lines of what—because I think that comparison is something many members of the Senate would understand. If it makes sense or it seems to align.

Ms. CRAVEN. Absolutely. You said it perfectly. Thank you. Yes, it really does and particularly when we are talking about veterans and military family members. Often times there are so many other things they have that are competing for their time and attention that sometimes they come to us and they say, we heard this person at a tap program who said something about small business, and we think he was tall guy. So, we have got to figure out which business were you in, how did they got—oh yeah, that was Joe, here is his number. There are just all these other things. Absolutely.

Chairman RUBIO. So, I guess my last question is on, if you go back to a recent SBA Office of Inspector General report they noted that there were some inefficiencies in the Boots to Business program in particular. They noted that there were improvements needed to better reach the program's targeted population and increase program participation. I guess again as someone who is a VBOC Director, do you find that to be true and if so what could

we do to improve the reaching, the targeted population and increasing participation in the program?

Ms. CRAVEN. Thank you. So, we are all singing on the same sheet of music and I want to do some clarifications. The Boots to Business program is designed to help transitioning military members and their families with comprehension and understanding of what small business might be as an option afterwards. So that is a 10,000 ft. view of entrepreneurship. How we try to make it a little more clear and local and specific is we bring in local entrepreneurs, and SBDC, the SCORE chapters, whoever that resource partner is. Sometimes it there is a chamber, or it is a local attorney. We bring those people in to actually explain that education.

So, it is actually quite—it is not quite correct to say that the program needs to be changed a little bit because it is really an assessment program. Now where it is more specific is when it is when it is a reboot, it is off the military post, and we can kind of have much more specific education programs around agriculture or food trucks, for example. But what I will say is that in order to make it better, to kind of been improve it because we are always looking for improvement, sometimes a veteran or military family member can come into that training, it is not mandatory by the way, so they can choose, select to come into that training, sometimes they are three to six years out still.

So, they still have three to six years to serve in the military. If we can narrow that down to have the Department of Defense or the people, whomever is in control of that, you could nail that down to people who are two years or less, that would be amazing. That would really help with showing the true impact of that information because if you still have got six more years to go, Uncle Sam can still send you wherever Uncle Sam wants to send you. A couple of other things that we could do is encourage them to bring their military spouse or their significant other. Nothing worse than seeing a person getting new information and then the spouse doesn't, so that is a disaster waiting to happen, and then also maybe doing a pre-assessment of those clients who do elect to come.

It is a very different conversation if I am having conversations with 70 percent of the room who has no idea what entrepreneurship even is versus 70 percent of the room who used to be National Guard reservists and had small businesses before they deployed. If I could get that information prior to that class, we could make that much more impactful because you can bring in different counselors and different resource partners.

Chairman RUBIO. I appreciate all of you and your patience with these votes today and the running around and we still have one more so starting at any minute now. So, I want to thank all of you for being here. I appreciate all of our witnesses' time and the insights that you have given us. This is third. We have nine of these different hearings as we go through and try to reauthorize, but it is very useful because it allows us to help push modernization in adapting these programs to a rapidly changing economy with a perhaps needs and challenges that 20 years ago, 10 years ago, were not as acute as they are today. And I think even in the concept of entrepreneurship itself is changing as technology has displaced people, so it has opened up new opportunities.

I think in some ways technology has made it easier than ever to go into business on your own as an independent contractor, in other ways it has made it more challenging. You know, depending on what industry you are in, but nonetheless, unique opportunities and in particular with our Florida which is a State that has many veterans. I am always interested in during their time in the service of our country these people, our veterans, pick up real skills, in many cases are unique skill sets that could have commercial applicability and helping them channel that is sometimes difficult in terms of—unless you have the right people helping you with that guidance.

So, as I said, by the way it is also hard in many cases to acquire capital for a startup because you have been serving your country for 20 years. What were you doing two years ago? I was in Iraq, you know. And so, it is a real challenge as we have seen. Nonetheless, I thank you all because your insights today are going to be very useful to move forward.

The record for this hearing will remain open for two weeks, and any statements or questions for the record should be submitted by Wednesday, May 15th at 5:00 p.m.

Again, thank you all for being here, and with that, the meeting is adjourned.

[Whereupon, at 4:26 p.m., the hearing was adjourned.]

APPENDIX MATERIAL SUBMITTED

**Senate Committee on Small Business and Entrepreneurship Hearing
May 1, 2019
Follow-Up Questions for the Record**

Questions for Mr. Gutierrez

Questions from:

Chairman Rubio

SBA Entrepreneurial Development Management Information System (EDMIS)

The Entrepreneurial Development Management Information System, or EDMIS, was developed by the SBA to collect performance data and metrics from each resource partner. For years we have heard that the EDMIS system is not only difficult to use, but that it also results in the transmission of unreliable data. For example, the recent SBA OIG audit notes a data loss of upwards of 7 percent within the SCORE program. The SBA's has noted that it intends to replace or modernize EDMIS

QUESTION 1:

What is the process and timeline for replacing the EDMIS system?

SBA RESPONSE: Replacing the EDMIS system is one of my top priorities. The current EDMIS system uses end-of-life technology, has many problems, and needs to be replaced with a modern system. SBA leadership and our program office are moving forward with a contract to perform business process analysis and to facilitate recommendations for needed requirements to plan and implement a future data management system. Our target date of completion of this phase is at the end of this fiscal year.

QUESTION 2:

How does SBA plan to engage with resource partners to ensure that the new data collection system operates more efficiently in individual centers, without imposing additional administrative burdens?

SBA RESPONSE: The SBA has already engaged our Resource Partners to gain their feedback on how a new system would best fit with their current and future needs. Their feedback will be considered alongside the findings of the business process analysis to inform system needs for a future data management system. We will continue to engage with them during the entire process to ensure the system is effective and efficient for all parties.

SBA OIG's Audit of the SBA's Oversight of the SCORE Association

On April 25, 2019 the SBA OIG released an audit report titled, "Audit of SBA's Oversight of the SCORE Association." In addition to the OIG's audit of the SCORE program, the SBA Office of

Inspector General is currently managing three criminal investigations for potential instances of embezzlement and whistleblower protection violations within the SCORE program.

QUESTION 3:

One key example of the SCORE Association's misuse of federal funds reported in the OIG audit includes the redistribution of \$101,014 worth of grant money to be used for year-end bonus for SCORE employees, 66 percent of which went to 4 senior-level SCORE Association executives. Does the SBA's believe that this constitutes a reasonable use of taxpayer dollars? If not, how does the SBA plan to address SCORE's use of grant dollars for bonuses?

SBA RESPONSE: The SBA Office of Entrepreneurial Development is working closely with the Office of Inspector General and the SCORE Association to resolve all of the findings addressed in the OIG report. SBA is fully committed to recovering any taxpayer funds that any Agency grantee is determined to have expended improperly and to diligently collaborating with the OIG to find the best way forward to develop a framework for improved compliance.

QUESTION 4:

How does the SBA plan to prevent the SCORE Association from inappropriately redistributing grant dollars in the future?

SBA RESPONSE: The Office of Entrepreneurial Development will conduct a financial examination of the SCORE Association on an annual basis to increase oversight of the SCORE Association grant.

QUESTION 5:

Does the SBA believe that the current whistleblower protections within the SCORE program are adequate? If not, how does the agency plan to improve whistleblower protections within the program?

SBA RESPONSE: Since the release of the audit report, SBA has been working closely with the OIG to improve the terms and conditions of SCORE's grant to more clearly delineate the scope and publication requirements of the whistleblower protections that apply to the Association's officers, employees, volunteers, and clients.

QUESTION 6:

How does SBA plan to address the OIG's conclusion that SCORE employees retaliated against a whistleblower who reported fraud?

SBA RESPONSE: The SBA is addressing this issue as part of the audit resolution process with the SCORE Association and the OIG.

QUESTION 7:

What is the SBA's role following the OIG's investigations into criminal activity within SBA grant programs?

SBA RESPONSE: Included under the terms and conditions SBA uses each time it makes a grant award to the Association is the following directive to SCORE: "You must avoid engaging in any actions that may harm the integrity of this project or the SCORE Program. In the event key project employees are determined to have engaged in conduct reflecting a material lack of business integrity or honesty, You must immediately remove them from involvement in this project." SBA will insist on SCORE's adherence to this requirement.

QUESTION 8:

Was the SBA concerned by the Seattle chapter's decision to not investigating the full extent of the fraud which occurred? Specifically, was the SBA aware and/or concerned that the chapter chose not to investigate potential unauthorized credit card charges or cash theft by the individual who committed the larger fraud? (See below)

██████████ also located suspicious activity on their credit card and PayPal accounts. He brought his findings to ██████████ and ██████████. ██████████ verified that ██████████ used the credit card without authorization and they suspect that she stole funds from people paying for their workshops in cash, but did not wish to pursue these suspicions.

SBA RESPONSE: The SBA was unaware prior to the IG findings of the potential unauthorized credit card charges and related misfeasance. SBA is deeply concerned by these revelations and will work collaboratively with the SCORE Association and the Office of Inspector General to provide improved informational and reporting resources and strengthen oversight to reduce the potential for further cases of fraud going forward.

QUESTION 9:

Is the SBA concerned that the fraudulent activity, and subsequent whistleblower protection violations, within the SCORE program will negatively impact SBA's reputation as an agency and/or the agency's ability to effectively provide entrepreneurial services through the SCORE program?

SBA RESPONSE: SBA is of course concerned by the findings in the Office of Inspector General's report and the impact they may have on the public's trust and confidence in the Agency. To address these concerns, SBA is working with the SCORE Association and the other Resource Partners to provide better oversight of the entrepreneurial services available to the small businesses of America.

SBA Collaboration and Negotiation with the SBDC Program

Mr. Gutierrez, the Small Business Act currently requires that the SBA and SBDC resource partners develop jointly, a negotiated annual cooperative agreement. Recently, various parties have noted to the committee that the SBA no longer engages thoroughly in a process of negotiating with its resource partners. Specifically, we have heard that a number of changes to the SBDC cooperative agreement, such as goaling standards, were made without SBDC coordination.

QUESTION 10:

Currently, what negotiation process does the SBA follow when drafting cooperative agreements?

SBA RESPONSE: The Office of Entrepreneurial Development gains feedback with the heads of the associations on any changes to the program. Last fiscal year, the SBA updated all Resource Partner metrics and received feedback from their leadership to ensure the new goals would provide the most effective and efficient services to the small business community.

QUESTION 11:

Moving forward, how does your office plan to better ensure that negotiations are taking place?

SBA RESPONSE: The SBA will continue to work collaboratively with all Resource Partners, while continuing to provide the necessary oversight of taxpayer dollars.

SBA's Budget Proposal Requirements for the SBDC Program

In addition to recent changes made in negotiation practices, the SBA also changed its practice for requesting SBDC annual budget proposals. Currently, the SBA requires SBDC's to submit their annual budget proposal using the President's Budget, as opposed to current program funding levels. Following the determination of a congressional appropriation level, the SBA then requires the SBDCs to update their budget proposals to reflect the new funding level. Previously, the SBA allowed the SBDCs to submit annual budget proposals using current funding levels.

QUESTION 12:

Why has SBA changed the SBDC annual budget proposal process? If the change was the result of appropriation law or OMB circular, please provide that reference and the explicit language which directed the change.

SBA RESPONSE: SBA has not changed its practice with regard to the SBDC budgeting process. The Administration sets its budget, including an amount for the SBDC grants, annually in its Congressional Budget Justification (CBJ) submission. SBA then uses the President's budget amount from the CBJ in the SBDC funding announcement, which is posted on Grants.gov.

The reasons for using the CBJ numbers are two-fold. First, OMB guidance requires agencies to follow their requested amounts (OMB Circular A-11, § 51.2). Second, agencies must abide by

the terms of the Anti-Deficiency Act (ADA), which prohibits them from incurring obligations or making of expenditures in excess of amounts then available through appropriations. 31 U.S.C. 1341. In order to make sure that they do not violate the ADA, every agency is required to prudently manage its funds via a fund control system which must ensure that only available funds are obligated and expended. See OMB Circular, A-11, § 150 – Administrative Control of Funds.

We also note that SBDC funding is a statutory earmark provided annually in SBA's Entrepreneurial Development Programs Appropriation Account. See, e.g. Consolidated Appropriations Act of 2019, Pub. L. 116-6, Div. D, Title V. Accordingly, SBA must wait until the line item earmark for the SBDC program is established by Congress in the Agency's annual appropriation before providing the full amount of the funding to SBDC grantees.

QUESTION 13:

Given the time consuming nature of the budget proposal process, is it possible that the drafting and redrafting of SBDC budgets could result in a state or regional network's inability to effectively spend their entire grant?

SBA RESPONSE: SBA abides by the terms of each continuing resolution (CR) and annual appropriations act and follows OMB's guidance on apportionment when funding the SBDC program. When the Agency is operating under a CR, SBA makes sure that each SBDC has sufficient funding on hand to continue its counseling, training, and other activities until the annual program level is established by Congress through an appropriations act. After the program level is set, SBA moves quickly to update each grantee's award to reflect the new budget amount. In the event that a delay in enactment of the Agency's appropriation may result in time pressure for SBDC grantees to expend their funding, SBA continues to be committed to flexibly working with these valuable resource partners to mutually develop solutions that facilitate their success and ensure that their clients can access the services they need to start and grow their small businesses.

Questions from:

Ranking Member Cardin

Need for more one-on-one training

We have heard from historically black colleges and universities (HBCUs) that they desire more substantive workshops and one-on-one trainings for entrepreneurial development. However, SBA's FY2020 Congressional Justification budget cuts funding for entrepreneurial development programs by \$67 million from the FY2019 enacted level.

QUESTION 1:

With the proposed SBA budget cutting funding for entrepreneurial development programs and pushing to more online training sessions, how is SBA's Office of Entrepreneurial Development engaging with HBCUs both now and in the future?

SBA RESPONSE: SBA has a history of working with HBCUs through our district offices and regional administrators. In areas where there is an HBCU presence, the agency's Office of Field Operations has coordinated outreach, training, workshops, and formal partnerships through Strategic Alliance Memorandums (SAMs). The Office of Entrepreneurial Development is also the lead program office in working with the White House Initiative on Historically Black Colleges and Universities. OED will continue to focus on these agency and interagency initiatives to better identify federal resources and opportunities to work with HBCUs.

QUESTION 2:

How will SBA deliver on their needs for more tailored, one-on-one programs and services?

SBA RESPONSE: The Office of Entrepreneurial Development will continue to provide one-on-one programs and services, whether in person through our Resource Partners or utilizing online resources.

Matching Funds

SBA resource partners such as Small Business Development Centers (SBDCs), Women's Business Centers (WBCs), and SCORE are required per their Cooperative Agreement with SBA to match federal funds received from SBA. For example, SBDCs are required to match federal funds with non-federal funds on a 1:1 ratio; WBCs are required to match one non-federal dollar for every two federal dollars received during the first two years, and on a 1:1 ratio thereafter; and SCORE is required to match federal funds with non-federal funds on a 1:1 ratio.

Many socially and economically disadvantaged communities and institutions located in these areas do not have the community resources to successfully raise 1:1 or even 2:1 matching funds to be able to bring entrepreneurial development resources to their communities.

QUESTION 3:

Should SBA consider relaxing its matching requirements in its Cooperative Agreements for less resourced communities and institutions?

SBA RESPONSE: The SCORE program does not require a match, either under the Small Business Act or via policy or any other source.

For SBDCs and WBCS, the matching requirement is legislatively determined and therefore SBA has no legal authority to reduce or eliminate these match requirements.

Questions from:

Senator Scott

Mr. Gutierrez, on March 7th, 2019, the United States Government Accountability Office (GAO) released a report on the Small Business Administration's (SBA) entrepreneurship program's engagement with Historically Black Colleges and Universities (HBCUs). In the report, GAO found that "SBA's key programs and outreach activities that foster entrepreneurship do not specifically target HBCUs." Additionally, the report found that only 18 out of 101 HBCUs were in the Small Business Development Center Network and that only 24 HBCUs "have strategic alliance memorandums with SBA."

Based on a landmark study commissioned by the United Negro College Fund, HBCUs generate an annual economic impact of \$14.8 billion, including a staggering \$463 million annual impact on South Carolina's economy. Additionally, according to the Thurgood Marshall College Fund, approximately 9% of all African-American college students attend HBCUs. Throughout the country, numerous HBCUs have also taken an active role in developing their own small business incubators that educate low-income and middle-income students about the role entrepreneurs play in fostering innovation and stimulating local economies. Given their ability to create economic dynamism and opportunity, particularly for communities of color and individuals from underserved backgrounds, these institutions would seem to be an ideal fit for the SBA's entrepreneurship initiatives.

QUESTION 1:

As the Associate Administrator of the Office of Entrepreneurial Development, what steps outside of the current strategic alliance memorandums are you taking to increase your office's outreach to HBCUs and ensure that students at these universities have access to SBA's entrepreneurship programs?

SBA RESPONSE: As mentioned in an answer to a previous question, SBA has a history of working with HBCUs through our district offices and regional administrators. In areas where

there is an HBCU presence, the agency's Office of Field Operations has coordinated outreach, training, workshops, and formal partnerships through Strategic Alliance Memorandums (SAMs). The Office of Entrepreneurial Development is also the lead program office in working with the White House Initiative on Historically Black Colleges and Universities. OED will continue to focus on these agency and interagency initiatives to better identify federal resources and opportunities to work with HBCUs.

QUESTION 2:

Additionally, as you start to develop your FY2020 strategic plan, how will you incorporate HBCUs into the stated goal of increasing more women and minority owned businesses?

SBA RESPONSE: After it is released, the U.S. Small Business Administration will utilize the White House Initiative on Historically Black Colleges and Universities Plan as the Agency's framework for working with HBCUs to help small business owners start, grow, and expand their business by strengthening outreach and partnership with our resource partners nationwide.

Questions from:

Senator Hirono

Emphasizing the Importance of Funding SBA's Entrepreneurial Development Programs (ED Programs) in FY2020

Mr. Gutierrez, in your written testimony you reiterated the importance of SBA's ED Programs like Small Business Development Centers (SBDCs), Women's Business Centers (WBCs), and SCORE, and yet these programs received reduced funding in the President's budget proposal for FY2020—with a 22.9 percent (\$30 million) reduction for SBDCs, a 5.9 percent (\$1.1 million) reduction for WBCs, and an 18.8 percent (\$2.2 million) reduction for SCORE. Given the effectiveness of these programs and their importance for small businesses and entrepreneurs, I think we should be increasing, rather than decreasing, their funding—including through any reauthorization of these programs.

QUESTION 1:

Can you commit to fully supporting these programs at their appropriated levels for FY2020?

SBA RESPONSE: SBA supports the FY2020 President's Budget and is committed to funding our ED programs pursuant to FY2020 appropriations upon passage. Additionally, SBA continues to emphasize the need for legislative change to collect program evaluation data from resource

partners. With this information, the SBA would further enhance its ability to help more small businesses start and grow their companies.

Highlighting the Importance of Funding Native American Outreach (NAO) in FY2020

Mr. Gutierrez, this program was not mentioned in your written testimony, but NAO is another important ED Program that provides business counseling and technical assistance for Native-owned businesses—including Native Hawaiian-owned businesses. However, even this relatively small program (\$2 million) received a substantial reduction of 25 percent (\$500,000) in the President's budget proposal for FY2020—despite receiving a meaningful increase in FY2019. While this program may not be directly overseen by your office, I would ask for your commitment to consider the importance of small programs like these for small businesses and entrepreneurs, and to consider what cuts to these programs would mean for those businesses.

QUESTION 2:

Can you commit to fully supporting this program at its appropriated level for FY2020?

SBA RESPONSE: SBA supports the FY2020 President's Budget and is committed to funding our ED programs pursuant to FY2020 appropriations upon passage.

QUESTION 3:

Can you elaborate on other initiatives SBA has been working on to promote Native-owned businesses—including for Native Hawaiian-owned businesses?

SBA RESPONSE: The Office of Native American Affairs has provided Technical Assistance Workshops and Empowerment Workshops to help native businesses start, grow, and expand.

Highlighting the Importance of Programs that Support Younger Entrepreneurs:

Mr. Gutierrez, even as the economy has grown we have seen new business formations decline over the last 40 years, which has been caused, at least in part, by new businesses and younger entrepreneurs failing to succeed. Locally in Hawaii our SBDCs have taken steps to promote organizations like the Hawaii Technology Development Corporation (HTDC), which provides opportunities for younger entrepreneurs through initiatives like its Entrepreneurs Sandbox that will provide additional resources and supports for those looking to start and grow their own businesses in Hawaii—however, more can be done to serve these entrepreneurs.

QUESTION 4:

Can you elaborate on steps has your office taken to promote opportunities for younger entrepreneurs and address challenges they face to starting and growing their own businesses?

SBA RESPONSE: During Administrator McMahon's leadership, she made it a priority to bring the Small Business Administration into the 21st century. Our office is working on providing more

resources available online, at the fingertips of young entrepreneurs, rural business owners, and the entire small business community. We are currently updating our online learning platform to make it more user friendly and providing up to date information in a variety of learning styles to help entrepreneurs of all ages start, grow, and expand their businesses.

QUESTION 5:

In your view, should SBA be doing more to promote opportunities for younger entrepreneurs?

SBA RESPONSE: The Office of Entrepreneurial Development is continuously looking at opportunities to help the small business community in all stages of life.

QUESTION 6:

Do you see barriers like excessive student loan debt as obstacles for younger entrepreneurs?

SBA RESPONSE: Our resource partners network provides counseling and training to young entrepreneurs as they prepare to start a business. This counseling helps entrepreneurs navigate various barriers they face.

Promoting Continued Engagement Between OED, Local District Offices and Resource Partners

Mr. Gutierrez, in your testimony you mentioned OED's efforts to streamline reporting requirements for resource partners like SBDCs and WBCs, which, locally in Hawaii, include Hawaii SBDC and the Mink Center for Business & Leadership. I appreciate your commitment to streamlining these requirements and making sure that the information resource partners like Hawaii SBDC and the Mink Center are required to report more closely aligns with the information SBA needs.

QUESTION 7:

Could you elaborate on how SBA has solicited feedback about these changes from local district offices and resource partners?

SBA RESPONSE: Before the Office of Entrepreneurial Development updated the performance metrics last year, we created a working group that consisted of SBA field offices to ensure district offices expertise was heard. Secondly, we worked closely with the boards of all three resource partner associations to receive their feedback before the updated metrics were implemented this fiscal year.

QUESTION 8:

As you consider further changes, I would ask for your commitment to consult with local stakeholders about the potential impact of these changes.

SBA RESPONSE: As we have done in the past, we will continue to seek feedback from the Resource Partner association leadership and collaborate with them on future improvements to the programs.

Questions from:

Senator Rosen

Cyber Training for Small Businesses

Small business owners often do not consider themselves targets for cyberattacks due to their size. However, last year, the majority of all targeted cyberattacks were directed at small businesses. Unfortunately, as I have noted in this committee before, 60% of small businesses successfully attacked go out of business within six months. Small businesses have valuable information cybercriminals seek, including employee and customer data, bank account information, access to the business's finances, and intellectual property.

QUESTION 1:

I understand that the SBA has been working with NIST – the National Institute for Standards and Technology – and the FBI to help small businesses improve cybersecurity. Can you discuss these efforts and any other initiatives that the SBA has developed to assist small businesses, including cybersecurity counsel that is being provided or could be provided to entrepreneurs through the agency's entrepreneurial development programs?

SBA RESPONSE: The U.S. Small Business Administration is working with NIST, DHS, and its Resource Partners to provide cyber security resources to the small businesses of America. SBA resource partners regularly provide cybersecurity training to entrepreneurs and host cybersecurity resources online. The SBA also has a cybersecurity website that provides access to resources from cyber agencies. Additionally, SBA is working closely with the FTC to share co-branded cybersecurity information to small businesses through digital outreach and our network of resource partners.

QUESTION 2:

What additional efforts should we be making to help small businesses and the entrepreneurs who start them protect against hacking? In your view, are there any actions that Congress can and should take?

SBA RESPONSE: The U.S. Small Business Administration, in partnership with Department of Homeland Security and America's SBDCs, recently published a cyber security report that was

delivered to Congress. The report outlined opportunities for small business owners to access federal cyber security resources.

Women Business Centers

Just as small businesses are the engine of our economy, in my home state of Nevada women are often the ones powering our small businesses. A recent report in fact showed that Nevada is the number one state where women-owned businesses have grown in the past decade. That is one of the reasons why last month I joined Senator Cantwell and others on this committee in requesting \$30 million in funding for the SBA's Women's Business Center program to ensure that women entrepreneurs have access to resources that will help them start and expand their businesses. In Fiscal Year 2018, Women Business Centers served more than 152,000 women entrepreneurs, and helped create 23,000 jobs and more than 11,000 new businesses. In Fiscal Year 2017, the Nevada Women's Business Center counseled and trained nearly 4,000 clients. The counseling services these centers provide make a difference. According to SBA's 2013 Impact Study, small business clients that receive three hours of counseling or more tend to have higher survival rates and higher growth in revenues and employees than firms that receive less counseling.

QUESTION 3:

How would an increase in funding for the Women's Business Center program impact the resources made available to women entrepreneurs?

SBA RESPONSE: If there is an increase in appropriated funds, the Office of Entrepreneurial Development would be able to open new Women's Business Centers in areas that are currently underserved. Individual centers receive a maximum grant of \$150,000 from the U.S. Small Business Administration as outlined in the Small Business Act. However, SBA continues to emphasize the need for legislative change to collect program evaluation data from resource partners. With this information, the SBA would further enhance its ability to help more entrepreneurs start and grow their small businesses.

QUESTION 4:

What is SBA doing to ensure that women entrepreneurs KNOW about the resources available to them at WBCs?

SBA RESPONSE: One of former Administrator McMahon's top priorities was to have the SBA no longer be the best kept secret in Washington. We continue to use our social media platform to promote and create awareness of WBC centers and all the assistance they provide. Secondly, we work with organizations to promote the opportunities afforded through a WBC. Lastly, we encourage our Resource Partners to work more collaboratively with each other, in order to raise the profile of all of the SBA resources available. Legislative authority to collect performance evaluation data from our resource partners would also help inform SBA's identification of WBC's with strong or innovative outreach strategies and support replicating these best practices program-wide.

Marijuana Businesses

Nevada is home to more than 270,000 small businesses, some of which include legal marijuana businesses. Last week, I held a roundtable in Las Vegas to hear from marijuana business owners about the importance of access to financial services such as banking and other resources to grow and create jobs. As you know, Nevada legalized the recreational use of marijuana in 2016, which has resulted in thousands of new, good paying jobs. In the first full year of sales, businesses sold nearly \$425 million of recreational marijuana products, resulting in \$70 million in tax revenues for the state. Just like any small business owner, Nevada's marijuana entrepreneurs need the tools and training to continue to grow their businesses.

It is my understanding that SBA-backed loans cannot be used for marijuana businesses.

QUESTION 5:

Is there a specific prohibition that bars legally-operating marijuana small businesses from benefiting from SBA's entrepreneurial development programs?

SBA RESPONSE: As the SBA's entrepreneurial development programs are funded using federal funds, promoting any business that violates federal law is not permitted. To provide additional guidance to SBA resource partners, OED is issuing an information notice to further clarify related policies.

QUESTION 6:

If so, what congressional action would be needed to allow SBA's entrepreneurial development programs to provide guidance and training to marijuana small businesses?

SBA RESPONSE: SBA grant dollars cannot be used to assist businesses that violate Federal law. In order for SBA's entrepreneurial development programs to assist marijuana-based businesses, Congress would have to change the treatment of marijuana as a Schedule I controlled substance under Federal law.

QUESTION 7:

If not, what is SBA doing to ensure that marijuana small businesses are made aware of these resources so that they can access the tools they need to succeed?

SBA RESPONSE: SBA grant dollars cannot be used to assist businesses that violate federal law.

SCORE Oversight

SCORE is an essential program for America's small businesses, providing small business owners and entrepreneurs with expert mentoring, advice, and education. SCORE chapters in Nevada work with approximately 100 volunteer business mentors, who then go on to help thousands of Nevadans start and expand their small business. Nationwide, the SCORE program helped start

more than 54,000 new businesses and create more than 78,000 new jobs in fiscal year 2016 alone. However, oversight is necessary to not only guarantee program integrity, but also to ensure that SCORE is able to continue to serve small businesses and entrepreneurs in Nevada and around the country for years to come. Just last week, the SBA's Office of Inspector General published an audit report on the SCORE Association, which found that program officials "did not effectively oversee SCORE's use of federal funds." In fact, the Inspector General found that nearly \$714,000 in federal funds were used for unallowable or unsupported costs.

QUESTION 8:

How does your agency intend to comply with the Inspector General's recommendation to recover or remedy these unsupported costs so that SCORE can continue its mission of helping our small businesses?

SBA RESPONSE: The Office of Entrepreneurial Development is working closely with the SCORE Association and the Office of Inspector General to ensure that the recovery or remedy of unsupported costs does not affect the services SCORE provides.

QUESTION 9:

Moving forward, how will the SBA ensure that federal funds will not be used for unallowable or unsupported costs?

SBA RESPONSE: The Office of Entrepreneurial Development will continue to monitor the SCORE grant closely by updating the SCORE Cooperative Agreement to add additional oversight measures. Additionally, the Office of Entrepreneurial Development will administer annual financial examinations on the SCORE accounts.

In the audit, the Inspector General notes that "SCORE relied on more than 300 accounting systems to track federal funds, which affected its ability to perform effective oversight. As a former systems analyst, I have to think there is a more efficient way to approach this problem.

QUESTION 10:

Are you aware of any effort to streamline those accounting systems into one, in an effort to prevent fraud and waste?

SBA RESPONSE: Yes, the SCORE Association is in the process of consolidating their accounting systems into one account. This was already taking place prior to the Office of the Inspector General's audit. They are expected to complete the consolidation process in FY 2020.

**Senate Committee on Small Business and Entrepreneurship Hearing
May 1, 2019
Follow-Up Questions for the Record**

Questions for Mr. Ware

Questions from:

Chairman Rubio

SBA OIG's Audit of the SBA's Oversight of the SCORE Association

On April 25, 2019, the SBA OIG released audit report 19-02, titled, "Audit of SBA's Oversight of the SCORE Association." In addition to the OIG's audit of the SCORE program, the SBA OIG is currently managing three criminal investigations for potential instances of embezzlement and whistleblower protection violations within the SCORE program.

QUESTION 1:

When considering the recent audit report of the SBA's oversight of the SCORE Association, along with a number of previous audits related to both SCORE and the SBA's grant programs, are there any themes or topics that consistently are reported as requiring improvement?

OIG issued consolidated findings in the area of grants management in report 19-02: *Consolidated Findings of OIG Reports on SBA's Grant Programs, FYs 2014–2018*. In this report, we identified systemic areas of improvements for grants management. Our identification of systemic risks in the Agency's grants programs led us to identify grants management as one of the most serious management and performance challenges facing the Agency in FY 2019.

We have issued 10 reports reviewing SBA's management of its Small Business Development Centers (SBDCs), State Trade and Expansion Program (STEP), Boots to Business (B2B) program, the SCORE program, and grant recipient compliance with grant requirements since FY 2014. In those reports, we identified significant issues regarding the management of millions of dollars of federal funds allocated for small business expansion and growth, disaster assistance funding, and recovery efforts.

We consistently reported on significant weaknesses in SBA's oversight of grant recipients' use of federal funds. These included instances of SBA not enforcing financial reporting requirements, not detecting grant recipient budget reallocations, using weak financial review procedures, and missing supporting documentation.

We also reported that SBA did not establish an effective performance oversight process to ensure that it relied on quality data to assess the success of its grant programs. Specifically, SBA did not

ensure that grant recipients provided accurate and complete performance data. We also found repeated instances where the performance data that grant recipients provided to SBA was not supported by adequate documentation. Additionally, like the financial oversight issues, we found that SBA did not consistently enforce performance reporting requirements for three of the four programs we reviewed. Contributing to these issues were further weaknesses found in SBA's review of grant recipients' performance reports. We found recurring instances where SBA did not perform any data verification procedures and instances where SBA did not provide sufficient guidance and monitoring of grant recipient performance.

QUESTION 2:

Looking at the outcome of your office's recent audit, in combination with the criminal investigations you have described, do you believe that the either the SBA or the SCORE Association have proper financial oversight of the program's chapter locations?

Our audit found that program officials need to make major improvements to ensure effective oversight of the SCORE program. We found that program officials did not effectively oversee SCORE's use of federal funds. SBA had limited oversight over chapter finances and relied on the SCORE Association's National SCORE Office (NSO). The NSO is responsible for the annual financial reporting, which includes headquarters expenditures and chapter expenditures. NSO's financial oversight of the 300 SCORE chapter locations was limited mostly due to each chapter tracking federal funds in a separate, decentralized accounting system. NSO relied on annual reviews of the chapter's end-of-year financials by temporary accounting staff as well as annual reviews by the SCORE district director. However, these reviews were limited in scope, focused on the overall financial condition of the chapters, and lacked controls to identify or discourage fraud, waste, and abuse in the program.

In response to OIG's audit recommendations, SBA plans to establish policies and procedures for monitoring SCORE's use of federal funds, conduct annual financial reviews of SCORE, and ensure SCORE trains chapter leadership, including treasurers, to properly record program income separate from other revenue sources. To fully address OIG's recommendation, SBA's annual financial review will require reviews of chapter accounts as well as NSO accounts. Further, SCORE is in the process of implementing a centralized accounting system that could provide NSO the capability of real-time monitoring of the chapter finances.

QUESTION 3:

What improvements can SBA make to better ensure proper oversight moving forward?

Since FY 2014, we have made 72 recommendations to enhance the overall management and effectiveness of the programs (SBDC, STEP, B2B, SCORE) we reviewed; 56 of these recommendations are closed. Despite the program offices' corrective actions to address OIG's recommendations, SBA's decentralized oversight of the Agency's grant programs hampered agencywide improvements. That is why we identified grants management as one of the most

serious management and performance challenges facing the Agency in FY 2019 and recommended four actions that the Agency could make to improve its oversight of its grant programs.

We recommended that SBA conduct an overall evaluation of its grant management organizational structure with an emphasis on centralizing the oversight of these programs to reduce and ultimately eliminate systemic issues for maximum program success. Additionally, SBA should implement a system to effectively manage and monitor grant awards, to include a process for ensuring the data submitted to USASpending.gov complies with DATA Act requirements. Further, SBA should update grant management policies and procedures to ensure grant officers enforce grant recipients comply with financial and performance requirements, verify that reported information is accurate and complete, and ensure applicants' proposals include plans to measure performance in a way that will help SBA achieve program outcomes. Lastly, we recommended that SBA establish training requirements for all grant officers and program personnel responsible for monitoring grant recipients' performance to enforce compliance with SBA's established procedures for grant management and best practices for administering grant awards and monitoring performance.

QUESTION 4:

Are the current whistleblower protections within the SCORE program adequate? If not, how can they be improved?

As we concluded in our recently issued report on SBA's oversight of the SCORE Association (report 19-12), the whistleblower protections within the SCORE program are not adequate. SCORE did not advise volunteers of their protected options for disclosing evidence of fraud, waste, or abuse, which include the OIG Hotline and program officials. Instead, SCORE discouraged reporting outside of the organization, which contradicted the cooperative agreement requirements that all SCORE principals, employees, and agents report instances of fraud, waste, or abuse to SBA or the OIG Hotline. Additionally, the cooperative agreement terms and conditions contained irregular language that may have reduced the number of potential referrals of fraud, waste, and abuse to OIG by seeking to filter referrals through the program office. Federal law mandates that SBA ensure that award recipients inform their employees, which could include SCORE volunteers, of their rights and remedies to whistleblower protection when reporting fraud, waste, or abuse.

SBA is currently drafting new terms and conditions for the FY 2020 notice of award to ensure whistleblower reporting procedures emphasize unrestricted access to the OIG Hotline. SBA management has also asserted they will require SCORE to update its standard operating manual to include whistleblower reporting that complies with the Whistleblower Protection Act. Management plans to complete final action on this recommendation by November 30, 2019.

QUESTION 5:

What role does the SBA OIG play when completing an investigation into criminal activity?

OIG is a law enforcement entity and investigates allegations of fraud, waste, and abuse. We employ the full range of investigative techniques to gather evidence, follow/develop investigative leads, and document our findings. OIG documents its findings in a Report of Investigation and presents it to the appropriate venue (e.g., prosecutor or responsible management official). This venue assesses the fact pattern and determines appropriate action.

QUESTION 6:

What was the scope of the SBA OIG's investigation as it related to the instances of fraud?

The investigation was predicated upon a theft allegation originating at SCORE's Seattle Chapter Office. The investigation's scope was to assess allegations related to theft, embezzlement, financial accountability, and whistleblower violations. While conducting the investigation an additional fraud scheme surfaced out of SCORE's Denver Chapter Office, which resulted in subsequent criminal charges for theft.

QUESTION 7:

Did SBA OIG investigate if anyone within either relevant SCORE chapter was aware or complicit in the instances of fraud committed by former contract employees?

The investigation did not determine that anyone within either relevant SCORE chapter was complicit in the instances of fraud committed by former contract employees. The investigation did review allegations that SCORE management in the Seattle Chapter was aware of ongoing questionable financial practices and may not have addressed them due to improper personal relationships with the subject, inadequate financial controls, and inadequate management oversight. The investigation determined that inadequate financial controls and inadequate management oversight existed.

QUESTION 8:

Was the SBA OIG in any way concerned by the Seattle chapter's decisions related to not investigating the full extent of the fraud which occurred? Specifically, was the OIG aware and/or concerned that the chapter chose not to investigate potential unauthorized credit card charges or cash theft by the individual who committed the larger fraud? (See below)

██████████ also located suspicious activity on their credit card and PayPal accounts. He brought his findings to ██████████ and ██████████. ██████████ verified that ██████████ used the credit card without authorization and they suspect that she stole funds from people paying for their workshops in cash, but did not wish to pursue these suspicions.

During this investigation, OIG became aware of improper financial deposits, credit card misuse, and the possibility of embezzlement from cash payments at onsite workshops. All three allegations concerned OIG and were fully investigated. However, the investigation only resulted in prosecutable evidence of improper financial deposits and credit card misuse.

QUESTION 9:

In regard to the instance of whistleblower protection violation, the OIG's investigation substantiated the retaliation allegations. What responsibility does the SBA or SCORE have to reinstate the whistleblower's volunteer status?

Title 41 U.S.C §4712(a) prohibits reprisals against an employee of a grantee such as SCORE from making certain disclosures. The statute also requires remedial action such as reinstatement, back pay, and benefits in the event of a violation. Any remedy under the statute, however, is contingent upon the individual against whom the reprisal occurred being an employee. 41 U.S.C. §4712 (a)(1). This reprisal statute would require SBA to order remedial action such as reinstatement of the volunteer by SCORE only if the volunteer is deemed to have the status of an employee.

QUESTION 10:

Is the SBA OIG aware of any other instances of fraud or whistleblower protection violations occurring within the SCORE program throughout its history? If so, please provide the Committee with as much detail about those instances as possible.

OIG is not aware of any other instances of confirmed fraud or whistleblower protection violations occurring within the SCORE program. A review of our records indicated that four investigations have been conducted into SCORE allegations between 1987 and present. Three matters were substantiated and recently shared with the committee, and one, dating back to 2006, was unsubstantiated. A review of our records further indicates that 12 complaints related to

SCORE were referred to OIG's Hotline between 2004 and present. One of those hotline allegations is presently under active review by OIG.

QUESTION 11:

What persistent issues were noted within the "Consolidated Findings of Office of Inspector General Reports on SBA's Grant Programs" that Congress should consider in the process of reauthorizing the Small Business Act?

We identified nine systemic issues, including five issues related to SBA's oversight of its grant program performance. For several programs that we've reviewed, we found that SBA reported inaccurate and incomplete performance results to Congress in the Agency's Congressional Budget Justification and Annual Performance Report. Though we found a variety of issues had contributed to SBA reporting the inaccurate and incomplete performance data, we determined SBA's IT system for collecting performance metrics from resource partners (the Entrepreneurial Development Management Information System, or EDMIS) to be inadequate. Further, we found that SBA did not establish outcome-based performance measures. Instead, SBA relied on output-based measurements, such as numbers of participants, chapters engaged, or graduation rates, to evaluate the recipients' performance on achieving goals. While these output measurements can be helpful indicators of program activity, they do not indicate what the program accomplished in terms of actual applied assistance.

We identified four systemic issues with SBA's oversight of grant recipients' use of federal funds. These included instances of SBA not enforcing financial reporting requirements, not detecting grant recipient budget reallocations, using weak financial review procedures, and missing supporting documentation. SBA's management agreed with our findings and plans to implement controls to enforce that recipients submit all required financial reports and verify that the information is accurate and complete, establish policies and procedures for financial reviews, and train all grants officers and program personnel responsible for monitoring grant recipients performance to enforce compliance with SBA's procedures and best practices for administering grant awards. These corrective actions, if implemented, should improve SBA's oversight of grant recipients' use of funds.

QUESTION 12:

How can the SBA improve the process of disaster technical assistance grants moving forward, to prevent the issues that occurred in the wake of Hurricane Sandy?

Our prior audits of SBA's oversight of the disaster technical assistance grants found that there was significant overlap between the disaster technical assistance grants and the resource partners' core grants. In response to recommendations from OIG report 15-15, the Office of Small Business Development Centers developed and implemented policies and procedures for reviewing requests for payment and for distributing advance payments for disaster technical assistance grants. Further, in response to recommendations from OIG report 17-10, the Office of

Entrepreneurial Development has drafted standard operating procedures, currently in the Agency's clearance process, for closing SCORE's core and disaster grants. SBA's response to the recommendations in these reports should improve certain program offices' management of disaster grants. However, because SBA has three offices that award, monitor, and close out grants and follow separate policies and procedures, the corrective actions these program offices implemented are limited to these two programs. SBA should issue agencywide standard operating procedures to effectively manage future disaster technical assistance grants.

QUESTION 13:

The SBA OIG's has completed a number of audits of the Boots to Business program. What conclusions should Congress take away from those reports to consider throughout the reauthorization process?

SBA could improve the program by implementing results-driven outcome measures to ensure the program achieves its intended impact. Further, SBA should report on the number of awards made to the grant recipients for the program and the expenditures related to the program to ensure federal funds are used for its intended purposes.

For FYs 2015 and 2016, we found that SBA did not meet its established performance goals for the number of participants or the graduation rate from the 8-week course. We also found SBA did not ensure that recipients measured and reported performance outcomes. Furthermore, one of the recipients we reviewed did not report its B2B program costs separately in its annual budget and financial reporting. Consequently, SBA could not determine what the recipient spent on the B2B program or assess the validity of the reimbursement requests. To ensure that SBA continues to improve the program, Congress should consider requiring results-driven outcome measures for the B2B program and emphasize SBA's responsibility to report accurate and complete performance results to ensure the program achieves its intended impact.

Senate Committee on Small Business and Entrepreneurship Hearing

May 1, 2019

Follow-Up Questions for the Record

Questions for:

Mr. Michael W. Myhre, CEO

Florida Small Business Development Center (SBDC) Network

Questions from:

The Honorable Mazie Hirono

United States Senate, Hawaii

Reiterating the Importance of Funding ED Programs

As we consider reauthorizing SBA's Entrepreneurial Development Programs, which, in many cases, have not been renewed for more than 12 years, I think many of us here would like to see increased funding for SBDCs, WBCs, SCORE, and other programs.

QUESTION 1:

Could you elaborate on what increased funding would mean for each of your programs?

RESPONSE:

From the Pacific and Hawaiian Islands stretching across the mainland to Puerto Rico and the Virgin Islands, the Small Business Development Center (SBDC) program is regarded as the nation's and SBA's preeminent small business development program serving the intellectual capital needs of America's economic and job creators – small businesses.

The Florida SBDC Network, part of the national network of 62 SBDC programs with nearly 1,000 centers serving every urban, suburban and rural community across the U.S., is extremely grateful for Congress' support of \$131 million in FFY 2019 for the national SBDC program. Due to this support, the Florida SBDC received its population share of \$7.3 million in federal funding, which we were able to leverage with \$4 million in state appropriation, and \$6.5 million in local match support from our state university and college host partners and other community partners.

While I cannot specifically address how each program would capitalize on increased federal investment to address specific needs within their respective states and markets, the Florida SBDC would seek to further leverage any substantive increase in additional federal funding with an additional state appropriation and local investment and use that trusted investment to accomplish the following priorities:

i. **Expand Small Business Service Capacity**

Additional appropriation would be invested to enhance and expand SBDC consultancy capacity in areas of the greatest assessed need and strategic importance to the continuation and expansion of small businesses in Florida. Specifically, a top priority would be to expand capability and capacity in disaster preparation and recovery, including assisting small businesses plan and mitigate natural and man-made disasters.

As a primary agency partner of the State Emergency Response Team (SERT), Emergency Support Function for Business, Industry and Economic Stability (ESF-18), the Florida SBDC plays an integral role in ensuring small businesses have the resources and education necessary to mitigate losses and increase survivability when affected by a natural or man-made disaster. Providing business continuation and disaster response and recovery assistance has been a long tradition and part of the mission of the Florida SBDC, however, resources to achieve mission success, at best, are constrained.

In addition to red tide, algae blooms, and numerous other disaster events, Florida has also endured the devastating impacts of four major hurricanes that have touched every square mile of our state since 2016. Our citizens have persevered and remain resilient, nonetheless, it is estimated that nearly 40 percent of small businesses did not reopen following one of the major storms, threatening our economic stability.

Florida is growing, Florida's economy is growing, and we remain dependent on our small businesses to support that growth. Nearly 1,000 new residents call Florida home each day. By 2030, Florida is estimated to have 26 million residents with the need for 2 million net new jobs to support that growth; jobs that will be predominantly created by our small businesses. Therefore, assisting our small businesses in the days, weeks, months, and years following these major disaster events and storms is vital to our future economic wellbeing. While this work is critical, it has become a full-time assignment that takes us away from the core work that the Florida SBDC is charged to do and that our stakeholders expect.

Helping small businesses recover after a disaster has, therefore, become a key challenge for SBDCs. When responding to an event, SBDCs must deviate normal operating budget resources for short-term and long-term response and recovery activities because there is no set-aside budget for SBDCs or a federal or state government reimbursement mechanism to assist. While the Recovery Improvements for Small Entities After Disaster Act of 2015 (RISE After Disaster Act) was created as a resource for all SBA entrepreneurial development programs, it has proven to be ineffective. Further, attempts to apply for disaster

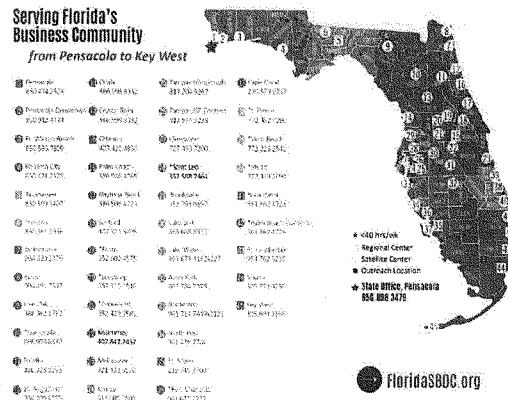
supplemental funding from other federal agencies (EDA, HUD) have not been successful. Additional funding support from Congress could equip the Florida SBDC Network and SBDCs nationally in ensuring that we have the necessary resources to help small businesses navigate short-term obstacles and long-term disaster challenges, including finding new markets, expanding markets, and rebuilding.

II. Create a Florida “Business Intelligence Center”

Florida's economy loses jobs and tax revenue opportunities when an existing or aspiring business owner abandons the execution of a business expansion or start due to encountering bureaucratic barriers or the inability to access trusted advice and resources. The Florida SBDC would use additional federal investment, leveraged with state and local investment, to establish a Florida Business Intelligence Center (BIC), a statewide call center. The Florida BIC will be a centralized source for general business intelligence, industry and market research data, general business information and inquiries, and referrals to business creation and development expertise and resources. Specialists would be available by phone and online (instant chat and email) to answer inquiries from businesses and direct them to appropriate sources for addition assistance, including government, institutions of higher education, and private sector solutions. The Florida BIC will significantly reduce opportunity loss for Florida's economy by providing one-stop access to strategic intelligence and professional facilitation, therefore, contributing to the creation of new businesses and the expansion of existing businesses for Florida's economy.

III. Serve Rural Florida

Since our inception in 1976, the Florida SBDC has expanded to a statewide network of 45 service centers administered by nine regional offices, which are located at eight state universities and one state college. While the goal of the Florida SBDC currently is that a business not drive more than an hour to receive assistance, the Florida SBDC would use additional federal investment to investigate opportunities to expand service capacity in rural communities.



Highlighting Florida SBDC Network's Best Practices Related to Disaster Assistance

Mr. Myhre, like Florida, Hawaii was recently affected by severe natural disasters in 2018—in our case, these included storms, flooding, landslides, and mudslides; volcanic eruptions; and hurricanes. Following these disasters, Hawaii businesses were encouraged to seek assistance from SBA resources partners—specifically from Hawaii SBDC's local business centers, which provided a "first touch" for these businesses navigating the disaster recovery process. I was interested to learn that your organization has adopted a specific model for how SBDCs can provide assistance for businesses following disasters, and that it has even been designated a "primary disaster response organization" by the state of Florida.

QUESTION 2:

Can you elaborate on how your organization supports small businesses following natural disasters?

RESPONSE:

Following a major natural disaster (e.g. Hurricane Michael) the Florida SBDC Network serves as the "first responders" for small businesses by:

Staffing the State Emergency Operations Center: As a principal agency partner for the SERT ESF-18, Florida SBDC leadership and staff traveled to Tallahassee to staff the State Emergency Operations Center to coordinate recovery efforts with federal and state agency partners.

Establishing Business Recovery Centers: Coordinate and establish local Business Recovery Centers (BRCs) comprised of SBA and Florida SBDC business recovery specialists to provide direct, onsite assistance to impacted businesses. Following Hurricane Michael, in cooperation and collaboration with the U.S. Small Business Administration and Florida Department Economic Opportunity, the Florida SBDC Network established 10 BRCs within 10 days—well before FEMA established its first Disaster Recovery Center in the region.

Deploying Mobile Assistance Centers (MACs): Ensure Florida SBDC mobile units are operational and ready for immediate deployment. MACs serve as on-the-scene workspaces for affected businesses to meet with Florida SBDC and SBA disaster specialists to prepare state and federal disaster loan applications and with other post-disaster challenges.

Activating Business Disaster Hotline: Following a storm, the Florida SBDC immediately activates its Business Disaster Line to answer questions about disaster loans and direct businesses to their local Florida SBDC for assistance.

Reviewing Disaster Loan Applications: The Florida SBDC serves as an administrator of the state's Florida Small Business Emergency Bridge Loan program; a short-term, state-funded interest-free loan intended to help "bridge the gap" between the time of impact and when a business secures long-term assistance, such as insurance proceeds or federal disaster assistance.

As part of the loan process, a Florida SBDC disaster loan specialist meets and screens applicants, answers questions, provides loan application assistance, organizes loan committees comprised of local bankers, and closes loans. With help from our partners, the Florida SBDC Network closed 492 emergency bridge loans following Hurricane Michael, helping small businesses secure more than \$21.6 million in immediate, short-term capital to make payroll, repairs, and other needs. Further, the network assisted the SBA in helping small businesses secure 1,125 SBA Physical and Economic Injury Disaster Loans for more than \$101.7 million.

Providing Ongoing Recovery Support: In addition to helping small businesses secure immediate sources of emergency capital to retain employees, pay for repairs, and other expenses, certified Florida SBDC Disaster Recovery Specialists help small businesses secure the necessary long-term resources to support business recovery and growth plans, including expanding and finding new markets.

QUESTION 3:

What has been successful for your organization, and for your business centers, in supporting these small businesses?

RESPONSE:

Disaster is a team effort. The Florida SBDC Network's work would not be possible without the support and collaboration of our partners at the federal, state, and local level.

Intergovernmental collaboration prior to and following a disaster is critical for small business recovery. The Florida SBDC works closely with its partners prior to and following a storm to coordinate recovery resources and efforts. In doing so, we are able to improve efficiencies and service delivery to small businesses to ensure they receive the support they need as quickly and as effectively as possible. According to the Federal Reserve Bank in its most recent Report on Disaster-Affected Firms, "access to funds in the weeks, months, and years after a disaster influences the ability of small businesses to survive and to minimize disruption."¹ This highlights the need for intergovernmental collaboration and programs like the Florida Small Business Emergency Bridge Loan program to provide a "bridge" for small businesses between the time the disaster strikes and when federal assistance is available. This state-backed, no-interest quick capital disaster loan program has been a key tool in our ability to support small business recovery in Florida.

¹ <https://www.newyorkfed.org/medialibrary/media/smallbusiness/2017/SBCS-Report-on-Disaster-Affected-Firms.pdf>

QUESTION 4:

What would you share with other organizations interested in replicating your model?

RESPONSE:

Every SBDC should establish themselves as a respected member of their state's emergency response team. As a designated primary principal agency partner on Florida's Emergency Response Team for Emergency Support Function for Business, Industry and Economic Stability, we are able to directly coordinate recovery efforts with our state and federal partners. This position has proven to be beneficial in our ability to maximize our recovery effectiveness, while significantly decreasing our disaster response time to provide small businesses with the assistance they need to reopen and re-employ Florida families. A testament to the success of this model is following Hurricane Michael, during which our collective coordination resulted in the establishment of 10 BRCs in Mexico Beach, Panama City and other adversely impacted communities within 10 days. These BRCs executed business disaster loans, providing vital capital to small businesses within days (not weeks or months).

QUESTION 5:

What changes could be made to better support this model?

RESPONSE:

There needs to be a mechanism to provide SBDCs with the financial investment necessary to provide the immediate and long-term assistance small businesses need to make a full recovery following a major disaster event. While the RISE Act was an attempt, it falls short because it depends on the Administration's authorization and support. I recommend that the committee consider a Congressionally-designed solution that directly appropriates disaster supplemental or administrative funding to an SBDC serving a federally declared area to serve the needs of impacted businesses.

Despite the significant communication, coordination and collaboration at the state-level regarding the roles and responsibilities of its various agency partners, there remains challenges with FEMA and SBA 'taking the lead' without working with their respective state agency partners. I recommend that the committee consider mandating that the SBA Office of Disaster Assistance (ODA) initiate communication with the lead SBDC office whenever responding to a disaster event. Further, require SBA ODA to assign a liaison (e.g. field chief) to work directly with the lead SBDC director to coordinate the establishment of assistance centers and distribution of disaster resources.

In close, Mexico Beach is a vivid reminder of the work that still remains. In October 2018, Hurricane Michael wiped out 80 percent of the city, a seaside town known for its old Florida charm. Seven months later, debris still lines the streets and concrete slabs serve as gravestones of the homes and businesses that once stood in their place.

Communities like Mexico Beach are still waiting for disaster relief funding. It is imperative that we work together to provide small businesses with the resources they need to recover, rebuild, and establish a sense of normalcy. Our small businesses add vibrancy to our communities, employ the majority of workers, and create wealth for our economy—we owe it to them to find a better solution to provide the resources they need to recover in the days, weeks, months, and years following a disaster.

**Senate Committee on Small Business and Entrepreneurship Hearing
May 1, 2019
Follow-Up Questions for the Record**

Questions for Ms. Kiesha Haughton

Questions from:

Senator Hirono

Reiterating the Importance of Funding ED Programs

As we consider reauthorizing SBA's Entrepreneurial Development Programs, which, in many cases, have not been renewed for more than 12 years, I think many of us here would like to see increased funding for SBDCs, WBCs, SCORE, and other programs.

QUESTION 1:

Could you elaborate on what increased funding would mean for each of your programs?

- With increased funding of the WBC program, we could reach more female entrepreneurs nationwide by expanding the reach of existing centers and opening new centers in areas as yet unserved, such as rural areas and those states without a WBC – Idaho, Alaska and South Carolina.
- Increasing the impact of the program will help create new woman-owned businesses, increase revenue of existing businesses, and create and maintain jobs.

Highlighting the Need to Increase Funding for Women's Business Centers (WBCs)

Ms. Haughton, since the WBC program was first established in 1988, federal matching grants for individual business centers have been capped at the same \$150,000 per year. Local centers around the country like the Maryland Women's Business Center in Rockville and the Mink Center for Business & Leadership in Honolulu work to match this support and seek additional assistance from other sources, but could certainly provide more programs and serve more clients with a larger federal match.

QUESTION 2:

Could you elaborate on what a larger federal match would mean for your business center?

- The Maryland WBC currently services 3 out of 24 jurisdictions in Maryland. With a larger match, our well established and proven center would be able to leverage those federal dollars to reach more counties and meet the huge demand for our services by entrepreneurs in need. This would entail:

- hiring more business counselors/trainers and making key part-time positions full-time.
- allowing us to develop and roll out a virtual platform for training to reach areas currently underserved, including those in rural communities.
- developing new programs to specifically target minority and disadvantaged individuals that are returning citizens from the prison system
- supporting tailored programs on international trade, advance technology, child care, retail, and procurement

QUESTION 3:

What other changes could be made to support your center?

- WBCs would benefit from reduced reporting burden, which takes staff's time away from serving entrepreneurs in order to stay on top of paperwork. One change in particular that would help would be to no longer require funds raised above the federal match to be subjected to federal spending guidelines and verification requirements.
- Another necessary change is improvement of the online reporting system, EDMIS. It is problematic, time consuming, and often experiences outages, which narrows the window of time that WBCs have to meet reporting deadlines.
- Establishing a process for WBCs to "graduate" from their host entity into a standalone center without requiring them to reapply for a new grant. This would help WBCs that have outgrown their host organization, continue services to women entrepreneurs without interruption.
- Ensure SBA district offices negotiate target goals with their centers. This was not done this current fiscal year.
- Statue requires financial examinations every year, in practice they only occur every 2 years due to limited resources by SBA - and findings require centers to "fix" what has been done up to 2 years ago. This is a flawed process. Sound grant management should be real time and up to date to address issues in the current reporting period. We'd prefer to eliminate examinations and divert those resources to timely and well-staff grant management by SBA in the current reporting periods. This would result in risk reduction, not an increase of risk, to appropriate utilization of tax-payer dollars.
- The WBC Program requires a full time WBC staff person at 30 hours per week. It also requires the location to be open 40 hours per week. This would potentially mean 10 hours with no staff coverage when the average center employs 1.5 people. Centers should be allowed to split their operating hours across multiple locations if they have satellite locations to serve the needs of the state or larger geographic region. This will support single center programs in a state as well as rural centers.

- Many federal government contracts don't require a match. The 1:1 match is very challenging for rural centers where funding resources are scarce. We would like to eliminate match requirements for the first 2-3 years as centers work to get established in the community. Then the match can graduate to a 2:1 (Federal:private) for the life of the grant. Too much is being asked for the \$150,000 grant amount.
- Finally, if a center receives contributions that exceed the match requirement, they should be able to carry forward the overmatch as a straight match in future years.

May 1, 2019
Follow-Up Questions for the Record

Questions for Mr. Ken Yancey

Questions from:

Chairman Rubio

SBA OIG's Audit of the SBA's Oversight of the SCORE Association

On April 25, 2019 the SBA OIG released an audit report titled, "Audit of SBA's Oversight of the SCORE Association." The audit looked to determine if SBA oversight was effective in ensuring that the SCORE Association spent grant funds in accordance with the requirements set forth in the program's cooperative agreement and effectively measured the programmatic outcome and performance. The OIG audit uncovered systemic issues within the SCORE Association and the SBA's oversight of the SCORE program. Specifically, the OIG found that improvements were needed to ensure SCORE minimizes the risk of fraud or misuse of program funds and that the SBA did not ensure it accurately measured the effectiveness of the SCORE program.

QUESTION 1:

As the CEO of the SCORE association, how do you account for the OIG's findings of such rampant misuse and misallocation of federal funds?

I am disappointed and dismayed at the OIG's findings. As the leader of this organization, I take full responsibility to work with SBA and OIG to rectify these matters, and develop systems that will keep this from being repeated. We believe there is additional information that provides important and relevant detail regarding SCORE's actions and helps to alleviate some concern; we are sharing these details with SBA and OIG and we will share the information with you in our responses to these questions.

Related to improperly awarded contracts, each of the contracts referenced in the details of the report were entered into in good faith. We believe there are instances where we followed the contracting procedures appropriately, and we will work with the SBA and OIG to determine what the final reimbursed amount will need to be. An example is the hotel contract for our National Leadership Conference in Baltimore (which was more than \$380,000). SCORE reached out to the Convention and Visitors Bureau (CVB) in three cities and received at least three bids. The CVB forwards our meeting Request for Proposal (RFP) to hotels in the city that have the meeting space and room availability to accommodate our meeting needs. The hotel chosen was in Baltimore. We received two additional responses from hotels in Baltimore. The contract and the contract selection process were accepted and approved by SBA. Given that there was SBA approval, and at least three total bids and responses from at least three hotels in Baltimore, SCORE does not believe that this should be a questioned contract, nor one that needs to be reimbursed. We are working with the SBA on these and other contracts to determine the final amount to be paid back.

SCORE has already begun to evaluate and update the contracting process for Headquarters and chapters. This will be communicated and shared in the SCORE Operating Manual (SOM) by September 2019. This will include defining what a contract is, the approval process, spending levels, and timeframe. We intend to roll out this contracting process at the 2019 National Leadership Conference. This will also include the appointment of or possible hiring of a compliance officer who will be responsible for reviewing and following the process as defined moving forward. SCORE will also internally audit all existing contracts to assure compliance with all contract award procedures and policies.

Related to unallocable expenses that benefited the SCORE Foundation and prohibited costs, unallocable local travel expenses, and unallocable out-of-period costs, we believe these were mostly accounting errors, including alcohol costs at the chapter level. It is a mistake that can and will be corrected. We will provide any additional receipts or documentation necessary, and repay any expenses necessary. We will be clearer in the future, and charge our processes appropriately. Alcohol cannot be purchased with restricted dollars at any time.

For the finding of inappropriately solicited donations for mentoring services, we will make sure that our volunteers understand that SCORE is not allowed to solicit donations for mentoring services provided. We immediately asked that volunteers not request client donations at all until we receive clarification from the SBA on what (if any) circumstances allow for chapters to ask for donations. The donations in question will be either paid back to SBA or refunded directly to the donor. We hope to have SBA guidance on payment prior to June 15, 2019. Occasionally chapters do solicit donations from former clients that are no longer active in a SCORE relationship.

The report mentions that SCORE's published materials did not consistently acknowledge SBA's support of the program. SBA released a new logo in May 2018, and we communicated this to all volunteers and volunteer leaders, asking that all materials be updated. We are asking for additional clarification on how the logo should be displayed, and will continue to address any failings without destroying older materials that continue to add value to our clients.

QUESTION 2:

One key example of the SCORE Association's misuse of federal funds includes the redistribution of \$101,014 worth of grant money to be used for year-end bonus for SCORE employees, 66 percent of which went to 4 senior-level SCORE Association executives. Please provide documentation of any bonuses made by SCORE, dating back to Fiscal Year 2014.

Information on bonuses paid to all SCORE employees dating back to 2014 is attached (Attachment1). In the future, we will maintain a specific line item in our budget labeled "bonuses," to add additional clarity. The budget section on the Application for Federal Funds SF-0424 does not allow for a level of budget detail to break out bonuses on the form. We will work with SBA to determine the best way to provide that information with our budget request.

At SCORE, bonuses are a planned part of the compensation for all employees. At the vice president level, bonuses put a portion of the individuals compensation "at risk." Today, bonus

amounts range from 10-30% of base salary. They are capped at those levels. At most levels, including the VP level, there are metrics negotiated at the beginning of each fiscal year related to the payment of a bonus. Individual employees must achieve these metrics in order to earn a bonus. Holding a portion of compensation at risk is a widely-used business practice in both nonprofit and for-profit entities.

SCORE did not budget sufficiently for the total potential bonus pool in FY17, but the bonus ranges were set in the beginning of the fiscal year. To fix this budgeting error, we ultimately transferred roughly \$82,000 from a non-compensation line item to cover the previously unbudgeted cost. Transferring funds from non compensation line items to compensation is not a regular practice at SCORE. We can only find this one occurrence. The amount of bonuses paid was consistent with previous years' levels. SCORE's Notice of Award states that SCORE has the ability to move money within its budget of +/- 10%. The amount moved was within that threshold. While we did not inform the SBA, we did not intentionally keep that information from them, as we believed we were following our Notice of Award guidelines. The transfer was shown in the end-of-year reporting submitted to – and approved – by the SBA.

We are respectfully requesting additional information regarding the unreasonableness of the transfer of funds in FY17. As stated above, we made a budgeting error, but also followed the guidelines in our Notice of Award to correct that error. We do not believe this action was wrong and we completely understand the optics and the level of concern. Our review shows that under 2 CFR 200.308, federal awarding agency may, at its option, restrict the transfer of funds among direct cost categories or programs, function and activities for federal awards in which the federal share of the project exceeds the Simplified Acquisition Threshold and the cumulative amount of such transfers exceeds or is expected to exceed 10% of the total budget as last approved. There is no such language in the cooperative agreement. There is also no language about personnel versus non-personnel costs transfers in cooperative agreement or in 2 CFR 200.308. Therefore, it seems that SCORE is permitted – both under federal regulations and the cooperative agreement – to transfer costs between budgeted line items that are less than 10% of the total budget, as originally approved. The amount transferred for this purpose was roughly \$82,000. The Additional Provisional budget line item of \$157,036 was approved by SBA.

Additionally, we are not clear on the reasons that salaries have been considered unreasonable. Our research shows that under 2 CFR 200.430g, the determination of reasonableness includes review of compensation of comparable individuals at comparable nonprofits. SCORE commissions a salary survey every three years with a third-party consultant to determine reasonableness and comply with IRS rules. SCORE's policy is to pay in a range that is plus or minus 15% of the 50th percentile for each position. No salary paid by federal funds exceeds the equivalent of the maximum salary allowable under Senior Executive Service (SES) for agencies, including the U.S. Small Business Administration (SBA) with a Certified SES Performance Appraisal System for FY 2019 and adjusted to the Washington, D.C. market. This is a condition in the notice of award. SES also indicates that a performance award is permissible, and provides an estimated bonus range of between 5-20% of an executive's base pay. Federal employees are eligible for bonuses.

We are seeking a definition of "excessive" related to bonuses paid by federal grant funds. Based on that definition, it would be appropriate to consider a restriction on bonuses paid by SCORE using federal grant funds. We suggest that the restriction is:

Bonuses paid with federal funds would be limited to 20% of total salaries paid by SCORE using federal grant funds. Those salaries paid by the federal grant are not to exceed the equivalent of the maximum salary allowable under Senior Executive Service (SES) for agencies, including the U.S. Small Business Administration (SBA) with a Certified SES Performance Appraisal System for FY 2019 and adjusted to the Washington, D.C. market.

QUESTION 3:

Please provide the total compensation amounts for all SCORE Association employees from all federal sources, including base salary and any bonuses provided, dating back to Fiscal Year 2014.

Total compensation amounts for all SCORE Association Employees from all federal sources dating back to FY14 are attached (Attachment 2). The full names of employees have been removed and initials are included in place of names.

As you probably know, Section 4958 of the Internal Revenue Code imposes very severe "excess benefit" penalties on nonprofit organizations which pay more than reasonable compensation to their top managers. SCORE scrupulously complies with this law and the accompanying Treasury Regulations which provide detailed procedures for assuring that our people earn no more than reasonable compensation.

As part of its compliance, SCORE retains an independent third party compensation consultant to do salary survey every three years to set appropriate officer compensation ranges by reference to updated market-based salary data. SCORE's policy is to pay within a range that is plus or minus 15 percent of the 50th percentile for each position.

QUESTION 4:

Please provide copies of the SCORE Association's annual budget, as provided to the SBA, dating back to Fiscal Year 2014.

Budgets provided SBA on the SF-424 are attached (Attachment 3). Also attached is an example of the form SF-424 (Attachment 4).

QUESTION 5:

Please provide copies of the SCORE Operating Manual for each year dating back to Fiscal Year 2014.

Copies of the SCORE Operating Manual (SOM) for the last four years are attached. (Attachment 5, 6 and 7)

Continued Misuse of Federal Dollars by SCORE

Last week's IG report was not the first time the Inspector General has highlighted the issues of misuse and comingling of federal funds by the SCORE Association. In the wake of hurricane Sandy, the SCORE program received a disaster technical assistance grant, which was later audited by the OIG. Following the audit, SCORE was then required to repay nearly \$240,000 to the SBA as a result of the misuse of funds.

QUESTION 6:

What actions were taken following the disaster technical assistance audit to address the issue of misuse of federal funds by SCORE?

The IG report related to disaster technical assistance was issued in FY17, the same year SCORE was audited by OIG, the findings of which are included in this recent report. The findings related to the disaster technical assistance grant were resolved in September of FY17. SCORE had little time to develop and communicate new policies related to contracts and other matters questioned in the disaster technical assistance report. Below is SCORE's response to the final demand letter sent to SCORE by SBA related to the Super Storm Sandy grant.

To: Donald M. Smith, Director OEE, SBA
From: W. Kenneth Yancey, Jr. CEO, SCORE
Date: April 26, 2018
Re: SBA OIG Audit Report Number 17-10

SCORE has received your letter on April 13, 2018 regarding the OIG Audit Report 17-10 The SCORE Association Disaster Technical Assistance Grant. There are a number of findings reported by OIG associated with the \$840,000 grant to SCORE related to recovery from damages associated with Hurricane Sandy. Specifically the OIG has requested under Finding 1 that SCORE be required to reimburse \$391,846 in questioned costs. To date, \$153,048 has been resolved leaving \$238,798 in question.

SCORE does not agree with the OIG findings and the proposed remedy. There are six open items in question. All are found on page 9 of the above referenced report, item numbers 3 through 8. We would like to address these findings and the proposed remedy on a finding by finding basis.

Before addressing the findings, it is clear that SCORE is at a disadvantage regarding this audit process. When the audit began the individuals that were in the influential positions of Director of Entrepreneurial Education and SCORE Program Manager had left the agency. SCORE had repeatedly declined to accept the Sandy Grant and was "forced" to participate. The process was so hurried that Sandy grant funds

were “lumped” into SCORE’s core SBA grant creating confusion regarding which grant document governed the Sandy related funds. During the grant period SCORE was in regular contact with the Director of OEE and the SCORE program manager. Both direction and explanations were provided that SCORE worked in good faith to execute. All directions, explanations and actions were intended to help SCORE serve clients impacted by Sandy. OIG has no findings that reference waste, fraud or abuse. A prudent person would find that SCORE worked hard to help individuals impacted by Super Storm Sandy in the impacted states.

In the five years since the Super Storm Sandy grant was given, and in the fifteen months since this report was issued, SCORE has met with SBA, OIG and provided all available documentation related to the grant. We would like to provide the following rebuttals and comments related to the outstanding items.

Finding 3. Remedy \$140,488 in unsupported management and consulting expenses.

SCORE’s response: This was a contract for marketing and public relations support for SCORE’s efforts under the Sandy grant. SCORE properly submitted a contract for these services to SBA. SCORE did make a payment under this contract prior to its submission. The contract was never acted on by SBA. Never approved or declined. SCORE has submitted copies of ads for SCORE workshops, articles about SCORE’s efforts, and social media posts supporting work under the contract. Based on those copies a prudent person would affirm that SCORE used the grant funds for the intended purpose and the results were satisfactory. SCORE has responsibility related to contract bidding and approval process which is to follow up with SBA related to their action on a given contract. We agree that SCORE should not accept or pay invoices when a contract is not properly approved. In this instance however SBA OEE was kept updated on the progress of this contractor and continued to provide input and acceptance of the work being performed. Under the circumstances SCORE should not be required to remit \$140,000 as a remedy given that there was no SBA action at all on the contract and this punishment is too severe given the level of the error and SCORE’s commitment to better contract approval and management processes in the future. This punishment will result in less support for SCORE chapters and clients.

Finding 4. Remedy \$31,200 in unsupported web costs

SCORE’s response: These funds were spent to develop a web presence for Super Storm Sandy efforts under the grant. The work was done for SCORE under an existing relationship and an existing contract with a vendor that was doing work on SCORE’s web presence. SCORE should have prepared a sole source justification and written a separate contract for work under the Sandy grant. Given that work was already being done funded by SCORE’s core grant and knowing that the Sandy grant was also governed by the core grant, SCORE incorrectly deemed it unnecessary to have a separate contract. The web work was focused solely on Disaster Recovery content, pages and tracking, so that we could better report to the SBA, indicating it was necessary work to the grant. SCORE should not be required to remit \$31,200 remedy this finding. Under SCORE’s core grant we operated correctly and appropriately. There is clearly no

waste, fraud or abuse here, and a prudent person would find that SCORE was acting in the spirit of the grant requirements.

Finding 5. Remedy \$30,000 in unsupported costs related to Sandy client follow up.

SCORE's response: SCORE was requested by SBA to verify a client's participation in SCORE's Sandy grant activities. SCORE solicited potential contractors through Craig's List, a broad, online source regularly used by businesses to locate and engage contractors and other firms. A contract was submitted to SBA per grant requirements and the contract was not acted upon by SBA. It was not approved or declined and SCORE did not know or follow up on the status. SCORE assumed that SBA would be in contact if there were issues. SCORE should have followed up with SBA. The IG did not agree with the questions that were asked of clients by the contractor suggesting that we should have asked ask if clients received help from SCORE related to Sandy. The list of clients questioned was generated from SBA/SCORE's records of clients who had previously indicated that they received help from SCORE related Sandy. It was not necessary to reconfirm that these clients were impacted by Super Storm Sandy. SCORE believes that a prudent person would agree that the use of Craigslist was a normal business practice, that the questions asked by the contractor provided the necessary and appropriate information. Additionally it is SCORE's belief that SBA OEE was aware of and supported the questions asked. In the future SCORE will add clarifying question to any similar surveys required. There is not waste fraud or abuse found related to this item and it is clear that SCORE's intent was to support the Sandy grant and its requirements. SCORE should not be required to remit \$30,000 in unsupported costs related to this contract.

Finding 6. Recover \$27,375 for unallowable workshop fees related to the Sandy grant.

SCORE response: SCORE Chapters produce more than 10,000 workshops each year. Some of these workshops are free and some have a fee associated with them. SCORE understood that clients were not to be charged a fee to participate in any Sandy related workshop. We did however understand through conversations with SBA OEE that SCORE was able to support the Sandy related Chapter workshops by remitting a specific dollar amount to a chapter to cover expenses and opportunity costs for holding the Sandy related workshops. While SCORE's process was agreed to by SBA OEE this certainly not a best practice without better documentation. SCORE should be required to pay the \$27,375.

Finding 7. Recover \$4,575 for unsupported advertising expense.

SCORE response: SCORE did receive an email from the vendor with projected costs for the two ads in question. The two ads did run although the dates of the appearances were not included in the email related to the cost. The expense is less than \$5,000, the two ads ran and SCORE wrongly assumed that given the small dollar amount and the expected outcome that the email would suffice. In the future SCORE will gather and provide more detail on similar advertising expenses. A prudent person would agree that SCORE was operating within the grant parameters and that the ads in questions clearly supported and promoted resources to aid

individuals impacted by Super Storm Sandy in affected states. SCORE should not be required to pay the \$4,575.

Finding 8. Recover \$5,160 for unsupported and unallowable meetings.

There was not sufficient documentation for these meetings and meals associated with them. The volunteer who charged the expenses and SCORE were not aware of the level of documentation required. SCORE should be required to pay \$5,160.

Under this proposed remedy to satisfy remaining findings in the above reference report, SCORE would pay \$32,535 from its FY18 or FY19 grant. SCORE will also work more closely with SBA to avoid mistakes or oversights on similar grants in the future. This report would be closed and SCORE would not be responsible for any additional remedies related to this report, financial or any other type.

Thank you in advance for your kind consideration.

QUESTION 7:

Why didn't those actions work to prevent the misuse noted in the most recent OIG audit?

The contracts that are questioned by the OIG in the most recent audit were all signed prior to the release of the results of the disaster technical assistance report regarding the Super Storm Sandy Grant.

As stated above, the IG report related to disaster technical assistance was issued in FY17, the same that was year by OIG and included in their recent report. Because the audits were performed at the same time, there was no possible way for us to implement changes that would have been reflected in the report.

QUESTION 8:

Given the continued misuse of federal funds by SCORE, why should Congress continue to invest taxpayer dollars into the program?

SCORE continues to stand as a uniquely American organization in its synthesis of two historic national ideals: the entrepreneurial spirit and volunteerism. In a practical sense, SCORE remains an incredibly effective and efficient engine of business formation and job creation. As was stated in the addendum to our testimony of May 1, 2019:

These findings are related to administration and leadership, and should not be allowed to tarnish or undermine the powerful, positive impact of SCORE's 11,000 volunteers, who generously donate millions of hours each year in sharing their knowledge and expertise with current and prospective small business owners.

Over our 55 years of operation, SCORE has successfully mentored and trained 11 million entrepreneurs, and has helped clients to create hundreds of thousands of businesses and jobs. In 2017 alone, SCORE volunteers helped to start 54,000 new businesses and create 61,000 new jobs. This program fully deserves the funding and support that will allow it to continue to scale

and grow, allowing SCORE to fulfill its mission of growing thriving entrepreneurial communities through mentoring and education.

We stand by that mission, our vision, our values and client success. We appreciate the many years of support that has been provided by this committee and its individual members. We will fix these problems to your satisfaction, and continue to provide high-quality services to entrepreneurs in communities across America.

SBA OIG Investigations into Fraud and Whistleblower Protection Violations within SCORE

In addition to the OIG's audit of the SCORE program, the SBA Office of Inspector General is currently managing three criminal investigations for potential instances of embezzlement and whistleblower protection violations within the SCORE program.

The first criminal investigation involves a federally funded contract employee making over \$2000 worth of personal purchases using program funds. The second criminal investigation is examining a contract employee who made over \$25,000 worth of personal purchases using SCORE funds. The third criminal investigation is the result of the Treasurer, who detected the aforementioned second fraud case, being removed as SCORE volunteer. A decision that was sanctioned by a SCORE District Director and the SCORE National Vice President of Field Operations. An OIG investigation substantiated that the removal of the individual as a volunteer constituted retaliation.

QUESTION 9:

The structure and cooperative agreements of the SCORE program has not prevented instances of fraud from occurring. Given the reliance on volunteers to operate SCORE chapters, one could argue that the system is structured in a way that entices financial misuse and abuse. What potential solutions does the SCORE program suggest to address this concern?

As you know SCORE has 11,000 volunteer and 300 chapters. Currently, we estimate that there are over 500 bank accounts at the SCORE chapter level. There are presently 24 total full-time employees at headquarters, and 135 clerical service providers at the chapter level, who work between two and 40 hours per week. As with any small business, "employee theft" by a clerical services provider or a volunteer is an unfortunate possibility. Provided chapter leadership follows sound business practices, regularly reconciles bank statements, reviews financials, requires receipts related to the usage of funds or reimbursements and controls access to funds (checks, debit cards), there is little chance of a problem. These tasks are the responsibility of the chapter chair and the treasurer, which are both volunteer positions. Reconciliation of bank accounts occurs annually as part of SCORE's audit. SCORE chapters provide a Form 3 Annual Report along with their September 30 bank statement and each chapter account is reconciled from the previous fiscal year end. It is a burdensome process and has limitations.

SCORE is already in the process of centralizing accounting for all 300 SCORE chapters, an initiative first identified as critical in FY2017. With the SBA informed, work began on this project in 2016. This new system eliminates issues related to commingling of funds at the chapter level by documenting and tracking restricted versus unrestricted funds at the chapter

level updated every 24 hours. Every chapter deposit is made with the amounts identified as restricted or unrestricted so we can track appropriately. With this system, no chapter will maintain cash, debit cards or checks, which significantly lessens the risk of theft. This will also make it easier and more efficient for the SBA to perform financial oversight audits, as suggested by the report. We currently have 20 chapters in the new system and are slated to have 100% participation by March 2020. A plan to more closely monitor chapters while they wait to be migrated to the new system is being developed.

SCORE leadership will be meeting with the SBA to obtain a clear definition of “commingling,” and SCORE plans to have an SBA-approved resolution by June 15, 2019. Based on the final SBA agreement, the SCORE accounting system will be adjusted to accommodate any changes. Changes will be debuted at SCORE National Leadership Conference in August 2019. The volunteer training in the SOM is being updated, as requested by the audit report.

QUESTION 10:

What is the SCORE Association’s current process to address fraud or other whistleblower accusations? Please include documentation which states the SCORE policy and ensures that this policy is in compliance with existing whistleblower protection laws.

SCORE’s whistleblower policy appears below. It was first distributed through the SCORE Volunteer Center in January 2015. The policy itself was written by SCORE’s outside legal firm of Nixon Peabody. The project itself was led by the Chair of our Nominating and Governance committee at the time. We believe it is in compliance with existing whistleblower laws.

SCORE has agreed with SBA and OIG recommendations to add the SBA Whistleblower policy of the SCORE SOM and require annual training on its interpretation and use.

Thus far, we have been unable to find any guidance in the Notice of Award or any guidance to or from the SBA requiring that SCORE have and maintain a whistleblower policy, the SBA’s whistleblower policy, or use the OIG Hotline. SCORE added the policy below in January 2015 and will follow SBA OIG recommendations moving forward.

SCORE will protect whistle-blowers as defined below.

- SCORE will use its best efforts to protect whistle-blowers against retaliation. Whistle-blowing complaints will be handled with sensitivity, discretion and confidentiality to the extent allowed by the circumstances and the law. Generally, this means that whistle-blower complaints will only be shared with those who have a need to know so that SCORE can conduct an effective investigation, determine what action to take based on the results of any such investigation, and in appropriate cases, with law enforcement personnel. (Should disciplinary or legal action be taken against a person or persons as a result of a whistle-blower complaint, such persons may also have the right to know the identity of the whistle-blower.)
- Employees, contractors and volunteers of SCORE may not retaliate against a whistle-blower for informing management about an activity which that person believes to be fraudulent or dishonest with the intent or effect of adversely affecting the terms or conditions of the whistle-blower’s employment, including but not limited to, threats of physical harm, loss of

job, punitive work assignments, or impact on salary or fees. Whistle-blowers who believe that they have been retaliated against may file a written complaint with the Secretary or the Chair of the Board. Any complaint of retaliation will be promptly investigated and appropriate corrective measures taken if allegations of retaliation are substantiated. This protection from retaliation is not intended to prohibit supervisors from taking action, including disciplinary action, in the usual scope of their duties and based on valid performance-related factors.

- Whistle-blowers must be cautious to avoid baseless allegations (as described earlier in the definitions section of this policy).

QUESTION 11:

In the wake of the retaliatory action by both a SCORE district director and a national VP, as determined by the Agency's Inspector General, are you concerned that future whistleblowers would be discouraged from reporting fraudulent activity? What is being done to ensure the integrity of SCORE's whistleblower protections?

We are not concerned that future whistleblowers will be discouraged from reporting inappropriate activity of any type. SCORE has agreed to train all volunteers annually on the SBA whistleblower policy and use of the OIG Hotline. Future whistleblower claims will be referred to SBA OIG, and any additional actions related to the whistleblower will be vetted and managed by representatives of the SCORE Board of Directors, SCORE legal counsel and SBA ED and OIG.

QUESTION 12:

The SCORE Association's National Vice President of Field Operations, who sanctioned the retaliatory removal of a whistleblower, is reported to have received a year-end bonus of \$62,100 in taxpayer dollars. Are you concerned that rewarding an individual with such an exorbitant bonus could appear to sanction or encourage the retaliatory action he approved?

No, we are not concerned that we have sanctioned or encouraged any improper action by paying this bonus. Bonuses are based on a percentage of salary and paid based on achieving agreed upon metrics. Future whistleblower claims will be referred to SBA OIG, and any additional actions related to the whistleblower will be vetted and managed by representatives of the SCORE Board of Directors, SCORE legal counsel and SBA ED and OIG.

QUESTION 13:

What communication occurred between the Seattle SCORE Treasurer who reported the fraudulent activity to the SBA OIG and the SCORE Association? Please provide a full timeline of communication, with documentation, including copies of all related emails or mail, either originating from or being delivered to any individual employed by the SCORE Association concerning this matter.

Please refer to the attached Communications Timeline (Attachment 8) and Compilation of Correspondence to and from Mr. Yousoufian (Attachment 9).

QUESTION 14:

The SCORE Association hired a law firm, Nixon Peabody, for the purpose of investigating the instance of fraud which occurred at the Seattle SCORE chapter. In the course of this investigation, what conclusions were made by Nixon Peabody, or the SCORE Association, regarding the decision of two Seattle SCORE representatives to not pursue an investigation of suspected unauthorized credit card charges or cash theft by the individual who was accused of theft from forged checks? (See excerpt from applicable police report below).

██████████ also located suspicious activity on their credit card and Pay Pal accounts. He brought his findings to ██████████ and ██████████. ██████████ verified that ██████████ used the credit card without authorization and they suspect that she stole funds from people paying for their workshops in cash, but did not wish to pursue these suspicions.

In the course of the referenced investigation, the SCORE Association determined that the accused individual, Ms. Thompson, had misappropriated approximately \$27,325 by forging checks, and that the SCORE Association would not be able to recover those funds from Ms. Thompson due to her lack of assets. The SCORE Association further determined that Ms. Thompson acted alone, meaning there were no other persons about whom additional investigation might locate relevant information. In view of these findings, the SCORE Association concluded that further investigation of Ms. Thompson's actions would not be cost-justified, since it would not lead to a recovery of assets.

The conclusions reached by Nixon Peabody are privileged communications between attorney and client, made for the purpose of providing legal advice to the SCORE Association.

QUESTION 15:

The SCORE Association Board of Directors completed an investigation of concerns raised by the former Seattle SCORE Treasurer. In a May 2017 letter, signed by the SCORE Association's Board Secretary, the "The board ha[d] concluded that the Greater Seattle Chapter had an adequate basis for terminating your volunteer status, and that the Chapter does not have an obligation to reinstate you as a volunteer." Please list the individuals who sat on the SCORE Association Board of Directors in 2016 and 2017.

Board members for FY16 and FY 17 are attached (Attachment 10).

QUESTION 16:

Is SCORE concerned that the fraudulent activity, and subsequent whistleblower protection violations, within its program will negatively impact either its reputation as an SBA resource partner or its ability to effectively provide entrepreneurial services?

We have been distressed and negatively impacted by the aggressiveness that has been displayed related to the OIG audit findings. The OIG audit findings have damaged SCORE's reputation. We have lost volunteers, partners and the respect of important stakeholders.

SCORE's ability to serve clients has not been damaged. SCORE volunteers continue to work diligently in the communities where we serve. Volunteer recruiting remains strong, and the number of clients seeking SCORE's services has not declined. Most long-term partners are strongly behind SCORE and know that we will make things right, by making changes so that these matters do not reoccur.

General SCORE Association Questions

QUESTION 17:

How does SCORE define a client trained, as reported in the SBA Congressional Budget Justification?

Client training is defined as more than one client participating in a common educational session or discussion. The most common training activities are workshops, but any service where more than one client is in attendance in a non-personalized interaction is training. This includes roundtables, CEO Forums, and conferences, among others.

Training must be conducted live.

This activity may be sponsored by either SCORE or another entity, with SCORE participating. A local workshop must be a minimum of one hour and include two or more clients in attendance.

- Attendees must register and attend the workshop to be counted, and their contact information must be collected (name, email address, phone number).
- For co-sponsored workshops with another SBA resource partner (for example, a Women's Business Center [WBC] or Small Business Development Center [SBDC]), all partners may count all attendees if each resource partner contributes a significant amount of presentation time (defined as one hour or more per partner).
- An agenda is required for every workshop and must be retained in documentation.
- An attendee list or sign-in sheet must be completed at every workshop and entered into the CORE. Scans of lists must be retained.
- An evaluation sheet must be made available for completion by attendees for every training workshop. Paper evaluations must be retained.
- CORE NPS surveys for local workshops supercede the need for a paper form.

What Does Not Constitute Training

Following are examples of activities that do not constitute client training:

- No clients are in attendance (example internal chapter meetings).
- Chapter volunteers staff an exhibit booth at a trade show and interact with attendees.
- Chapter volunteer speaks at a local service club, for the purpose of recruiting volunteers or educating the organization about SCORE.
- Chapter volunteer participates in a television, radio or webcast presentation on a business-related topic, for which participants do not register or for which attendance is not or cannot be taken.
- Chapter volunteer participates in a workshop sponsored by a third party, and the volunteer's remarks are limited to an overview of SCORE services.

QUESTION 18:

How many hours, on average, does a SCORE volunteer commit to mentoring each year?

SCORE volunteers recorded 355,024 hours of mentoring with clients in FY18. This number represents the total time with the client and does not include preparation or travel hours for mentoring. Note: not all volunteers mentor. The annual average number of hours per volunteer in 2018 was 371.

QUESTION 19:

Please describe the demographic, age, and geographic breakdown of SCORE's volunteer network.

For volunteers active in FY19:

- 26.4% women/73.6% men
- 11.3% minority/88.7% non-minority
- 24.3% veteran
- Average age of 68
- Volunteers by state are attached. (Attachment 11)

QUESTION 20:

Please provide a complete list of every SCORE chapter location throughout the United States.

The location of Chapters and Branches are provided in the attached document (Attachment 12)

Question from:

Senator Hirono

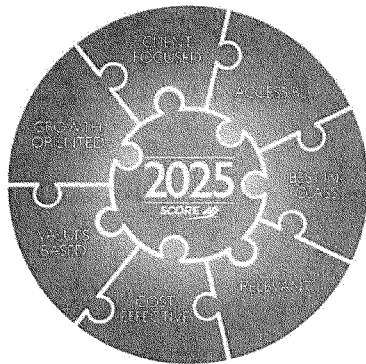
Reiterating the Importance of Funding ED Programs: As we consider reauthorizing SBA's Entrepreneurial Development Programs, which, in many cases, have not been renewed for more than 12 years, I think many of us here would like to see increased funding for SBDCs, WBCs, SCORE, and other programs.

QUESTION 1:

Could you elaborate on what increased funding would mean for each of your programs?

SCORE is requesting a \$13.5 million appropriation in Fiscal Year 2020. This represents a \$2 million increase in funding as compared to the projected Fiscal Year 2019 appropriation.

SCORE will use these funds to continue the implementation of our Futures 2025 initiative. The goal of this initiative is to insure SCORE's relevance and client success into the future. The components of SCORE's Future 2025 initiative are below:



The FY19 results of the implementation of SCORE's Future 2025 initiative include significant improvements in client engagement, growth in client services, improvements in service quality, improvements in diversity and inclusivity, and increased client impact.

We estimate that appropriated funds will be used to serve and support our clients in the following ways:

Client services: \$4.5 million.

- Develop new chapters/branches in specific markets of opportunity including major metropolitan areas, rural states/communities, inner cities and other underserved areas.
- Continue the development and implementation of SCORE's Client Road Map based on client focus group feedback regarding expectations, new products, services and delivery channels.
- Additional funding for special projects at the chapter level including women's workshops, diversity and inclusion initiatives and outreach to underserved markets.

Marketing and Communications: \$900,000.

- Use social and other forms of digital media to reach and attract new clients and volunteers. Continue centralized digital marketing (website and social media management) for all chapters
- Develop and organize content and resources to allow simple and instant access for clients and volunteers. Develop targeted web based centers of excellence for specific industries (restaurant), business disciplines (marketing, exit), and segments (startup, non-employer)

- Support SCORE chapters with their goal of becoming an integral part of the economic development fabric of the community they serve. Develop and implement local chapter marketing initiatives including referral and word of mouth campaigns.
- Use referral partner networks to attract clients and volunteers at all levels of the organization. Form joint marketing initiatives with national and local partners.

Technology and Website: \$2.4 million

- Finalize development and roll out SCORE Engage, a strategic business tool that is Salesforce based and will manage SCORE's client experience, volunteer experience, volunteer management, association management and stakeholder reporting.
- Properly protect all client, volunteer and other data used, stored or managed by SCORE. Implement a data security audit and plan to insure all client and volunteer data is as well protected based on industry standards.

Volunteer Education \$800,000

- Support for SCORE's Volunteer National Leadership Conference and seven regional leadership meetings.

Administration: \$800,000

- Improve SCORE's ability to appropriately manage all forms of funding in a manner consistent with all applicable rules, policies and regulations. Software licensing fees for centralized chapter level accounting system
- Customization, integration, implementation of centralized chapter level accounting system to reduce chapter administrative burden and lessen financial risk related to cash control

Payroll and Fringe: \$4.0 million

- Anticipating additions to staff in Finance and Accounting (2) and Technology (1)

Governance: \$100,000

- Continue to provide appropriate oversight of SCORE in a manner consistent with all applicable rules, policies and regulations.

ATTACHMENT 1 & 2

FY18 SCORE

EMPLOYEE	FY18 Wages	FY18 Bonuses	FY18 Total Compensation
AB	91,673.17	7,500.00	99,173.17
RB	12,153.92	1,000.00	13,153.92
SB	66,881.38	6,700.00	73,581.38
AC	88,491.31	8,863.00	97,354.31
ED	78,841.07	8,500.00	87,341.07
SF	71,644.35	7,500.00	79,144.35
JF	185,099.98	60,000.00	245,099.98
KH	-	-	-
SH	-	-	-
AH	43,211.63	4,326.00	47,537.63
HK	5,192.28	-	5,192.28
KK	68,923.17	6,700.00	75,623.17
JK	172,932.65	30,000.00	202,932.65
LK	62,201.79	6,230.00	68,431.79
MM	66,875.00	6,695.00	73,570.00
DM	-	-	-
MM	52,000.00	4,000.00	56,000.00
RN	46,634.75	4,500.00	51,134.75
JO	66,000.22	6,500.00	72,500.22
SR	185,099.98	41,000.00	226,099.98
AS	9,415.38	-	9,415.38
ES	32,884.53	4,500.00	37,384.53
CS	82,307.67	8,240.00	90,547.67
AS	12,374.57	-	12,374.57
SU	68,424.92	4,000.00	72,424.92
BP	164,422.98	33,000.00	197,422.98
AW	75,077.10	6,000.00	81,077.10
KY	185,099.98	-	185,099.98
Accrual	16,005.22	-	16,005.22
Totals	2,009,869.00	265,754.00	2,275,623.00

FY17 SCORE

	FY17 Wages	FY17 Bonuses	FY17 Total Compensation
AB	89,635.32	8,750.00	98,385.32
SB	63,380.81	5,750.00	69,130.81
AC	84,732.10	8,750.00	93,482.10
TC	68,071.48		68,071.48
ED	69,801.50	7,250.00	77,051.50
KD	25,653.86		25,653.86
SF	68,884.71	7,250.00	76,134.71
JF	184,744.31	41,000.00	225,744.31
AH	37,961.41	3,250.00	41,211.41
KK	66,999.92	6,950.00	73,949.92
JK	164,807.59	33,000.00	197,807.59
LK	56,166.34	5,750.00	61,916.34
MM	48,750.00	5,750.00	54,500.00
PM	40,010.53		40,010.53
MM	8,000.00	250.00	8,250.00
JO	54,375.54	6,250.00	60,625.54
SR	184,865.37	62,100.00	246,965.37
AS	79,807.60	8,250.00	88,057.60
CS	79,615.33	8,250.00	87,865.33
AS	47,248.01	2,250.00	49,498.01
SU	55,403.78	4,250.00	59,653.78
BP	148,655.35	33,000.00	181,655.35
AW	51,773.59	-	51,773.59
KY	184,865.37	-	184,865.37
Accrual	30449.42		30,449.42
Totals	1,994,659.24	258,050.00	2,252,709.24

FY16 SCORE

EMPLOYEE	FY16 Wages	FY16 Bonuses	FY16 Total Compensation
AB	86,692.57	8,950.00	95,642.57
SB	61,403.98	4,250.00	65,653.98
AC	77,583.19	6,250.00	83,833.19
CC	69,918.45	-	69,918.45
TC	73,372.22	6,250.00	79,622.22
RC	46,395.73	3,250.00	49,645.73
ED	44,826.79	3,250.00	48,076.79
SF	52,792.27	6,850.00	59,642.27
JF	175,494.89	44,000.00	219,494.89
JG	9,752.11	-	9,752.11
KK	7,730.75	1,250.00	8,980.75
JK	67,692.24	16,000.00	83,692.24
LK	56,124.48	5,250.00	61,374.48
AM	1,309.24	-	1,309.24
PM	42,998.97	3,250.00	46,248.97
JO	22,884.54	6,250.00	29,134.54
SR	179,000.12	39,120.00	218,120.12
ER	25,859.16	-	25,859.16
AS	74,831.92	6,250.00	81,081.92
CS	69,754.41	8,250.00	78,004.41
AS	32,019.06	1,250.00	33,269.06
BP	114,660.35	25,000.00	139,660.35
LW	56,934.69	5,950.00	62,884.69
KY	179,000.12		179,000.12
Accrual	25,233.85		25,233.85
Totals	1,654,266.10	200,870.00	1,855,136.10

FY15 SCORE

EMPLOYEE	FY15 Wages	FY15 Bonuses	FY15 Total Compensation
AB	58,321.98	4,000.00	62,321.98
SB	49,162.92	4,000.00	53,162.92
AC	64,745.41	6,000.00	70,745.41
CC	61,538.40	16,000.00	77,538.40
TC	71,225.19	6,000.00	77,225.19
RC	46,707.59	3,000.00	49,707.59
SF	61,384.55	5,000.00	66,384.55
JF	165,558.25	37,000.00	202,558.25
JG	90,082.06	-	90,082.06
HH	15,107.79	-	15,107.79
LK	52,985.08	4,000.00	56,985.08
AM	43,762.16	-	43,762.16
PM	41,924.58	3,000.00	44,924.58
RP	12,351.66	-	12,351.66
SR	178,989.65	35,000.00	213,989.65
ER	40,376.86	6,000.00	46,376.86
AS	69,525.76	5,000.00	74,525.76
CS	61,919.09	7,000.00	68,919.09
BP	96,788.23	25,000.00	121,788.23
LW	55,296.54	2,000.00	57,296.54
KY	179,000.12	-	179,000.12
Accrual	-	-	-
Totals	1,516,753.87	168,000.00	1,684,753.87

FY14 SCORE

EMPLOYEE	FY14 Wages	FY14 Bonuses	FY14 Total Compensation
SB	53,345.29	3,000.00	56,345.29
AC	50,388.49	5,000.00	55,388.49
TC	65,113.74	3,000.00	68,113.74
SF	18,461.52	1,500.00	19,961.52
JF	145,242.34	36,000.00	181,242.34
JG	165,111.12	37,900.00	203,011.12
HH	57,906.24	6,000.00	63,906.24
SK	12,492.93	-	12,492.93
LK	48,634.59	4,000.00	52,634.59
AM	41,538.40	3,000.00	44,538.40
PM	38,685.67	3,000.00	41,685.67
RP	70,505.51	-	70,505.51
SR	170,318.50	33,700.00	204,018.50
ER	10,096.17	1,500.00	11,596.17
AS	85,725.00	4,500.00	90,225.00
CS	54,913.83	3,000.00	57,913.83
BP	88,099.78	25,000.00	113,099.78
LW	51,725.08	2,000.00	53,725.08
KY	172,115.50		172,115.50
Accrual	(9,580.91)		(9,580.91)
Totals	1,390,838.79	172,100.00	1,562,938.79

ATTACHMENT 3

BUDGET CATEGORY	SCORE SBA BUDGETS				
	FY14	FY15	FY16	FY17	FY18
Personel	1,746,120	1,823,890	1,879,440	2,169,678	2,275,623
Fringe Benefits	517,535	504,000	526,245	526,000	500,430
Travel	2,186,320	2,153,859	2,410,725	2,426,032	2,084,392
Equipment	144,200	102,860	141,503	67,140	65,479
Supplies	363,059	997,339	1,124,428	1,053,381	960,125
Contractual	1,812,321	2,409,852	4,404,122	4,244,232	5,338,722
Other	230,445	8,200	13,537	13,537	275,229
Total	7,000,000	8,000,000	10,500,000	10,500,000	11,500,000

ATTACHMENT 4

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input type="checkbox"/> Application <input checked="" type="checkbox"/> Changed/Corrected Application		* 2. Type of Application: <input type="checkbox"/> New <input type="checkbox"/> Continuation <input checked="" type="checkbox"/> Revision
		* If Revision, select appropriate letter(s): A: Increase Award * Other (Specify):
* 3. Date Received: Completed by Grants.gov upon submission		4. Applicant Identifier:
5a. Federal Entity Identifier:		5b. Federal Award Identifier:
State Use Only:		
6. Date Received by State:		7. State Application Identifier:
B. APPLICANT INFORMATION:		
* a. Legal Name: Service Corps Of Retired Executives Association		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 52-1067290		* c. Organizational OUNS: 0713066660000
d. Address:		
* Street1: 1175 Herndon Parkway		
Street2: Suite 900		
* City: Herndon		
County/Parish:		
* State: VA: Virginia		
Province:		
* Country: USA: UNITED STATES		
* Zip / Postal Code: 20170-5532		
e. Organizational Unit:		
Department Name:		Division Name:
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: Mr.	* First Name: William	
Middle Name: Kenneth		
* Last Name: Yancey		
Suffix: Jr.		
Title: Chief Executive Officer		
Organizational Affiliation:		
* Telephone Number: 703-487-3612		Fax Number: 703-487-3066
* Email: kenneth.yancey@score.org		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="N: Nonprofit without 501C3 IRS Status (Other than Institution of Higher Education)"/>	
Type of Applicant 2: Select Applicant Type: <input type="text"/>	
Type of Applicant 3: Select Applicant Type: <input type="text"/>	
* Other (specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="Small Business Administration"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="59.026"/>	
CFDA Title <input type="text" value="SCORE"/>	
* 12. Funding Opportunity Number: <input type="text" value="SCORE-2019-01"/>	
* Title: <input type="text" value="SCORE"/>	
13. Competition Identification Number: <input type="text"/>	
Title: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <div> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="Funding Request for FY19: Funds will be used for operation of National Office, Counselor reimbursements, Chapter operations, clerical and training support."/>	
Attach supporting documents as specified in agency instructions. <div> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </div>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant	US All
* b. Program/Project	US All
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
17. Proposed Project:	
* a. Start Date:	10/01/2018
* b. End Date:	09/30/2019
18. Estimated Funding (\$):	
* a. Federal	11,700,000.00
* b. Applicant	0.00
* c. State	0.00
* d. Local	0.00
* e. Other	0.00
* f. Program Income	0.00
* g. TOTAL	11,700,000.00
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)	
<input checked="" type="checkbox"/> ** I AGREE	
** The list of certifications and assurances, or an Internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix:	Mr.
* First Name:	John
Middle Name:	
* Last Name:	Fuqua
Suffix:	
* Title:	VP Finance
* Telephone Number:	703-487-3644
Fax Number:	703-487-3066
* Email:	john.fuqua@score.org
* Signature of Authorized Representative:	Completed by Grants.gov upon submission
* Date Signed:	3/23/19

OMB Number: 4040-0008
Expiration Date: 01/31/2019

BUDGET INFORMATION - Non-Construction Programs

SECTION A - BUDGET SUMMARY

Grant Program Function or Activity (a)	Catalog of Federal Domestic Assistance Number (b)	Estimated Unobligated Funds		New or Revised Budget		Total (g)
		Federal (c)	Non-Federal (d)	Federal (e)	Non-Federal (f)	
1.		\$	\$	\$	\$	\$
2.						
3.						
4.						
5. Totals		\$	\$	\$	\$	\$

SECTION B - BUDGET CATEGORIES

6. Object Class Categories	(1)	(2)	(3)	(4)	Total (5)
	(1)	(2)	(3)	(4)	(5)
a. Personnel	\$ 2,634,691.00	\$	\$	\$	2,634,691.00
b. Fringe Benefits	600,000.00				600,000.00
c. Travel	2,117,871.00				2,117,871.00
d. Equipment	56,930.00				56,930.00
e. Supplies	863,205.00				863,205.00
f. Contractual	9,396,654.00				9,396,654.00
g. Construction	0.00				0.00
h. Other	30,669.00				30,669.00
i. Total Direct Charges (sum of 6a-6h)	11,700,000.00				11,700,000.00
j. Indirect Charges					
k. TOTALS (sum of 6i and 6j)	\$ 11,700,000.00	\$	\$	\$	11,700,000.00
7. Program Income	\$	\$	\$	\$	\$

Authorized for Local Reproduction

Standard Form 424A (Rev. 7-87)
Prescribed by OMB (Circular A-102) Page 1A

SECTION C - NON-FEDERAL RESOURCES					
(a) Grant Program	(b) Applicant	(c) State	(d) Other Sources	(e) TOTALS	
8.	\$	\$	\$	\$	
9.					
10.					
11.					
12. TOTAL (sum of lines 8-11)	\$	\$	\$	\$	

SECTION D - FORECASTED CASH NEEDS				
Total for 1st Year	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
13. Federal	\$ 11,700,000.00	\$ 4,136,037.45	\$ 2,100,000.00	\$ 3,000,000.00
14. Non-Federal	\$			\$ 2,401,962.55
15. TOTAL (sum of lines 13 and 14)	\$ 11,700,000.00	\$ 4,136,037.45	\$ 2,100,000.00	\$ 3,000,000.00

SECTION E - BUDGET ESTIMATES OF FEDERAL FUNDS NEEDED FOR BALANCE OF THE PROJECT				
(a) Grant Program	FUTURE FUNDING PERIODS (YEARS)			
	(b) First	(c) Second	(d) Third	(e) Fourth
16.	\$	\$	\$	\$
17.				
18.				
19.				
20. TOTAL (sum of lines 16 - 19)	\$	\$	\$	\$

SECTION F - OTHER BUDGET INFORMATION	
21. Direct Charges:	22. Indirect Charges:
23. Remarks:	

Authorized for Local Reproduction

Standard Form 424A (Rev. 7-87)
Prescribed by OMB (Circular A-102) Page 2

ATTACHMENT 5

SOM

SCORE Operating Manual

CONTACT

Steve Records, Vice President of Field Operations
Steve.Records@score.org

Last Updated: 9/5/2016

Table of Contents

Chapter 1: SCORE's Vision, Mission, and Values, Beliefs, & the Ways We Act.....	5
Chapter 2: Membership.....	6
Eligibility	6
Conditions for Membership.....	6
Membership Application	7
Acceptance	7
Participation and Roles	8
Chapter 3: SCORE's Code of Ethics and Professional Considerations	9
Compliance.....	9
Client Definition	9
Compensation	9
Third Parties.....	10
Personal Interests	10
Referral of SCORE Volunteers to Clients.....	10
Personal Conduct.....	11
Variances/violations	11
Our Code of Ethics and Conduct	13
Chapter 4: Chapter Operations.....	11
1) Legal, including contracts	11
2) Daily Operation General Administration.....	11
Leadership Planning	12
Election of Leaders	12
Removal of Leaders.....	13
Volunteer Recruiting and Training	13
Clerical Administration	14
Independent Contractor Requirements for Other Chapter Support Providers (Marketing Services, Technology Services, etc.)	14
Continued Education	15
Client Services and Activity Reporting	15
Local Face-to-Face Mentoring	16
National Email & Online Mentoring	16
Video, Telephone, and other modes of Mentoring	16
What Does Not Constitute Mentoring	17
Workshops / Webinars.....	17
What Does Not Constitute a Workshop	18
Client Response and Communication.....	18
Client Confidentiality and Non-Disclosure Agreements/Confidentiality Agreements	19

3) Finance	19
4) Marketing, Communication, and Collaboration	19
5) Government Relations	20
6) Election of SCORE Volunteers to the SCORE Board of Directors	21
Chapter 5: Finance.....	22
Use of Funds	22
Notes on Funds	23
Sources of Income	23
Donations	23
Financial Practices and Procedures	24
Total Expense Reimbursement System	24
Donating Expenses.....	24
Requirements for Reimbursement	24
Reimbursable Expenses	26
Expense Guidelines for District Directors	26
Processing of Vouchers.....	27
Least Cost Principle	27
Chapter 6: National and Chapter Achievement Awards	28
National Awards	28
The Platinum Leadership Award and Certificate	28
The Gold Member Award and Certificate	28
Chapter Awards	29
The Award of Meritorious Service	29
The Distinguished Service Award	29
The Emeritus Membership Certificate.....	30
Years of Service Awards.....	30
Honorary Membership	30
The Walter H. Channing Award of Excellence.....	31
The Eugene F. Rowan Memorial Award	31
The Alice Brown Award of Excellence.....	31
The Conductor Field Leadership Award.....	32
Chapter Recognition Programs.....	32
District Chapter of the Year Award	32
National Chapter of the Year (COTY) Award	32
Presentation of the National Chapter of the Year Award	35
Chapter 7: Ethics Violations, Volunteer Termination, Grievance Procedures and Whistleblower Protections	36
Alleged Ethics Violations	36
Criminal Whistle-Blower Code of Conduct Policy	38

Chapter 8: Chapter Formation and Termination	41
Chapter Identification and New Chapter Application	41
Chapter Criteria	41
Termination of a Chapter for Cause.....	41
Voluntary Chapter Termination	42
Disposition of Chapter Assets Following Termination.....	43
Chapter Reinstatement.....	43
Chapter Branches	43
Chapter 9: Relations with the SBA & Statutory, Legal and Insurance Issues	45
Communicating with the SBA	45
Civil Rights Compliance Audits	45
Statutory, Legal and Insurance Issues.....	45
Federal Statutes That Apply to SCORE.....	46
Civil Claims and Lawsuits.....	46
Government Shutdowns.....	47
Work Injuries	47
Tax Benefits to Volunteers.....	47
SCORE's Tax-Exempt Status	48
State and Local Taxes.....	48
Tax Exemption and Employer Identification Numbers.....	48
Loss of or Damage to Personal Property.....	49
Landlord Insurance Issues.....	49
Chapter 10: Descriptions of Defined Volunteer Leadership Roles and Chapter Committees	51
Regional Vice President	51
District Director	51
Assistant District Director	52
Chapter Leadership Roles	53
1. Chapter Chair.....	53
2. Chapter Vice Chair	53
3. The Chapter Secretary	53
4. The Chapter Treasurer	53
Chapter Committees or Functions	54
APPENDIX A:	58
Forms.....	58
Retention of Forms.....	58

Chapter 1: SCORE's Vision, Mission, and Values, Beliefs, & the Ways We Act

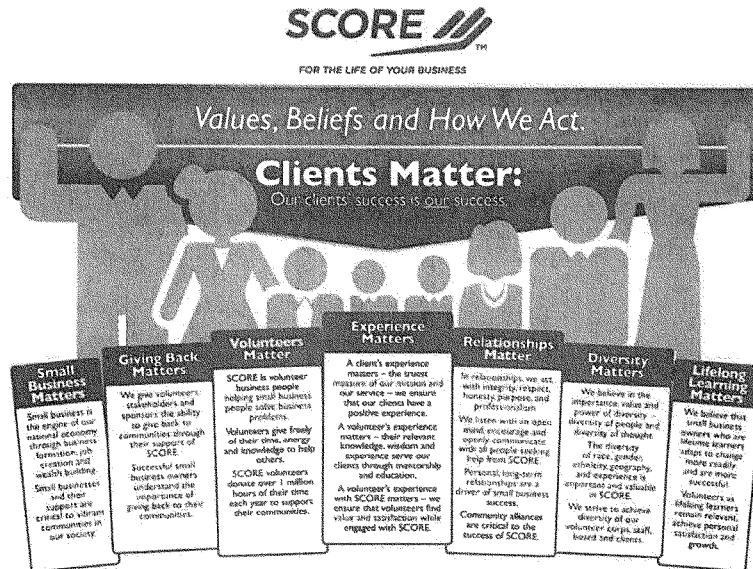
SCORE's Vision:

Every person has the support necessary to thrive as a small business owner

SCORE's Mission:

To foster vibrant small business communities through mentoring and education

SCORE's Values, Beliefs, and the Way We Act:



Our values were derived from the feedback and survey responses from over 20,000 volunteers. These values represent 'True North' for SCORE and every action we take should align to these values.

Chapter 2: Membership

SCORE has only one class of volunteers, and all volunteers enjoy the same rights and privileges. First and foremost, SCORE is one national organization and volunteers are members of that national organization. Adherence to overall SCORE membership standards, described herein, is required for being a member in good standing. Locally, SCORE is organized into chapters, which are chartered operating units within the SCORE Association. Volunteers are affiliated to local chapters and can be active in more than one chapter at a time. The terms “volunteer” and “membership” in this *SCORE Operating Manual* (SOM) generally refer to individual SCORE volunteers.

Eligibility

Anyone is eligible to be a SCORE volunteer. The person should have a strong desire to help people and hold the same values as SCORE. Anyone under the age of 18 must have parental consent before they can serve in SCORE.

Conditions for Membership

There is no single set of factors that make up a great SCORE volunteer. The diversity of race, gender, personality, and individual experience is what makes SCORE collectively strong. However, these are factors to consider:

- Alignment to SCORE’s ‘Values, Beliefs, and the Way We Act’
- Ethical conduct and good judgment
- Interpersonal skills, motivation, passion, drive, inquisitiveness, and technological knowledge.
- Being client centric with the ability to maintain an open mind and proactively manage client relationships.
- Willingness to accept and deal with change.
- Willingness to communicate effectively, orally and in writing.
- Willingness and ability to engage in chapter activities, including leadership, committee assignments, workshops, administration and special programs.
- Commitment to follow required SCORE procedures, including the completion of all required forms.

The chapter should communicate clearly to all candidates, prior to accepting them as members, that:

- Any material developed while in SCORE, used to further SCORE’s mission and activities, belongs exclusively to the SCORE Association unless otherwise agreed to by the SCORE Association and other parties.

- Membership in SCORE is a privilege and as such, SCORE may terminate a volunteer's membership, at any time, *with or without reason, cause or advance notice*.
- Meet requirements in SCORE Continuing Education programs to continue to provide the most relevant assistance to SCORE clients.
- Maintain and record all client activity required by the chapter, district director or National SCORE office.
- Annually commit to the Ethics/SLATE tenants & comply with all SOM requirements.

Membership Application

Chapters should process applicants for SCORE membership in the following manner:

- ALL applicants must complete the online volunteer application on the SCORE website. The application address is <https://www.score.org/volunteer-registration>.
- The Chapter Chair or local recruiting lead should review the application and obtain any additional information from the applicant, like a full resume and a review the candidate's on-line profiles, such as LinkedIn.
- The candidate should have a formal interview, utilizing the SCORE interview guide (SCORE's Interview Guide will be released in Q1 FY17). Prior to accepting any potential member, the candidate should be interviewed by at least two members of the chapter to better understand the potential impact of the candidate and their cultural fit in SCORE and the chapter.
 - All volunteers for all roles should be interviewed. Chapters are also encouraged to accept non-mentoring applicants in order to fill the other critical roles needed locally.
 - Note on interns – SCORE chapters can use volunteer interns.
 - Interns are simply a defined shorter term volunteer.
 - Interns must apply and meet all of the requirements of regular volunteers, including training, ethics, and onboarding, and should be tracked and monitored as any other volunteer.

Acceptance

Any accepted applicant must meet the following SCORE requirements. If the chapter rejects the applicant, the applicant must be notified in writing.

- Create a new volunteer profile in the CORE system with accurate contact information, background, skills and experience.
- **The new volunteer should be marked as provisional, NOT active.**
 - *The completion of provisional period, typically 90 days, is required.*
 - The applicant does not officially become a volunteer and is not covered under the Federal Tort Claims Act (FTCA) or Federal Employees Compensation Act (FECA) or become eligible for reimbursement until

orientation is completed and all information is fully entered into the volunteer database.

- During the provisional period the volunteer **must** be provided an internal SCORE mentor and may only mentor SCORE clients as a co-mentor.
- The new volunteer will receive an email from SCORE with details on their user name and password to log into the SCORE Volunteer Center to start National training and orientation. The new volunteer will also receive materials via mail, sent to their address of record.
- Complete and comply with the SCORE Code of Ethics and Conduct as a condition of membership and commit to this annually.
- Complete all SCORE Training and Orientation programs, including the required National training and certification programs.
- Commit to fulfilling the individual role and activities agreed upon by the volunteer and chapter.
- There is no national minimum requirement for the amount of time or activity a volunteer must contribute to SCORE, but each volunteer must be active and create value for SCORE and our clients.

However, chapters should not to accept a person if the volunteer:

- Has a conflict of interest or cannot comply with the SCORE Code of Ethics.
- Is a paid staff member of the U.S. Small Business Administration (SBA) or another SBA resource partner organization. These SBA staff members are not eligible for membership. However, the chair may ask for an exception from the SCORE Vice President of Field Operations if a critical need arises.
- Is a person who, in applying for membership, made material misrepresentations (including concealment) about their background or experience. Such a person may be denied membership or removed from membership.

Participation and Roles

There are many ways for any volunteer to participate in SCORE. Volunteers may be involved in any or all of the following:

- Mentoring – in person or virtual; general business or subject matter expertise
- Workshop presentation and group learning facilitation.
- Team Advisory Services
- Marketing, Community relations, Fundraising
- Administration

NOT EVERY volunteer must mentor clients or even should mentor clients. In fact, the best operating chapters have many non-mentoring volunteers filling crucial roles in the chapter.

Chapter 3: SCORE's Code of Ethics and Professional Considerations

Our Code of Ethics provide guidance to enable volunteers to address unique situations as they occur. Volunteers must review and attest to the Code of Ethics annually.

Compliance

The Code of Ethics is a separate document located at the end of this chapter, but completion of the annual requirement includes completing the e-learning Ethics module in the SCORE Volunteer Center. The Code embodies those principles that SCORE volunteers embrace as they relate to clients and others when they represent themselves and SCORE and all volunteers must follow the spirit and letter of the code. Our Code ensures that SCORE and all of its volunteers remain unbiased and aligned to serving the best interests of our clients.

Client Definition

- 'Client' shall mean any person who has requested or received any service from SCORE, including requests for mentoring or registration for a workshop.
- SCORE uses a client's email address as their unique identifier. Every attempt should be made to obtain and maintain every client's valid email address.

NOTES: SCORE and SCORE's volunteers ARE NOT directed, nor expected, nor have any legal basis or authority to ask for a client's immigration status, nor should a SCORE volunteer deny service to any client based upon suspected immigration status. Denial of service is only adjudicated when a client freely informs SCORE of their illegal status or if SCORE is duly informed by the SBA that the individual is not lawfully within the United States.

SCORE is obligated to mentor all legal businesses, but individual volunteers may request to not mentor a business in which there is a moral conflict.

Federal laws prevent SCORE from mentoring any client whose business is illegal or criminal. Businesses whose products are legal, but may be used by another business in an illicit manner, are still legal businesses (example: a business that produces a product then used to produce marijuana). SCORE cannot mentor the marijuana grower or distributor, but can mentor a business who produced a fertilizer used by others to grow marijuana.

Compensation

SCORE volunteers cannot accept any compensation in the fulfillment of their duties in SCORE. In the event that a volunteer accepts employment from his/her client, he or she must immediately resign from SCORE.

The chapter chair will take the following actions:

- Immediately remove the volunteer from the chapter roster and notify the National office by using the most recently approved method.
- Immediately inform the client in writing that the mentor is no longer a SCORE volunteer and that SCORE cannot be held accountable for the future actions or advice of the former mentor.

Third Parties

When volunteers perform SCORE services for another organization or agency (other than SBA or SCORE clients), the organization may provide an honorarium to SCORE to offset the expenses a volunteer may have incurred. The volunteer will be reimbursed by SCORE for out of pocket expenses through normal SCORE financial procedures. The volunteer cannot be directly reimbursed or compensated by the 3rd party.

Personal Interests

To safeguard the integrity of the SCORE mission, it is vital to avoid any actual or apparent conflict of interest. As outlined in the Code of Ethics, no volunteer may solicit any client for business or become a paid consultant or contractor for any client. Similarly, no volunteer can invest in a client's business.

However, it must be noted that being a SCORE client does not preclude doing business with a SCORE volunteer in certain circumstances. Specifically, a SCORE client can engage a SCORE volunteer's business if the following:

- 1) The volunteer has not personally mentored the client
- 2) The volunteer's business is public in nature. Examples include the volunteer owning a restaurant at which a client may dine, the volunteer publically lists real estate and a client (represented by an independent agent) purchases or leases property, the volunteer owns a car dealership and an unsolicited client purchases a vehicle.
- 3) The volunteer is referred in an unidentified manner through a Chapter prepared list or published directory (See below)

Referral of SCORE Volunteers to Clients

When a SCORE client requests references for professional services in the community, the SCORE mentor may provide a chapter prepared list or a publically published directory of no fewer than three persons. This list may include a SCORE volunteer. The chapter or SCORE volunteer may not recommend any individual on the reference list other than to indicate that all are deemed to be highly qualified. If the list contains a SCORE volunteer, the volunteer's affiliation with SCORE cannot be **noted in any way**. Notice should also be given to the client that SCORE does not vet nor warrant any of the referenced service providers or their services or products.

If a SCORE mentor is selected from the list provided, that mentor must provide notice, in writing, to the client that the services are provided independently of SCORE, and SCORE is no longer involved. A copy of this notification must be given to the chapter chair. The SCORE volunteer named on the list may not be someone who has previously mentored the client requesting the referral.

Personal Conduct

As long as persons are SCORE volunteers they shall:

- Participate in chapter activities as agreed to between the chapter and the volunteer.
- Be responsible for maintaining continued relevance to SCORE clients with continued education on small business principles and tools.
- Seek advance advice about the propriety of any action or inaction that they have reason to believe may be or may lead to a violation of the SCORE Code of Ethics before they or others engage in the activity or fail to act.
 - If needed, the chapter chair shall consult the district director or SCORE Vice President of Field Operations concerning the proper decision. Any volunteer requesting advice from any chapter, district or national officer shall receive a decision in writing.

If a volunteer wishes to enter into a personal relationship with a SCORE client, he or she should consult the chapter or district leadership for guidance.

Variances/violations

Any violations should be reported via the grievance process defined in Chapter 7 of the SOM, or, if the grievance involves the leadership of the chapter or district, the volunteer should directly contact the Vice President of Field Operations at the SCORE Association office.

All of the provisions expressed in the Code of Ethics are set forth for the purpose of protecting SCORE clients, SCORE volunteers and the SCORE Association. However, where one or more of these provisions works to the detriment of a SCORE client, however slight that detriment may be, a variance may be granted where the SCORE Association Vice President of Field Operations deems it appropriate to do so.

The process is as follows:

- * The request shall be made in writing by the affected client or volunteer.
- * The request shall set forth the reasons in full as to why any provision(s) of the SCORE Code of Ethics as written will work to the detriment of the client.
- * The request shall state that the client has had ample opportunity to consult competent

professionals (lawyer, accountant, etc.) and is satisfied that the variance is in his/her best interests.

- * The request shall be submitted to the chapter chair who may make a recommendation as to the disposition of this matter and will forward the matter to the district director.

- * The district director may then make a recommendation and will forward the matter to the SCORE VP of Field Operations.

- * The SCORE Vice President of Field Operations will render a decision in writing with copies to all parties.

Our Code of Ethics and Conduct

SCORE volunteers have always held the highest level of ethics and conduct. The tenants of this code are the foundation of our organization and are the basis for individual membership. Individual membership in SCORE is a privilege and, as such, may be terminated at any time for any reason. Violations of the Code of Ethics will result in immediate termination from SCORE. Additional information, explanations, and exceptions to this code are detailed in the SCORE Operating Manual (SOM). All ethics related concerns, including investigation of allegations and appeals to violations, will follow processes defined in the SOM.

RESPECT

- Always act professionally and treat all clients, volunteers, and staff with respect -
- Not engage in any destructive behavior within the chapter or SCORE (physically, verbally, in writing or online)
- Not discriminate against any person on the basis of race, color, gender, national origin, age, religion, marital status, handicap or sexual preference
- Not engage in any form of insensitive behavior or sexual harassment

CLIENTS MATTER

- Always place the business interests of SCORE clients first
- Protect the confidentiality of client information so that it remains within SCORE
- Never prematurely judge a client or their idea & strive to create a long term relationship with all clients
- Ensure that every client is aware of the ongoing services and resources available to them from SCORE
- When advising clients about seeking professional services, identify, whenever feasible, several sources from which the client may select

CONFLICT OF INTEREST

- Conduct all SCORE activities to avoid any conflict of interest between my personal or business interests and the interests of SCORE clients. This includes not recommending the purchase of goods or services in which there is a direct or indirect interest to me, my family, or my professional colleagues.
- Not become an officer, director, shareholder, investor, or partner of my clients, nor provide funding, of any type, to any client that receives assistance from SCORE (see the SOM for more details)

COMPENSATION

- Offer my services at no charge to SCORE clients, not accepting fees, honoraria, payment for travel or other expenses incidental to mentoring, or any other activity, nor accept fees, commissions, kickbacks or things of value from third parties when recommending products or services to a client
- Never solicit business from any SCORE client or become an employee, paid contractor, or consultant to a client's business (refer to the SOM for more details)

VOLUNTEER COMMITTEMENT

- Adhere to the requirements set forth in the SOM and my chapter to be a member in SCORE
- When representing SCORE, clearly identify myself verbally and in print with my SCORE title, current SCORE branded business card, and signature block on all communications
- When representing SCORE publicly, refrain from statements that are critical of SCORE, its sponsors or the SBA, or that promote any political party, elected official or candidate for elected office
- Read, understand, and agree to the entire Code of Ethics annually

Chapter 4: Chapter Operations

The following describes the main aspects of chapter operations and compliance –

- 1) Legal, including contracts
 - 2) Daily Operations
 - a. General Administration
 - b. Leadership Planning
 - c. Recruiting
 - d. Clerical Administration
 - e. Continued Education
 - f. Activity Reporting
 - g. Client Services, including Non-Disclosure Agreements
 - 3) Finance
 - 4) Marketing
 - 5) Government Relations
 - 6) Election of SCORE volunteers to SCORE's Board of Directors
-

1) Legal, including contracts

The SCORE Association exists as one national organization. **Chapters are not legal entities and do not have the ability to enter into contracts or agreements that present any level of liability to SCORE.**

- All contracts must be submitted to National SCORE for approval and execution.
 - Any contract or agreement where money changes hands between SCORE and another organization, vendor, or contractor must be approved by the Vice President of Field Operations and/or the Vice President of Finance.
- The one and only SCORE EIN number to be used is 52-1067290.

2) Daily Operation

General Administration

- Chapters manage their own day to day operations with the input and guidance of the District Director, Regional Vice President, and SCORE National staff. Every chapter must maintain up-to-date chapter operations guidelines.
 - These guidelines define the routine aspects of normal operation. They are not Bylaws, nor are the legal documents.
 - Chapters cannot have Bylaws.

- The written guidelines specify the officers required, how they are elected, their terms of office and any qualifications for holding office or any duties different from those usually appropriate to the office.
 - The chapter's guidelines shall not contain anything contrary to the SOM.
- Maintain and implement a written business plan that is reviewed and updated annually and includes chapter operations, marketing and funding plans. The business plan must cover all aspects of chapter business operations. The chapter's business plan and operation must be consistent with the SCORE Association mission, SOM, and Chapter Minimum Standards (chapter chair and leadership team).
- Conduct an annual goal-setting process in consultation with the DD and RVP.
- Maintain a written list of current job descriptions, functions or policies that may be unique to the chapter. This must be made available to chapter membership.
- Maintain up to date info on all chapter members in the CORE system at all times, including addresses, email addresses, skills, and experience.
- Complete all required reporting of client and volunteer activity.
- Remove volunteers that do not adhere to national policies or consistently underperform on key client service metrics.
- Hold routine chapter meetings to communicate and train.
- A list of commonly used forms are included in Appendix A. Any and all forms are available for download in the Volunteer Center.

Leadership Planning

- Develop a line of succession to assure continuity with incoming chapter officers and maintain a written leadership succession plan with sufficient lead time to provide ample training for prospective chapter officers and committee chairs.
- Provide opportunities for prospective leaders via appropriate committee assignments.
- Work to ensure the chapter chair and other future leaders attend SCORE's annual National Leadership Conference.

Election of Leaders

- 1) To ensure a fair and informed election of officers, the chapter chair will appoint a nominating committee to select, interview and evaluate the qualifications of candidates for office.
- 2) The nomination slate is given to the District Director for approval.
- 3) Upon approval by the district director, the chapter chair will give proper and timely advance notice to the membership of the election process and date.
 - Chapter elections must be held no later than May 15 so new officers and appointed committees may be adequately prepared to function on the first day of the new fiscal year, which begins October 1. Elections should be completed by May 15, in order for incoming chairs to attend the national chapter chair orientation in early August.

- Officers may be elected in one of two ways:
 - By a majority vote of those responding to a ballot *sent* to all chapter volunteers.
 - By a majority vote of volunteers present at a regular or special meeting following a written notice sent not later than two weeks prior to the date an election is scheduled.

In the event of more than 2 nominees, a majority is defined as the candidate that receives the most votes, not a mathematical 50.1%. In the event an election for chapter chair results in a tie, a second vote should be taken. If the second vote again results in a tie, the district director shall cast a vote to break the tie.

Removal of Leaders

A chapter leader may be removed or lesser action may be taken if the officer knowingly:

- Fails or refuses to comply with a decision or directive of the national SCORE Association office, the district director or the chapter chair.
- Fails to fulfill in a substantive way the responsibilities of the office held.
- Acts in an improper manner so as to discredit the office, chapter, district, SCORE or the SBA.
- Does not comply with applicable SOM provisions and chapter operational guidelines.

Removal action may be initiated by the Chapter Executive Committee, the district director, the Regional Vice President or the SCORE Vice President of Field Operations. In addition, a majority of chapter volunteers may petition for the removal of any leader. An attempt shall be made to resolve the matter informally with the officer at the chapter level, with the district director, with the regional vice president, and/or the SCORE Vice President of Field Operations participating.

If the matter is not satisfactorily resolved, the district director or regional vice president must promptly notify the SCORE Vice President of Field Operations of their recommended course of action. The SCORE VP Field Operations is the final arbiter of the matter and shall resolve the matter within 10 days.

- If an officer is removed, the district director shall appoint a chapter volunteer to act in place of the officer until the chapter elects a new officer

Volunteer Recruiting and Training

- Recruiting new volunteers is the most important item that chapters must do. There are a number of considerations for new volunteer recruitment. Below is a non-inclusive list of some considerations and tasks:
 - The chapter shall not set any arbitrary requirements of time as a precursor for accepting an otherwise qualified volunteer.

- The chapter cannot limit new volunteers by a specific measure, like retired or in business. All willing volunteers that can uphold our values and ethics should be able to be a SCORE volunteer.
- Maintain and implement a written recruitment plan that inventories the mix of current chapter volunteer backgrounds and skills and then targets recruitment efforts to fill the gaps and anticipated needs to ensure the chapter can meet the service requests of its clients and the business community served.
- Coordinate this recruiting to include geographical considerations for the chapter. Recruiting new volunteers in areas currently not served or underserved is a priority for SCORE's growth.
- Attract and recruit talented volunteers representing the gender, races and ethnicities served by the chapter to reflect the community.
- Conduct new volunteer orientation to ensure a professional and complete introduction to SCORE. The orientation should contain information on the different roles of the chapter, the district and the national organization as they relate to the volunteer.
 - Ensure that the new volunteer completes all SCORE Orientation Programs, including the Mentoring Methodology certification, within the provisional period. A volunteer should not be changed from provisional status without completion of these activities.
 - Assign each new volunteer a training mentor for his or her provisional period.
 - Ensure that all chapter volunteers complete the SCORE Code of Ethics and Conduct training annually. The Code of Ethics training must be completed through the SCORE Volunteer Center.

Clerical Administration

- Any paid clerical support services, if used, must be procured through SCORE's approved clerical provider.
 - The current provider of clerical admin service providers is Panther Global Group (PGG).
 - Chapters cannot have paid employees.
 - Chapters cannot engage with a local labor service provider, including any independent contractor.

Independent Contractor Requirements for Other Chapter Support Providers (Marketing Services, Technology Services, etc.)

- Individual providers of other chapter support services can be included into the SCORE national labor service partner (see clerical administration)
- Independent Contractors are ONLY ALLOWED if they meet the following requirements:
 - The contractor is an incorporated business

- There is a specific Statement of Work (SOW) detailing the specific tasks to be completed.
 - The SOW is time activated with start AND end dates. Any SOW with a time period longer than 6 months must be approved in advance.
 - No more than 3 consecutive SOW for the same tasks will be executed without requiring a bid process for services to be undertaken.
 - The Independent Contractor must show proof that they are currently or have been engaged as an independent contractor for similar tasks within the past 6 months.
 - The Independent Contractor must complete an W-9 and will be issued a 1099 at the end of the year by the National SCORE office.
- The independent contractor must pass IRS designation as an independent contractor
 - <https://www.irs.gov/businesses/small-businesses-self-employed/independent-contractor-self-employed-or-employee>
 - For any independent contractor, SCORE cannot have the legal right to control the details of how the services are performed. SCORE cannot control what will be done, where or when it will be done, nor how it will be done.
- All new and renewed contracts must be approved by the SCORE Vice President Field Operations, or his or her designate, paid from chapter treasuries.
 - The contractor reports to the chapter chair or designate.
 - Any requested exception to the above process must be requested of the Vice President of Field Operations.

Continued Education

- Ensure all volunteers complete any requirements set forth by SCORE for Continued Education.
- Conduct ongoing volunteer training to improve mentoring techniques and ensure mentoring skills are current.
- Ensure that all volunteers are familiar with and comply with the SOM. Chapter leaders must see that the guidelines are followed.

Client Services and Activity Reporting

The SCORE Association is required by Congress to report on services provided to the small business community and the contributions made by SCORE volunteers. To effectively report to the SBA (the federal entity that administers SCORE's federal grant) and Congress, all chapters are required to record all client and volunteer activity within CORE. This information is used in funding requests, planning and budget allocation.

The CORE system was developed to provide accurate information and statistics about SCORE membership, mentoring and training activities and other operations reported to the SBA, Congress or other stakeholders. SCORE data is reported to all SCORE volunteers in the

SCORE Volunteer Center and uploaded to the SBA. A full and accurate picture of SCORE's activities is dependent on timely and accurate reporting from all chapters.

All chapters and volunteers are required to comply with the reporting of all client activity, volunteer information, and chapter operational information in the CORE system. The following are the definitions of mentoring and workshops.

Local Face-to-Face Mentoring

Mentoring occurs when a SCORE mentor or team of mentors receives a mentoring request and responds by providing substantive advice. The client or primary mentor must complete the client information requested in CORE (in compliance with the SBA Form 641 Mentoring form).

- The initial mentoring case or session must be 60 minutes or more in length in order to be reported as a case, including preparation time.
 - **NOTE: There is no time requirement for subsequent visits (follow-ons).**
- Preparatory time is reported in addition to the length of a mentoring session.
- To be counted as a mentoring case or session, the advice given should be of sufficient value to have resulted in a billable client service by a paid consultant.
- A session with two or more individuals representing a single business entity or client counts as one mentoring session or case.
- A session with two or more mentors and a single business entity or client counts as one mentoring session or case.
- Travel time will be tracked so that mentors are credited with having worked the time, but this will not be included in the length of a mentoring session nor is the time credited to the mentoring session.

National Email & Online Mentoring

The following guidelines apply for online mentoring

- The initial mentoring case or session must be 30 minutes or more in length in order to be reported as a case and the information is captured in CORE. The time requirement includes research and prep time in addition to the actual response creation time.
 - **NOTE: There is no time requirement for subsequent sessions (follow-ons).**
- To be counted as a mentoring case or session, the advice given should be of sufficient value to have resulted in a billable client service by a paid consultant.

Video, Telephone, and other modes of Mentoring

- The initial mentoring case or session must be 30 minutes or more in length in order to be reported as a case and the information is captured in CORE.
 - **There is no time requirement for subsequent sessions (follow-ons).**
- Preparatory time is reported in addition to the length of a mentoring session.
- To be counted as a mentoring case or session, the advice given should be of sufficient value to have resulted in a billable client service by a paid consultant.

What Does Not Constitute Mentoring

Providing non-business information or advice is not counted as a case or session. The following are examples of some of the activities that do not constitute a mentoring case or a session:

- Client calls for and receives directions to the chapter or information about office hours or SCORE activities.
- Client calls for and receives the telephone numbers of local or state government offices for business registration or other contact information for other potential resources.
- Client visits or is referred to a chapter, mentor, workshop, or website for information.
- Client downloads information, software, templates or other files from a chapter volunteer or other website without mentor contact that meets the definition of a case.
- Client is sent an email newsletter or marketing information electronically.
- Mentor contacts a client for the purpose of scheduling a meeting, and the conversation does not meet the definition of a case.
- Mentor contacts a client for the purpose of following up or checking in, and the conversation does not meet the definition of a case.

Workshops / Webinars

A workshop is an educational or training program for a group of individual attendees (non-SCORE volunteers) on a business-related subject. A workshop may be conducted live (local) or as a webinar. This activity may be sponsored by either SCORE or another entity, with SCORE participating.

A local workshop must be a minimum of one hour and include two or more clients in attendance.

- Attendees must register and attend the workshop to be counted, and their contact information must be collected (name, email address, phone number).
- For co-sponsored workshops with another SBA resource partner (for example, a Women's Business Center [WBC] or Small Business Development Center [SBDC]), all partners may count all attendees if each resource partner contributes a

significant amount of presentation time (defined as one hour or more per partner).

- An agenda is required for every workshop and must be retained in documentation.
- An attendee list or sign-in sheet must be completed at every workshop and entered into the CORE. Scans of lists must be retained.
- An evaluation sheet must be made available for completion by attendees for every training workshop. Paper evaluations must be retained.
 - CORE NPS surveys for local workshops supercede the need for a paper form.
- Online e-training/webinars/workshops must be a minimum of 30 minutes and include one or more clients participating and delivered via a computer and/or the internet.
 - Must include a registration process
 - Must include an evaluative process

What Does Not Constitute a Workshop

Following are examples of activities that **do not** constitute a workshop:

- Chapter volunteers staff an exhibit booth at a trade show and interact with attendees.
- Chapter volunteer speaks at a local service club, for the purpose of recruiting volunteers or educating the organization about SCORE.
- Chapter volunteer participates in a television, radio or webcast presentation on a business-related topic, for which participants do not register or for which attendance is not or cannot be taken.
- Chapter volunteer participates in a workshop sponsored by a third party, and the volunteer's remarks are limited to an overview of SCORE services.

Client Response and Communication

- Initial client contact processes are some of the most fundamental part of SCORE's service to clients.
 - Chapters must ensure that all clients will be contacted personally within two business day after a service request. This means the client is physically contacted by a volunteer within 48 hours, not merely that a mentoring request is assigned within 48 hours.
 - Faster client contact will minimize any issues with regard to client non-response.
- Chapter must maintain:
 - A phone number with messaging capability. Virtual phone systems, like grasshopper.com are acceptable or even preferred.

- A dedicated chapter email address that is monitored so that requests are responded to per guidance above. A chapter email is provided from SCORE National.
- A method for scheduling and carrying out mentoring appointments.
- A method for handling workshop scheduling and registration and for the collection & retention of attending client information, fees, and evaluations.
 - Clients attending workshops should provide their name, email address, and zip code at a minimum

Client Confidentiality and Non-Disclosure Agreements/Confidentiality Agreements

- Client confidentiality is an institutional principle at SCORE. This means that a SCORE client's confidentiality does not reside with a single volunteer or chapter, but is maintained confidential within SCORE.
- SCORE volunteers cannot sign any client's confidentiality agreements or any Non-Disclosure Agreements (NDA). In lieu of executing NDAs, a volunteer should describe (and show) our Code of Ethics and our relationship with federal government/SBA as proof of confidential service.
 - Any client that still demands an NDA after understanding our confidentiality and ethics principles should be recommended to seek assistance from another organization or a paid consulting resource.

3) Finance

- Ensure that chapter funds are controlled and monitored per SCORE's Accounting Policies and Procedures and Chapter 5 of this SOM.
- Report financial activities annually on Form 3, Chapter Annual Report.
- Set budgets based on the chapter's business plan and have ongoing fundraising efforts to ensure sufficient funding for ongoing chapter operations.
 - Maintain funds not to exceed 12 months
 - The goal for chapter funds to ensure proper cash flow for routine operations, not to grow cash reserves.
 - If a chapter has in excess of 12 months of operational expenses, without a plan to utilize the funds to further SCORE's mission, there are 2 actions that may be applied.
 - The District Director may reallocate the chapter's budget allocation until chapter funds are consumed
 - Chapters can donate funds for expansion efforts local within their district

4) Marketing, Communication, and Collaboration

- All chapters must maintain the chapter website provided as part of www.score.org. Each chapter website must meet the minimum required contents, per SCORE Chapter Marketing Guide.
 - Effective October 1, 2016, chapters cannot create any new independent websites.
 - All legacy local websites must meet the minimum required contents and brand guidelines as outlined in the SCORE Chapter Marketing Guide.
 - Effective October 1, 2016, SCORE National will NOT reimburse a chapter for any expenses associated with the operation or maintenance of their legacy local website.
- All materials developed by chapters must include the SBA logo and the following disclaimer in legible, easily readable print:

"The material in this publication is based on work supported by the U.S. Small Business Administration under cooperative agreement SBAHQ-17-S-0001**. Any opinions, findings and conclusions or recommendations expressed in this publication are those of the author and do not necessarily reflect the views of the U.S. Small Business Administration."

"SCORE services are provided without regard to race, color, national origin, gender, age and disability. Persons with disabilities may request reasonable accommodations with a two-week advance notice."

**This number changes annually. This number above is for the fiscal year 2017. Please contact the association office for the current number and with any questions you may have.

- Maintain effective communications with small business resources within the chapter's community (Chambers of Commerce, Economic Development Organizations, Libraries, Colleges, etc.), other SCORE chapters, local SBA representatives, and the SCORE district director.
- Use only the current official SCORE brand and logos in all chapter publications (for example, business cards, letterhead, brochures, website, etc.). Chapters and volunteers are not allowed to change or alter the standards created for branding by SCORE Marketing.

NOTE: Our brand is SCORE. Adherence to the official brand includes **eliminating** all references to "Service Corps of Retired Executives."

- Appoint a chapter Marketing volunteer to maintain active contact with the local media and provide them with information on chapter activities.
- Establish and maintain community partnerships to ensure that the community (state and local government officials, military and local business) knows of the chapter's services.

5) Government Relations

- Coordinate with SCORE district resources to conduct and report at least one face-to-face contact per year with members or staffers of the U.S. House of Representative or Senate who represent the area where the chapter is located.
 - Congressional contacts should utilize only the national level agenda items bolstered with local impact data. All information for congressional contacts will be provided.
 - Ensure that congressional contacts are reported to the SCORE National office.
 - Email volunteerservices@score.org to report GR activity.
 - Include the date, names of SCORE volunteer, names of elected member or staff, and conversation summary.
 - SCORE Volunteers should not lobby nor advocate. These meetings are conducted to ensure that our elected representatives know about SCORE's local activities and impact.

6) Election of SCORE Volunteers to the SCORE Board of Directors

The SCORE Association Board of Directors is composed of at least 1/3 of individuals from within the SCORE Association and 2/3 of individuals from outside the SCORE Association (independents). SCORE volunteers interested in serving on the board of directors should contact the SCORE office in Herndon. The SCORE office will communicate the information to the chair of the nominating committee who will contact the interested SCORE member. A potential candidate may be nominated by another SCORE member, or they may self-nominate. The nominating committee, as required by the bylaws of the SCORE Association, will recommend to the board qualified candidates from within the SCORE Association. The board will then elect by majority vote.

The board elects both SCORE and independent (non-SCORE) board members. Board members are eligible for two three-year term.

Chapter 5: Finance

Each district is provided an annual operating budget to help cover SCORE-related district and chapter expenses for the fiscal year. District directors allocate funds for district and chapter expenses, and all funds are available on a reimbursement basis. In addition to the annual allocation, each chapter should have ongoing fundraising efforts to ensure that the chapter's operations for 12 months are maintained.

- Ensure all chapter bank accounts have correct designates listed as a signors. This should include the current Chapter Chair and Treasurer, at a minimum. The District Director may also be a signor on the chapter accounts within their district. Signature cards must be updated with every change in leadership.

For information regarding SCORE's tax exempt status, please refer to Chapter 10.

Use of Funds

Chapters may use any funds to reimburse volunteers or the chapter for expenses that support the mission of SCORE. The following are normal expenses for chapter operations. Note: Chapter funds cannot be used for expenses of a personal nature or for the personal benefit of the chapter's volunteers.

- **Postage, office supplies, office equipment, software, publications, furniture, property and liability insurance, volunteer recognition and chapter rent.** Chapters should submit Form 14, Total Expense Reimbursement Form, to the National office. The chapter chair or the chair's designee and the district director must approve expenses reimbursed to the chapter.
- **Advertising and marketing programs** to enhance public knowledge and client awareness of SCORE services and the recruitment of volunteers.
- **Workshop activities**, including advertising, purchase of materials, equipment for presentations and room rental costs.
- **Promotion of and cooperation in activities with other groups or agencies that support small businesses**, including dues or registration fees.
- **Travel expenses, including mileage, parking, taxis, per diem, airfare, hotel expenses and miscellaneous expenses** will be reimbursed to volunteers via a properly completed and approved Form 14, Total Expense Reimbursement Form. Reimbursement is at the discretion of the chapter when approved by the district director. Mileage will be paid at a rate determined by the SCORE Board of Directors, currently \$0.25 per mile.
 - Note: the \$0.25 per mile is above the \$0.14 per mile rate for charitable miles, but a volunteer always has the option to deduct non-reimbursed miles driven for SCORE on their tax returns.

All expenses other than clerical must be submitted on Form 14, Total Expense Reimbursement Form. Chapters may be reimbursed directly for expenses with a properly approved Form 14. District directors must approve Form 14s paid directly to chapters and chapter chairs.

Notes on Funds

- Comingling Funds Definition – Comingling occurs when monies that can be considered unrestricted are deposited into an account with restricted money. Thus, unrestricted monies are mixed together with restricted monies. Once monies are mixed, they are all considered restricted.
- Restricted Funds -
 - All monies reimbursed from SCORE National, as well as locally generated revenue from chapter operations (including chapter level revenues from workshop programs), **are considered to be federal funds** and subject to restrictions from SCORE's federal grant.
 - No monies can be used as donations to any other organization
 - No monies are allowed to be invested
 - No monies can be awarded or given in any other capacity to any SCORE client.
- Unrestricted Funds –
 - Private and corporate donations to SCORE can be considered unrestricted from the SCORE Association federal grant. To avoid comingling, these monies must be either:
 - tracked separately – accounting to include tracking of both restricted and unrestricted funds in the account
 - OR
 - be deposited and maintained in a separate local account.

Chapters also have the option to deposit unrestricted funds into the chapter's account at the SCORE Foundation. These funds then are not reportable on the Chapter's Form 3 report.

- Chapters are responsible for the expenses of their branches. The chapter chair or the chair's designee must approve all expenses for branches, including those of the volunteers.
- All chapter funds, even unrestricted funds, belong to the SCORE Association. If the chapter closes for any reason, all monies revert to the SCORE National office.
- All items, including computer equipment, postage meters, telephones and supplies purchased with chapter funds or appropriated funds are for official SCORE business. This includes items donated in the name of SCORE.
- Each year, all chapters are required to submit Form 3, Chapter Annual Report. This is a mandatory requirement for all chapters. Failure to complete and submit a Form 3 may result in the chapter being revoked. The Form 3 and instructions are available to download on the Volunteer Center.

Sources of Income

Donations

Chapters are encouraged to solicit and accept donations of funds or services from

outside sources in order to assist them in their activities.

All SCORE chapters receive their federal tax-exempt status under the umbrella of the national association. ***The entire SCORE organization is covered under a single tax identification number 52-1067290.*** The association files a consolidated IRS Form 990

that includes all chapters. Chapters are not required to file a separate Form 990, Return of Organization Exempt from Income Tax, with the IRS.

Gifts to chapters are tax-exempt and are tax deductible for the donor. Form 15, Acknowledgement of Receipt of Gift to SCORE, should be completed by the chapter and given to the donor. Chapters must provide a copy of Form 15, Acknowledgment of Receipt of Gift to SCORE, to all donors of \$250 or more.

Chapters should notify the SCORE Vice President of Field Operations and their district director before soliciting or accepting a gift of funds in excess of \$10,000 from any one contributor in one year.

Financial Practices and Procedures

Chapters should establish financial practices and procedures per SCORE's Accounting Policies and Procedures. The following should be included in those procedures:

- The requirement for two signatures on any disbursement of \$2,000 or more.
- Ensure all expenses are for legitimate business purposes.
- All accounting is done on an accrual basis.

Total Expense Reimbursement System

SCORE volunteers and chapters are eligible to have expenses reimbursed. To be reimbursed, SCORE volunteers must use the Total Expense Reimbursement System described in this chapter. The rules for reimbursement are established by the SCORE Board of Directors, and all expenses are charged to the budget allocated to the chapter.

Donating Expenses

Volunteers may file claims for reimbursement, but are not required to do so. They may elect to donate their expenses by not claiming reimbursement. Volunteers may be able to deduct these expenses from their individual income tax returns and should seek advice from their tax advisor.

Requirements for Reimbursement

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

- Sometimes volunteers may choose to affiliate with a chapter located some distance from home, rather than with the nearest chapter. Where this is

permissible, expenses will be reimbursed for the mileage to the chapter nearest the home only. The district director will monitor this carefully.

- Vouchers will not be paid if the expenses occurred more than 90 days prior to the date the expense is received by the National office. For example, an expense dated March 2 must be received at the SCORE Association office on a properly completed form, including approvals, on or before May 1.
- Expense vouchers received more than 90 days after the date the expense was incurred or vouchers that are not properly documented will be referred to the district director for disposition.
- Volunteers desiring reimbursement should submit Form 14, Total Expense Reimbursement Form, monthly. District Directors must approve chapter expenses.
- Volunteers must submit the expense voucher to their chapter chair, or the chair's designate, who will verify that the expense is appropriate, that all receipts are attached and that the form is completed properly before approving the voucher for payment.
- A chair may not approve another chair or co-chair's expense voucher, nor may chapter volunteers approve a chair's expense voucher. The voucher of a chair must be approved by the district director. The district director must also approve all vouchers for reimbursement that are paid directly to the chapter.
- If the district director is unable to perform these functions, the assistant district director may perform them.
- The National office will not reimburse vouchers that are not accompanied by the required forms and approval signatures. Such claims will be returned to the chapter chair or district director for appropriate completion.
- All payments will be made by check only.
- All mileage must be reported in order to be reimbursed. Mileage will be reimbursed at the SCORE-approved rate that was in effect on the day the approved travel expense is incurred. The mileage rate is determined by the SCORE Board of Directors, presently \$0.25 per mile.
- Per Diem rates used by SCORE are contained in the General Services Administration (GSA) publication *Federal Travel Regulations (FTR)* and are periodically revised. Maximum permissible lodging, taxes, meals and incidental expenses (M&IE) are contained in the *FTR*. Reimbursements may not exceed these amounts. M&IE are reimbursed for travel on partial days at a flat three-quarters of the daily per diem. To be eligible for the partial per diem, a volunteer must be away from home for 12 hours or more and/or travel a distance more than 50 miles away from their home.
- Chapters may institute a policy limiting expenses that are to be reimbursed, with the approval of the district director.
- When two or more volunteers travel together, only the volunteer who incurs the expense may file for reimbursement.

Reimbursable Expenses

Reimbursable expenses include costs associated with the following activities:

- **Mentoring.** Commuting expenses or mileage at the SCORE-approved rate to and from SCORE offices or mentoring locations, a client's place of business and research sites on behalf of a client. The cost of tolls, parking, public transportation and taxis is allowed. A receipt is required for all expenses over \$25.00.
- **Chapter operations and workshops.** Expenses incurred by chapter officers and committee members to maintain the efficient operation of the chapter. This includes expenses incurred by volunteers performing administrative duties for the chapter and expenses incurred in the planning and production of workshops. Reimbursement can be made directly to the chapter for postage, equipment, office supplies, publications, marketing, rent and other chapter expenses.
- **District meetings.** Expenses incurred in attending district meetings. Only those volunteers invited to the meetings are authorized to claim reimbursement. SCORE funds cannot be used to cover the cost of alcohol. Attendees are responsible for any personal expenses.
- **National meetings.** Covers the costs of travel and approved expenses for any meetings sponsored by the National office. All invited attendees may use this account.
- **Training.** Expenses incurred to plan, produce or attend chapter-training sessions.
- **Promotion of SCORE.** Expenses incurred giving speeches representing SCORE to the local community.
- **Registration fees for SBA and non-SBA-sponsored events.** These are reimbursable as a means of paying for meeting rooms, breaks, banquets, audio-visual equipment rentals and the like. The cost of any meals included in the registration fee **must** be deducted from the per diem allowance.

Note: The cost of contributed items must not be charged to the chapter or district budget. For example, if volunteers are attending a meeting where someone else is hosting a luncheon, the cost of that luncheon must be deducted from the per diem.

Expense Guidelines for District Directors

The following expense guidelines apply to district directors. District directors are responsible for:

- Establishing separate budgets for district and chapter expenses.
- Allocating and monitoring chapter budgets, and encouraging a monthly reconciliation.
- Submitting their own expense vouchers for approval to the Vice President of Field Operations or the Vice President of Finance or their designates.

- Districts or District Directors cannot have bank accounts.

Processing of Vouchers

The SCORE National office processes expense vouchers daily and prints checks once a week. All vouchers received by the last day of the month are included in the monthly reports provided to district directors. These monthly reports provide district directors with the status of their budgets and those of their chapters. Monthly reports are sent to each district director and assistant district director prior to the 10th of each month.

Least Cost Principle

SCORE will reimburse expenses using the "least cost" principle. For example, if it is possible to rent a car and drive to a district meeting rather than fly there, and it costs less to do so, SCORE will reimburse only an amount equivalent to the cost of renting the car. This least cost principle also applies to parking fees and the use of public transportation. Volunteers should keep this reimbursement principle in mind and minimize costs whenever possible.

Chapter 6: National and Chapter Achievement Awards

The SCORE Association has a national and chapter awards program that recognizes individual volunteers and chapters that have made exceptional contributions to SCORE.

National Awards

Candidates from all SCORE chapters are considered for the following two awards.

The Platinum Leadership Award and Certificate

This is the highest volunteer initiated award that can be given by the association. The volunteer receiving it must have demonstrated meritorious service and made a significant contribution to SCORE. To be eligible for this award, a volunteer must have provided a minimum of seven years of meritorious service and have served in a position of leadership during that period.

The award is initiated by resolution of the chapter's Executive Committee, the District Director, or the Regional Vice President and must be:

- Accompanied by written documentation verifying that the eligibility requirements have been met.
- Approved by the district director.
- Submitted to the Vice President of Field Operations.
- Authorized by the Vice President of Field Operations or CEO.
- Issued by the National SCORE office

The Gold Member Award and Certificate

Similar to the Platinum Award, this award is reserved for a volunteer who has not held a position of leadership with SCORE. To be eligible for this award, a volunteer must have provided a minimum of seven years of distinguished service and made an exceptional contribution to the chapter and the association through activities such as:

- Workshop participation.
- Administrative roles.
- Community service and outreach programs.

The award is initiated by resolution of the chapter's Executive Committee, the District Director, or the Regional Vice President and must be:

- Accompanied by written documentation verifying that the eligibility requirements have been met.

- Approved by the district director.
- Submitted to the Vice President of Field Operations.
- Authorized by the Vice President of Field Operations or CEO.
- Issued by the National SCORE office.

Chapter Awards

These awards are given at the chapter level in recognition of exemplary volunteer service.

The Award of Meritorious Service

This award is given to volunteers who have consistently provided above-average service to the chapter and are terminating their SCORE membership for any of the following reasons:

- Health, medical disability or death (The award may be issued posthumously).
- Family illness where the volunteer leaves SCORE to attend to a family member (This does not include those who seek a temporary leave of absence).
- Personal, such as pursuing other interests, family matters or other situations that prevent the volunteer's continuing commitment to SCORE.

This award is a local decision and is administered by the chapter and the district. The eligibility requirements are as follows:

- A minimum of five years of service to the chapter.
- An above-average contribution of services that may include mentoring, workshop activities or administrative service.

The chapter initiates and issues the award with the district director's approval. This award should not be given to volunteers whose service has been less than satisfactory.

Send a request to the National office for certification creation when requesting this award.

The Distinguished Service Award

This award honors people outside of SCORE who have provided excellent support or service to SCORE in areas such as:

- Workshops
- Public relations
- Marketing
- Recruiting
- Administrative support

This award is initiated by the chapter chair or chapter executive committee. A written request should be sent to the National office. Include the name of the person and the specific wording for the award. A Distinguished Service Award Certificate may be ordered from the National office to be signed by the chapter chair or district director.

The Emeritus Membership Certificate

SCORE has established an emeritus membership status for volunteers to recognize their meritorious service, contribution or accomplishment on behalf of the chapter. This is an honorary membership position that allows volunteers to continue to associate with SCORE in a social only manner. ***Emeritus members may not mentor or perform other client services.***

A volunteer may request emeritus status or the chapter chair or chapter executive committee may initiate emeritus status for a volunteer. The chapter chair or executive committee must approve applications for emeritus status. Emeritus members:

- Will receive all chapter publications and meeting minutes.
- May not hold chapter office.
- May participate in chapter activities on a non-voting basis.

An emeritus certificate may be ordered from the National office to be signed by the chapter chair. It includes the signature of the SCORE CEO. Chapters are asked to identify emeritus members by using an emeritus code option on the chapter roster.

Years of Service Awards

Years of Service Awards and certificates are sent to chapters based on each volunteer's years of service with SCORE (5 through 30 years in 5-year increments) in the month of their anniversary.

A chapter officer may request years of service awards and certificates. All requests must be in writing and include the recipient's name. Submit the request to the National SCORE office.

Honorary Membership

Honorary membership is extended to those who have provided ongoing support of SCORE's mission and significant contributions to SCORE. Honorary membership is intended for people who are not SCORE volunteers. For example, an honorary member could be a member of Congress, or someone who donates money, space or in-kind services that support the mission and growth of SCORE).

A chapter officer may request honorary membership. All requests must be in writing and include the recipient's name and address. Submit the request to the National SCORE office.

Other Awards

In addition to national and chapter awards, SCORE presents several special awards.

The Walter H. Channing Award of Excellence

This award is given to an organization or volunteer who has consistently provided outstanding service to the SCORE Association. Nomination for the award shall be initiated by a chapter, district director, board member or the SCORE CEO, presented to the Executive Committee of the board for approval and approved by at least 75 percent of the board. It must be accompanied by written documentation that the eligibility criteria have been met. The award will be issued by the National SCORE office. The award does not have to be given each year.

The eligibility requirements for this award are:

- The recipient must have made a significant contribution to the progress, growth and development of the SCORE Association.
- The activity or participation with SCORE exceeds expectation.
- The contribution has been continuous and long term.

The Eugene F. Rowan Memorial Award

This award honors people who have significantly contributed to SCORE's Congressional Contact Program. This award was established in memory of Eugene F. Rowan, former SCORE director of legislative affairs.

The award is initiated and given by the SCORE CEO.

The Alice Brown Award of Excellence

This award is given to chapters and/or districts which have consistently provided outstanding service to the SCORE Association. Nomination for the award shall be initiated by a chapter, district director, board member or the SCORE CEO, presented to the Executive Committee of the board for approval and approved by at least 75 percent of the board. It must be accompanied by written documentation that the eligibility criteria have been met. The award will be issued by the SCORE Association Board of Directors.

The eligibility requirements for this award are:

- The recipient must have made a significant contribution to the progress, financial growth and development of the SCORE Association.
- The activity or participation with SCORE exceeds expectation.
- The contributions have been continuous and long term.

The Conductor Field Leadership Award

This award is given to a volunteer who has consistently provided outstanding leadership to the SCORE Association. This award is initiated and chosen by the National SCORE office and presented at the National Leadership Conference. The award does not have to be given each year.

The eligibility requirements for this award are:

- The recipient must have made a significant contribution to the progress, growth and development of the field organization of the SCORE Association.
- The activity or participation with SCORE exceeds expectation.
- The contribution has to have been in defined SCORE leadership positions (chapter chair, district director, regional vice president) for a minimum of 5 years.

Chapter Recognition Programs

The SCORE Association provides national recognition and awards to chapters meeting or exceeding the established national criteria and to chapters that have developed successful programs that benefit their community and/or the SCORE Association. All chapters are encouraged to apply for these awards.

District Chapter of the Year Award

Chapters can be recognized annually by the district director when they achieve outstanding performance. District Directors have the discretion for choosing the District Chapter of the Year for their district.

District directors should submit to the National office the name of the chapter to be recognized as the District Chapter of the Year. Each district winner will receive a certificate and a plaque signed by the SCORE CEO. Each winning chapter will also be honored in a SCORE publication/newsletter and on the SCORE website. Also, winning chapters will receive templates for assistance with media coverage.

District directors should submit the name of the chapter selected in their district to the National office by December 31 for the previous fiscal year.

National Chapter of the Year (COTY) Award

The National Chapter of the Year is the highest annual recognition for chapters in SCORE. Historically, chapters have been measured on key metrics like number of clients seen or number of workshops held and the growth in these areas. More recently, these operational metrics are considered in conjunction with *how* the chapter achieved success and the key

cultural items that created an environment for success. Cultural items like leadership, quality, innovation, and the drive for client impact show how a chapter achieved results and show how a chapter is poised for sustained performance into the future.

Each year a committee of SCORE volunteers reviews all applications. **A market winner will be selected for chapters in small markets, mid-sized markets, and large markets, but only one of these chapters will be named the overall winner and selected for official COTY.** Please note that all applicant chapters, regardless of placement, will be recognized at the annual National Leadership Conference and through the Chapter Spotlight program throughout the next year.

Chapters applying for the National Chapter of the Year Award must submit the required documentation no later than January 31 for the fiscal year ending the previous September 30. The final selection of the winner will be made no later than March 31.

The application should include the chapter narratives and information outlined below as well as any Goals Reports for the year and the most recent Form 16 SCORE On-Site Review Form. Chapters must be in compliance with the Chapter Minimum Standards, including branding and website guidelines.

The preferred method for submission of the application material is electronic submission. Ideally, the electronic submission should be contained to one file including all narratives, reports, and required scanned support documents. All materials must be uploaded to the following link:

<http://lotform.us/form/32954621830151>

Applications may also be emailed to the VP of Field Operations or mailed to the SCORE office in Herndon. Regardless of method of submission, all applications should be received by the required dates.

National Chapter of the Year Award Application Criteria

There is no formal application form to be completed. The chapter should submit a narrative of activities related to the core values of the SCORE Association and the overall performance and successes achieved. Your chapter should be able to demonstrate effective processes that assist in fulfilling SCORE's mission.

Culture (50 percent)

- Provide a narrative, not to exceed six (6) pages, detailing the chapter's culture. Please include any descriptions of key processes or initiatives that chapter employs to continue to build an enduring chapter culture tied to the core values. General topics to discuss may include the chapter's goals, processes, achievement, and successes in:

- Building Awareness and Client Attraction
 - Client Focus & Ensuring Client Service Quality
 - Chapter Innovations
 - Continued Education Programs for volunteers
 - Volunteer Engagement Initiatives
 - Recruiting and Chapter Diversity
 - Contributions to the Community/Community Engagement
- Specific examples may include the chapter methods for the onboarding and orienting of new volunteers, the processes to keep mentors relevant and up to date with current business practices, or the systems designed to improve individual mentoring quality.
 - Please include a discussion about your chapter's process around improving Volunteer Engagement and mentor recognition programs. Describe efforts to create a rewarding environment for mentoring (both for the client and volunteer).
 - Please share your processes for the use of data in chapter management, the metrics your chapter uses, and the follow through your chapter has been able to achieve. Include the chapter's performance as it relates to its goals over the past three years.

Merit Achievement (25 percent)

- Provide a narrative, not to exceed three (3) pages, of significant achievements of the chapter for the fiscal year that demonstrate the chapter's merit for selection as National Chapter of the Year.
- Please include a discussion about the chapter's performance in the key service channels (Mentoring, Local Workshops, and Local Workshop attendance) compared to the previous fiscal year. Please describe *how* the chapter was able to achieve results (i.e. what did the chapter do to cause the effect shown in the results). Please also include the results of the key functions of the chapter and the outputs measured (volunteers recruited, diversity improvement, government relations, community involvement, partnerships developed, sponsorships awarded)
- Please discuss the steps that the chapter has taken to operate more effectively and to achieve results. You may include examples from improved financial management and investment, service expansion and coverage, technology integration, chapter organization and alignment, or any other key process that has allowed the chapter to be more effective at delivering quality service to clients.
- Discuss how ethical conduct is monitored beyond the annual signatory re-affirmation of compliance with the Code of Ethics and Conduct.

Outcomes and Successes (25 percent)

- Provide a narrative, not to exceed three (3) pages, describing the chapter's commitment to delivering successful outcomes. In addition to a description of any processes to engage clients and encourage follow-up sessions, please detail any measures or processes the chapter uses to gauge client satisfaction.
- One of the most critical examples of SCORE's success lies with the successes our clients achieve. Please detail and describe *how* you chapter measures and reports any of the outcomes and successes your chapter uses.
- Please include up to five client success stories or testimonials (these may be attached in addition to the three-page narrative).

Presentation of the National Chapter of the Year Award

The National Chapter of the Year Award is presented to the representative of the winning chapter at the annual SBA Small Business Week award presentations. The winning chapter designates the two person most responsible for the chapter's success to receive the award.

Additionally, the National Chapter of the Year will be recognized at the following year's National Leadership Conference and presented with the SCORE Chapter Of The Year Trophy.

Chapter 7: Ethics Violations, Volunteer Termination, Grievance Procedures and Whistleblower Protections

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

Alleged Ethics Violations

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

- The chapter chair will document and notify the volunteer of the alleged violation of the Code of Ethics and will ask the volunteer to respond to the charge.
- After an investigation of all facts and circumstances of the alleged noncompliance with the code, and if the chapter chair and chapter Executive Committee concur that a violation of the Code of Ethics and Conduct has taken place, the volunteer will be notified of their decision to terminate or suspend that person's membership in SCORE. The chapter roster will be modified accordingly and notification will be given to the National office.
- If the chapter chair and chapter Executive Committee conclude that there has been no violation, they will notify the volunteer. If a violation is found but does not warrant removal or suspension, a written reprimand including the reasons for such action will be sent to the volunteer.
- If the chapter chair or a member of the Executive Committee is the volunteer involved in the alleged violation, the district director will be substituted for the chapter chair in the proceedings.
- Any documented ethics complaints and actions must be retained for 5 years.

When a district director has sufficient information to believe that a chapter volunteer or officer has acted or plans to act in a manner that violates SCORE rules or its Code of Ethics and Conduct and feels that immediate action is needed, the district director will notify the volunteer or officer of his or her suspension from membership or office, with these conditions:

- The district director shall provide for continued leadership of the chapter during any suspension of the chapter chair.

Process for removing volunteers not in violation of the Code of Ethics

As noted in Chapter 2, membership in SCORE is a privilege. As such, membership can be revoked at any time, including volunteers that have not broken the Code of Ethics and Conduct. There are a number of reasons a volunteer may be removed from SCORE. These reasons include, but are not limited to:

- Consistently poor attitude, inactivity, or lack of engagement
- Consistently poor client service quality.
- Conduct detrimental to SCORE chapter and/or violation of rules
- Lack of continued skills improvement
- Unwillingness or inability to adopt necessary changes in operations and service

There are two options for removing volunteers.

- 1) Probation – used for volunteers where behaviors are deemed to be correctable. This process is designed to be kept internal to the chapter. Volunteers have the opportunity to be reinstated by chapter leadership.
- 2) Direct removal – used for volunteers where behaviors are deemed to be non-correctable, for repeat offenders, or for volunteers previously placed on probation. This process requires that any additional actions regarding the volunteer in question are taken up by the District Director or SCORE National VP of Field Operations.

Probation:

The chapter chair, with approval of a majority vote of the chapter's Executive Committee, may place any volunteer on probationary status. Any member placed on probation shall be given a written and verbal report noting the deficiencies as well as the desired corrective actions. The volunteer shall be given 60 days to correct the deficiencies and meet the desired status defined.

- If the volunteer corrects deficiencies, probationary status shall be removed immediately. The volunteer will retain full membership.
- If the volunteer does not correct the deficiencies, the chapter chair and executive committee shall meet and vote on removing the volunteer. A majority vote to remove the volunteer is required from the executive committee.

Direct Removal:

The chapter chair or district director may remove any volunteer. The chapter chair or district director shall remove the volunteer by communicating the decision directly to the volunteer (in person or via telephone) and documenting the decision in writing (email is acceptable) within 7 days. Immediate removal should be reserved for volunteers with either (1) a history of behaviors detrimental to SCORE and/or our clients, especially when those actions impact multiple chapters or districts, or (2) a single egregious action warranting the volunteer's removal, including personal actions and situations not directly related to SCORE.

- The circumstances of a volunteer's removal are often unique. All information should be considered in this decision, including the volunteer's history, communications from/to the volunteer, past conversations, past warnings about actions/behavior (whether documented in writing or not), and overall effect on the culture and operations of SCORE locally and nationally.

All probation or removal notices shall be copied directly to the appropriate district director, regional vice president, and to the SCORE Vice President of Field Operations within 48 hours of the decision. The chapter must make all needed corrections to the chapter roster in the CORE and any local SCORE affiliated email domain. Any volunteer placed on probation or removed from SCORE may appeal via the process defined in 'Grievances and Appeals Processes'.

Grievances and Appeals Processes

When a SCORE volunteer, client or other person has any grievance, including appeals of local chapter decisions, the following procedure will be used:

- A written statement clearly stating the details of the grievance and the desired outcome will be sent to the chapter chair within 30 days.
- Any issue involving the chapter chair or the district director should include the Vice President of Field Operations immediately.
- If the chapter chair is unable to resolve the issue, the escalation of any appeal will proceed to the District Director.
- If the district director is unable to resolve the grievance, the district director will prepare a report and forward it with all written documentation to the SCORE Vice President of Field Operations with a request for the SCORE Vice President of Field Operations' intervention.
- The decision by the SCORE Vice President of Field Operations shall be final and communicated in writing to all parties.

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

Criminal Whistle-Blower Code of Conduct Policy

The Sarbanes-Oxley Act which was signed into law on July 30, 2002, was designed to add new governance standards for the corporate sector to rebuild public trust in publicly held companies. While the majority of this act deals directly with for profit organizations, two standards in the act, document destruction and whistle-blower protection, cover non-profit organizations.

In keeping with the policy of maintaining the highest standards of conduct and ethics SCORE and the SCORE Foundation (SCORE or SCORE's) will investigate any suspected fraudulent or dishonest use or misuse of SCORE's resources or property by staff, board members, consultants or volunteers.

SCORE is committed to maintaining the highest standards of conduct and ethical behavior and promotes a working environment that values respect, fairness and integrity. All staff, board members and volunteers shall act with honesty, integrity and openness in all their dealings as representatives for the organization. Failure to follow these standards will result in disciplinary action including possible termination of employment, dismissal from one's board or volunteer duties and possible civil or criminal prosecution if warranted.

Staff, board members, consultants and volunteers are encouraged to report suspected fraudulent or dishonest conduct (i.e. to act as "whistle-blower"), pursuant to the procedures set forth below.

Reporting

A person's concerns about possible fraudulent or dishonest use or misuse of resources or property should be reported to the Secretary of the SCORE Board of Directors. If for any reason a person finds it difficult to report his or her concerns to the Secretary of the Board the person may report the concerns directly to the Chair of the Board. Alternately, to facilitate reporting of suspected violations where the reporter wishes to remain anonymous, a written statement may be submitted to one of the individuals listed above.

Definitions

Baseless Allegations: Allegations made with reckless disregard for their truth or falsity. People making such allegations may be subject to disciplinary action by SCORE, and/or legal claims by individuals accused of such conduct.

Fraudulent or Dishonest Conduct: A deliberate act or failure to act with the intention of obtaining an unauthorized benefit. Examples of such conduct include, but are not limited to:

- forgery or alteration of document
 - Unauthorized alteration or manipulation of computer files;
- fraudulent financial reporting;
- pursuit of a benefit or advantage in violation of SCORE's Conflict of Interest Policy;
- misappropriation or misuse of SCORE's resources, such as funds, supplies, or other assets;
- authorizing or receiving compensation for goods not received or services not performed; and
- authorizing or receiving compensation for hours not worked

Whistle-Blower: An employee, contractor or volunteer who informs the Secretary or the Chair of the Board about an activity relating to SCORE which that person believes to be fraudulent or dishonest.

Rights and Responsibilities

Reasonable care should be taken in dealing with suspected misconduct to avoid:

- baseless allegations;
- premature notice to persons suspected of misconduct and/or disclosure of suspected misconduct to others not involved with the investigation; and
- violations of a person's rights under law

Due to the important yet sensitive nature of the suspected violations, effective professional follow-up is critical. Supervisors, while appropriately concerned about "getting to the bottom" of such issues, should not in any circumstances perform any investigative or other follow up steps on their own. Accordingly, a reporting person who becomes aware of suspected misconduct:

- should not contact the person suspected to further investigate the matter or demand restitution.
- should not discuss the case with attorneys, the media or anyone other than the Secretary or the Chair of the Board.

- should not report the case to an authorized law enforcement officer without first discussing the case with the Secretary or the Chair of the Board.

Investigation

All relevant matters, including suspected but unproved matters, will be reviewed and analyzed, with documentation of the receipt, retention, investigation and treatment of the complaint. Appropriate corrective action will be taken, at the discretion of the SCORE Board of Directors, and findings will be communicated back to the reporting person. Investigations may warrant investigation by an independent person such as auditors and/or attorneys.

Whistle-Blower Protection

SCORE will protect whistle-blowers as defined below.

- SCORE will use its best efforts to protect whistle-blowers against retaliation. Whistle-blowing complaints will be handled with sensitivity, discretion and confidentiality to the extent allowed by the circumstances and the law. Generally, this means that whistle-blower complaints will only be shared with those who have a need to know so that SCORE can conduct an effective investigation, determine what action to take based on the results of any such investigation, and in appropriate cases, with law enforcement personnel. (Should disciplinary or legal action be taken against a person or persons as a result of a whistle-blower complaint, such persons may also have the right to know the identity of the whistle-blower.)
- Employees, contractors and volunteers of SCORE may not retaliate against a whistle-blower for informing management about an activity which that person believes to be fraudulent or dishonest with the intent or effect of adversely affecting the terms or conditions of the whistle-blower's employment, including but not limited to, threats of physical harm, loss of job, punitive work assignments, or impact on salary or fees. Whistle-blowers who believe that they have been retaliated against may file a written complaint with the Secretary or the Chair of the Board. Any complaint of retaliation will be promptly investigated and appropriate corrective measures taken if allegations of retaliation are substantiated. This protection from retaliation is not intended to prohibit supervisors from taking action, including disciplinary action, in the usual scope of their duties and based on valid performance-related factors.
- Whistle-blowers must be cautious to avoid baseless allegations (as described earlier in the definitions section of this policy).

Chapter 8: Chapter Formation and Termination

The chapter is recognized as the most fundamental unit of SCORE because a chapter operates in a manner to meet the needs of SCORE clients in each local community. The formation of a chapter should only be considered when SCORE has a proven history of providing sustainable quality service in an area that is currently covered by a distant chapter.

Chapter Identification and New Chapter Application

Chapters may be formed through organic recruiting in a new geography or by separation as a stand-alone unit from an existing chapter. All new chapters must submit a Form 24 New Chapter Application and the application be approved by the District Director and Vice President of Field Operations, as well as the Secretary of the SCORE Board of Directors.

Chapter Information and Identification

Chapter creation will consist of the assignment of a chapter number, the creation of a chapter website on score.org, and the creation of the chapter in the CORE system. In addition to its chapter number, a chapter will identify itself by a name that represents its community or the geographic area it services. **NOTE:** A chapter name may not refer to a person or organization, except SCORE.

Chapter Criteria

All SCORE chapters must meet the following criteria in accordance with the Chapter Minimum Standards (SCORE Form 16) in order to remain a unit member of the SCORE Association. All chapters must meet the criteria for chapter operations defined in Chapter 4 of the SOM.

Termination of a Chapter for Cause

The membership of a chapter shall continue until its charter is terminated either for cause or at the request of the chapter or district director. Grounds for termination include the persistent failure to meet SCORE Minimum Standards or the failure to meet the needs of the community or market area. Reasons may include:

- Not recruiting volunteers to maintain a sustainable chapter.
- Not effectively serving the small business community.
- A combination of the above or other deficiencies in operations that are unwarranted by circumstances.
- Failing to conduct chapter operations in material and substantial accord with the SOM, including the consistent failure to provide the information about chapter activities needed for data reporting.
- Failing to conduct affairs in accordance with the SCORE Code of Ethics and Conduct.

- Demonstrating inadequate self-management capability.
- Lack of temporary or elected leadership. In this case, the district director may elect to take one of the following course of action:
 - Temporarily function as the chapter chair until a new chapter chair is elected or recruited.
 - Assign the temporary position of chapter chair to an assistant district director.
 - Assign the chapter to another district chapter as a branch until such time as an acceptable chapter chair can be identified and elected.
 - Terminate the chapter.

Either the SCORE Vice President of Field Operations or district director responsible for overseeing a chapter's operations may initiate action to terminate the chapter, ultimately to be approved by the SCORE Board of Directors. Under such circumstances, the district director will:

- Send a written notice to the chapter that states the relevant facts and circumstances regarding the grounds for termination (a copy of this notice will also be sent to the SCORE Vice President of Field Operations).
- Provide the chapter an opportunity to respond in writing, or at a meeting, within 30 days.
- If the chapter's response provides resolutions for the deficiencies, the district director, with the concurrence of the SCORE Vice President of Field Operations, will suspend the proposed termination of the chapter.
- If the chapter does not provide an adequate response, the district director will send a written notice to the SCORE Vice President of Field Operations setting forth the reasons for the proposed termination and revocation of the chapter charter, and requesting their approval.
- Send a copy of the termination notice to the SCORE District Director, Vice President of Field Operations, the secretary of the SCORE Board of Directors, the National SCORE office.
- Arrange for chapter volunteers who wish and are eligible to continue with SCORE activities to form or join another chapter or to become volunteers of a branch group under the direction of another chapter, at that chapter's discretion. Volunteers who elect not to join another chapter or branch shall be removed from the roster.

Voluntary Chapter Termination

A chapter may seek voluntary termination and surrender its charter.

- If a chapter self terminates, the chapter chair shall send a written notice of the action to the district director and SCORE Vice President of Field Operations.
- The district director shall arrange for disposition of the chapter's funds, records and property.

- The district director shall also handle the placing of chapter volunteers elsewhere or possible branch status and other relevant matters.

Disposition of Chapter Assets Following Termination

A chapter that is being terminated (voluntarily or otherwise) may own or have a proprietary interest in monetary funds or property, such as equipment, furnishings, publications, leases or supplies that were obtained in the course of SCORE activities. If so, the district director is authorized and must take the following appropriate and effective measures on a timely basis:

- Secure and control the chapter's monies and property for continued SCORE use.
- Ensure assets belonging to the SBA or purchased with appropriated funds are subject to final SBA control.
- Chapter officers and volunteers shall assist in the disposition process.
- When a branch office is closed, similar action is to be taken by the chapter and/or the district director.

Chapter Reinstatement

Reinstatement of a chapter charter may be considered upon a formal application that follows the same procedures required to form a new chapter. **Note:** The charter of the newly reactivated chapter may use the former chapter's number and/or name if still available, but will show a new formation date

Chapter Branches

A SCORE chapter may wish to extend the area it can serve by establishing a separate location or branch capable of providing most of the services of a regular SCORE chapter. These may include the ability to:

- Provide mentoring on a regular, scheduled basis.
- Schedule mentoring sessions.
- Conduct workshops.

In addition to the above requirements, the following criteria apply to chapter branches:

- The branch will have a designated volunteer manager who is responsible for coordinating branch activities and reporting.
- The chapter may establish other criteria in addition to those listed, including attendance requirements at chapter meetings as well as the branch manager's participation in chapter committees.
- Branches are urged to develop partnerships or affiliations with local economic development organizations, including chambers of commerce, SBDC, Women's Business Centers and city, county or state sponsored organizations.

- If a branch requests to become a chapter, it shall meet all the criteria necessary for the establishment of a SCORE chapter.
- Branches may not have bank accounts. All income and expenses of the branch will be handled by the chapter. All branch income and expenses must be reported by the chapter on the chapter's Form 3, Chapter Annual Report

Chapter 9: Relations with the SBA & Statutory, Legal and Insurance Issues

SCORE works cooperatively with the SBA and its other resource partners. SCORE may also work closely with other governmental and private agencies to foster and promote small business. Consequently, it is important to be aware of the following:

- SCORE volunteers maintain close cooperation with the SBA within practical considerations of location, budget and travel.
- When SBA asks a chapter to enter into written agreement or a Memorandum of Understanding (MOU), the chapter should communicate that request to the Vice President of Field Operations. Chapters or Districts cannot sign an agreement.
- Each MOU has legal consequences for all parties.
- All such documents and MOUs shall be approved by the SCORE CEO and, if deemed advisable, legal counsel or the board of directors.

Communicating with the SBA

The National SCORE office keeps the SBA headquarters office informed of all association matters and issues of national importance. It is also important that SBA district officials are kept informed of local SCORE activities. In addition, the district director should:

- Serve as a conduit and facilitator for information between the SBA district office and the SCORE chapters in the district.

Civil Rights Compliance Audits

If/when asked, the chapter should coordinate with the U.S. Small Business Administration (SBA) Civil Rights Compliance (CRC) Division works to ensure compliance with nondiscrimination regulations by SBA recipients of federal financial assistance.

Statutory, Legal and Insurance Issues

SCORE volunteers have special responsibilities, rights and privileges that originate from:

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

Each chapter is obliged to inform its volunteers of these rights and responsibilities, and each volunteer should be aware of them. Further, all available legal protections are afforded SCORE volunteers while conducting official SCORE business. Protections do not extend to non-SCORE activities.

Federal Statutes That Apply to SCORE

SCORE operates as a grantee of the U.S. Small Business Administration (SBA). The SBA performs functions authorized by federally enacted laws.

- The federal laws that apply to SCORE are found in Chapter 14A of Title 15 of the United States Code (Small Business Act Section 8(b)). The provisions of that Act require the SBA to provide technical, managerial and informational aids to small business concerns. Section 637(b) of the Act authorizes the SBA to financially support SCORE to assist the SBA in the performance of its duties under the Act. This coverage does not extend to contractors or 3rd parties.
- The Small Business Act allows the SBA to reimburse SCORE volunteers for all necessary out-of-pocket expenses incident to their SCORE services, as approved by the chapter, district and national levels.
- Title 42 United States Code, Section 15401 also offers volunteers in nonprofit organizations, such as SCORE, immunity from liability from acts of negligence, provided the volunteer is acting within the scope of his/her duties and harm was not caused by willful or criminal misconduct, gross negligence, reckless misconduct or while operating a vehicle. This coverage does not extend to contractors or 3rd parties.

In addition, the law contains other provisions and benefits for SCORE volunteers. They include:

- The personal protections that federal employees have under the Federal Tort Claims Act (FTCA) if SCORE volunteers are accused of negligent or wrongful acts while engaged in SCORE activities and thereby become liable for damages to the claimant.
- The benefits federal employees have for compensation under the Federal Employees Compensation Act (FECA) should a volunteer be injured or killed while engaged in SCORE work. (See Work Injuries below for more information.)
- Declaring that reimbursement to SCORE volunteers for expenses incurred in their provision of SCORE services is not compensation or wages for tax or other purposes.

Civil Claims and Lawsuits

Under current law, except for certain generally stated situations, SCORE volunteers are protected under the Federal Tort Claims Act (FTCA) and are not subject to civil claims or lawsuits connected with SCORE activities and will not be held liable for paying monetary damages. The U.S. government will take over and defend the action and make payments, unless:

- The volunteer is found to have committed the tort while acting outside the scope of SCORE activities. The Act does not cover SCORE volunteers for libel, slander, assault, battery or any discrimination claims. Generally speaking, if the wrong is committed with malice or intent to injure, or if the act is done with such gross negligence as to be willful, the volunteer may be found not to be working for SCORE. The U.S. government believes

its employees should have personal responsibility in those instances. SCORE agrees that the same principle should apply to SCORE volunteers.

- The volunteer is found to be responsible for a “constitutional” tort. A constitutional tort is a wrong committed in violation of one or more of the fundamental rights found in the U.S. Constitution, that is, unlawful search of a home or person, cruel and unusual punishment or deprivation of the right to liberty or due process. It is unlikely such a tort would be committed by a volunteer in the course of SCORE work.
- The volunteer acted contrary to a specific statute that (regardless of the FTCA) allows federal employees to be personally liable for the tort. There are currently no specific statutes applicable to SCORE volunteers under this exception.

If there is an incident that might create the basis for a claim against or involving a SCORE volunteer, or notice of a claim is made or threatened, the chapter chair, district director and SCORE Vice President of Field Operations shall be promptly notified. The Vice President of Field Operations will notify the CEO, the Vice President of Finance, and legal counsel, as needed.

Government Shutdowns

During a government shutdown, under NO circumstances can any SCORE activities be conducted in a federal building. This includes mentoring, workshops and reporting. However, SCORE can conduct mentoring sessions, workshops, and any other SCORE-related activities outside of federal buildings.

Be advised, SCORE volunteers may not continue to have full coverage of liability protections. This includes coverage by the Federal Tort Claims Act and the Federal Employees Compensation Act and reimbursement by the SCORE Association office.

Work Injuries

Work injuries for SCORE volunteers are covered. The law states that volunteers who are physically injured or killed while performing SCORE activities shall be entitled to “the same death or disability” benefits that federal employees are entitled to under the Federal Employees Compensation Act (GS level, part-time). This coverage extends to accidents while traveling on official SCORE business.

- Accident reports and claim forms are submitted to and handled by the SBA and transmitted by the SBA to the U.S. Department of Labor for processing and decision.
- If there is any question about whether a volunteer is entitled to make such a claim, the National SCORE office is available for assistance.

Tax Benefits to Volunteers

Tax benefits accrue to SCORE volunteers. A volunteer may deduct, as a charitable contribution, the reasonable, ordinary and necessary out-of-pocket expenses incident to SCORE services to

the extent they exceed the amount of any reimbursement. **NOTE:** It is the volunteer's responsibility to maintain adequate records that establish the amount, nature and purpose of each expenditure for which reimbursement is sought or for which the tax deduction is claimed. Consult with a tax advisor for advice.

SCORE's Tax-Exempt Status

SCORE is a non-profit corporation organized in the District of Columbia for charitable and educational purposes and has received income tax-exempt status from the U.S. Internal Revenue Service and from the District of Columbia. Accordingly:

- Donations made to SCORE are not taxable as income to SCORE, and donors may declare them as income tax deductions made to a charitable organization.
- All gifts, in cash or in kind (that is, services or property), shall be used solely to foster and promote SCORE operations.
- In-kind gifts may, for example, include office equipment, donated space, advertising, printing and publications.
- Each chapter shall permanently keep the document that designates SCORE's tax-exempt status in its office files. SCORE chapters are not independent legal entities nor should any SCORE chapter have its own federal tax-exempt status.
- The SCORE Association annually files a consolidated IRS Form 990 to include all of SCORE. All SCORE chapters must report financial information of the chapter to the National office on Form 3, Chapter Annual Report, within the deadlines, in order to remain in good standing with the SCORE Association.
- The SCORE Foundation, a 501(c) (3) nonprofit organization and public charity, was established to raise funds to support SCORE in its outreach and for the financial assistance of the SCORE Association for both now and in the future. The Foundation seeks funds through individual donors, corporations and foundations. Donations that are made to the SCORE Foundation are not taxable to the Foundation and are tax deductible to the donor.

State and Local Taxes

To avoid paying state or local sales, income or excise taxes, including room taxes, chapters may wish to seek state sales tax exemptions. The SCORE National office requests and maintains these exemptions from the states, but please be aware that not all states grant tax exemption to SCORE chapters.

Tax Exemption and Employer Identification Numbers

In 1976, the national organization of SCORE was granted federal tax-exempt status from the Internal Revenue Service (IRS) under section 501(c) (3) of the Internal Revenue Code. The National SCORE office files an IRS 990 annually on behalf of the entire organization under the

Employer Identification Number (EIN) 52-1067290. Chapters are all covered under this same EIN and do not have individual status as an independent entity with the IRS.

Chapters need this EIN when opening a bank account or securing donations. This is the same EIN on the IRS determination letter.

Loss of or Damage to Personal Property

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

- “Out-of-pocket” means an expense that is not otherwise reimbursable from some other source of payment to which the volunteer may be entitled, including insurance.
- The incident occurred without any lack of due care on the part of the volunteer.
- The incident that caused the damage or loss occurred at a time when the volunteer was directly engaged in an official SCORE activity, not when the volunteer was on a personal detour of his or her own during the SCORE activity.
- The maximum claim payable is \$250. All claims will be charged to the chapter or district budget.
- The district director must approve all claims.
- The details documenting the claim must be submitted in writing to the National SCORE office for review and approval within 90 days of the occurrence of the incident.

Landlord Insurance Issues

SCORE chapters and branches often meet and conduct mentoring sessions or workshops at locations owned by churches, chambers of commerce, libraries or other organizations. The landlords or owners of these properties frequently have questions about their own liability if a claim should arise against the SCORE group using their premises. The following points offer some answers:

- SCORE chapters or volunteers cannot agree to hold the landlord harmless, but if a suit is brought against the landlord as a result of a client or attendee’s injury, and SCORE is truly responsible for that injury, SCORE would want the landlord to be protected.
- The best way to ensure such protection is through liability insurance, which any landlord would almost certainly have. To further guarantee a landlord’s protection against claims by injured parties, SCORE can ask the landlord to add the chapter name to the landlord’s insurance policy.
- The chapter will pay any increased premium necessary to add SCORE’s name to the landlord’s insurance policy, but that premium should be low, since the physical area used by SCORE is likely to be quite small compared to the total area owned and used by the landlord.

- Chapters can also purchase liability insurance themselves. If a chapter is residing daily in a location requiring liability insurance, this may be necessary. This is a legitimate chapter expense and can be reimbursed against the chapter budget. This is recommended.

All volunteers are encouraged to contact the SCORE Vice President of Field Operations or the Vice President of Finance whenever they feel an opinion is warranted on any legal issue they may encounter.

Chapter 10: Descriptions of Defined Volunteer Leadership Roles and Chapter Committees

Regional Vice President

The Regional Vice President (RVP) is a volunteer management position, appointed by and reporting to the SCORE Vice President of Field Operations. The RVP is responsible for the management and performance of the region, included districts, and chapters consistent with the SOM and in compliance with the minimum standards.

Responsibilities

- Mentor District Directors.
- Manage and administer the policies, programs and procedures authorized by the SCORE Association Board of Directors, the SCORE CEO, and the SCORE Vice President of Field Operations.
- Implement the strategies embodied in the SCORE Strategic Plan and SCORE tactical plan.
- Work on strategies to realize the growth of SCORE within the region. The growth of SCORE encompasses multiple metrics including output, quality and outcomes.
- Assist district directors and chapters with strategy and program implementation to meet existing and create new client demand for SCORE services.
- Review and evaluate district structure and management and key regional chapters. Assist district directors and chapter chairs with the setting of performance goals, and provide the guidance, resources and support to achieve the chapter business plan and performance goals.
- Assist districts and chapters in strategies to raise funds locally and promote chapter fiscal self-sufficiency.
- Develop and utilize effective channels of communication among the chapters and with the district office. Effective communication will improve operating methods, mentoring techniques, recruiting of volunteers, marketing, orientation, training, fundraising and achieve continuous elevation of client service.
- Act as an experienced resource for SCORE leaders at the district and chapter level for all operational issues.
- Assist the districts/chapters, as requested, with volunteers' performance improvement.
- Identify and mentor future field leaders in SCORE.
- In coordination with SCORE Vice President of Field Operations and other SCORE RVPs, work on broad issues facing the SCORE field organization. Issues like volunteer engagement, performance management, data analysis and client-focused growth are key organizational issues that the SCORE RVP will have input in.

District Director

The district director is a volunteer management position, appointed by the SCORE Vice President of Field Operations and reporting to the Regional Vice President. The district director is responsible for the management and performance of the district and its chapters consistent with the SOM and in compliance with the minimum standards.

The district director must:

- Mentor chapter chairs and identify future chapter leaders.
- Manage and administer the policies, programs and procedures authorized by the SCORE Association Board of Directors, the SCORE CEO, and the SCORE Vice President of Field Operations.
- Implement the strategies embodied in the SCORE Strategic Plan.
- Conduct a SCORE On-Site Review of each chapter within the district annually to ensure chapter adherence to the SOM and Minimum Standards.
- Assist chapters with policy and program implementation and ensure adherence to timely reporting requirements and response to all National SCORE office information requests.
- Review and evaluate the chapter business plan, assist the chapters with the setting of performance goals and provide the guidance, resources and support to achieve the chapter business plan and performance goals.
- Manage the district budget as a supplement to fundraising by chapters, and promote chapter fiscal self-sufficiency.
- Develop and utilize effective channels of communication among the chapters and with the district office.
- Review and approve or reject those volunteers that the chapter nominating committee has selected as candidates for the office of chapter chair.
- Make recommendations to the National SCORE office for the establishment and/or closing of chapters and branches to maximize market penetration.
- Initiate, develop and maintain relationships with the SBA, business organizations, community organizations and the local media to heighten awareness of SCORE in the community.
- Direct legislative contacts by chapter volunteers with municipal, county, state and federal elected representatives and their field staff.
- Appoint assistant district director(s) to serve the district. Delegate responsibilities and provide mentoring to develop future SCORE leaders.

Assistant District Director

The assistant district director is appointed by the district director to assist in the management of the district.

Duties of the assistant district director are:

- Perform the duties delegated by the district director.

- Provide advice and counsel to the district director.
- Learn the duties of the district director and act in the absence, or at the request of, the district director, and be prepared to assume the position of the district director, if appointed.

Chapter Leadership Roles

1. Chapter Chair

The chapter chair reports to the district director and is responsible for overall chapter management. The chapter chair is to ensure that the chapter is compliant with SCORE policies, procedures, Chapter Minimum Standards, goals and objectives. In addition, the chapter chair will work to ensure the chapter is in alignment with SCORE's mission and vision as well as agreed upon goals and objectives. The chapter chair should develop a leadership team within the chapter and to delegate appropriately to both the leadership team and to committees within the chapter.

2. Chapter Vice Chair

Generally, a Vice Chair is the successor to the chapter chair and assists in the discharge of the chair duties. A chapter may have more than one Vice Chair. The vice chair:

- Acts in place of the chair when the chair is absent or unable to serve.
- Performs other duties that are assigned by the chair.
- Assists the chair in implementation or delegation of chapter activities at the discretion of the chair.

3. The Chapter Secretary

The secretary performs the duties normally incident to that office, including the following (unless delegated elsewhere):

- Keeps minutes of chapter meetings and training sessions.
- Tracks compliance on required National forms and volunteer training.
- Assists the chair in implementation or delegation of chapter activities at the discretion of the chair.

4. The Chapter Treasurer

The treasurer performs the duties in accordance with Chapter 5 – Finance incident to that office, including the following:

- Handles the receipt and disbursement of all chapter revenues and expenditures.
- Maintains an accurate record of all financial transactions.

- Balances accounts on a MONTHLY basis.
- Submits monthly treasurer's report to the chapter chair.
- Accounts for money, property and in-kind gifts to the chapter. Keeps records for tax and safekeeping purposes and sees that proper federal, state and/or local tax and other chapter financial reports are duly filed.
- Annually prepares and submits Form 3, Chapter Annual Report, to the chapter chair for signature before submitting to the district director. The preparer of the form is also required to sign the form.
- Assists the chapter chair in implementation or delegation of chapter activities at the discretion of the chapter chair.

Chapter Committees or Functions

Chapter committees may be established to facilitate effective chapter activities, to secure maximum volunteer participation, to use the talents of the chapter and to identify and develop future chapter leaders. The term of committee members will ordinarily coincide with that of the chapter officers. The following committees or functions may be considered:

- Executive Committee or Board of Directors
- Marketing Committee
- Volunteer Recruiting and Training Committee
- Workshop Committee
- Fundraising Committee
- Client Service Quality
- Others as deemed appropriate by the chapter chair

Committee chairs and members are appointed by the chapter chair or the Executive Committee, or may be selected by the volunteers per the chapter's operating guidelines. Following are the recommended duties of each committee.

The Executive Committee

The Executive Committee is appointed by the chapter chair. Newly elected chapter chairs can appoint or remove members of the executive committee, regardless of their previous role in the chapter.

- Assists the chapter chair with the general supervision of chapter affairs between regular meetings, including setting the time and place for chapter meetings.
- Removes inactive and inadequate volunteers
- Advises the chapter chair on policy, procedures and agency relationships.
- Reviews chapters' financial reports on a monthly basis.

- Exercises the power and authority normally exercised by an Executive Committee, including advising the vice chair regarding governance of the chapter in the absence of the chapter chair.
- As delegated by the chapter chair, ensures that the chapter develops a written business plan, leadership succession plan, recruitment plan and outreach plan to comply with SCORE Association minimum standards. The committee may delegate this duty to another committee or individual, but the plans must be monitored and reviewed by the executive committee. The committee should also ensure that the business plan includes marketing and fundraising plans.
- As delegated by the chapter chair, conducts and reports at least one face-to-face contact per year with members or staffers of the U.S. House of Representative or Senate who represent the area where your chapter is located. (Legislative Committee).

The Marketing Committee

The Marketing Committee prepares a marketing program, focused on community engagement to including public relations in compliance with the minimum standards, to assist the chapter in achieving its goals. Its specific responsibilities encompass:

- All aspects of SCORE chapter branding; including, but not limited to advertising (both print and electronic), public relations, women in business and community outreach program marketing. This includes ensuring all SCORE branding by the chapter is consistent with all materials available from the National SCORE office.
- Development of relationships with media personnel, including coordination of activities of all contracted public relations/publicity professionals.
- Oversight of the visual presentation of the website and chapter printed materials with input on content.
- Coordination with the chapter chair and/or Executive Committee in the development of the annual marketing budget and the annual strategic plan.
- Participation with other chapter volunteers in organizing and implementing client relations, such as client satisfaction surveys, client development activities, internal chapter communications and special events.

The Volunteer Recruiting and Training Committee

The Volunteer Recruiting and Training Committee, in compliance with the minimum standards, identify needs and establish priorities for the recruitment and training of volunteers as desirable for the chapter. It also:

- Maintains and implements a written recruitment plan that inventories the mix of current chapter volunteers' backgrounds and skills and then targets recruitment efforts to fill the gaps and anticipated needs to ensure the chapter can meet the service requests of its clients and the business community they serve.

- Develops and implements ways to attract and recruit talented volunteers representing the races and ethnicities served by the chapter to attain a gender mix that is consistent with SCORE Association guidelines.
- Coordinates the recruiting program with other committees.
- Solicits the support and participation of all volunteers in the program.
- Establishes procedures for interviewing applicants for SCORE membership.
- Conducts ongoing mentor training to improve mentoring techniques and ensure currency of mentoring skills, including available resources and SBA programs.
- Works to raise awareness that training and development are a continuing responsibility of all volunteers.
- Conducts a new volunteer orientation to ensure a professional and complete introduction to SCORE. The orientation must contain information on the different roles of the chapter, district and National office as they relate to the volunteer. It also must introduce the chapter guidelines, business plan, Code of Ethics and Conduct, *SCORE Operating Manual* (SOM) and Volunteer Center website. The new volunteers must be assigned a mentor for their provisional period.
- Ensures that the new volunteer completes all SCORE Orientation Programs, including the mentoring methodology certification for all mentors during the 90-day provisional period.

The Workshop Committee

The Workshop Committee continuously reviews and reports to the chapter on the feasibility of offering workshops and similar events on subjects that would be helpful to the business community. The Workshop Committee also:

- Plans for workshops or similar events, including obtaining chapter volunteers and others as speakers, developing effective publicity, determining appropriate charges, finding facilities and arranging for materials and handouts.
- Works with the chapter Marketing Committee to arrange necessary and appropriate publicity for events.
- Works with SBA officials and other community resources to develop and present workshops.
- Cooperates with the SBA, as needed, in providing assistance for SBA-sponsored events.
- Conducts workshops and similar events.
- Ensures that volunteers are available at workshops for clients seeking assistance.
- Arranges for the collection and handling of fees and maintains accurate records of disbursements, with all surplus funds going to the chapter treasury.
- Assures workshop information, with the attendee list, is captured and reported in the SCORE CRM.
- Ensures that evaluation forms are prepared and made available to all attendees. Ensures that attendees are reported properly per the definitions of workshop (see Chapter 5).

- Considers whether the events should be co-sponsored with other organizations and arranges details of the collaboration if approved.
- Ensures that SCORE's name is prominent in all publicity and that the chapter receives its fair share of any workshop proceeds when co-sponsoring a workshop.

The Fundraising Committee

The Fundraising Committee, in compliance with the minimum standards, identifies the need for and sources of additional income. The Fundraising Committee:

- Develops fundraising strategies.
- Conducts ongoing fundraising efforts to ensure that the chapter's future operation for one year is maintained.
- Contacts and follows up with potential donors of funds and in-kind support.

The Legislative Committee

The Legislative Committee, in compliance with minimum standards, is responsible for contacting federal government offices to report on the activities of the chapter. The Legislative Committee:

- Conducts and reports at least one face-to-face contact per year with members of the U.S. House of Representatives or their staff for each congressional district served by the chapter.
- Coordinates, within the SCORE district, visits with members of the U.S. Senate.
- Reports all Congressional Contacts to the SCORE Association office for all face-to-face contact with U.S. senators, U.S. House of Representatives or their staff.
- Maintains contact with state and local governmental offices.

APPENDIX A:
Forms

To facilitate chapter reporting, all necessary forms available to download on the Volunteer Center website. ***Forms are updated from time to time and chapters are required to use the most recent version of all forms.***

Note: SBA forms are approved by the Office of Management and Budget (OMB), including Form 641-Request for Mentoring and Form 888-Management Training Report, may not be changed without prior approval of the originating agency. The information on these forms are built into the reporting information required for client entry in CORE.

The following forms are available to download from the Volunteer Center:

- **Form 3, Chapter Annual Report.** Provides data for the past fiscal year about the chapter. Must be received by the district director by October 31. District directors must forward the completed Form 3 and all attachments to the National office by the 1st Friday of November. The ending balance on Form 3 should be the same as the reconciled bank balance.
- **Form 14, Total Expense Reimbursement Form.** SCORE volunteers or chapters must submit this form to be reimbursed for out-of-pocket expenses, with the necessary approval/signatures, to the National SCORE office. See Chapter 6, Total Expense Reimbursement System, for more information.
- **Form 15, Acknowledgement of Receipt of Gift to SCORE.** Chapters should complete this form upon receipt of gifts, either in kind or cash. Give a copy to the donor and retain a copy for chapter records.
- **Form 16, SCORE Chapter On-Site Review (SOSR).** This form is used by district directors or their designate to monitor and support chapter performance and measure compliance with the Chapter Minimum Standards. This review should be conducted at least annually.
- **Form 22, Model Operational Guidelines for Chapters.** All chapters must maintain up-to-date chapter guidelines that are current and reflect chapter realities. Chapters must also maintain written instructions that list job descriptions, functions or policies that may be unique to the chapter.
- **Form 24, New Chapter Application Form.**
- **Form 25, Chapter Chair's Oath of Office.** This form is used when installing a new chapter chair.

Retention of Forms

The chapter must be able to produce a copy of the forms associated with providing client services. The chapter may do this either through the CORE system or by preserving a dedicated

and secure space to keep and maintain paper chapter records that is accessible to the membership. All forms, including Forms 641 and the workshop sign-in sheets, must be able to be produced for four years, except as otherwise noted in the SOM. NOTE: SCORE strives to not keep paper records so all attempts should be made to digitize all records.

All records pertaining to volunteers, including membership applications, must be able to be produced for seven years after a volunteer leaves SCORE. It is strongly recommended that electronic copies (files or scans) of these records are maintained.

ATTACHMENT 6

SOM

SCORE Operating Manual

CONTACT

Steve Records, Vice President of Field Operations
Steve.Records@score.org

Last Updated: 3/16/2015

Table of Contents

Table of Contents	i
Chapter 1: SCORE's Mission, Vision, & Values, Beliefs, and the Way We Act	1
Chapter 2: Membership	2
Eligibility	Error! Bookmark not defined.
Participation	2
New Volunteer Attraction & Needs Assessment	2
Membership Application	4
Orientation & Training	5
Standards of Performance	7
Chapter 3: The SCORE Code of Ethics and Professional Considerations	8
Client Definition	Error! Bookmark not defined.
Compensation	Error! Bookmark not defined.
Third Parties	Error! Bookmark not defined.
Personal Interests	Error! Bookmark not defined.
Personal Conduct	Error! Bookmark not defined.
Variances/Violations	Error! Bookmark not defined.
Commitment to the Code	Error! Bookmark not defined.
The Code Of Ethics	14
Chapter 4: Administration and Operations of Chapters	12
Administration & Reporting	
Operations	
Leadership & Planning	
Chapter Realtions and Communications	
Volunteer Recruiting and Training	
Chapter Chair	16
Chapter Vice Chair	16
Chapter Secretary	17
The Chapter Treasurer	17
Election of Officers	17
Removal of Officers	18
Chapter Committees or Functions	18
The Executive Committee	19
The Marketing Committee	19
The Volunteer Recruiting and Training Committee	20
The Workshop Committee	20

The Fundraising Committee	21
The Legislative Committee	21
Chapter 5: Chapter Activities and Services Reporting	
Activity Reporting to the SBA	23
Forms	23
Client Service Reporting	
Face-to-Face Mentoring	26
Online Mentoring	26
Skype, Telephone, and other modes of Mentoring	26
FOLLOW ON RULES	Error! Bookmark not defined.
What Does Not Constitute Mentoring	27
Workshops / Webinars	27
What Does Not Constitute a Workshop	28
Case Reporting	28
Chapter 6: Total Expense Reimbursement System	29
Donating Expenses	29
Requirements for Reimbursement	29
Reimbursable Expenses	30
Expense Guidelines for District Directors	31
Completing Form 14, Total Expense Reimbursement Form	31
Accounting Classification Codes	33
Processing of Vouchers	33
Least Cost Principle	33
Chapter 7: Sources and Uses of Chapters Funds	34
Use of Funds	34
Notes on Funds	35
Sources of Income	36
Donations	36
Chapter 8: National and Chapter Achievement Awards	38
National Awards	38
The Platinum Leadership Award and Certificate	38
The Gold Member Award and Certificate	39
Chapter Awards	39
The Award of Meritorious Service	39
The Distinguished Service Award	40
The Emeritus Membership Certificate	40
<i>Years of Service Awards</i>	40
<i>Honorary Membership</i>	41

Other Awards.....	41
The Walter H. Channing Award of Excellence	41
The Eugene F. Rowan Memorial Award	41
The Alice Brown Award of Excellence	42
Chapter Recognition Programs.....	42
District Chapter of the Year Award	42
National Chapter of the Year (COTY) Award.....	Error! Bookmark not defined.
Presentation of the National Chapter of the Year Award	46
Chapter 9: Relations with the SBA and Its Resources	58
Communicating with the SBA.....	58
Chapter 10: Grievance and Complaint Procedures	47
Alleged Ethics Violations.....	47
Other Grievances	Error! Bookmark not defined.
Chapter 11: Chapter Formation and Termination.....	53
Applying for a New Chapter	53
Chapter Identification	53
Chapter Criteria	53
Termination of a Chapter for Cause	55
Voluntary Chapter Termination.....	56
Disposition of Chapter Assets Following Termination	56
Chapter Reinstatement.....	56
Chapter Branches.....	57
Chapter 12: Statutory, Legal and Insurance Issues	58
Federal Statutes That Apply to SCORE	59
Civil Claims and Lawsuits.....	60
Government Shutdowns	61
Work Injuries	61
Tax Benefits to Volunteers.....	61
SCORE's Tax-Exempt Status.....	61
Reporting Income	62
State and Local Taxes.....	62
Tax Exemption and Employer Identification Numbers.....	62
Loss of or Damage to Personal Property.....	63
Landlord Insurance Issues	63
Chapter 13: Job Descriptions for the Chief Executive Officer, Vice President of Field Operations, Regional Vice President, District Director, Assistant District Director and Chapter Chair	64
Chief Executive Officer	64

Required Qualifications and Experience.....	64
Responsibilities	65
Vice President of Field Operations.....	65
Required Qualifications and Experience.....	65
Responsibilities	65
Assistant District Director	68
Required Qualifications and Experience.....	68
Index.....	69

Chapter 1: SCORE's Vision, Mission, and Values, Beliefs, & the Ways We Act

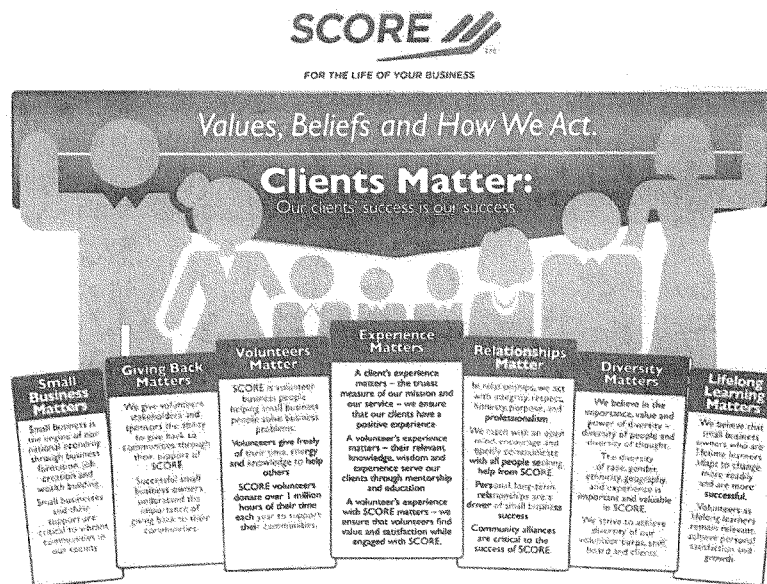
SCORE's Vision:

Every person has the support necessary to thrive as a small business owner

SCORE's Mission:

To foster vibrant small business communities through mentoring and education

SCORE's Values, Beliefs, and the Way We Act:



Chapter 2: Membership

SCORE has only one class of volunteers, and all volunteers enjoy the same rights and privileges. First and foremost, volunteers are members of SCORE as one national organization. Adherence to National SCORE membership standards, described herein, is the most fundamental requirement for being a continued member in good standing. Locally, SCORE is organized into chapters, which are chartered operating units within the SCORE Association. The terms “volunteer” and “membership” in this *SCORE Operating Manual* (SOM) generally refer to individual SCORE volunteers.

Eligibility

To be eligible for SCORE membership, an applicant must meet these SCORE requirements:

- Sign and comply with the national SCORE Code of Ethics and Conduct as a condition of membership.
- Complete the required SCORE National Training and Orientation programs.
- Commit to fulfilling the individual role and activities agreed upon by the volunteer and chapter.
- Participate in chapter activities, as agreed upon between the volunteer and the chapter, such as serving on committees, participating in chapter meetings and accepting positions of leadership.
- All volunteers must have and use an individual email address. If desired, an @scorevolunteer.org email address will be made available to any volunteer.
- There is no minimum requirement for the amount of time a volunteer must contribute to SCORE.

Participation and Roles

There are many ways for any volunteer to participate in SCORE. The impact of any volunteer will be measured based on the value they provide SCORE and our clients. Volunteers may be involved in any or all of the following:

- Mentoring – in person or virtual.
- Administration.
- Workshop presentation and group learning facilitation.
- Fundraising or marketing
- “Subject Matter Expert” for specific business topics.
- Community relations

Member Attraction and Needs Assessment

SCORE chapters must constantly be attracting new volunteers. SCORE excels when chapters attract volunteers that have skills consistent with today’s changing business environment and have expectations set to play multiple roles and positions in the local chapter organization. This

may include leadership positions, functional roles (workshop delivery, recruiting, marketing, etc.) and administrative roles.

NOT EVERY volunteer must mentor clients or even should mentor clients, and, in fact, the best operating chapters have many non-mentoring volunteers filling crucial roles in the chapter. However, every volunteer in each chapter should assist in identifying and attracting new volunteers. New volunteer attraction is the most fundamental chapter activity and goal.

Operating tips:

- **A prolonged lack of recruitment of new volunteers is the number one reason local chapters close operations.**
- **Some chapter members may state “we have enough volunteers” often because of a perception that more volunteers will reduce the number of clients available to be served. However, SCORE history documents that as a chapter grows the number of volunteers, the chapter builds capacity and attracts and serves more clients per volunteer, not fewer.**

Membership Needs Assessment

Each chapter should have an individual or committee primarily responsible for attracting new volunteers. This volunteer should be held accountable for recruitment results. Each chapter must maintain and implement a written recruitment plan, as part of their business plan, that:

- Inventories the mix of current chapter volunteers’ backgrounds and skills and then targets recruitment efforts to fill the gaps and anticipated needs. This ensures that the chapter can meet the service requests of its clients and the business community it serves.
- Attracts and recruits talented volunteers, with a key focus on expanding volunteer diversity, to represent the races and ethnicities served by the chapter and to attain a proper gender mix.
- Recruits for leadership roles within the chapter and provides for leadership succession

The chapter chair and/or the Volunteer Recruiting and Training Committee should carefully interview each applicant to determine if he or she is suitable for SCORE membership. As noted above, chapters are also encouraged to accept non-mentoring applicants in the chapter to fill the other critical roles in the chapter.

However, chapters should be careful not to approve a person if the volunteer:

- Has a conflict of interest or cannot comply with the SCORE Code of Ethics and Conduct.
- Is a paid staff member of another U.S. Small Business Administration (SBA) business development resource. These SBA staff members are not eligible for membership. However, the chair may ask for an exception from the SCORE district director if a critical need arises.
- Is a person who, in applying for membership, made material misrepresentations (including concealment) about their background or experience. Such a person may be denied membership or removed from membership.

- Has been convicted of a felony.

There is no single set of factors that make up a great SCORE volunteer. The diversity of personality and individual experience is what makes SCORE collectively strong. However, factors to consider when screening applicants include:

- Alignment to SCORE's 'Values, Beliefs, and the Way We Act'
- Ethical conduct and good judgment
- Interpersonal skills, motivation, passion, drive, inquisitiveness.
- Dedication to life-long learning.
- Technological knowledge.
- Client centric and have the ability to maintain an open mind in dealing with clients.
- Ability to accept and deal with change.
- Ability to proactively manage client relationships.
- Ability to communicate effectively, orally and in writing.
- Ability to patiently listen, ask questions, build relationships and analyze situations.
- Willingness and ability to engage in chapter activities, including leadership, committee assignments, workshops, administration and special programs.
- Commitment to follow required SCORE procedures, including the completion of all required forms, for example, the Form 641 Request for Mentoring (see Chapter 4, Recording Chapter Operations).
- Ability to positively impact the chapter's culture and diversity – diversity of thought as well diversity of age/race/gender.

Operating Tips:

- **Chapters are encouraged to accept all applicants that are passionate about our mission and willing to give their time and experience.**
- **A potential volunteer should not be denied membership to SCORE because of an inability to commit to a specific amount of time donated.**
- **Attracting volunteers that have been leaders of other organizations may yield more volunteers able and willing to provide leadership within SCORE.**

Membership Application

Chapters should process applicants for SCORE membership in the following manner:

- The applicant should complete the online volunteer application on the SCORE website. The application address is <https://www.score.org/volunteer-registration>.
- The chapter chair, Volunteer Recruiting and Training Committee, or individual responsible for recruiting should review the application and, if necessary, obtain the applicant's full resume and/or review the candidate's on-line profiles such as LinkedIn.
- The candidate should have a formal interview. Prior to accepting any potential member, the candidate should be interviewed by at least two members of the chapter to better understand the potential impact of the candidate and their cultural fit in SCORE and the chapter.

The chapter should communicate clearly to all candidates, prior to accepting them as members, that:

- Any material developed while in SCORE, used to further SCORE's mission and activities, belongs exclusively to the SCORE Association unless otherwise agreed to by the SCORE Association and other parties.
- Membership in SCORE is a privilege and as such, SCORE may terminate a volunteer's membership, at any time, *with or without reason, cause or advance notice*. (Refer to Chapter 10 Grievance Process)

When an applicant has been approved, the chapter should:

- Notify the applicant of approval.
- Create a new volunteer profile in the CORE system with accurate contact information, background, skills and experience. The new volunteer should be marked as provisional.
NOTE: new volunteers should not be marked active.
 - *The completion of 90-day provisional period* is required. The applicant does not officially become a volunteer and is not covered under the Federal Tort Claims Act (FTCA) or Federal Employees Compensation Act (FECA) or become eligible for reimbursement until orientation is completed and all information is fully entered into the volunteer database.
 - NOTE: during the "90-day provisional period" the volunteer **must** be provided an internal SCORE mentor and may only see SCORE clients as a co-mentor.
- The new volunteer will receive an email from SCORE with details on their user name and password to log into the SCORE Volunteer Center to start National training and orientation. The new volunteer will also receive materials via mail, sent to their address of record.

If the chapter rejects the applicant, the applicant must be notified in writing.

Orientation and Training

The 90 day provisional period is required of all new volunteers. During this period, the chapter will:

- Ensure that the new volunteer completes the National Orientation programs, including Mentoring Methodology certification and the Volunteer Orientation. A volunteer should not be changed from provisional status without completion of these activities.
- Conduct a new volunteer chapter orientation to ensure a professional and complete introduction to SCORE. The orientation must contain information on the different roles of the chapter and how the chapter operates on a daily basis. It also must introduce the Code of Ethics and Conduct, and the SCORE Operating Manual (SOM) and the Volunteer Center.
- Emphasize the need for professional conduct and attitude.
- Review SCORE's mission and goals

- Describe the importance of volunteer engagement. Review the results from the most recent Volunteer Engagement survey and review the process to measure and improve engagement across the organization and in the chapter.
- Describe the role of the SCORE Foundation and how the volunteer can contribute.
- Describe the SCORE relationships with the SBA, SBA resource partners and other SCORE national alliances.
- Describe the local SCORE chapter partnerships and alliances.
- Explain the requirement to subscribe to and sign the SCORE Code of Ethics and Conduct.
- Address the need to maintain total confidentiality regarding a client's information (confidentiality is to be maintained within SCORE) and his/her businesses as well as other SCORE concerns when advising clients.
- Describe the ways for volunteers to engage in the national operations and serve locally as chapter leaders or on chapter committees.
- Review the requirements for the daily operation of the chapter, include the CORE system.
- Have written instructions that list job descriptions, functions or policies that may be unique to the chapter.
- Provide a clear, realistic definition of what is expected from the volunteer.

Training should be tailored to the specific skills for which the new volunteer was recruited. The following topics should be covered when training new volunteers:

- Mentoring:
 - Basic SCORE mentoring methods and techniques.
 - The importance of client follow-up.
 - The use of Form 641, Request for Mentoring and its required reporting method.
 - Materials and resources available to clients from SCORE, SBA and others.
 - Materials available through the Volunteer Center website, SCORE resource partners and other sources on the Internet.
- Administration:
 - SCORE office management.
 - Reports required by the National SCORE office.
 - Other activities to support mentoring and workshops as required by the chapter.
- Specialty support:
 - The current and future needs of the chapter.
 - Knowledge of any supporting material available from the SCORE Association office and other chapters.
 - Possible partner organizations that could or do support the chapter's goals.

Standards of Performance

Chapters must establish standards of performance and require all volunteers to adhere to them. Those standard chapter requirements should appear in the chapter operational guidelines. Standards should be fair and equitably applied to all volunteers and provide a basis by which to measure individual volunteer performance.

Although individual chapters may have other specific and/or additional requirements as circumstances dictate, it is suggested that the following basic guidelines for maintaining membership in SCORE. To stay in good standing, a volunteer should:

- In addition to, or in place of, mentoring, contribute in a significant way to chapter functions. For example, take on leadership positions or administrative work or participate in workshops, committees and outside activities.
- Understand and utilize all relevant client feedback data to improve personal mentoring success.
- Participate in SCORE or chapter-sponsored Continuing Education programs to continue to provide the most relevant assistance to SCORE clients.
- Complete all forms required by the chapter, district director or National SCORE office.
- Comply with national and chapter operational procedures.
- Annually read and affirm adherence to the Code of Ethics and Conduct, and comply with all SOM requirements.

Chapter 3: SCORE's Code of Ethics and Professional Considerations

By signing the application form for membership, each volunteer acknowledges that SCORE volunteers must adhere to SCORE's Code of Ethics and will refer to the Professional Considerations herein that provide guidance to enable volunteers to address unique situations as they occur. Volunteers are asked to review and attest to the Code of Ethics annually and continue to adhere to our Professional Considerations.

The Code of Ethics is a separate document located at the end of this chapter. The Code embodies those principles that SCORE volunteers embrace as they relate to clients and others when they represent themselves and SCORE. These also serve to maintain the highest level of SCORE service to demonstrate our most worthy aspirations for client service.

Client Definition

- 'Client' shall mean any person who has requested or received any service from SCORE, including requests for mentoring or registration for a workshop.
- SCORE uses a client's email address as their unique identifier. Every attempt should be made to obtain and maintain every client's valid email address.

NOTE: The Small Business Act prohibits SCORE from using federal funds "to provide any direct benefit or assistance to any individual in the United States, if the Administrator or the official to whom the funds are made available receives notification that the individual is not lawfully within the United States." However, SCORE does not have a role in determining legal or immigration status.

SCORE and SCORE's volunteers ARE NOT directed, nor expected, nor have any legal basis or authority to ask for a client's immigration status, nor should a SCORE volunteer deny service to any client based upon suspected immigration status. Denial of service is only adjudicated when a client freely informs SCORE of their illegal status or if SCORE is duly informed by the SBA that the individual is not lawfully within the United States.

Compensation

In the event that a volunteer accepts employment from his/her client, he or she must immediately resign from SCORE.

The chapter chair will take the following actions:

- Immediately remove the volunteer from the chapter roster and notify the National office by using the most recently approved method.
- Immediately inform the client in writing that the mentor is no longer a SCORE volunteer and that SCORE cannot be held accountable for the future actions or advice of the former mentor.

Third Parties

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

When volunteers perform SCORE services for another organization or agency (other than SBA or SCORE clients), the organization may provide an honorarium to SCORE or the chapter to offset the expenses a volunteer may have incurred. The volunteer will be reimbursed by SCORE for out of pocket expenses through normal SCORE financial procedures.

Personal Interests

To safeguard the integrity of the SCORE mission, it is vital to avoid any actual or apparent conflict of interest. As outlined in the Code of Ethics, no volunteer may solicit any client for business or become a paid consultant or contractor for any client. Similarly, no volunteer can invest in a client's business.

However, it must be noted that being a SCORE client does not preclude doing business with a SCORE volunteer in certain circumstances. Specifically, a SCORE client can engage a SCORE volunteer's business if the following:

- 1) The volunteer has not personally mentored the client
- 2) The volunteer's business is public in nature. Examples include the volunteer owning a restaurant at which a client may dine, the volunteer publically lists real estate and a client (represented by an independent agent) purchases or leases property, the volunteer owns a car dealership and an unsolicited client purchases a vehicle.
- 3) The volunteer is referred in an unidentified manner through a Chapter prepared list or published directory (See below)

Referral of SCORE Volunteers to Clients

When a SCORE client requests that the SCORE mentor refer the client to an advisor who is privately employed or in private practice, then the SCORE mentor may provide a SCORE chapter prepared list or a publically published directory of no fewer than three persons that could include a SCORE volunteer. The chapter or other SCORE volunteers may not recommend any individual on the list other than to indicate that all are deemed to be highly qualified, nor may it be **noted in any way** that a SCORE mentor's name is on the list.

If a SCORE mentor is selected from the list provided, that mentor must provide notice, in writing, to the client that the services are provided independently of SCORE, and SCORE is no longer involved. A copy of this notification must be given to the chapter chair. The SCORE volunteer named on the list may not be someone who has previously mentored the client requesting the referral.

Personal Conduct

As long as persons are SCORE volunteers they shall:

- Participate in chapter activities as agreed to between the chapter and the volunteer.
- Be responsible for maintaining proficiency with continuing relevant SCORE technical and operational developments and with advances in successful business practices.
- Seek advance advice about the propriety of any action or inaction that they have reason to believe may be or may lead to a violation of the SCORE Code of Ethics before they or others engage in the activity or fail to act. If needed, the chapter chair shall consult the district director or SCORE Vice President of Field Operations concerning the proper decision. Any volunteer requesting advice from any chapter, district or national officer shall receive a decision in writing.

If a volunteer wishes to enter into a personal relationship with a SCORE client, he or she should consult the chapter or district leadership for guidance

Variances/violations

Any violations should be reported via the grievance process defined in Chapter 10 of the SOM, or, if the grievance involves the leadership of the chapter or district, the volunteer should directly contact the Vice President of Field Operations at the SCORE Association office.

All of the provisions expressed in the Code of Ethics and as elaborated in these Professional Considerations are set forth for the purpose of protecting SCORE clients, SCORE volunteers and the SCORE Association. However, where one or more of these provisions works to the detriment of a SCORE client, however slight that detriment may be, a variance may be granted where the SCORE Association Vice President of Field Operations deems it appropriate to do so.

The process is as follows:

- * The request shall be made in writing by the affected client or volunteer.
- * The request shall set forth the reasons in full as to why any provision(s) of the SCORE Code of Ethics as written will work to the detriment of the client.
- * The request shall state that the client has had ample opportunity to consult competent professionals (lawyer, accountant, etc.) and is satisfied that the variance is in his/her best interests.
- * The request shall be submitted to the chapter chair who may make a recommendation as to the disposition of this matter and will forward the matter to the district director.
- * The district director may then make a recommendation and will forward the matter to the SCORE VP of Field Operations.
- * The SCORE Vice President of Field Operations will render a decision in writing with copies to all parties. The SCORE Vice President of Field Operations' decision shall be

final.

Commitment to the Code

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

Accordingly, applicants shall receive and retain a copy of the current Code of Ethics at the time they receive an application for membership. At the beginning of each fiscal year, each volunteer must review the Code of Ethics and attest to the code. The annual affirmation of the Code by the volunteer will either be conducted and recorded electronically via SCORE's Training site.

Our Code of Ethics and Conduct

SCORE volunteers have always held the highest level of ethics and conduct. The tenants of this code are the foundation of our organization and are the basis for individual membership. Individual membership in SCORE is a privilege and, as such, may be terminated at any time for any reason. Violations of the Code of Ethics will result in immediate termination from SCORE. Additional information, explanations, and exceptions to this code are detailed in the SCORE Operating Manual (SOM). All ethics related concerns, including investigation of allegations and appeals to violations, will follow processes defined in the SOM.

RESPECT

- Always act professionally and treat all clients, volunteers, and staff with respect -
- Not engage in any destructive behavior within the chapter or SCORE (physically, verbally, in writing or online)
- Not discriminate against any person on the basis of race, color, gender, national origin, age, religion, marital status, handicap or sexual preference
- Not engage in any form of insensitive behavior or sexual harassment

CLIENTS MATTER

- Always place the business interests of SCORE clients first
- Protect the confidentiality of client information so that it remains within SCORE
- Never prematurely judge a client or their idea & strive to create a long term relationship with all clients
- Ensure that every client is aware of the ongoing services and resources available to them from SCORE
- When advising clients about seeking professional services, identify, whenever feasible, several sources from which the client may select

CONFLICT OF INTEREST

- Conduct all SCORE activities to avoid any conflict of interest between my personal or business interests and the interests of SCORE clients. This includes not recommending the purchase of goods or services in which there is a direct or indirect interest to me, my family, or my professional colleagues.
- Not become an officer, director, shareholder, investor, or partner of my clients, nor provide funding, of any type, to any client that receives assistance from SCORE (see the SOM for more details)

COMPENSATION

- Offer my services at no charge to SCORE clients, not accepting fees, honoraria, payment for travel or other expenses incidental to mentoring, or any other activity, nor accept fees, commissions, kickbacks or things of value from third parties when recommending products or services to a client
- Never solicit business from any SCORE client or become an employee, paid contractor, or consultant to a client's business (refer to the SOM for more details)

VOLUNTEER COMMITMENT

- Adhere to the requirements set forth in the SOM and my chapter to be a member in SCORE
- When representing SCORE, clearly identify myself verbally and in print with my SCORE title, current SCORE branded business card, and signature block on all communications
- When representing SCORE publicly, refrain from statements that are critical of SCORE, its sponsors or the SBA, or that promote any political party, elected official or candidate for elected office
- Read, understand, and agree to the entire Code of Ethics annually

I attest that as a SCORE Volunteer, I shall uphold the Code of Ethics detailed above:

SIGNED: _____ **DATE:** _____

Chapter 4: Chapter Administration, Operations, and Leadership

The SCORE Association exists as one national organization.

Chapters are not legal entities and do not have the ability to enter into contracts or agreements that present any level of liability to SCORE.

However, chapters are self-managed. Every SCORE chapter must maintain up-to-date chapter operations guidelines that reflect chapter realities. The written guidelines specify the officers required, how they are elected, their terms of office and any qualifications for holding office or any duties different from those usually appropriate to the office. The chapter's guidelines shall not contain anything contrary to the SOM.

The following guidelines describe the main functions required of the chapter.

Administration and Reporting

- Maintain and implement a written business plan that is reviewed and updated annually and includes chapter operations, marketing and funding plans. The business plan must cover all aspects of chapter business operations. The chapter's business plan and operation must be consistent with the SCORE Association mission, vision and Chapter Minimum Standards (chapter chair and leadership team).
- Conduct an annual goal-setting process

- Hold regular chapter meetings with agendas.
- Hold regularly scheduled general chapter meetings to help volunteers stay current with SCORE activities locally, district wide and nationally.
- Conduct a chapter level volunteer engagement plan.
- Appoint committees or individuals as necessary or desirable to accomplish the chapter's goals and objectives.
- Maintain written instructions that list current job descriptions, functions or policies that may be unique to the chapter. This must be made available to chapter membership.
- Comply with the decisions, directives and instructions on SCORE operations received from the board of directors, SCORE officers and the district director. From time to time, chapters will be asked to supply additional information to the association. Chapters are required to comply with all requests from the district director, the SCORE board of directors and the National office (chapter chair and leadership team).
- Comply with SOM reporting requirements.
- Make certain that volunteer and chapter responsibilities for recording and reporting activities are met and records are properly maintained (secretary).
- Ensure that chapter funds are properly controlled, monitored and reported annually on Form 3, Chapter Annual Report (treasurer).
- Have ongoing fundraising efforts to ensure sufficient funding for ongoing chapter operations. Coverage for 12 months expenses is the goal to ensure proper cash flow for routine operations. A chapter should not have more than 18 months operating funds.
 - If a chapter has in excess of 18 months of operational expenses, without a plan to utilize the funds to further SCORE's mission, there are 2 actions that may be applied.
 - 'Normal' federal budget allocation may be withheld from the chapter, at the District Level, until chapter funds are consumed
 - Chapters can donate funds for expansion efforts local within their district
- Ensure that paid clerical support services, if used, are procured through an approved clerical provider. **Chapters cannot have paid employees.** All new and renewed clerical providers and contracts must be approved by the SCORE Vice President Field Operations or his or her designate, including clerical providers paid from chapter treasuries (treasurer).
 - Prior to hiring a contractor, a reasonable attempt must be made to recruit a volunteer to complete the tasks. Many chapters have found volunteers to do so, and this saves the chapter and district funding that can then be used to help small business owners.
 - The contractor reports to the chapter chair or designate.
 - The contractor must complete a Form 1099.
- Implement a system for volunteer expense reimbursement (vice chair or treasurer).

Operations

- Comply with the reporting of all client activity, volunteer information, and chapter operational information in the SCORE CRM system.

- Client response and contact are the most fundamental part of SCORE's service to clients. Chapters must maintain a system that ensures all clients requests will be responded to within two business days, at a minimum. Faster client contact will minimize any issues with regard to client non-response.
- Provide a way of bringing clients together with the services or information they are requesting, including:
 - A phone number with messaging capability (with an appropriate message) that is regularly responded to within two business days.
 - A dedicated chapter email address (not simply the address of a volunteer) that is monitored daily and requests are responded to within two business days.
 - A method for scheduling and carrying out mentoring appointments, whether it is a regular schedule or appointments by request schedule.
 - A method for handling workshop scheduling and registration and for the collection of fees, evaluations and sign-in sheets.
- All chapters must maintain their www.score.org chapter website, with minimum required contents, per SCORE Association Chapter Marketing Guide.
- All materials developed by chapters must include the SBA logo and the following disclaimer in legible, easily readable print:

"The material in this publication is based on work supported by the U.S. Small Business Administration under cooperative agreement SBAHQ-15-S-0001**. Any opinions, findings and conclusions or recommendations expressed in this publication are those of the author and do not necessarily reflect the views of the U.S. Small Business Administration."

"SCORE services are provided without regard to race, color, national origin, gender, age and disability. Persons with disabilities may request reasonable accommodations with a two-week advance notice."

**This number changes annually. This number above is for the fiscal year 2015. Please contact the association office for the current number and with any questions you may have.

Leadership and Planning

- Develop a line of succession to assure continuity with incoming chapter officers and maintain a written leadership succession plan with sufficient lead time to provide ample training for prospective chapter officers and committee chairs.
- Prepare a plan to anticipate long-term and short-term goals for growth and diversity.
- Provide for ample training of prospective officers via appropriate committee assignments.
- Each year, provide a slate of candidates for the position of chapter chair to the SCORE district director for approval.

Chapter Relationships & Communications

- Communicate information from the SCORE National office and the SCORE district director to all chapter volunteers.

- Maintain a close working relationship with the SCORE district director and the SCORE National office in Herndon, Virginia to take advantage of its resources.
- Maintain effective communications with appropriate resources within the chapter's community, other SCORE chapters or market area with SBA officials and the SCORE district director (chapter chair and leadership team).
- Use only the current official SCORE brand and logos in all chapter publications (for example, business cards, letterhead, brochures, website, etc.) (Marketing Committee).

NOTE: Our current brand is SCORE. Adherence to the official brand includes **eliminating** all references to "Service Corps of Retired Executives."

- Appoint a chapter Marketing volunteer to maintain active contact with the local media and provide them with information on chapter activities (Marketing Committee).
- Establish and maintain community partnerships to ensure that the community (state and local government officials, military and local business) knows of the chapter's services (Marketing Committee).
- Coordinate with SCORE district resources to conduct and report at least one face-to-face contact per year with members or staffers of the U.S. House of Representative or Senate who represent the area where your chapter is located.
 - Congressional contacts should utilize only the national level agenda items bolstered with local impact data. All information for congressional contacts will be provided.
 - Ensure that congressional contacts are reported to the SCORE National office using the Form 23, Congressional Contact Report (chapter chair and leadership team).

Volunteer Recruiting and Training

- Ensure that the chapter is carrying out effective programs to recruit, train and evaluate the work of its volunteers (vice chair).
 - The chapter shall not set any arbitrary requirements of time as a precursor for accepting an otherwise qualified volunteer.
 - Maintain and implement a written recruitment plan that inventories the mix of current chapter volunteer backgrounds and skills and then targets recruitment efforts to fill the gaps and anticipated needs to ensure the chapter can meet the service requests of its clients and the business community served (Recruiting & Training Committee).
- Attract and recruit talented volunteers representing the gender, races and ethnicities served by the chapter to reflect the community (Recruiting & Training Committee).
- Conduct new volunteer orientation to ensure a professional and complete introduction to SCORE. The orientation should contain information on the different roles of the chapter, the district and the national organization as they relate to the volunteer. It also must introduce the chapter's business plan, chapter guidelines, the Code of Ethics and Conduct, the *SCORE Operating Manual* (SOM) and the Volunteer Center website.

- Ensure that the new volunteer completes all SCORE Orientation Programs, including the Mentoring Methodology certification, within the 90-day provisional period. A volunteer should not be changed from provisional status without completion of these activities.
- Assign each new volunteer a training mentor for his or her provisional period (Recruiting & Training Committee).
- Conduct ongoing volunteer training to improve mentoring techniques and ensure mentoring skills are current (Recruiting and Training Committee)
- Establish performance criteria for each volunteer modeled from the standards of performance, as defined in the SOM (Evaluation Committee)
- Ensure that all volunteers are familiar with and comply with the SOM. Chapter leaders must see that the guidelines are followed (vice chair).
- Ensure that all chapter volunteers complete the SCORE Code of Ethics and Conduct training annually. The Code of Ethics training must be completed through the SCORE Volunteer Center (secretary).
- Ensure that all new volunteers have and use an individual email address.
- Remove volunteers that do not adhere to national policies or consistently underperform on key client service metrics.

The duties of the four principal officers of the typical chapter are as follows:

1. Chapter Chair

The chapter chair reports to the district director and is responsible for overall chapter management. The chapter chair is to ensure that the chapter is compliant with SCORE policies, procedures, Chapter Minimum Standards, goals and objectives. In addition, the chapter chair will work to ensure the chapter is in alignment with SCORE's mission and vision as well as agreed upon goals and objectives. The chapter chair is required to develop a leadership team within the chapter and to delegate appropriately to both the leadership team and to committees within the chapter.

Also, the chapter chair is responsible for carrying out or delegating the chapter requirements noted above. Any and all tasks may be delegated at the chapter chair's discretion to the vice chair, treasurer, secretary, committee members or other chapter volunteers.

2. Chapter Vice Chair

As successor to the chapter chair, the vice chair assists in the discharge of the chair duties. The vice chair:

- Acts in place of the chair when the chair is absent or unable to serve.
- Performs other duties that are assigned by the chair.
- Assists the chair in implementation or delegation of chapter activities at the discretion of the chair.

3. The Chapter Secretary

The secretary performs the duties normally incident to that office, including the following (unless delegated elsewhere):

- Keeps minutes of chapter meetings and training sessions.
- Supervises the preparation, maintenance and data entry of client and volunteer information in order to comply with the data reporting requirements and other chapter reporting requirements.
- Supervises maintenance of the client case files.
- Maintains the SOM, chapter library, files and reports to ensure an accurate account of chapter operations.
- Assists the chair in implementation or delegation of chapter activities at the discretion of the chair.

4. The Chapter Treasurer

The treasurer performs the duties in accordance with Chapter 7 – Source and Uses of Chapter Funds incident to that office, including the following:

- Handles the receipt and disbursement of all chapter revenues and expenditures.
- Maintains an accurate record of all financial transactions.
- Submits monthly treasurer's report to the chapter.
- Accounts for money, property and in-kind gifts to the chapter. Keeps records for tax and safekeeping purposes and sees that proper federal, state and/or local tax and other chapter financial reports are duly filed.
- Annually prepares and submits Form 3, Chapter Annual Report, to the chapter chair for signature before submitting to the district director. The preparer of the form is also required to sign the form.
- Assists the chapter chair in implementation or delegation of chapter activities at the discretion of the chapter chair.

Election of Officers

To ensure a fair and informed election of officers, the chapter chair will appoint a nominating committee to select, interview and evaluate the qualifications of candidates for office. The district director will review and approve the candidates for the position of chapter chair selected for election. Upon approval by the district director, the chapter chair will give proper and timely advance notice to the membership of the election process and date.

- Chapter elections must be held no later than May 31 so new officers and appointed committees may be adequately prepared to function on the first day of the new fiscal year, which begins October 1. Elections should be completed by May 31, in order for incoming chairs to attend the national chapter chair orientation in early August.
- Officers may be elected in one of two ways:
 - By a majority vote of those responding to a ballot sent to all chapter volunteers.

- By a majority vote of volunteers present at a regular or special meeting following a written notice sent not later than three weeks prior to the date an election is scheduled.

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

Removal of Officers

A chapter officer may be removed or lesser action may be taken if the officer knowingly:

- Fails or refuses to comply with a decision or directive of the national SCORE Association office, the district director or the chapter chair.
- Fails to fulfill in a substantive way the responsibilities of the office held.
- Acts in an improper manner so as to discredit the office, chapter, district, SCORE or the SBA.
- Does not comply with applicable SOM provisions and chapter operational guidelines.

Removal action may be initiated by a majority of chapter officers, the district director, the Regional Vice President or the SCORE Vice President of Field Operations. In addition, a majority of chapter volunteers may petition for the removal of any officer. The detailed charges shall be presented in writing to the chapter officer in question, and an attempt shall be made to resolve the matter informally with the officer at the chapter level, with the district director, with the regional vice president, and/or the SCORE Vice President of Field Operations participating.

If the matter is not satisfactorily resolved, the district director or regional vice president must promptly notify the SCORE Vice President of Field Operations, detailing the charges in writing against the chapter officer and providing a record of the attempt to resolve the matter. If the SCORE VP Field Operations is unable to resolve the matter within 10 days, it must be referred to the SCORE Association Executive Committee.

- The SCORE Association Executive Committee shall provide the chapter officer due notice of the charges and an opportunity to respond. Then, based on the information at its disposal, the SCORE Association Executive Committee will make a final written decision on the matter for SCORE. The decision must be sent to the officer involved, the other chapter officers, the district director and the SCORE Vice President of Field Operations.
- The SCORE Association Executive Committee may request that the SCORE Association Board of Directors revoke a chapter's charter if it refuses or fails to take the action the committee directs in its decision.
- If an officer is removed, the district director shall appoint a chapter volunteer to act in place of the officer until the chapter elects a new officer.

Chapter Committees or Functions

Chapter committees may be established to facilitate effective chapter activities, to secure maximum volunteer participation, to use the talents of the chapter and to identify and develop

future chapter leaders. The term of committee members will ordinarily coincide with that of the chapter officers. The following committees or functions may be considered:

- Executive Committee or Board of Directors
- Marketing Committee
- Volunteer Recruiting and Training Committee
- Workshop Committee
- Fundraising Committee
- Legislative Committee
- Others as deemed appropriate by the chapter chair

Committee chairs and members are appointed by the chapter chair or the Executive Committee, or may be selected by the volunteers per the chapter's bylaws. Following are the recommended duties of each committee.

The Executive Committee

The Executive Committee is appointed by the chapter chair. Newly elected chapter chairs can appoint or remove members, regardless of their previous role, of the executive committee.

- Assists the chapter chair with the general supervision of chapter affairs between regular meetings, including setting the time and place for chapter meetings.
- Removes inactive and inadequate volunteers, unless the chair is authorized to do this by the chapter guidelines.
- Advises the chapter chair on policy, procedures and agency relationships.
- Exercises the power and authority normally exercised by an Executive Committee, including advising the vice chair regarding governance of the chapter in the absence of the chapter chair.
- As delegated by the chapter chair, ensures that the chapter develops a written business plan, leadership succession plan, recruitment plan and outreach plan to comply with SCORE Association minimum standards. The committee may delegate this duty to another committee or individual, but the plans must be monitored and reviewed by the executive committee. The committee should also ensure that the business plan includes marketing and fundraising plans.
- As delegated by the chapter chair, conducts and reports at least one face-to-face contact per year with members or staffers of the U.S. House of Representative or Senate who represent the area where your chapter is located. (Legislative Committee).

The Marketing Committee

The Marketing Committee prepares a marketing program, focused on community engagement to including public relations in compliance with the minimum standards, to assist the chapter in achieving its goals. Its specific responsibilities encompass:

- All aspects of SCORE chapter branding; including, but not limited to advertising (both print and electronic), public relations, women in business and community outreach

program marketing. This includes ensuring all SCORE branding by the chapter is consistent with all materials available from the National SCORE office.

- Development of relationships with media personnel, including coordination of activities of all contracted public relations/publicity professionals.
- Oversight of the visual presentation of the website and chapter printed materials with input on content.
- Coordination with the chapter chair and/or Executive Committee in the development of the annual marketing budget and the annual strategic plan.
- Participation with other chapter volunteers in organizing and implementing client relations, such as client satisfaction surveys, client development activities, internal chapter communications and special events.

The Volunteer Recruiting and Training Committee

The Volunteer Recruiting and Training Committee, in compliance with the minimum standards, identify needs and establish priorities for the recruitment and training of volunteers as desirable for the chapter. It also:

- Maintains and implements a written recruitment plan that inventories the mix of current chapter volunteers' backgrounds and skills and then targets recruitment efforts to fill the gaps and anticipated needs to ensure the chapter can meet the service requests of its clients and the business community they serve.
- Develops and implements ways to attract and recruit talented volunteers representing the races and ethnicities served by the chapter to attain a gender mix that is consistent with SCORE Association guidelines.
- Coordinates the recruiting program with other committees.
- Solicits the support and participation of all volunteers in the program.
- Establishes procedures for interviewing applicants for SCORE membership.
- Conducts ongoing mentor training to improve mentoring techniques and ensure currency of mentoring skills, including available resources and SBA programs.
- Works to raise awareness that training and development are a continuing responsibility of all volunteers.
- Conducts a new volunteer orientation to ensure a professional and complete introduction to SCORE. The orientation must contain information on the different roles of the chapter, district and National office as they relate to the volunteer. It also must introduce the chapter guidelines, business plan, Code of Ethics and Conduct, *SCORE Operating Manual* (SOM) and Volunteer Center website. The new volunteers must be assigned a mentor for their provisional period.
- Ensures that the new volunteer completes all SCORE Orientation Programs, including the mentoring methodology certification for all mentors during the 90-day provisional period.

The Workshop Committee

The Workshop Committee continuously reviews and reports to the chapter on the feasibility of offering workshops and similar events on subjects that would be helpful to the business community. The Workshop Committee also:

- Plans for workshops or similar events, including obtaining chapter volunteers and others as speakers, developing effective publicity, determining appropriate charges, finding facilities and arranging for materials and handouts.
- Works with the chapter Marketing Committee to arrange necessary and appropriate publicity for events.
- Works with SBA officials and other community resources to develop and present workshops.
- Cooperates with the SBA, as needed, in providing assistance for SBA-sponsored events.
- Conducts workshops and similar events.
- Ensures that volunteers are available at workshops for clients seeking assistance.
- Arranges for the collection and handling of fees and maintains accurate records of disbursements, with all surplus funds going to the chapter treasury.
- Assures workshop information, with the attendee list, is captured and reported in the SCORE CRM.
- Ensures that evaluation forms are prepared and made available to all attendees. Ensures that attendees are reported properly per the definitions of workshop (see Chapter 5).
- Considers whether the events should be co-sponsored with other organizations and arranges details of the collaboration if approved.
- Ensures that SCORE's name is prominent in all publicity and that the chapter receives its fair share of any workshop proceeds when co-sponsoring a workshop.

The Fundraising Committee

The Fundraising Committee, in compliance with the minimum standards, identifies the need for and sources of additional income. The Fundraising Committee:

- Develops fundraising strategies.
- Conducts ongoing fundraising efforts to ensure that the chapter's future operation for one year is maintained.
- Contacts and follows up with potential donors of funds and in-kind support.

The Legislative Committee

The Legislative Committee, in compliance with minimum standards, is responsible for contacting federal government offices to report on the activities of the chapter. The Legislative Committee:

- Conducts and reports at least one face-to-face contact per year with members of the U.S. House of Representatives or their staff for each congressional district served by the chapter.
- Coordinates, within the SCORE district, visits with members of the U.S. Senate.

- Reports on Form 23, Congressional Contact Report, to the SCORE Association office all face-to-face contact with U.S. senators, U.S. House of Representatives or their staff.
- Maintains contact with state and local governmental offices and legislators.

Election of SCORE Volunteers to the SCORE Board of Directors

The SCORE Association Board of Directors is composed of at least 1/3 of individuals from within the SCORE Association and 2/3 of individuals from outside the SCORE Association (independents). SCORE volunteers interested in serving on the board of directors should contact the SCORE office in Herndon. The SCORE office will communicate the information to the chair of the nominating committee who will contact the interested SCORE member. A potential candidate may be nominated by another SCORE member, or they may self-nominate. The nominating committee, as required by the bylaws of the SCORE Association, will recommend to the board qualified candidates from within the SCORE Association. The board will then elect by majority vote.

The board elects both SCORE and independent (non-SCORE) board members. Board members are eligible for two three-year terms.

Chapter 5: Chapter Activities & Services Reporting

The SCORE Association is required by the SBA and Congress to report on services provided to the small business community and the contributions made by SCORE volunteers. To effectively report to the SBA and Congress, all chapters are required to record all client and volunteer activity within the SCORE CRM. This information is used in funding requests, planning and budget allocation.

Activity Reporting

The SCORE CRM system was developed to provide accurate information and statistics about SCORE membership, mentoring and training activities and other operations reported to the SBA, Congress or other stakeholders. SCORE data is reported to all SCORE volunteers in the SCORE Volunteer Center and uploaded to the SBA. A full and accurate picture of SCORE's activities is dependent on timely and accurate reporting from all chapters.

Forms

To facilitate chapter reporting, all necessary forms available to download on the Volunteer Center website. *Forms are updated from time to time and chapters are required to use the most recent version of all forms.*

Note: SBA forms are approved by the Office of Management and Budget (OMB), including Form 641-Request for Mentoring and Form 888-Management Training Report, may not be changed without prior approval of the originating agency.

The following forms are available to download from the Volunteer Center:

- **Form 3, Chapter Annual Report.** Provides data for the past fiscal year about the chapter. Must be received by the district director by October 31. District directors must forward the completed Form 3 and all attachments to the National office by the 1st Friday of November. The ending balance on Form 3 should be the same as the reconciled bank balance.
- **Form 4, Application for Volunteer Membership.** Must be completed by all new volunteers. An applicant is not a volunteer and is not protected by the Federal Tort Claims Act and the Federal Employees Compensation Act until the completed Application is entered into SCORE CRM. Electronic recording of volunteer membership information in the SCORE CRM replaces the need to use the paper Form 4.
- **Form 11, Application for Awards.** See Chapter 7, National and Chapter Achievement Awards, for more information.
- **Form 14, Total Expense Reimbursement Form.** SCORE volunteers or chapters must submit this form to be reimbursed for out-of-pocket expenses, with the necessary approval/signatures, to the National SCORE office. See Chapter 6, Total Expense Reimbursement System, for more information.
- **Form 15, Acknowledgement of Receipt of Gift to SCORE.** Chapters should complete this form upon receipt of gifts, either in kind or cash. Give a copy to the donor and retain a copy for chapter records.
- **Form 16, SCORE Chapter On-Site Review (SOSR).** This form is used by district directors or their designate to monitor and support chapter performance and measure compliance with the Chapter Minimum Standards. This review should be conducted at least annually.
- **Form 22, Model Operational Guidelines for Chapters.** All chapters must maintain up-to-date chapter guidelines that are current and reflect chapter realities. Chapters must also maintain written instructions that list job descriptions, functions or policies that may be unique to the chapter.
- **Form 23, Congressional Contact Report.** To be completed when contact is made with a member of Congress or congressional staff. Contact can be in person or in writing. The contact must be face-to-face to be counted toward the chapter's goal. A copy of this form must be sent to the National SCORE office for a chapter to receive credit. This also enables the association office to contact the congressional office in Washington to follow up on the original contact.
- **Form 24, Chapter Membership Agreement.** This form must be completed and signed by all parties before a chapter charter will be issued.
- **Form 25, Chapter Chair's Oath of Office.** This form is used when installing a new chapter chair.
- **Form 30, Small Business Success Profile.** This form must be completed by the SCORE mentor and signed by the business owner for release of information. This form is also used to update success stories for goals reporting.
- **Form 35, Tabletop Display Reservation.** This form may be used to reserve one of the tabletop display booths.
- **Forms 100 and 101, Chapter Expense Voucher Transmittal Sheets.** These forms are used to submit expense vouchers (Form 14) to the National SCORE office. Chapters must

complete Form 100 to accompany the expense vouchers and, at the district director's discretion, send the forms directly to the National office or to the district director. If Form 100 is sent to the district director, then Form 101 must be completed by the district director before forwarding the expense vouchers to the National office. Each district director will determine the process used by his or her chapters.

- **Form 641, Request for Mentoring.** This form is for both the client and the volunteer to complete. [*Note:* No other changes can be made to these forms without permission from the U.S. Office of Management and Budget and the SBA.] The request for mentoring is initiated by the client completing Parts I and II of the form. The volunteer must complete a Part III of the form after each mentoring session.
- **Form 888, Management Training Report.** This form is used to record workshop information and attendance.
- **Chapter Goals Form (electronic).** All chapters are required to determine goals for the next fiscal year and enter these into the SCORE CRM. Goals are used to help the association project and measure growth and success.

Retention of Forms

The chapter must be able to produce a copy of the forms associated with providing client services. The chapter may do this either through the SCORE CRM system or by preserving a dedicated and secure space to keep and maintain paper chapter records that is accessible to the membership. All forms, including Forms 641 and the workshop sign-in sheets, must be able to be produced for four years, except as otherwise noted in the SOM.

All records pertaining to volunteers, including membership applications, must be able to be produced for seven years after a volunteer leaves SCORE. It is strongly recommended that electronic copies (files or scans) of these records are maintained.

Client Services Reporting

All chapters are required to collect and input all relevant client information into the SCORE CRM system, regardless of whether the interaction is classified as a mentoring session. This includes all workshop participants.

For SBA reporting, all chapters are required to use the following definitions of mentoring sessions and workshops.

Local Face-to-Face Mentoring

Mentoring occurs when a SCORE mentor or team of mentors receives a request for business advice and responds by providing substantive advice. The client must complete Form 641, Request for Mentoring, Part I & II. In addition:

- The initial mentoring case or session must be 60 minutes or more in length in order to be reported as a case and the information is captured on Form 641, Request for Mentoring.
 - **NOTE: There is no time requirement for subsequent visits (follow-ons).**
- Preparatory time is reported in addition to the length of a mentoring session.
- To be counted as a mentoring case or session, the advice given should be of sufficient value to have resulted in a billable client service by a paid consultant.
- A session with two or more individuals representing a single business entity or client counts as one mentoring session or case.
- A session with two or more mentors (team mentoring) and a single business entity or client counts as one mentoring session or case.
- Travel time will be tracked so that mentors are credited with having worked the time, but this will not be included in the length of a mentoring session nor is the time credited to the mentoring session.

National Email & Online Mentoring

The following guidelines apply for online mentoring

- The initial mentoring case or session must be 30 minutes or more in length in order to be reported as a case and the information is captured on Form 641, Request for Mentoring. The time requirement includes research and prep time in addition to the actual response creation time.
 - **NOTE: There is not time requirement for subsequent sessions (follow-ons).**
- Preparatory time is reported in addition to the length of a mentoring session.
- To be counted as a mentoring case or session, the advice given should be of sufficient value to have resulted in a billable client service by a paid consultant.

Skype, Telephone, and other modes of Local Mentoring

- The initial mentoring case or session must be 30 minutes or more in length in order to be reported as a case and the information is captured on Form 641, Request for Mentoring. There is not time requirement for subsequent sessions (follow-ons).
- Preparatory time is reported in addition to the length of a mentoring session.
- To be counted as a mentoring case or session, the advice given should be of sufficient value to have resulted in a billable client service by a paid consultant.

What Does Not Constitute Mentoring

Providing non-business information or advice is not counted as a case or session. The following are examples of some of the activities that do not constitute a mentoring case or a session:

- Client calls for and receives directions to the chapter or information about office hours or SCORE activities.
- Client calls for and receives the telephone numbers of local or state government offices for business registration or other contact information for other potential resources.
- Client visits or is referred to a chapter, mentor or website for information.
- Client registers on a chapter or volunteer website for any purpose other than a request for online mentoring.
- Client downloads information, software, templates or other files from a chapter volunteer or other website without mentor contact that meets the definition of a case.
- Client is sent an email newsletter or other information electronically without additional mentor contact that meets the definition of a case.
- Mentor contacts a client for the purpose of scheduling a meeting, and the conversation does not meet the definition of a case.
- Mentor contacts a client for the purpose of following up or checking in, and the conversation does not meet the definition of a case.

Workshops / Webinars

A workshop is an educational or training program for a group of individual attendees (non-SCORE volunteers) on a business-related subject. A workshop may be conducted live (local) or as a webinar or e-training. This activity may be sponsored by either SCORE or another entity, with SCORE participating.

A local workshop must be a minimum of one hour and include two or more clients in attendance.

- Attendees must register and attend the workshop to be counted, and their contact information must be collected (name, email address, phone number).
- For co-sponsored workshops with another SBA resource partner (for example, a Women's Business Center [WBC] or Small Business Development Center [SBDC]), all partners may count all attendees if each resource partner contributes a significant amount of presentation time (defined as one hour or more per partner).
- An agenda is required for every workshop.

- An attendee list or sign-in sheet must be completed at every workshop and entered into the SCORE CRM.
- An evaluation sheet must be made available for completion by attendees for every training workshop.
- Online e-training/webinars/workshops must be a minimum of 30 minutes and include one or more clients participating and delivered via a computer and/or the internet.
- Must include a registration process
- Must include an evaluative process

What Does Not Constitute a Workshop

Following are examples of activities that **do not** constitute a workshop:

- Chapter volunteers staff an exhibit booth at a trade show and interact with attendees.
- Chapter volunteer speaks at a local service club, for the purpose of recruiting volunteers or educating the organization about SCORE.
- Chapter volunteer participates in a television, radio or webcast presentation on a business-related topic, for which participants do not register or for which attendance is not or cannot be taken.
- Chapter volunteer participates in a workshop sponsored by a third party, and the volunteer's remarks are limited to recruiting or an overview of SCORE services.

Case Reporting

A request for mentoring is generated when a client submits an local or online Mentoring Request or paper signed Form 641, Request for Mentoring. For online mentoring, SCORE's CRM automatically captures the initial online mentoring session.

A completed Form 641, Part III is necessary for all follow-ups. Report all follow-up sessions based on the mentoring method used for that session. Follow-ups are a good barometer of the quality of the mentoring experience.

All chapters are expected to encourage their volunteers to follow up with their clients, and each chapter should have systems in place to ensure that mentors are meeting clients' needs. This includes:

- Training volunteers to use the "Mentoring Methodology" that includes the process to encourage follow-on mentoring.
- Mentor evaluations.
- Measuring client satisfaction.

Mentors are expected to conduct themselves with professionalism.

Chapter 6: Total Expense Reimbursement System

SCORE volunteers and chapters are eligible to have expenses reimbursed that are incurred in the course of SCORE-related activities. To be reimbursed, SCORE volunteers must use the Total Expense Reimbursement System (TERS) described in this chapter. The rules for reimbursement are established by the SCORE Board of Directors, and all expenses are charged to the budget allocated to the chapter by the district director.

Donating Expenses

Volunteers may file claims for reimbursement, but are not required to do so. They may elect to donate their expenses by not claiming reimbursement. Volunteers may be able to deduct these expenses from their individual income tax returns and should seek advice from their tax advisor.

Requirements for Reimbursement

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

- Sometimes volunteers may choose to affiliate with a chapter located some distance from home, rather than with the nearest chapter. Where this is permissible, expenses will be reimbursed for the mileage to the chapter nearest the home only. The district director will monitor this carefully.
- Vouchers will not be paid if the expenses occurred more than 60 days prior to the date the expense is received by the National office. For example, an expense dated March 2 must be received at the SCORE Association office on a properly completed form, including approvals, on or before May 1.
- Expense vouchers received more than 60 days after the date the expense was incurred or vouchers that are not properly documented will be referred to the district director for disposition.
- Volunteers desiring reimbursement should submit Form 14, Total Expense Reimbursement Form, monthly. District Directors must approve chapter expenses.
- Volunteers must submit the expense voucher to their chapter chair, or the chair's designate, who will verify that the expense is appropriate, that all receipts are attached and that the form is completed properly before approving the voucher for payment.
- A chair may not approve another chair or co-chair's expense voucher, nor may chapter volunteers approve a chair's expense voucher. The voucher of a chair must be approved by the district director. The district director must also approve all vouchers for reimbursement that are paid directly to the chapter.

- The chair or chair's designate will complete Form 100, Chapter Expense Voucher Transmittal Sheet, and send it with Form 14, Total Expense Reimbursement Form, to the district director or directly to the National office at the district director's discretion. The district director will instruct the chapter on one of the two allowable methods for submitting expenses. A copy of Form 100 should be retained for follow-up purposes.
- If the district director elects to approve all chapter Form 14s, Total Expense Reimbursement Form, the district director will prepare Form 101, Chapter Expense Voucher Transmittal Sheet, and authorize payment of the Form 14s by signing Form 101. Several times each month, the district director should forward the expense vouchers to the National SCORE office for payment.
- If the district director is unable to perform these functions, the assistant district director may perform them.
- The National office will not reimburse vouchers that are not accompanied by the required forms and approval signatures. Such claims will be returned to the chapter chair or district director for appropriate completion.
- The National office does not provide quantities of forms, including Forms 14, 100 or 101. All forms can be downloaded from the Volunteer Center website. Only expenses submitted on the current Form 14 will be paid.
- All payments will be made by check only.
- Travel will be reimbursed at the SCORE-approved mileage rate that was in effect on the day the approved travel expense is incurred. The mileage rate is determined by the SCORE Board of Directors.
- Per Diem rates used by SCORE are contained in the General Services Administration (GSA) publication *Federal Travel Regulations (FTR)* and are periodically revised. Maximum permissible lodging, taxes, meals and incidental expenses (M&IE) are contained in the *FTR*. Reimbursements may not exceed these amounts. M&IE is reimbursed for travel on partial days at a flat three-quarters of the daily per diem. To be eligible for the partial per diem, a volunteer must be away from home for 12 hours or more.
- Chapters may institute a policy limiting expenses that are to be reimbursed, with the approval of the district director.
- No expenses can be claimed for attendance at any social event.
- When two or more volunteers travel together, only the volunteer who incurs the expense may file for reimbursement.

Reimbursable Expenses

Reimbursable expenses include costs associated with the following activities:

- **Mentoring.** Commuting expenses or mileage at the SCORE-approved rate to and from SCORE offices or mentoring locations, a client's place of business and research sites on behalf of a client. The cost of tolls, parking, public transportation and taxis is allowed. A receipt is required for all expenses over \$25.00.
- **Chapter meetings.** Travel to and from chapter meetings. This payment is a local chapter policy decision, with the approval of the district director.

- **Chapter operations.** Expenses incurred by chapter officers and committee members to maintain the efficient operation of the chapter. This includes expenses incurred by volunteers performing administrative duties for the chapter and expenses incurred in the planning and production of workshops. Reimbursement can be made directly to the chapter for postage, equipment, office supplies, publications, marketing, rent and other chapter expenses.
- **District meetings.** Expenses incurred in attending district meetings. Only those volunteers invited to the meetings are authorized to claim reimbursement. SCORE funds cannot be used to cover the cost of alcohol. Attendees are responsible for their incidental expenses.
- **National meetings.** Covers the costs of travel and approved expenses for any meetings sponsored by the National office. All invited attendees may use this account.
- **Training.** Expenses incurred to plan, produce or attend chapter-training sessions.
- **Promotion of SCORE.** Expenses incurred giving speeches representing SCORE to the local community.
- **Registration fees for SBA and non-SBA-sponsored events.** These are reimbursable as a means of paying for meeting rooms, breaks, banquets, audio-visual equipment rentals and the like. The cost of any meals included in the registration fee *must* be deducted from the per diem allowance.

Note: The cost of contributed items must not be charged to the chapter or district budget. For example, if volunteers are attending a meeting where someone else is hosting a luncheon, the cost of that luncheon must be deducted from the per diem.

Expense Guidelines for District Directors

The following expense guidelines apply to district directors. District directors are responsible for:

- Establishing separate budgets for district and chapter expenses.
- Allocating and monitoring chapter budgets, and encouraging a monthly reconciliation.
- Submitting their own expense vouchers for approval to the Regional Vice President or his or her designate.

Completing Form 14, Total Expense Reimbursement Form

Follow these directions to complete Form 14:

Box 1, Chapter and District Expenses

- Chapter expenses: complete the box in full.
- District expenses: omit the chapter number.

Box 3, Social Security Number

The last 4 digits of the social security number are required to properly reimburse a volunteer for expenses. For reimbursements paid directly to the chapter, only the chapter number is required.

Boxes 9 and 10, Approval Signatures

- Form 14 must be signed by the claimant and approved by the chapter chair or the chair's designate.
- The district director must approve Form 14 for chapter chairs and reimbursements paid directly to the chapter.
- Form 14 for district directors must be approved by the SCORE Vice President of Field Operations or his or her designate.

Accounting Classification Codes

Form 14 contains the following accounting classification codes. These codes are used to allocate expenses:

- (1) **Mentoring.** This includes all travel and related expenses incurred when mentoring a client. All volunteers may use this account.
- (2) **Mentoring development and support.** Includes expenses incurred that are not related to mentoring. These include travel to chapter offices and meetings, travel for non-mentoring duties, expenses incurred by the chapter (including telephone), office supplies, office equipment and expenses for developing or conducting workshops.
- (3) **Training.** Includes expenses incurred for volunteer training. This includes travel to district meetings or special training sessions. It also includes the costs of materials used in training.
- (4) **District director and assistant district director travel.** Includes expenses incurred by the district director and assistant district director while administering district operations. Only district directors and assistant district directors may use this account.
- (5) **District meetings.** Covers travel and all approved expenses while attending a district meeting. All volunteers authorized to attend the meeting may use this account.
- (6) **District director annual conference.** Covers travel and approved expenses while attending the annual conference. All invited attendees may use this account.
- (7) **Meetings.** Covers the costs of travel and approved expenses for any meetings sponsored by the National office. All invited attendees may use this account.
- (8) **Board of directors meetings.** Covers the costs of travel and approved expenses to attend SCORE Association board meetings. All board members and invited attendees may use this account.

Processing of Vouchers

The SCORE National office processes expense vouchers daily and prints checks once a week. All vouchers received by the last day of the month are included in the monthly reports provided to district directors. These monthly reports provide district directors with the status of their budgets and those of their chapters. Monthly reports are sent to each district director and assistant district director prior to the 10th of each month.

Least Cost Principle

SCORE will reimburse expenses using the "least cost" principle. For example, if it is possible to rent a car and drive to a district meeting rather than fly there, and it costs less to do so, SCORE will reimburse only an amount equivalent to the cost of renting the car. This least cost principle also applies to parking fees and the use of public transportation. Volunteers should keep this reimbursement principle in mind and minimize costs whenever possible.

Chapter 7: Sources and Uses of Chapters Funds

Each district is provided an annual operating budget to cover most SCORE-related district and chapter expenses for the fiscal year. District directors allocate funds for district and chapter expenses, and all funds are available on a reimbursement basis. In addition to the annual allocation, each chapter must have ongoing fundraising efforts to ensure that the chapter's operations for 12 months are maintained (see Chapter 4).

Each chapter must also designate as a signor on their Chapter Bank Account the "SCORE CEO".

For information regarding SCORE's tax exempt status, please refer to Chapter 12.

Use of Funds

All monies raised locally and those deposited into a SCORE Association chapter account, including chapter level revenues from workshop programs and donations, **are considered federal monies** and subject to restrictions from SCORE's federal grant.

Chapters may use their annual allocation to reimburse volunteers or the chapter for expenses that support the mission of SCORE. However, chapter funds may also be used to cover any of these expenses. **Chapter funds cannot be used for expenses of a personal nature or for the personal benefit of the chapter's volunteers.**

The following, subject to the district director's concurrence, are some of the ways chapter treasuries and the chapter's annual allocation from the National SCORE office administered by the district director may be used:

- **Clerical support providers**

If a clerical support is deemed to require an outside contractor, the chapter must use a national, local or regional provider of temporary employment services. The local or regional provider must furnish evidence or certify that it is authorized to act as such in its state or local jurisdiction and that it complies with all applicable federal and state payroll tax laws and other applicable requirements. A copy of the contract between the local or regional provider and the SCORE chapter or district must be furnished to the National office for approval. The contract must be reviewed and renewed annually. ***The National SCORE office WILL NOT reimburse third party clerical expenses for any provider with a contract not renewed within a 12 month time period.*** The local provider cannot be or include a SCORE volunteer. **The local provider must be available to provide clerical services to more than one customer.**

Some chapters have in the past contracted directly with an independent contractor for providing clerical services - one that is not affiliated with a third party. This process is **discouraged** due to a number of reasons, including the increased liability on both the SCORE chapter and SCORE Association. If the chapter pursues an independent clerical administrative contract, **ONLY THE SCORE VICE PRESIDENT OF FIELD**

OPERATIONS OR THE SCORE CEO CAN ACCEPT AND SIGN THE INDEPENDENT CONTRACT, and they may deny the request to contract with an independent provider altogether. Independent contractors are required to sign SCORE's agreement annually (See Appendix for approved independent contract agreement).

Additionally, any independent contractor must complete a Form 1099. The independent contractor reports to the chapter chair.

- **Postage, office supplies, office equipment, software, publications, furniture, property and liability insurance, volunteer recognition and chapter rent.** Chapters should submit Form 14, Total Expense Reimbursement Form, to the National office. The chapter chair or the chair's designee and the district director must approve expenses reimbursed to the chapter.
- **Advertising and marketing programs** to enhance public knowledge and client awareness of SCORE services and the recruitment of volunteers.
- **Workshop activities**, including advertising, purchase of materials, equipment for presentations and room rental costs.
- **Promotion of and cooperation in activities with other groups or agencies that support small businesses**, including dues or registration fees.
- **Travel expenses, including mileage, parking, taxis, per diem, airfare, hotel expenses and miscellaneous expenses** will be reimbursed to volunteers via a properly completed and approved Form 14, Total Expense Reimbursement Form. Reimbursement is at the discretion of the chapter when approved by the district director. Mileage will be paid at a rate determined by the SCORE Board of Directors.

All expenses other than clerical must be submitted on Form 14, Total Expense Reimbursement Form. Chapters may be reimbursed directly for expenses with a properly approved Form 14. District directors must approve Form 14s paid directly to chapters and chapter chairs.

Notes on Funds

- **Comingling Funds Definition** – Comingling occurs when monies that can be considered unrestricted are deposited into an account with restricted money. Thus, unrestricted monies are mixed together with restricted monies. Once monies are mixed, they are all considered restricted.
 - **Restricted Funds** -
 - All monies reimbursed from SCORE National, as well as locally generated revenue from chapter operations (including chapter level revenues from workshop programs), **are considered to be federal funds** and subject to restrictions from SCORE's federal grant.
 - *No monies can be used as donations to any other organization*
 - *No monies are allowed to be invested*
 - *No monies can be awarded or given in any other capacity to any SCORE client.*
 - **Unrestricted Funds** –
 - Private and corporate donations to SCORE can be considered unrestricted from

the SCORE Association federal grant. To avoid comingling, these monies must be either:

- tracked separately – accounting to include tracking of both restricted and unrestricted funds in the account

OR

- be deposited and maintained in a separate local account.

Chapters also have the option to deposit unrestricted funds into the chapter's account at the SCORE Foundation. These funds then are not reportable on the Chapter's Form 3 report.

- Chapters are responsible for the expenses of their branches. The chapter chair or the chair's designee must approve all expenses for branches, including those of the volunteers.
- All chapter funds, even unrestricted funds, belong to the SCORE Association. If the chapter closes for any reason, all monies revert to the SCORE National office.
- All items, including computer equipment, postage meters, telephones and supplies purchased with chapter funds or appropriated funds are for official SCORE business. This includes items donated in the name of SCORE.
- Each year, all chapters are required to submit Form 3, Chapter Annual Report. This is a mandatory requirement for all chapters. Failure to complete and submit a Form 3 may result in the chapter being revoked. The Form 3 and instructions are available to download on the Volunteer Center.

Sources of Income

Donations

Chapters are encouraged to solicit and accept donations of funds, property or services from outside sources in order to assist them in their activities.

All SCORE chapters receive their federal tax-exempt status under the umbrella of the national association. ***The entire SCORE organization is covered under a single tax identification number 52-1067290.*** The association files a consolidated IRS Form 990 that includes all chapters. Chapters are not required to file a separate Form 990, Return of Organization Exempt from Income Tax, with the IRS.

Gifts to chapters with tax-exempt status are tax deductible for the donor. Form 15, Acknowledgment of Receipt of Gift to SCORE, should be completed by the chapter and given to the donor. Chapters must provide a copy of Form 15, Acknowledgment of Receipt of Gift to SCORE, to all donors of \$250 or more.

Chapters should notify the district director before initiating a general or broad solicitation of funds from outside parties, and they should notify the SCORE Vice President of Field Operations and district director before soliciting or accepting a gift of funds in excess of \$10,000 from any one contributor in one year.

Financial Practices and Procedures

Chapters should establish financial practices and procedures similar to those required for any small business or non-profit organization. The following should be included in those procedures:

- The requirement for two signatures on any disbursement of \$2,000 or more.
- Documentation authorizing each disbursement supporting that it was for a legitimate chapter expense.

Chapter 8: National and Chapter Achievement Awards

The SCORE Association has a national and chapter awards program that recognizes individual volunteers and chapters that have made exceptional contributions to SCORE.

National Awards

Candidates from all SCORE chapters are considered for the following two awards.

The Platinum Leadership Award and Certificate

- This is the highest award that can be given by the association. The volunteer receiving it must have demonstrated meritorious service and made a significant contribution to SCORE. To be eligible for this award, a volunteer must have provided a minimum of seven years of meritorious service and have served in a position of leadership during that period.

The award is initiated by resolution of the chapter's Executive Committee and must be:

- Accompanied by written documentation verifying that the eligibility requirements have been met.
- Accompanied by a completed Form 11, Application for Awards.
- Approved by the district director.
- Authorized by the SCORE CEO.
- Issued by the National SCORE office.

The Gold Member Award and Certificate

This is the highest award that can be given to a volunteer who has not held a position of leadership with SCORE. To be eligible for this award, a volunteer must have provided a minimum of seven years of distinguished service and made an exceptional contribution to the chapter and the association through activities such as:

- Workshop participation.
- Administrative roles.
- Community service and outreach programs.

The award is initiated by resolution of the chapter's Executive Committee and must be:

- Accompanied by written documentation verifying that the eligibility requirements have been met.
- Accompanied by a completed Form 11, Application for Awards.
- Approved by the district director.
- Authorized by the SCORE CEO.
- Issued by the National SCORE office.

Chapter Awards

These awards are given at the chapter level in recognition of exemplary volunteer service.

The Award of Meritorious Service

This award is given to volunteers who have consistently provided above-average service to the chapter and are terminating their SCORE membership for any of the following reasons:

- Health, medical disability or death (The award may be issued posthumously).
- Family illness where the volunteer leaves SCORE to attend to a family member (This does not include those who seek a temporary leave of absence).
- Personal, such as pursuing other interests, family matters or other situations that prevent the volunteer's continuing commitment to SCORE.

This award is a local decision and is administered by the chapter and the district. The eligibility requirements are as follows:

- A minimum of five years of service to the chapter.
- An above-average contribution of services that may include mentoring, workshop activities or administrative service.

The chapter initiates and issues the award with the district director's approval. This award should not be given to volunteers whose service has been less than satisfactory.

Send a completed Form 11, Application for Awards, to the National office when requesting this award.

The Distinguished Service Award

This award honors SCORE volunteers and paid or volunteer chapter support personnel who have provided excellent service to their chapters in areas such as:

- Workshops
- Public relations
- Computers
- Marketing
- Recruiting
- Administrative support

This award is initiated by the chapter chair or chapter executive committee. A written request should be sent to the National office. Include the name of the person and the specific wording for the award. A Distinguished Service Award Certificate may be ordered from the National office to be signed by the chapter chair or district director.

The Emeritus Membership Certificate

SCORE has established an emeritus membership status for volunteers to recognize their meritorious service, contribution or accomplishment on behalf of the chapter. This is an honorary membership position that allows volunteers to continue to associate with and serve SCORE in an as-needed advisory capacity.

A volunteer may request emeritus status or the chapter chair or chapter executive committee may initiate emeritus status for a volunteer. The chapter chair or executive committee must approve applications for emeritus status. An emeritus member serves the chapter in a capacity defined by the chapter chair or chapter Executive Committee. Emeritus members:

- Will receive all chapter publications and meeting minutes.
- May not hold chapter office.
- May participate in all chapter activities on a non-voting basis.
- May mentor in a team with another volunteer, or group of mentors, when approved by the chapter chair or executive committee.
- Must reaffirm commitment to the SCORE Code of Ethics and Conduct annually.
- Will continue to receive *SCORE Newsletters*.

An emeritus certificate may be ordered from the National office to be signed by the chapter chair. It includes the signature of the SCORE CEO. Chapters are asked to identify emeritus members by using an emeritus code option on the chapter roster.

Years of Service Awards

Years of Service Awards and certificates are sent to chapters based on each volunteer's years of service with SCORE (5 through 30 years in 5-year increments) in the month of their anniversary.

A chapter officer may request years of service awards and certificates. All requests must be in writing and include the recipient's name. Submit the request (via fax, email or U.S. mail) to the National SCORE office.

Honorary Membership

Honorary membership is extended to those who have provided ongoing support of SCORE's mission and significant contributions to SCORE. Honorary membership is intended for people who are not SCORE volunteers. For example, an honorary member could be a member of Congress, or someone who donates money, space or in-kind services that support the mission and growth of SCORE).

A chapter officer may request honorary membership. All requests must be in writing and include the recipient's name and address. Submit the request (via fax, email or U.S. mail) to the National SCORE office.

Other Awards

In addition to national and chapter awards, SCORE presents several special awards.

The Walter H. Channing Award of Excellence

This award is given to an organization or volunteer who has consistently provided outstanding service to the SCORE Association. Nomination for the award shall be initiated by a chapter, district director, board member or the SCORE CEO, presented to the Executive Committee of the board for approval and approved by at least 75 percent of the board. It must be accompanied by written documentation that the eligibility criteria have been met. The award will be issued by the National SCORE office. The award does not have to be given each year.

The eligibility requirements for this award are:

- The recipient must have made a significant contribution to the progress, growth and development of the SCORE Association.
- The activity or participation with SCORE exceeds expectation.
- The contribution has been continuous and long term.

The Eugene F. Rowan Memorial Award

This award honors volunteers who have significantly contributed to SCORE's Congressional Information Program. This award was established in memory of Eugene F. Rowan, former SCORE director of legislative affairs.

The award is initiated and given by the SCORE CEO.

The Alice Brown Award of Excellence

This award is given to chapters and/or districts which have consistently provided outstanding service to the SCORE Association. Nomination for the award shall be initiated by a chapter, district director, board member or the SCORE CEO, presented to the Executive Committee of the board for approval and approved by at least 75 percent of the board. It must be accompanied by written documentation that the eligibility criteria have been met. The award will be issued by the SCORE Association Board of Directors.

The eligibility requirements for this award are:

- The recipient must have made a significant contribution to the progress, financial growth and development of the SCORE Association.
- The activity or participation with SCORE exceeds expectation.
- The contributions have been continuous and long term.

Chapter Recognition Programs

The SCORE Association provides national recognition and awards to chapters meeting or exceeding the established national criteria and to chapters that have developed successful programs that benefit their community and/or the SCORE Association. All chapters are encouraged to apply for these awards.

District Chapter of the Year Award

Chapters can be recognized annually by the district director when they achieve outstanding performance. The criteria will be established in the goal setting process and performance evaluated at the end of the fiscal year. Chapters will evaluate their performance against the District Chapter of the Year criteria and submit their evaluation to their district director. All submissions for the District Chapter of the Year Award must follow the criteria for the National Chapter of the Year. Only the chapter selected as the District Chapter of the Year will be considered for the National Chapter of the Year Award.

District directors should submit to the National office the name of the chapter to be recognized as the District Chapter of the Year. All submissions for the District Chapter of the Year Award must follow the criteria for the National Chapter of the Year. Only the chapter selected as the District Chapter of the Year will be considered for the National Chapter of the Year Award. Each district winner will receive a certificate and a plaque signed by the SCORE CEO. Each winning chapter will also be honored in a SCORE publication/newsletter and on the SCORE website. Also, winning chapters will receive templates for assistance with media coverage.

District directors should submit the name of the chapter selected in their district to the National office by January 31.

National Chapter of the Year (COTY) Award

The National Chapter of the Year is the highest annual recognition for chapters in SCORE. Historically, chapters have been measured on key metrics like number of clients seen or number of workshops held and the growth in these areas. More recently, these operational metrics are considered in conjunction with *how* the chapter achieved success and the key cultural items that created an environment for success. Cultural items like leadership, quality, innovation, and the drive for client impact show how a chapter achieved results and show how a chapter is poised for sustained performance into the future.

The benefits for Chapter Of The Year winners are significantly increased publicity, improved client awareness, easier recruiting, and better volunteer and community engagement. Past winners have used the momentum of the award and recognition to create sustained growth and performance in their chapters. It is not just the winners that see benefits, past applicants have noted that simply completing the process of application have made them more cognizant of their culture, performance, and impact that has led to the betterment of the chapter.

Each year a committee of SCORE volunteers reviews all applications and selects a winner for COTY. Please note that all applicant chapters, regardless of placement, will be recognized at the annual National Leadership Conference and through the Chapter Spotlight program throughout the next year.

Chapters applying for the National Chapter of the Year Award must submit the required documentation no later than January 31 for the fiscal year ending the previous September 30. The final selection of the winner will be made no later than March 31.

The application should include the chapter narratives and information outlined below as well as any Goals Reports for the year and the most recent Form 16 SCORE On-Site Review Form. Chapters must be in compliance with the Chapter Minimum Standards, including branding and website guidelines.

The preferred method for submission of the application material is electronic submission. Ideally, the electronic submission should be contained to one file including all narratives, reports, and required scanned support documents. SCORE has created a simple submission process where materials can be uploaded. The link is:

<http://jotform.us/form/32954621830151>

Applications may also be emailed to the VP of Field Operations or mailed to the SCORE office in Herndon. Regardless of method of submission, all applications should be received by the required dates.

National Chapter of the Year Award Application Criteria

There is no formal application form to be completed. The chapter should submit a narrative of activities related to the core values of the SCORE Association and the overall performance and successes achieved. Your chapter should be able to demonstrate effective processes that assist in fulfilling SCORE's mission.

SCORE's Mission:

To foster vibrant small business communities through mentoring and education.

SCORE Values, Beliefs, and the Way We Act:

Clients Matter - Our client success is our success
 Small Business Matters
 Giving Back Matters
 Volunteers Matter
 Experience Matters
 Relationships Matter
 Diversity Matter
 Life Long Learning Matters

Culture (50 percent)

- Provide a narrative, not to exceed six (6) pages, detailing the chapter's culture. Please include any descriptions of key processes or initiatives that chapter employs to continue to build an enduring chapter culture tied to the core values. General topics to discuss may include the chapter's goals, processes, achievement, and successes in:
 - Building Awareness and Client Attraction
 - Client Focus & Ensuring Client Service Quality
 - Chapter Innovations
 - Continued Education Programs for volunteers
 - Volunteer Engagement Initiatives
 - Recruiting and Chapter Diversity
 - Contributions to the Community/Community Engagement
- Specific examples may include the chapter methods for the onboarding and orienting of new volunteers, the processes to keep mentors relevant and up to date with current business practices, or the systems designed to improve individual mentoring quality.
- Please include a discussion about your chapter's process around improving Volunteer Engagement and mentor recognition programs. Describe efforts to create a rewarding environment for mentoring (both for the client and volunteer).
- Please share your processes for the use of data in chapter management, the metrics your chapter uses, and the follow through your chapter has been able to achieve. Include the chapter's performance as it relates to its goals over the past three years.

Merit Achievement (25 percent)

- Provide a narrative, not to exceed three (3) pages, of significant achievements of the chapter for the fiscal year that demonstrate the chapter's merit for selection as National Chapter of the Year.
- Please include a discussion about the chapter's performance in the key service channels (Face to Face Mentoring, Face to Face Follow On, Email Mentoring, Email Follow On, Local Workshops, and Local Workshop attendance) compared to the previous fiscal year. Please describe *how* the chapter was able to achieve results (i.e. what did the chapter do to cause the effect shown in the results). Please also include the results of the key functions of the chapter and the outputs measured (volunteers recruited, diversity improvement, government relations, community involvement, partnerships developed, sponsorships awarded)
- Please discuss the steps that the chapter has taken to operate more effectively and to achieve results. You may include examples from improved financial management and investment, service expansion and coverage, technology integration, chapter organization and alignment, or any other key process that has allowed the chapter to be more effective at delivering quality service to clients.
- Discuss how ethical conduct is monitored beyond the annual signatory re-affirmation of compliance with the Code of Ethics and Conduct.

Outcomes and Successes (25 percent)

- Provide a narrative, not to exceed three (3) pages, describing the chapter's commitment to delivering successful outcomes. In addition to a description of any processes to engage clients and encourage follow-up sessions, please detail any measures or processes the chapter uses to gauge client satisfaction.
- One of the most critical examples of SCORE's success lies with the successes our clients achieve. Please detail and describe *how* you chapter measures and reports any of the outcomes and successes your chapter uses.
- Please include up to five client success stories or testimonials (these may be attached in addition to the three-page narrative).

The National Chapter of the Year (COTY) application should not include any additional material beyond that stated above. Those applications which do not meet these criteria cannot be considered.

Presentation of the National Chapter of the Year Award

The National Chapter of the Year Award is presented to the representative of the winning chapter at the annual SBA Small Business Week award presentations.

The winning chapter designates the person most responsible for the chapter's success to receive the award.

Chapter volunteers receive an appropriate gift as recognition of their contribution to the achievements of the chapter.

Presentation of the National Chapter of the Year Award

The National Chapter of the Year Award is presented to the representative of the winning chapter at the annual SBA Small Business Week award presentations.

The winning chapter designates the person most responsible for the chapter's success to receive the award.

Chapter volunteers receive an appropriate gift as recognition of their contribution to the achievements of the chapter.

Chapter 9: Ethics Violations, Volunteer Termination, Grievance Procedures and Whistleblower Protections

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

Alleged Ethics Violations

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

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

- If the chapter chair or a member of the Executive Committee is the volunteer involved in the alleged violation, the district director will be substituted for the chapter chair in the proceedings.

When a district director has sufficient information to believe that a chapter volunteer or officer has acted or plans to act in a manner that violates SCORE rules or its Code of Ethics and Conduct and feels that immediate action is needed, the district director will notify the volunteer or officer in writing of his or her suspension from membership or office, with these conditions:

- The district director shall provide for continued leadership of the chapter during any suspension of the chapter chair.

Process for removing volunteers not in violation of the Code of Ethics

Membership in SCORE is a privilege. As such, membership can be revoked at any time, including volunteers that have not broken the Code of Ethics and Conduct. There are a number of reasons a volunteer may be removed from SCORE. These reasons include, but are not limited to:

- Consistently poor attitude.
- Consistently poor client service quality.
- Conduct detrimental to SCORE chapter and/or national score association.
- Lack of continued skills improvement
- Unwillingness or inability to adopt necessary changes in operations and service.

Inactivity or lack of engagement/value provided to SCORE and SCORE's clients

There are two processes for removing volunteers.

- 1) Probation – used for volunteers where behaviors are deemed to be correctable. This process is designed to be kept internal to the chapter. Volunteers have the opportunity to be reinstated by chapter leadership.
- 2) Direct removal – used for volunteers where behaviors are deemed to be non-correctable, for repeat offenders, or for volunteers previously placed on probation. This process requires that any additional actions regarding the volunteer in question are taken up by the District Director or SCORE National VP of Field Operations.

Probation:

The chapter chair, with approval of a majority vote of the chapter's Executive Committee, may place any volunteer on probationary status. Any member placed on probation shall be given a written and verbal report noting the deficiencies as well as the desired corrective actions. The volunteer shall be given 60 days to correct the deficiencies and meet the desired status defined.

- If the volunteer corrects deficiencies, probationary status shall be removed immediately. The volunteer will retain full membership.

- If the volunteer does not correct the deficiencies, the chapter chair and executive committee shall meet and vote on removing the volunteer. A majority vote to remove the volunteer is required from the executive committee.

Direct Removal:

The chapter chair or district director may remove any volunteer. The chapter chair or district director shall remove the volunteer by communicating the decision directly to the volunteer (in person or via telephone) and documenting the decision in writing (email is acceptable) within 7 days. Immediate removal should be reserved for volunteers with either (1) a history of behaviors detrimental to SCORE and/or our clients, especially when those actions impact multiple chapters or districts, or (2) a single egregious action warranting the volunteer's removal.

- The circumstances of a volunteer's removal are often unique. All information should be considered in this decision, including the volunteer's history, communications from/to the volunteer, past conversations, past warnings about actions/behavior (whether documented in writing or not), and overall effect on the culture and operations of SCORE locally and nationally.

All probation or removal procedures notices shall be copied directly to the appropriate district director, regional vice president, and to the SCORE Vice President of Field Operations within 48 hours of the decision. The chapter must make all needed corrections to the chapter roster in the SCORE CRM and any local SCORE affiliated email domain. Any volunteer placed on probation or removed from SCORE may appeal via the process defined in 'Grievances and Appeals Processes'.

Grievances and Appeals Processes

When a SCORE volunteer, client or other person has any grievance, including appeals of local chapter decisions, the following procedure will be used:

- A written statement clearly stating the details of the grievance and the desired outcome will be sent to the chapter chair.
- If the chapter chair, chapter Executive Committee or district director is unable to resolve the grievance, the district director will prepare a report and forward it with all written documentation to the SCORE Vice President of Field Operations with a request for the SCORE Vice President of Field Operations' intervention.
- The decision by the SCORE Vice President of Field Operations shall be final and communicated in writing to all parties.

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

Criminal Whistle-Blower Code of Conduct Policy

The Sarbanes-Oxley Act which was signed into law on July 30, 2002, was designed to add new governance standards for the corporate sector to rebuild public trust in publicly held companies. While the majority of this act deals directly with for profit organizations, two standards in the act, document destruction and whistle-blower protection, cover non-profit organizations.

In keeping with the policy of maintaining the highest standards of conduct and ethics SCORE and the SCORE Foundation (SCORE or SCORE's) will investigate any suspected fraudulent or dishonest use or misuse of SCORE's resources or property by staff, board members, consultants or volunteers.

SCORE is committed to maintaining the highest standards of conduct and ethical behavior and promotes a working environment that values respect, fairness and integrity. All staff, board members and volunteers shall act with honesty, integrity and openness in all their dealings as representatives for the organization. Failure to follow these standards will result in disciplinary action including possible termination of employment, dismissal from one's board or volunteer duties and possible civil or criminal prosecution if warranted.

Staff, board members, consultants and volunteers are encouraged to report suspected fraudulent or dishonest conduct (i.e. to act as "whistle-blower"), pursuant to the procedures set forth below.

Reporting

A person's concerns about possible fraudulent or dishonest use or misuse of resources or property should be reported to the Secretary of the SCORE Board of Directors. If for any reason a person finds it difficult to report his or her concerns to the Secretary of the Board the person may report the concerns directly to the Chair of the Board. Alternately, to facilitate reporting of suspected violations where the reporter wishes to remain anonymous, a written statement may be submitted to one of the individuals listed above.

Definitions

Baseless Allegations: Allegations made with reckless disregard for their truth or falsity. People making such allegations may be subject to disciplinary action by SCORE , and/or legal claims by individuals accused of such conduct.

Fraudulent or Dishonest Conduct: A deliberate act or failure to act with the intention of obtaining an unauthorized benefit. Examples of such conduct include, but are not limited to:

- forgery or alteration of documents;

- unauthorized alteration or manipulation of computer files;
- fraudulent financial reporting;
- pursuit of a benefit or advantage in violation of SCORE's Conflict of Interest Policy;
- misappropriation or misuse of SCORE's resources, such as funds, supplies, or other assets;
- authorizing or receiving compensation for goods not received or services not performed; and
- authorizing or receiving compensation for hours not worked

Whistle-Blower: An employee, consultant or volunteer who informs the Secretary or the Chair of the Board about an activity relating to SCORE which that person believes to be fraudulent or dishonest.

Rights and Responsibilities

Reasonable care should be taken in dealing with suspected misconduct to avoid:

- baseless allegations;
- premature notice to persons suspected of misconduct and/or disclosure of suspected misconduct to others not involved with the investigation; and
- violations of a person's rights under law

Due to the important yet sensitive nature of the suspected violations, effective professional follow-up is critical. Supervisors, while appropriately concerned about "getting to the bottom" of such issues, should not in any circumstances perform any investigative or other follow up steps on their own. Accordingly, a reporting person who becomes aware of suspected misconduct:

- should not contact the person suspected to further investigate the matter or demand restitution.
- should not discuss the case with attorneys, the media or anyone other than the Secretary or the Chair of the Board.
- should not report the case to an authorized law enforcement officer without first discussing the case with the Secretary or the Chair of the Board.

Investigation

All relevant matters, including suspected but unproved matters, will be reviewed and analyzed, with documentation of the receipt, retention, investigation and treatment of the complaint. Appropriate corrective action will be taken, if necessary, and findings will be communicated back to the reporting person. Investigations may warrant investigation by an independent person such as auditors and/or attorneys.

Whistle-Blower Protection

SCORE will protect whistle-blowers as defined below.

- SCORE will use its best efforts to protect whistle-blowers against retaliation. Whistle-blowing complaints will be handled with sensitivity, discretion and confidentiality to the extent allowed by the circumstances and the law. Generally this means that whistle-blower complaints will only be shared with those who have a need to know so that SCORE can conduct an effective investigation, determine what action to take based on the results of any such investigation, and in appropriate cases, with law enforcement personnel. (Should disciplinary or legal action be taken against a person or persons as a result of a whistle-blower complaint, such persons may also have the right to know the identity of the whistle-blower.)
- Employees, consultants and volunteers of SCORE may not retaliate against a whistle-blower for informing management about an activity which that person believes to be fraudulent or dishonest with the intent or effect of adversely affecting the terms or conditions of the whistle-blower's employment, including but not limited to, threats of physical harm, loss of job, punitive work assignments, or impact on salary or fees. Whistle-blowers who believe that they have been retaliated against may file a written complaint with the Secretary or the Chair of the Board. Any complaint of retaliation will be promptly investigated and appropriate corrective measures taken if allegations of retaliation are substantiated. This protection from retaliation is not intended to prohibit supervisors from taking action, including disciplinary action, in the usual scope of their duties and based on valid performance-related factors.
- Whistle-blowers must be cautious to avoid baseless allegations (as described earlier in the definitions section of this policy).

Chapter 10: Chapter Formation and Termination

The chapter is recognized as the most fundamental unit of SCORE because a chapter operates in a manner to meet the needs of SCORE clients in each local community. The formation of a chapter is serious undertaking and should be considered when SCORE has a proven history of providing sustainable quality service in an area that is currently covered by a distant chapter.

Applying for a New Chapter

To apply for a chapter charter, the Form 24, Membership Agreement, must be signed by an authorized representative of the applicant, endorsed by the district director and sent to the SCORE Vice President of Field Operations. The agreement must be accompanied by additional data supporting a conclusion that the proposed chapter is viable. All new chapters must be in compliance with the Chapter Minimum Standards prior to the approval of the chapter charter.

The application must be approved by the SCORE Vice President of Field Operations and the secretary of the SCORE Board of Directors. Once the application is approved:

- The SCORE Vice President of Field Operations will notify the district director.
- Officers will be elected, and essential committees will be formed.
- Operational guidelines will be prepared and made ready for approval. These chapter operational guidelines can supplement the SOM but must not void nor conflict with any SOM requirement.
- When all operational and startup details are finalized, the secretary of the SCORE Board of Directors will issue a charter and a chapter number,
- The new chapter chair or his or her designee must attend the annual National Leadership Conference.

If the application is not approved:

- The applicant will be notified in writing, with reasons given and suggestions as to how the deficiencies may be overcome.
- The group will be given the option of becoming a branch of an existing chapter, with the concurrence of that chapter and district. The district director will notify the National SCORE office of this branch decision.

Chapter Identification

In addition to its chapter number, a chapter will identify itself by a name that represents its community or the geographic area it services. **NOTE:** A chapter name may not refer to a person or organization, except SCORE.

Chapter Criteria

All SCORE chapters must meet the following criteria in accordance with the Chapter Minimum Standards (SCORE Form 16) in order to remain a unit member of the SCORE Association. All chapters must:

- Have up-to-date written operational guidelines.
- Submit operational data in the SCORE CRM upon inception.
- Update and maintain the SCORE chapter website provided on www.score.org within 30 days of receiving the chapter charter. **No new chapters should have any independent website outside of score.org.**
- Use only the current official SCORE brand and logos in all chapter publications (for example: business cards, letterhead, brochures, etc.).
- Maintain and implement a written business plan that is reviewed and updated annually with the chapter membership before its submission to the district director, and per Minimum Standards includes:
 - Maintain and implement a chapter operations plan, including branch activities and budgets.
 - Maintain and implement a marketing plan.
 - Maintain and implement a fundraising plan that includes ongoing fundraising efforts to ensure that a goal of 6 months of operating expenses are maintained.
 - Maintain and implement a recruitment plan that:
 - Inventories the mix of current chapter volunteer's backgrounds and skills.
 - Targets recruitment efforts to fill the gaps and anticipated needs to ensure the chapter can meet the service requests of its clients and the business community they serve.
 - Attracts and recruits talented volunteers representing the gender, races and ethnicities served by the chapter and to reflect the community.
 - Contains a leadership succession plan with sufficient lead time to provide ample training for prospective chapter officers and committee chairs.
 - Contains an outreach plan that encompasses geographic areas and those segments of the business community currently not adequately served.
 - Assures all new volunteers successfully complete the online SCORE orientation program.
- Maintain and implement a written community engagement and outreach plan that encompasses geographic areas and those segments of the business community currently not adequately served.
- Assure all new volunteers successfully complete chapter and district orientation to ensure a professional and complete introduction to SCORE. The orientation must contain information on the different roles of chapter and district as they relate to the volunteer, including a review of the chapter guidelines and operations. The new volunteers must be assigned a mentor for their provisional period.
- Conduct ongoing volunteer training to improve mentoring techniques and ensure currency of mentoring skills, including available resources and SBA programs.
- Undergo a SCORE onsite review annually (Form 16).
- If possible, have a minimum of 15 active volunteers with the skills, experience and willingness to devote the time to mentoring and to chapter administration and who are able to comply with all the requirements of the organization.

Termination of a Chapter for Cause

The membership of a chapter shall continue until its charter is terminated either for cause or at the request of the chapter or district director. Grounds for termination include the persistent failure to meet SCORE Minimum Standards, or to meet the needs of the community or market area by:

- Not recruiting volunteers to maintain a sustainable chapter.
- Not removing inadequate or nonproductive volunteers.
- Not effectively serving the small business community.
- A combination of the above or other deficiencies in operations that are unwarranted by circumstances.
- Failing to conduct chapter operations in material and substantial accord with the SOM, including the consistent failure to provide the information about chapter activities needed for SCORE's CRM.
- Failing to conduct affairs in accordance with the SCORE Code of Ethics and Conduct.
- Demonstrating inadequate self-management capability.
- Identifying that the potential market for a chapter is inadequate to sustain a full-scale chapter.
- Lack of temporary or elected leadership. In this case, the district director may elect to take one of the following course of action:
 - Temporarily function as the chapter chair until a new chapter chair is elected or recruited.
 - Assign the temporary position of chapter chair to an assistant district director.
 - Assign the chapter to another district chapter as a branch until such time as an acceptable chapter chair can be identified and elected.
 - Terminate the chapter.

Either the SCORE Vice President of Field Operations or district director responsible for overseeing a chapter's operations may initiate action to terminate the chapter when it is concluded, after and despite communications via in person, writing, fax or telephone and other reasonable efforts with the chapter to assist the chapter in meeting the necessary requirements, that one or more grounds for termination apply. Under such circumstances, the district director will:

- Send a written notice to the chapter that states the relevant facts and circumstances regarding the grounds for termination (a copy of this notice will also be sent to the SCORE Vice President of Field Operations).
- Provide the chapter an opportunity to respond in writing, or at a meeting, within 30 days.
- If the chapter's response provides resolutions for the deficiencies, the district director, with the concurrence of the SCORE Vice President of Field Operations, will suspend the proposed termination of the chapter.
- If the chapter does not provide an adequate response, the district director will send a written notice to the SCORE Vice President of Field Operations setting forth the reasons

for the proposed termination and revocation of the chapter charter, and requesting their approval.

- Subject to the approval of the SCORE CEO forward the matter to the secretary of the Board of Directors. The notice shall designate the proposed disposition of chapter funds, records and property and other relevant matters.
- Send a copy of the termination notice to the SCORE District Director, Vice President of Field Operations, the secretary of the SCORE Board of Directors, the National SCORE office and appropriate SBA officials.
- Following approval by the Board of Directors, provide written notice of it to the chapter and, if appropriate, establish a termination date.
- Arrange for chapter volunteers who wish and are eligible to continue with SCORE activities to form or join another chapter or to become volunteers of a branch group under the direction of another chapter. Volunteers who elect not to join another chapter or branch shall be removed from the roster.

Voluntary Chapter Termination

A chapter may seek voluntary termination and surrender its charter.

- If a chapter self terminates, the chapter chair shall send a written notice of the action to the district director and SCORE Vice President of Field Operations.
- The district director shall arrange for disposition of the chapter's funds, records and property.
- The district director shall also handle the placing of chapter volunteers elsewhere or possible branch status and other relevant matters.

Disposition of Chapter Assets Following Termination

A chapter that is being terminated (voluntarily or otherwise) may own or have a proprietary interest in monetary funds or property, such as equipment, furnishings, publications, leases or supplies that were obtained in the course of SCORE activities. If so, the district director is authorized and must take the following appropriate and effective measures on a timely basis:

- Secure, control and dispose of the chapter's records, monies and property for continued SCORE uses.
- Ensure assets belonging to the SBA or purchased with appropriated funds are subject to final SBA control.
- Chapter officers and volunteers shall assist in the disposition process.
- When a branch office is closed, similar action is to be taken by the chapter and/or the district director.

Chapter Reinstatement

Reinstatement of a chapter charter may be considered upon a formal application that follows the same procedures required to form a new chapter. **Note:** The charter of the newly reactivated

chapter may use the former chapter's number and/or name if still available, but will show a new formation date

Chapter Branches

A SCORE chapter may wish to extend the area it can serve by establishing a separate location or branch capable of providing most of the services of a regular SCORE chapter. These may include the ability to:

- Provide mentoring on a regular, scheduled basis.
- Schedule mentoring sessions.
- Conduct workshops.

In addition to the above requirements, the following criteria apply to chapter branches:

- The results of any and all branch activities shall be transmitted to the SCORE chapter location for inclusion in the chapter's records and reports.
- The branch will have a designated volunteer manager who is responsible for coordinating branch activities and reporting.
- The chapter may establish other criteria in addition to those listed, including attendance requirements at chapter meetings as well as the branch manager's participation in chapter committees.
- Branches are urged to develop partnerships or affiliations with local economic development organizations, including chambers of commerce, SBDC, Women's Business Centers and city, county or state sponsored organizations.
- If a branch requests to become a chapter, it shall meet all the criteria necessary for the establishment of a SCORE chapter.
- Branches may not have bank accounts. All income and expenses of the branch will be handled by the chapter. All branch income and expenses must be reported by the chapter on the chapter's Form 3, Chapter Annual Report.

Chapter 11: Relations with the SBA & Statutory, Legal and Insurance Issues

SCORE works cooperatively with the SBA and its other resource partners (the SBDC and WBC organizations). SCORE may also work closely with other governmental and private agencies to foster and promote small business. Consequently, it is important to be aware of the following:

- The SBA has the authority to coordinate its resources, including SCORE, in order to leverage its effectiveness.
- SCORE volunteers maintain close cooperation with the SBA within practical considerations of location, budget and travel.
- Chapters and district directors have direct relations with their SBA field office counterparts who are responsible for communication and/or support for SCORE operations within their jurisdictions.
- When SBA asks a chapter to enter into written agreement or a Memorandum of Understanding (MOU), the chapter should consult with the SCORE CEO about the purpose and contents of the document.
- Each MOU has legal consequences for all parties.
- All such documents and MOUs shall be approved by the SCORE CEO and, if deemed advisable, legal counsel or the board of directors. Once the MOU is approved, a copy goes to the district director.

Communicating with the SBA

The National SCORE office keeps the SBA headquarters office informed of all association matters and issues of national importance. It is also important that SBA district officials are kept informed of local SCORE activities. As a matter of courtesy, the SBA district office should be sent copies of all chapter newsletters as well as other appropriate communications.

In addition, the district director should:

- Serve as a conduit and facilitator for information between the SBA district office and the SCORE chapters in the district with the exception of operating data electronically transmitted by chapters to the National SCORE office.

Civil Rights Compliance Audits

The chapter should coordinate with the U.S. Small Business Administration (SBA) Civil Rights Compliance (CRC) Division works to ensure compliance with nondiscrimination regulations by SBA recipients of federal financial assistance.

Statutory, Legal and Insurance Issues

SCORE volunteers have special responsibilities, rights and privileges that originate from:

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

- The operational rules established by SCORE.

Each chapter is obliged to inform its volunteers of these rights and responsibilities, and each volunteer should be aware of them. Further, all available legal protections are afforded SCORE volunteers while conducting official SCORE business. Protections do not extend to non-SCORE activities.

Federal Statutes That Apply to SCORE

SCORE operates under the aegis of the U.S. Small Business Administration (SBA). The SBA performs functions authorized by federally enacted laws.

- The federal laws that apply to SCORE are found in Chapter 14A of Title 15 of the United States Code (Small Business Act Section 8(b)). The provisions of that Act require the SBA to provide technical, managerial and informational aids to small business concerns. Section 637(b) of the Act authorizes the SBA to financially support SCORE and other volunteer programs assisting the SBA in the performance of its duties under the Act. This coverage does not extend to contractors or 3rd parties.
- The Small Business Act allows the SBA to reimburse SCORE volunteers for all necessary out-of-pocket expenses incident to their SCORE services, as approved by the chapter, district and national levels.
- Title 42 United States Code, Section 15401 also offers volunteers in nonprofit organizations, such as SCORE, immunity from liability from acts of negligence, provided the volunteer is acting within the scope of his/her duties and harm was not caused by willful or criminal misconduct, gross negligence, reckless misconduct or while operating a vehicle. This coverage does not extend to contractors or 3rd parties.

In addition, the law contains other provisions and benefits for SCORE volunteers. They include:

- The personal protections that federal employees have under the Federal Tort Claims Act (FTCA) if SCORE volunteers are accused of negligent or wrongful acts while engaged in SCORE activities and thereby become liable for damages to the claimant.

- The benefits federal employees have for compensation under the Federal Employees Compensation Act (FECA) should a volunteer be injured or killed while engaged in SCORE work. (See Work Injuries below for more information.)
- Counsel, counsel fees, court costs, bail and other expenses incidental to defending SCORE volunteers as parties in judicial or administrative proceedings that arise directly from their performance of SCORE activities.
- Declaring that reimbursement to SCORE volunteers for expenses incurred in their provision of SCORE services is not compensation or wages for tax or other purposes.

Civil Claims and Lawsuits

Under current law, except for certain generally stated situations, SCORE volunteers are protected under the Federal Tort Claims Act (FTCA) and are not subject to civil claims or lawsuits connected with SCORE activities and will not be held liable for paying monetary damages, even if they committed the torts. The U.S. government will take over and defend the action and make payments, unless:

- The volunteer is found to have committed the tort while acting outside the scope of SCORE activities. The Act does not cover SCORE volunteers for libel, slander, assault, battery or any discrimination claims. Generally speaking, if the wrong is committed with malice or intent to injure, or if the act is done with such gross negligence as to be willful, the volunteer may be found not to be working for SCORE. The U.S. government believes its employees should have personal responsibility in those instances. SCORE agrees that the same principle should apply to SCORE volunteers.
- The volunteer is found to be responsible for a “constitutional” tort. A constitutional tort is a wrong committed in violation of one or more of the fundamental rights found in the U.S. Constitution, that is, unlawful search of a home or person, cruel and unusual punishment or deprivation of the right to liberty or due process. It is unlikely such a tort would be committed by a volunteer in the course of SCORE work.
- The volunteer acted contrary to a specific statute that (regardless of the FTCA) allows federal employees to be personally liable for the tort. There are currently no specific statutes applicable to SCORE volunteers under this exception.

If there is an incident that might create the basis for a claim against or involving a SCORE volunteer, or notice of a claim is made or threatened, the chapter chair, district director and SCORE Vice President of Field Operations shall be promptly notified.

Government Shutdowns

During a government shutdown, under NO circumstances can any SCORE activities be conducted in a federal building. This includes mentoring, workshops and reporting. However, volunteers are free to conduct mentoring sessions, workshops, and any other SCORE-related activities outside of federal buildings.

SCORE volunteers will continue to have full coverage of liability protections. These benefits include coverage by the Federal Tort Claims Act and the Federal Employees Compensation Act and reimbursement by the SCORE Association office from appropriated funds for out-of-pocket expenses or clerical support.

Work Injuries

Work injuries for SCORE volunteers are covered. The law states that volunteers who are physically injured or killed while performing SCORE activities shall be entitled to “the same death or disability” benefits that federal employees are entitled to under the Federal Employees Compensation Act. This coverage extends to accidents while traveling on official SCORE business.

- Accident reports and claim forms are submitted to and handled by the SBA and transmitted by the SBA to the U.S. Department of Labor for processing and decision.
- If there is any question about whether a volunteer is entitled to make such a claim, the National SCORE office is available for assistance.

Tax Benefits to Volunteers

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

NOTE: It is the volunteer’s responsibility to maintain adequate records that establish the amount, nature and purpose of each expenditure for which reimbursement is sought or for which the tax deduction is claimed. Consult with a tax advisor for advice.

SCORE’s Tax-Exempt Status

SCORE is a non-profit corporation organized in the District of Columbia for charitable and educational purposes and has received income tax-exempt status from the U.S. Internal Revenue Service and from the District of Columbia. Accordingly:

- Donations made to SCORE are not taxable as income to SCORE, and donors may declare them as income tax deductions made to a charitable organization.
- All gifts, in cash or in kind (that is, services or property), shall be used solely to foster and promote SCORE operations.

- In-kind gifts may, for example, include office equipment, donated space, advertising, printing and publications.
- Each chapter shall permanently keep the document that designates SCORE's tax-exempt status in its office files. SCORE chapters are not independent legal entities nor should any SCORE chapter have its own federal tax-exempt status.
- The SCORE Association annually files a consolidated IRS Form 990 to include all of SCORE. All SCORE chapters must report financial information of the chapter to the National office on Form 3, Chapter Annual Report, within the deadlines, in order to remain in good standing with the SCORE Association and the IRS.
- The SCORE Foundation, a 501(c) (3) nonprofit organization and public charity, was established to raise funds to support SCORE in its outreach and for the financial assistance of the SCORE Association for both now and in the future. The Foundation seeks funds through individual donors, corporations and foundations. Donations that are made to the SCORE Foundation are not taxable to the Foundation and are tax deductible to the donor.

Reporting Income

All income regardless of the source must be reported annually on Form 3, Chapter Annual Report, including, but not limited to the following:

- Bank interest.
- Donor gifts.
- Dues and volunteer contributions.
- Reimbursement of clerical expenses.
- Sales of publications.
- Workshop fees.

All these should be included as gross income for a chapter when completing Form 3, Chapter Annual Report.

State and Local Taxes

To avoid paying state or local sales, income or excise taxes, including room taxes, chapters may wish to seek state income tax and sales tax exemptions. Obtaining such exemptions is the responsibility of the chapter. Please be aware that not all states grant tax exemption to SCORE chapters.

Tax Exemption and Employer Identification Numbers

In 1976, the national organization of SCORE was granted federal tax-exempt status from the Internal Revenue Service (IRS) under section 501(c) (3) of the Internal Revenue Code. The National SCORE office files an IRS 990 annually on behalf of the entire organization under the Employer Identification Number (EIN) 52-1067290. Chapters are all covered under this same EIN and do not have individual status as an independent entity with the IRS.

Chapters need this EIN when opening a bank account or securing donations. This is the same EIN on the IRS determination letter.

Loss of or Damage to Personal Property

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

- “Out-of-pocket” means an expense that is not otherwise reimbursable from some other source of payment to which the volunteer may be entitled, including insurance.
- The incident occurred without any lack of due care on the part of the volunteer.
- The incident that caused the damage or loss occurred at a time when the volunteer was directly engaged in an official SCORE activity, not when the volunteer was on a personal detour of his or her own during the SCORE activity.
- The maximum claim payable is \$250. All claims will be charged to the chapter or district budget.
- The district director must approve all claims.
- The details documenting the claim must be submitted in writing to the National SCORE office for review and approval within 60 days of the occurrence of the incident.

Landlord Insurance Issues

SCORE chapters and branches often meet and conduct mentoring sessions or workshops at locations owned by churches, chambers of commerce, libraries or other organizations. The landlords or owners of these properties frequently have questions about their own liability if a claim should arise against the SCORE group using their premises. The following points offer some answers:

- SCORE chapters or volunteers cannot agree to hold the landlord harmless, but if a suit is brought against the landlord as a result of a client or attendee’s injury, and SCORE is truly responsible for that injury, SCORE would want the landlord to be protected.
- The best way to ensure such protection is through liability insurance, which any landlord would almost certainly have. To further guarantee a landlord’s protection against claims by injured parties, SCORE can ask the landlord to add the chapter name to the landlord’s insurance policy.
- The chapter will pay any increased premium necessary to add SCORE’s name to the landlord’s insurance policy, but that premium should be low, since the physical area used by SCORE is likely to be quite small compared to the total area owned and used by the landlord.
- Chapters can also purchase liability insurance themselves. If a chapter is residing daily in a location requiring liability insurance, this may be necessary. This is a legitimate chapter expense and can be reimbursed against the chapter budget. This is recommended.

All volunteers are encouraged to contact the SCORE Vice President of Field Operations whenever they feel an opinion is warranted on any legal issue they may encounter.

Chapter 12: Job Descriptions for the Chief Executive Officer, Vice President of Field Operations, Regional Vice President, District Director, Assistant District Director and Chapter Chair

The SCORE Association is a not-for-profit organization composed of active and retired volunteers who provide free small business mentoring, professional guidance and information through a national network of chapters, strategic private and public sector alliances and a partnership with the U.S. Small Business Administration (SBA).

The organization provides the following services:

- Face-to-face, online and telephone small business mentoring at the chapter level.
- Online mentoring through the network of volunteers, accessed through the SCORE website.
- Business information through a series of workshops conducted at the chapter level.
- Knowledge of the wide variety of small business assistance and loan programs offered by the SBA.

Chief Executive Officer

The chief executive officer (CEO) is responsible for the leadership and management of the SCORE Association.

The CEO reports to and works in partnership with the board of directors and is responsible for preparing and directing execution of an approved business plan for the association consistent with the strategic goals and objectives established by the board.

The CEO is responsible for the development, oversight and maintenance of key SCORE partnerships and relationships. These partnerships and relationships include funding partners such as the SBA, corporate funding partners as well as media and communication and other SCORE partners.

Required Qualifications and Experience

A CEO must have the following qualifications and experience:

- Experience in leading an organization, supervising staff and working with a board of directors.
- Technology expertise and capabilities.
- College degree and extensive experience in not-for-profit organizations.
- Working knowledge of not-for-profit fiscal management, including fund accounting and budgeting.
- Demonstrated ability in public speaking, written and oral communications and interpersonal relations.
- Experience in fundraising.

Responsibilities

The CEO must:

- Deliver results consistent with SCORE's goals and objectives.
- Oversee all programs, services and activities to ensure the program objectives are met.
- Develop programs to support association volunteers with needed resources for the delivery of mentoring, educational and advisory services.
- Coordinate the provision of resources to support chapter administration, membership development, marketing and public relations.
- Conduct personnel searches and appoint staff.
- Help the board chair plan the agenda and develop background materials for meetings of the board of directors.
- Facilitate a regular strategic planning process.
- Prepare an annual business plan and budget to be approved by the board.
- Work closely with the board and staff to raise funds from outside sources.
- Serve as chief liaison with other community organizations and key constituent groups.
- Maintain effective working relationships with our primary sponsor, the U.S. Small Business Administration, including:
 - SCORE program management staff.
 - SBA professional support functions (fiscal, legal, technical, etc.).
 - SBA regional and field management.

Vice President of Field Operations

The vice president of field operations reports directly to the CEO and manages the day-to-day operations of the SCORE Association according to the approved SCORE Business Plan and the SCORE Operating Manual. He or she assists the CEO in developing, implementing and monitoring all plans, goals and objectives of the SCORE Association.

Required Qualifications and Experience

A VP must have the following qualifications and experience:

- Experience in leading an organization, supervising staff and working with a board of directors.
- Technology expertise and capabilities.
- College degree and extensive experience in not-for-profit organizations.
- Working knowledge of not-for-profit fiscal management, including fund accounting and budgeting.
- Demonstrated ability in public speaking, written and oral communications and interpersonal relations.

Responsibilities

- Manage and oversee the performance of the National SCORE office staff
- Manage and oversee the districts and chapters.
- Deliver results consistent with SCORE's goals and objectives.
- Oversee all programs, services and activities to ensure the program objectives are met.
- Develop programs to support association volunteers with needed resources for the delivery of mentoring, educational and advisory services.
- Coordinate the provision of resources to support chapter administration, membership development, marketing and public relations.
- Appoint, support and coordinate the activities of national leadership.
- Identify, recommend and implement new services and means of service delivery.
- Monitor the quality of service delivery.
- Develop and monitor office and personnel policies.
- Conduct personnel searches.
- Assist in the development of SCORE's annual business plan and budget.
- Approve expenditures for volunteers and staff.
- Support the CEO in maintaining effective working relationships with the U.S. Small Business Administration.
- Provides support and other duties as assigned by the SCORE CEO.

Regional Vice President

The Regional Vice President (RVP) is a volunteer management position, appointed by and reporting to the SCORE Vice President of Field Operations. The RVP is responsible for the management and performance of the region, included districts, and chapters consistent with the SOM and in compliance with the minimum standards.

Responsibilities

- Manage and administer the policies, programs and procedures authorized by the SCORE Association Board of Directors and the SCORE Vice President of Field Operations.
- Implement the strategies embodied in the SCORE Strategic Plan and SCORE tactical plan.
- Work on strategies to realize the growth of SCORE within the region. The growth of SCORE encompasses multiple metrics including output, quality and outcomes.
- Assist district directors and chapters with strategy and program implementation to meet existing and create new client demand for SCORE services.
- Review and evaluate district structure and management and key regional chapters. Assist district directors and chapter chairs with the setting of performance goals, and provide the guidance, resources and support to achieve the chapter business plan and performance goals.
- Assist districts and chapters in strategies to raise funds locally and promote chapter fiscal self-sufficiency.
- Develop and utilize effective channels of communication among the chapters and with the district office. Effective communication will improve operating methods, mentoring techniques, recruiting of volunteers, marketing, orientation, training, fundraising and achieve continuous elevation of client service.

- Act as an experienced resource for SCORE leaders at the district and chapter level for all operational issues.
- Assist the districts/chapters, as requested, with volunteers' performance improvement.
- Identify and mentor future field leaders in SCORE.
- In coordination with SCORE Vice President of Field Operations and other SCORE RVPs, work on broad issues facing the SCORE field organization. Issues like volunteer engagement, performance management, data analysis and client-focused growth are key organizational issues that the SCORE RVP will have input in.

District Director

The district director is a volunteer management position, appointed by and reporting to the SCORE Vice President of Field Operations. The district director is responsible for the management and performance of the district and its chapters consistent with the SOM and in compliance with the minimum standards.

The district director must:

- Manage and administer the policies, programs and procedures authorized by the SCORE Association Board of Directors and the SCORE Vice President of Field Operations.
- Implement the strategies embodied in the SCORE Strategic Plan.
- Conduct a SCORE On-Site Review of each chapter within the district biennially to ensure chapter adherence to the SOM and Minimum Standards.
- Assist chapters with policy and program implementation and ensure adherence to timely reporting requirements and response to all National SCORE office information requests.
- Review and evaluate the chapter business plan, assist the chapters with the setting of performance goals and provide the guidance, resources and support to achieve the chapter business plan and performance goals.
- Manage the district budget as a supplement to fundraising by chapters, and promote chapter fiscal self-sufficiency.
- Develop and utilize effective channels of communication among the chapters and with the district office. Effective communication will improve operating methods, mentoring techniques, recruiting of volunteers, marketing, orientation, training, and fundraising. This will help chapters achieve a continuous elevation of client service.
- Resolve the problems or grievances of chapters or volunteers in accordance with the SOM.
- Assist the chapters, as requested, with volunteers' performance improvement.
- Review and approve or reject those volunteers that the chapter nominating committee has selected as candidates for the office of chapter chair.
- Make recommendations to the National SCORE office for the establishment and/or closing of chapters and branches to maximize market penetration.
- Serve as a liaison among the SCORE Vice President of Field Operations, the National SCORE office, the SBA and its other resource partners in addition to other chapters in the district.
- Initiate, develop and maintain relationships with the SBA, business organizations, community organizations and the local media to heighten awareness of SCORE in the community.

- Direct legislative contacts by chapter volunteers with municipal, county, state and federal elected representatives and their field staff.
- Appoint assistant district director(s) to serve the district. Delegate responsibilities and provide mentoring to develop future SCORE leaders.

Assistant District Director

The assistant district director is appointed by the district director to assist in the management of the district.

Duties of the assistant district director are:

- Perform the duties delegated by the district director.
- Provide advice and counsel to the district director.
- Learn the duties of the district director and act in the absence, or at the request of, the district director, and be prepared to assume the position of the district director, if appointed.

Chapter Chair

Duties of the Chapter Chair (refer to Chapter 3):

Required Qualifications and Experience

A chapter chair must have the following qualifications and experience:

- General business experience, including cash flow, training, marketing and committee management.
- Skills in general management, organization, progress evaluation and current technical skills (Internet and e-mail).
- There is no requirement that a member be a long time volunteer with SCORE. **The only requirement is one of proven corporate management. Chapters may recruit specifically for a chapter chair.**

Index

Accounting Classification Codes	38
Administration and Operation of Chapters	12
Assistant District Director, Duties	71-72
Awards, Chapter	44-46
Distinguished Service	45
Emeritus	45
Honorary	46
Meritorious Service	44
Years of Service	46
Awards, District Chapter of the Year	48
Awards, National (see also Criteria)	43
Chapter of the Year (COTY)	48-49
COTY Criteria	49-50
COTY Presentation	50
Gold Member	44
Platinum Leadership	43
Awards, National and Chapter Achievement	43-52
Awards, Other	46
Eugene F. Rowan	47
Walter H. Channing	46
Alice Brown	47
Branches	59-60
Case Reporting	33
Chapter Minimum Standards	12, 27, 48, 54, 55, 56
Chapter of the Year	
Criteria	48
Presentation	49
Chapter Operations	14-15
Chapter Websites	14, 55
Civil Claims and Lawsuits	62
Code of Ethics and Conduct	9-13
Committees	10-24
Evaluation	22-23
Executive	20
Fundraising	24-25
Legislative	24
Marketing	21
Program	23-24

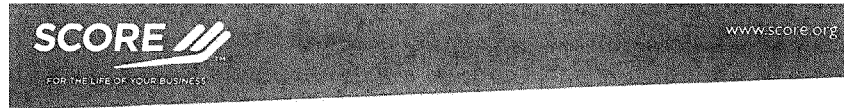
Volunteer Recruiting	21-22
Workshop	23
Complaints and Grievances	51-53
Duties of Chapter Officers	
Assistant District Director	71-72
Chapter Chair	12, 72-73
District Director	70
Secretary	17-18
Treasurer	18
Vice Chair	17
EDMIS	14, 17, 26, 29
Election of Officers (Chapter)	18-19
Election of SCORE Board	25
Employer Identification Numbers (EIN)	65
Ethics, Code of	9-13
Expense Guidelines for District Director	37
Expense Reimbursement	34-39
Donating	34
Form 14	34
Least Cost Principle	39
Reimbursable Expenses	36
Requirements for	34-36
Formation of Chapter	54-56
Applying	54
Branches	59-60
Criteria	55-56
Identification	55
Forms	26-28
3 — Chapter Annual Report	13, 18, 27, 42, 60, 64
4 — Application for Membership	5, 11
11 — Application for Awards	27, 43, 44, 45
14 — Total Expense Reimbursement	27, 34, 35, 37, 41
Classification Codes	38
15 — Acknowledgement of Gift	27, 42
16 — SCORE Chapter On-Site	
Review (SOSR)	27, 48, 70, Attachment A
22 — Chapter Bylaws	12, 27
23 — Congressional Contact Report	16, 24, 27
24 — Membership Agreement	27, 54
25 — Chapter Chair's Oath of Office	28

30 — Small Business Profile	28
35 — Tabletop Display Reservation	28
100 and 101 — Chapter Expense	
Voucher Transmittal Sheet	28, 35
641 — Request for Mentoring	4, 7, 9, 17, 26, 28, 29, 30, 31, 33
888 — Management Report	24, 26, 28
990 — IRS Tax Return Form	42, 64, 65
Chapter Goals	28
Retention of Forms	29
Federal Employees	
Compensation Act (FECA)	5, 62
Federal Tort Claims Act (FTCA)	5, 61, 62
Fundraising	
Committee	24
Funds, Sources & Uses	40-42
Advertising	40
Clerical Support	40
Donations	42
Notes on Funds	41
Promotion	41
Sales to Other Chapters	42
Travel	41
Workshops	40
Government Shutdown	63
Grievances and Complaints	51-53
Alleged Ethics Violations	51-52
Other Grievances	53
Income, Sources of	
Donations	42
Sales to Other Chapters	42
Injuries, Work	62, 63
Insurance Issues, Landlord	66
Job Descriptions (see Duties)	
Assistant District Director	71-72
CEO	67-68
Chapter Chair Executive Summary	72-733
Vice President of Field Operations	68-69
District Director	70-71
Membership (Volunteers)	2-8
Eligibility	3

Not Eligible	4
Orientation	5-6
Participation	2-3
Performance, Standards of	8
Recruitment	2
Screening	4
Training	6-7
Mentoring	30-32
Definition	30
Face-to-Face	6, 16, 21, 30, 33, 67
Forms 641	4, 7, 9, 17, 26, 28, 29, 30, 31, 33
Online	7, 30-31
Telephone	31
What Is Not Mentoring	31-32
National Chapter of the Year	
Criteria	48
Presentation	49
Officers (see also Duties of Officers)	
Election of	18-19
Removal of	19-20
Online Mentoring	30-31
Operations, Recording of	26-29
EDMIS Reports	26
Recording of Forms (see Forms)	
Retention of Forms	29
Performance Standards (see Membership)	
Personal Property Loss of Damage	65
Recognition Programs	47-49
District Chapter of the Year	48
National Chapter of the Year	48-49
Recruitment and Membership	2-8
Reimbursement (see Expense Reimbursement)	
Reinstatement of Chapter	59
Removal of Officers (see Officers)	
SBA, Relations & Resources	50
Seminars (see workshops)	32-33
Shutdowns, Government	63
Standards of Performance	8
Statutes, Federal 8(b)	61
Statutory, Legal, Insurance Issues	61-66

Succession, Lines of	15
Taxes	63-65
Benefits for Members	63
Reporting Income	64-65
SCORE's Tax Exempt Status	63-64
State and Local	65
Telephone Mentoring	31
Termination of Chapter	56
Disposition of Assets	58-59
Voluntary	58
Training, Volunteers	6-7
Administration	7
Mentoring, Face-to-Face	31
Mentoring, Online	30-31
Specialty Support	7
Volunteers (see Membership)	
Vouchers, Processing	38
Websites	
Chapters	14, 55
Workshops	32
Definition	32
What They Are Not	32-33

ATTACHMENT 7



SOM

SCORE Operating Manual

CONTACT

Steve Records, Vice President of Field Operations
Steve.Records@score.org

Last Reviewed: 3/22/2013

Last Updated: 3/22/2013

Table of Contents

Table of Contents	i
Chapter 1: Recruitment and Membership	2
Recruitment	2
Participation	2
Eligibility	3
Membership	4
Orientation	5
Training	6
Standards of Performance	8
Chapter 2: The SCORE Code of Ethics and Conduct.....	9
Client Interests	9
Compensation	9
Third Parties	10
Personal Interests	10
Personal Conduct	11
Variances	12
Commitment to the Code	13
Chapter 3: Administration and Operations of Chapters	12
1. Chapter Chair	12
2. Chapter Vice Chair	17
3. The Chapter Secretary	17
4. The Chapter Treasurer	18
Election of Officers	18
Removal of Officers	19
Chapter Committees or Functions	20
The Executive Committee	20
The Marketing Committee	21
The Volunteer Recruiting and Training Committee	21
The Evaluation Committee	22
The Program Committee	23
The Workshop Committee	23
The Fundraising Committee	24
The Legislative Committee	24
Activity Reporting to the SBA	26
Forms	26

Face-to-Face Mentoring	30
Online Mentoring	30
Skype, Telephone, and other modes of Mentoring	31
FOLLOW ON RULES.....	31
What Does Not Constitute Mentoring.....	31
Workshops / Webinars	32
What Does Not Constitute a Workshop	32
Case Reporting	33
Chapter 6: Total Expense Reimbursement System	34
Donating Expenses	34
Requirements for Reimbursement.....	34
Reimbursable Expenses.....	36
Expense Guidelines for District Directors.....	37
Completing Form 14, Total Expense Reimbursement Form.....	37
Accounting Classification Codes	38
Processing of Vouchers	38
Least Cost Principle.....	39
Chapter 7: Sources and Uses of Chapters Funds.....	40
Use of Funds	40
Notes on Funds	41
Sources of Income	42
Donations	42
Chapter 8: National and Chapter Achievement Awards	43
National Awards	43
The Platinum Leadership Award and Certificate	43
The Gold Member Award and Certificate.....	44
Chapter Awards	44
The Award of Meritorious Service	44
The Distinguished Service Award	45
The Emeritus Membership Certificate	45
<i>Years of Service Awards</i>	46
<i>Honorary Membership</i>	46
Other Awards.....	46
The Walter H. Channing Award of Excellence	46
The Eugene F. Rowan Memorial Award	47
The Alice Brown Award of Excellence	47
Chapter Recognition Programs.....	47
District Chapter of the Year Award	48

National Chapter of the Year (COTY) Award	48
Presentation of the National Chapter of the Year Award	49
Chapter 9: Relations with the SBA and Its Resources	50
Communicating with the SBA.....	50
Chapter 10: Grievance and Complaint Procedures	51
Alleged Ethics Violations	51
Other Grievances	53
Chapter 11: Chapter Formation and Termination.....	54
Applying for a New Chapter	54
Chapter Identification	55
Chapter Criteria	55
Termination of a Chapter for Cause	56
Voluntary Chapter Termination.....	58
Disposition of Chapter Assets Following Termination	58
Chapter Reinstatement.....	59
Chapter Branches.....	59
Chapter 12: Statutory, Legal and Insurance Issues	61
Federal Statutes That Apply to SCORE	61
Civil Claims and Lawsuits.....	62
Government Shutdowns	63
Work Injuries.....	63
Tax Benefits to Volunteers.....	63
SCORE's Tax-Exempt Status.....	63
Reporting Income	64
State and Local Taxes.....	65
Tax Exemption and Employer Identification Numbers.....	65
Loss of or Damage to Personal Property.....	65
Landlord Insurance Issues	66
Chapter 13: Job Descriptions for the Chief Executive Officer, Vice President of Field Operations, Regional Vice President, District Director, Assistant District Director and Chapter Chair	67
Chief Executive Officer.....	67
Required Qualifications and Experience.....	67
Responsibilities	68
Vice President of Field Operations.....	68
Required Qualifications and Experience.....	68
Responsibilities	69
Assistant District Director	71

Required Qualifications and Experience.....	72
Index.....	74
Appendix.....	79
Approved Independent Contract Agreement.....	79
Attachment A	82
SCORE ON SITE REVIEW (SOSR) – FORM 16.....	82

Chapter 1: Recruitment and Membership

SCORE has only one class of volunteers, and all volunteers enjoy the same rights and privileges. First and foremost, volunteers are members of SCORE as one national organization. Adherence to National SCORE membership standards, described herein, is the most fundamental requirement for being a continued member in good standing. Locally, SCORE is organized into chapters and individual volunteers. The terms “volunteer” and “membership” in this *SCORE Operating Manual* (SOM) generally refer to individual SCORE volunteers.

Recruitment

SCORE chapters should constantly be recruiting new volunteers. SCORE excels when chapter recruit volunteers that have skills consistent with today’s changing business environment. Chapters should recruit for all roles and positions in the local chapter organization, including leadership positions, functional roles (workshop delivery, recruiting, marketing, etc.) and administrative roles. NOT EVERY volunteer must mentor clients, and, in fact, the best operating chapters have many non-mentoring volunteers filling crucial roles in the chapter. However, every volunteer in each chapter should assist in identifying and recruiting new volunteers. Recruitment is the most fundamental chapter activity and goal. **A prolonged lack of recruiting new volunteers is the number one reason local chapters close operations.** At no point should any chapter member or leader state “we have enough volunteers.”

Each chapter should have an individual or committee primarily responsible for recruiting new volunteers. This volunteer should be held accountable for recruitment results. Each chapter must maintain and implement a written recruitment plan, as part of their business plan, that:

- Inventories the mix of current chapter volunteers’ backgrounds and skills and then targets recruitment efforts to fill the gaps and anticipated needs. This ensures that the chapter can meet the service requests of its clients and the business community it serves.
- Attracts and recruits talented volunteers, with a key focus on expanding volunteer diversity, to represent the races and ethnicities served by the chapter and to attain a better gender mix.
- Recruits for leadership roles within the chapter and provides for leadership succession

Participation

To participate in local chapters, volunteers may be involved in any or all of the following:

- Mentoring and/or online mentoring.
- Administrative duties.

Chapter 1: Recruitment and Membership

- Workshop presentation.
- Fundraising, marketing, computer technology or public relations.
- “Subject Matter Expert” for specific business topics.

Eligibility

To be eligible for SCORE membership, an applicant must meet these SCORE requirements:

- Bring needed and valued skills and experience to SCORE.
- Sign and comply with the national SCORE Code of Ethics and Conduct as a condition of membership.
- Complete the SCORE National Training and Orientation programs.
- Commit to fulfilling the individual role and activities agreed upon by the volunteer and chapter.
- Participate in chapter activities, as agreed upon between the volunteer and the chapter, such as serving on committees, participating in chapter meetings and accepting positions of leadership.
- All volunteers must have and use an individual email address. An @scorevolunteer.org email address will be provided to all new volunteers joining after January 1, 2013.

The chapter chair and/or the Volunteer Recruiting and Training Committee should carefully interview each applicant to determine if he or she is suitable for SCORE membership and whether or not the applicant’s skills are needed. **Chapters are encouraged to accept applicants that are willing to donate time and experience regardless of their ability to commit to a specific amount of time.** As noted above, chapters are also encouraged to accept non-mentoring applicants in the chapter to fill the other critical roles in the chapter.

However, chapters should be careful not to approve a person if the volunteer:

- Is likely to become involved in conflicts of interest or not comply with the SCORE Code of Ethics and Conduct.
- Is a paid staff member of another U.S. Small Business Administration (SBA) business development resource. These SBA staff members are not eligible for membership. However, the chair may ask for an exception from the SCORE district director if a critical need arises.

Chapter 1: Recruitment and Membership

- Is a person who, in applying for membership, made material misrepresentations (including concealment) about their background or experience. Such a person may be denied membership or removed from membership.
- Has been convicted of a felony.

There is no single set of factors that make up a great SCORE volunteer. The diversity of personality and individual experience is what makes SCORE collectively strong. However, factors to consider when screening applicants include:

- Ethical conduct and good judgment.
- Interpersonal skills, motivation, passion, drive, inquisitiveness.
- Dedication to life-long learning.
- Technological knowledge.
- Ability to have and maintain an open mind in dealing with clients.
- Ability to accept and deal with change.
- Ability to proactively manage client relationships.
- Ability to communicate effectively, orally and in writing.
- Ability to patiently listen, ask questions, build relationships and analyze situations.
- Willingness and ability to participate in multiple chapter activities, including leadership, committee assignments, workshops, administration and special programs.
- Willingness to follow required SCORE procedures, including the completion of all required forms, for example, the Form 641 Request for Mentoring (see Chapter 4, Recording Chapter Operations).
- Ability to impact the chapter's culture and diversity – diversity of thought as well diversity of age/race/gender.

Membership

Chapters should process applicants for SCORE membership in the following manner:

- The chapter chair, Volunteer Recruiting and Training Committee, or individual responsible for recruiting should obtain the applicant's resume. After that, the chapter's appointed committee or individual should interview the prospective volunteer and ask the

Chapter 1: Recruitment and Membership

applicant to complete Form 4, Application for Volunteer Membership. The chapter should attach the applicant's resume and any written notes to the completed Form 4.

Written notes of the interview will be kept and made part of the applicant's file. Requests for additional material and information may be solicited and made part of the applicant's file.

The chapter should communicate clearly that:

- Any material developed while in SCORE, used to further SCORE's mission and activities, belongs exclusively to the SCORE Association unless otherwise agreed to by the SCORE Association and other parties.
- SCORE may terminate a volunteer's membership, at any time, *with or without reason, cause or advance notice*. (Refer to Chapter 10 Grievance Process)

The completed Form 4, Application for Membership, and all related data will be submitted to the chapter for review. The completed Form 4 must include an individual email address for the applicant. When the applicant has been approved, the chapter should:

- Create a new volunteer profile in the SCORE CRM system with accurate contact information, background, skills and experience. The new volunteer should be marked as provisional.
 - NOTE: *the completion of 90-day provisional period* is required. The applicant does not officially become a volunteer and is not covered under the Federal Tort Claims Act (FTCA) or Federal Employees Compensation Act (FECA) or become eligible for reimbursement until orientation is completed and all information is fully entered into the volunteer database.
 - NOTE: during the "90-day provisional period" the volunteer **must** be provided an internal SCORE mentor and may only see SCORE clients as a co-mentor.
- Retain one copy of the completed Form 4 for its membership files locally.
- Notify the applicant of approval.

If the chapter rejects the applicant, the applicant must be notified in writing.

Orientation

A three-month provisional period is required of all new volunteers. During this period, the chapter will:

- Ensure that the new volunteer completes the National Orientation programs, including Mentoring Methodology certification and the Volunteer Orientation. A volunteer should not be changed from provisional status without completion of these activities.

Chapter 1: Recruitment and Membership

- Conduct a new volunteer chapter orientation to ensure a professional and complete introduction to SCORE. The orientation must contain information on the different roles of the chapter and how the chapter operates on a daily basis. It also must introduce the Code of Ethics and Conduct, and the SCORE Operating Manual (SOM) and the Volunteer Center. As noted above, the new volunteer must be assigned a local SCORE mentor for their provisional period.
- Emphasize the need for professional conduct and attitude.
- Describe SCORE's mission and goals (see cover of SOM).
- Describe the importance of volunteer engagement. Review the results from the most recent Volunteer Engagement survey and review the process to measure and improve engagement across the organization and in the chapter.
- Describe the role of the SCORE Foundation and how the volunteer can contribute.
- Describe the SCORE relationships with the SBA, SBA resource partners and other SCORE national alliances.
- Describe the local SCORE chapter partnerships and alliances.
- Explain the requirement to subscribe to and sign the SCORE Code of Ethics and Conduct.
- Address the need to maintain total confidentiality regarding a client's information and his/her businesses as well as other SCORE concerns when advising clients.
- Describe the ways for volunteers to engage in the national operations and serve locally as chapter leaders or on chapter committees.
- Review the required completion of all forms and procedures used in the daily operation of the chapter.
- Have written instructions that list job descriptions, functions or policies that may be unique to the chapter.
- Provide a clear, realistic definition of what is expected from the volunteer.

Training

Training should be tailored to the specific skills for which the new volunteer was recruited. The following topics should be covered when training new volunteers:

- Mentoring—face-to-face and telephone:

Chapter 1: Recruitment and Membership

- Basic SCORE mentoring methods and techniques.
- The importance of client follow-up.
- The use of Form 641, Request for Mentoring and its required reporting method.
- Materials and resources available to clients from SCORE, SBA and others.
- Mentoring—online:
 - Basic SCORE mentoring methods and techniques along with email etiquette.
 - The use of Form 641, Request for Mentoring and its required reporting method of online cases.
 - Follow-up mentoring methods and techniques.
 - Materials available through the Volunteer Center website, SCORE resource partners and other sources on the Internet.
- Administration:
 - SCORE office management.
 - Record keeping and record retention.
 - Reports required by the National SCORE office.
 - Other activities to support mentoring and workshops as required by the chapter.
- Specialty support:
 - The current and future needs of the chapter.
 - Knowledge of any supporting material available from the SCORE Association office and other chapters.
 - Possible partner organizations that could or do support the chapter's goals.

Chapter 1: Recruitment and Membership

Standards of Performance

Chapters must establish standards of performance and require all volunteers to adhere to them. Those standard chapter requirements should appear in the chapter bylaws. Standards should be fair and equitably applied to all volunteers and provide a basis by which to measure individual volunteer performance.

Although individual chapters may have other specific and/or additional requirements as circumstances dictate, the SCORE Association suggests the following basic guidelines for maintaining membership in SCORE. To stay in good standing, a volunteer should:

- In addition to, or in place of, mentoring, contribute in a significant way to chapter functions. For example, take on leadership positions or administrative work or participate in workshops, committees and outside activities.
- Understand and utilize all relevant client feedback data to improve personal mentoring success.
- Participate in SCORE or chapter-sponsored Continuing Education programs to continue to provide the most relevant assistance to SCORE clients.
- Complete all forms required by the chapter, district director or National SCORE office.
- Comply with national and chapter operational procedures.
- Annually read and affirm adherence to the Code of Ethics and Conduct, and comply with all SOM requirements.

Chapter 2: The SCORE Code of Ethics and Conduct

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

Client Interests

“Client” shall mean:

- any person who is a US Citizen or green card holder who has requested mentoring by SCORE and who has signed and submitted to SCORE a SCORE Form 641 Request for Mentoring, whether such request is made on-line or directly with a SCORE Chapter by hard copy.
- any person attending a workshop sponsored by SCORE, or by another entity with SCORE participating, provided that an attendee list or sign-in sheet containing the client's name is completed and kept on file at the SCORE Chapter.

To best serve SCORE clients, SCORE volunteers shall:

- Always conduct their mentoring and other SCORE activities in a manner that unequivocally places the business interests of their clients first. Volunteers shall ensure that all available resources are offered to clients, including assistance by other mentors or chapters, or by outside organizations if a resource does not exist within SCORE.
- Initiate follow-up contacts to ensure the potential success of their clients. Volunteers will continue mentoring a client as long as the mentoring is of value to the client. If the volunteer is unable to continue mentoring for personal reasons, the case will be reassigned to another volunteer.
- At all times protect the confidentiality of business information provided by the clients.
- Not accept or participate in SCORE activities that create a conflict of interest between the volunteers, their families, outside business or financial activities or interests.

Compensation

As unpaid volunteers, SCORE volunteers, individually, shall:

- Neither charge nor accept fees, honoraria or things of value as payment for individual mentoring services or for their participation in training activities on behalf of SCORE.
- Not accept payment from a client for travel or other expenses incident to mentoring or training or any other activity.

Chapter 2: Code of Ethics and Conduct

A SCORE volunteer may never solicit business from a SCORE client. The volunteer assigned to mentor a client may not become a paid contractor or consultant. In the event that a volunteer does accept employment from his/her client, he or she must immediately resign from SCORE. The chapter chair will take the following actions:

- Immediately remove the volunteer from the chapter roster and notify the National office by using Form 7, Volunteer Change Form.
- Immediately write the client that has employed the volunteer and inform him or her that the mentor is no longer a volunteer of the SCORE Association and that SCORE cannot be held accountable for the future actions or advice of the former mentor.
- The chapter chair can submit a request of waiver from this process if special circumstances arise. The chapter chair should notify the district director in writing of the special circumstances. The district director should then work with SCORE National office to render a final decision on the situation.

NOTE: SCORE clients are allowed to make donations to SCORE, but should be made through the SCORE Foundation. As a 501c3 organization, all donations from individuals or clients are tax exempt.

Third Parties

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

- SCORE volunteers shall not accept fees, commissions, kickbacks or things of value from third parties as a result of recommending any services, equipment or supplies, nor shall they recommend the purchase of goods or services in which they have a direct or indirect interest, financial or otherwise.
- When volunteers perform SCORE services for another organization or agency (other than SBA or SCORE clients), the organization may reimburse SCORE for the expenses of the volunteers by providing an honorarium to SCORE or the chapter, which can then reimburse the volunteers for their expenses.
- SCORE volunteers shall neither charge nor accept fees or things of value for assistance in the preparation of loan applications nor directly accept so-called finder's fees for the location of lending sources.
- SCORE volunteers, when advising clients about obtaining professional or other services or goods, shall identify, whenever feasible, several sources from which the client may select.

Personal Interests

Chapter 2: Code of Ethics and Conduct

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

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

The attendee must also state in writing that they have not been mentored as a SCORE client by the speaker, that this is not a SCORE relationship and that SCORE is in no way involved. Such writing shall be forwarded to the chapter chair and district director.

- Directly or indirectly become officers, directors or shareholders, or provide funding (by way of investing, loans or otherwise) for a for-profit business organization that is seeking mentoring assistance from SCORE or has received it within the past **three** years.

Referral of SCORE Volunteers to Clients

- When a SCORE client requests that SCORE refer the client to an advisor who is privately employed or in private practice, and a SCORE volunteer is a person privately employed or in private practice and could potentially be of assistance to the client, then the SCORE chapter may include such volunteer on a list of no fewer than three persons. No other person on the list can be a SCORE volunteer. The chapter or other SCORE volunteers may not recommend anyone on the list other than to indicate that all are deemed to be highly qualified, nor may it be noted in any way that a SCORE mentor's name is on the list.

If a SCORE mentor is selected from the list provided, that mentor must provide notice, in writing, to the client that the services are provided independently of SCORE, and SCORE is no longer involved. A copy of this notification must be given to the chapter chair and district director.

- The SCORE volunteer named on the list may not be someone who has previously mentored the client requesting the referral.

Personal Conduct

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

- Participate in chapter activities as agreed to between the chapter and the volunteer.

Chapter 2: Code of Ethics and Conduct

- Be responsible for staying current with continuing advances in successful business practices and relevant technical developments.
- Not discriminate in any of their SCORE-related activities against any person because of race, color, national origin, sex, age, religion, marital status, handicap or sexual preference.
- Not make public statements that appear to associate SCORE with personal opinions of the volunteers or which are critical of SCORE or any of its sponsors.
- Not make statements that appear to identify SCORE with a political party or a candidate for federal, state or local office.
- At all times during the performance of their services, conduct themselves in such a manner as not to discredit themselves, SCORE or the SBA.
- Not engage in any form of sexual harassment or sexual discrimination of clients, other volunteers or SCORE staff. Sexual harassment includes the making of deliberate or repeated unsolicited verbal comments, gestures or physical contact of a sexual nature in circumstances where such conduct reasonably is or would be unwelcome to the offended person or persons. Further, when such unwelcome conduct reasonably interferes with or creates an intimidating, offensive or hostile mentoring or other work environment, it is considered sexual harassment.

Any violations should be reported via the grievance process defined in Chapter 10 of the SOM, or, if the grievance involves the leadership of the chapter or district, the volunteer should directly contact the Vice President of Field Operations at the SCORE Association office.

- Maintain professional relationships with all SCORE clients. If a volunteer wishes to enter into a personal relationship with a SCORE client, he or she should consult the chapter or district leadership for guidance.
- Seek advance advice about the propriety of any action or inaction that they have reason to believe may be or may lead to a violation of the SCORE Code of Ethics and Conduct before they or others engage in the activity or fail to act. If needed, the chapter chair shall consult the district director or SCORE Vice President of Field Operations concerning the proper decision. Any volunteer requesting advice from any chapter, district or national officer shall receive a decision in writing.

Variances

All of the provisions expressed above in this Code of Ethics and Conduct are set forth for the purpose of protecting SCORE clients, SCORE volunteers and the SCORE Association. However, where one or more of these provisions works to the detriment of a SCORE client,

Chapter 2: Code of Ethics and Conduct

however slight that detriment may be, a variance may be granted where the SCORE Association Vice President of Field Operations deems it appropriate to do so.

The process is as follows:

- The request shall be made in writing by the affected client or volunteer.
- The request shall set forth the reasons in full as to why any provision(s) of the SCORE Code of Ethics and Conduct as written will work to the detriment of the client.
- The request shall state that the client has had ample opportunity to consult competent professionals (lawyer, accountant, etc.) and is satisfied that the variance is in his/her best interests.
- The request shall be submitted to the chapter chair who may make a recommendation as to the disposition of this matter and will forward the matter to the district director.
- The district director may then make a recommendation and will forward the matter to the SCORE VP of Field Operations.
- The SCORE Vice President of Field Operations will render a decision in writing with copies to all parties. The SCORE Vice President of Field Operations' decision shall be final.

Commitment to the Code

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

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

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

Chapter 2: Code of Ethics and Conduct

The annual affirmation of the Code by the volunteer will be placed in the chapter personnel files, and retained in accordance with SOM Chapter 4: Recording of Chapter Operations / Retention of Forms.

Chapter 3: Administration and Operations of Chapters

SCORE exists as one national organization. Chapters are not legal entities and do not have the ability to enter into contracts or agreements that present any level of liability on SCORE.

However, chapters are self-managed. Every SCORE chapter must maintain up-to-date chapter bylaws that reflect chapter realities. The written bylaws specify the officers required, how they are elected, their terms of office and any qualifications for holding office or any duties different from those usually appropriate to the office. The chapter's bylaws shall not contain anything contrary to the SOM. Refer to Form 22, Model Bylaws for Chapters, for a sample of chapter bylaws.

The following guidelines describe the duties of the four principal officers of the typical chapter.

1. Chapter Chair

The chapter chair reports to the district director and is responsible for overall chapter management. The chapter chair is to ensure that the chapter is compliant with SCORE policies, procedures, Chapter Minimum Standards, goals and objectives. In addition, the chapter chair will work to ensure the chapter is in alignment with the SCORE Association's mission and vision as well as agreed upon goals and objectives. The chapter chair is required to develop a leadership team within the chapter and to delegate appropriately to both the leadership team and to committees within the chapter.

Also, the chapter chair is responsible for carrying out or delegating the following duties. Any and all tasks may be delegated at the chapter chair's discretion to the vice chair, treasurer, secretary, committee members or chapter volunteers. The following contains a list of some responsibilities, consistent with Chapter Minimum Standards, and in parentheses, a suggestion of the appropriate person(s) to carry out the task.

a. Chapter Administration and Reporting

- Maintain and implement a written business plan that is reviewed and updated annually and includes chapter operations, marketing and funding plans. Review this plan with the chapter membership before its submission to the district director. The business plan must cover all aspects of chapter business operations. The chapter's business plan and operation must be consistent with the SCORE Association mission, vision and Chapter Minimum Standards (chapter chair and leadership team).
- Direct the annual goal-setting process.

Chapter 3: Administration and Operations of Chapters

- Oversee chapter meetings and meeting agendas.
- Hold regularly scheduled general chapter meetings to help volunteers stay current with SCORE activities locally, district wide and nationally. Also, chapter meetings will increase interaction with fellow volunteers and provide additional opportunities for training. A chapter member must keep minutes and distribute them to all volunteers.
- Work on a chapter level volunteer engagement plan.
- Appoint committees or individuals as necessary or desirable to accomplish the chapter's goals and objectives.
- Maintain written instructions that list current job descriptions, functions or policies that may be unique to the chapter. This must be made available to chapter membership.
- Comply with the decisions, directives and instructions on SCORE operations received from the board of directors, SCORE officers and the district director. From time to time, chapters will be asked to supply additional information to the association. Chapters are required to comply with all requests from the district director, the SCORE board of directors and the National office (chapter chair and leadership team).
- Comply with SOM reporting requirements.
- Make certain that volunteer and chapter responsibilities for recording and reporting activities are met and records are properly maintained (secretary).
- Maintain a dedicated and secure space to keep and maintain chapter records that are accessible to the membership. Ensure chapter complies with SOM record-keeping requirements.
- Ensure that chapter funds are properly controlled, monitored and reported annually on Form 3, Chapter Annual Report (treasurer).
- Have ongoing fundraising efforts to ensure that the chapter's future operation for one year is maintained. A chapter should not have more than two years operating funds.
- Ensure that paid clerical support services, if available, are procured through an approved clerical provider. **Chapters are not permitted to have paid employees.** All new and renewed clerical providers and contracts must be approved by the SCORE Vice President Field Operations or his or her designate, including clerical providers paid from chapter treasuries (treasurer).
 - Prior to hiring a contractor, a reasonable attempt must be made to recruit a volunteer to complete the tasks. Many chapters have found volunteers to do so, and this saves the chapter and district funding that can then be used to help small business owners.

Chapter 3: Administration and Operations of Chapters

- The contractor reports to the chapter chair or designate.
- The contractor must complete a Form 1099.
- Review and approve all volunteer expense vouchers (vice chair or treasurer).

b. Chapter Operations

- Comply with the reporting of all client activity in the SCORE CRM and/or the Entrepreneurial Development Management Information System (EDMIS) and goals reports prepared for the association office. NON-COMPLIANCE OF ACTIVITY REPORTING WILL RESULT IN THE CLOSING OF THE CHAPTER.
- Utilize the SCORE CRM platform for reporting all client and volunteer information.
- Maintain a system that ensures all clients requests will be responded to within two business days.
- Provide a way of bringing clients together with the services or information they are requesting, including:
 - A phone number with messaging capability (with an appropriate message) that is regularly responded to within two business days.
 - A dedicated chapter email address (not simply the address of a volunteer) that is regularly responded to within two business days.
 - A method for scheduling and carrying out mentoring appointments, whether it is a regular schedule or appointments by request schedule.
 - A method for handling workshop scheduling and registration and for the collection of fees, evaluations and sign-in sheets.
- All chapters must maintain a chapter website, with minimum required contents, per SCORE Association Chapter Marketing Guide. It is HIGHLY recommended that the chapters utilize the chapter websites integrated on score.org. The chapter page is provided at no cost to chapters and provides great value to the chapter by increasing the traffic, online search and social media components.
- At minimum, the chapter website should be linked to www.score.org. All content and schedules must be kept current and up-to-date, and the site MUST utilize current SCORE branding and logos.
- All materials developed by chapters must include the SBA logo and the following disclaimer in legible, easily readable print:

Chapter 3: Administration and Operations of Chapters

“The material in this publication is based on work supported by the U.S. Small Business Administration under cooperative agreement SBAHQ-13-S-0001**. Any opinions, findings and conclusions or recommendations expressed in this publication are those of the author and do not necessarily reflect the views of the U.S. Small Business Administration.”

“SCORE services are provided without regard to race, color, national origin, gender, age and disability. Persons with disabilities may request reasonable accommodations with a two-week advance notice.”

**This number changes annually. This number above is for the fiscal year 2013. Please contact the association office for the current number and with any questions you may have.

c. Chapter Leadership and Planning

- Develop a line of succession to assure continuity with incoming chapter officers. Encourage the development of chapter volunteers to prepare them for leadership positions. A volunteer should serve in one or more chapter offices before becoming chapter chair.
- Maintain a written leadership succession plan with sufficient lead time to provide ample training for prospective chapter officers and committee chairs:
 - Prepare a plan to anticipate long-term and short-term goals for growth and diversity.
 - Provide for ample training of prospective officers via appropriate committee assignments.
 - Develop a succession plan for the chapter chair if the current chair is unable to serve. Provide a slate of candidates for the position of chapter chair to the SCORE district director for approval.

d. Chapter Relationships

- Communicate information from the SCORE National office, board of directors, SCORE district director and SBA to all chapter volunteers.
- Maintain a close working relationship with the SCORE district director and the SCORE National office in Herndon, Virginia to take advantage of its resources.
- Maintain effective communications with appropriate resources within the chapter's community, other SCORE chapters or market area with SBA officials and the SCORE district director (chapter chair and leadership team).
- Use only the current official SCORE brand and logos in all chapter publications (for example, business cards, letterhead, brochures, website, etc.) (Marketing Committee).

Chapter 3: Administration and Operations of Chapters

NOTE: Our current brand is SCORE. Adherence to the official brand includes **eliminating** all references to “Service Corps of Retired Executives.”

- Maintain active contact with the local media and provide them with information on chapter activities (Marketing Committee).
- Establish and maintain community partnerships to ensure that the community (state and local government officials, military and local business) knows of the chapter’s services (Marketing Committee).
- Coordinate with SCORE district resources to conduct and report at least one face-to-face contact per year with members or staffers of the U.S. House of Representative or Senate who represent the area where your chapter is located.
 - Congressional contacts should utilize only the national level agenda items bolstered with local impact data. All information for congressional contacts will be provided.
 - Ensure that congressional contacts are reported to the SCORE National office using the Form 23, Congressional Contact Report (chapter chair and leadership team).

e. Chapter Volunteer Recruiting and Training

- Ensure that the chapter is carrying out effective programs to recruit, train and evaluate the work of its volunteers (vice chair).
 - Maintain and implement a written recruitment plan that inventories the mix of current chapter volunteer backgrounds and skills and then targets recruitment efforts to fill the gaps and anticipated needs to ensure the chapter can meet the service requests of its clients and the business community served (Recruiting & Training Committee).
- Attract and recruit talented volunteers representing the gender, races and ethnicities served by the chapter to reflect the community (Recruiting & Training Committee).
- Conduct new volunteer orientation to ensure a professional and complete introduction to SCORE. The orientation must contain information on the different roles of the chapter, the district and the national organization as they relate to the volunteer. It also must introduce the chapter’s business plan, bylaws, the Code of Ethics and Conduct, the *SCORE Operating Manual* (SOM) and the Volunteer Center website.
 - Ensure that the new volunteer completes all SCORE Orientation Programs, including the Mentoring Methodology certification, within the 90-day provisional period. A volunteer should not be changed from provisional status without completion of these activities.
- Assign each new volunteer a training mentor for his or her provisional period (Recruiting & Training Committee).

Chapter 3: Administration and Operations of Chapters

- Conduct ongoing volunteer training to improve mentoring techniques and ensure mentoring skills are current (Recruiting & Training Committee).
- Establish performance criteria for each volunteer modeled from the standards of performance, as defined in the SOM (Evaluation Committee).
- Ensure that all volunteers are familiar with and comply with the SOM. Chapter leaders must see that the guidelines are followed (vice chair).
- Ensure that all chapter volunteers review and sign the SCORE Code of Ethics and Conduct annually. The signed copy must be kept in the volunteer's personnel file (secretary).
- Ensure that all new volunteers have and use an individual email address.
- Remove volunteers that do not adhere to national policies or consistently underperform on key client service metrics.

2. Chapter Vice Chair

While in training as the future chair, the vice chair assists in the discharge of the chair duties. The vice chair:

- Acts in place of the chair when the chair is absent or unable to serve.
- Performs other duties that are assigned by the chair.
- Assists the chair in implementation or delegation of chapter activities at the discretion of the chair.

3. The Chapter Secretary

The secretary performs the duties normally incident to that office, including the following (unless delegated elsewhere):

- Keeps minutes of chapter meetings and training sessions.
- Supervises the preparation, maintenance and data entry of the Form 641, 888 and volunteer roster information in order to comply with the EDMIS reporting requirements and other chapter reporting requirements.
- Supervises maintenance of the client case files.

Chapter 3: Administration and Operations of Chapters

- Maintains the SOM, chapter library, files and reports to ensure an accurate account of chapter operations.
- Assists the chair in implementation or delegation of chapter activities at the discretion of the chair.

4. The Chapter Treasurer

The treasurer performs the duties in accordance with Chapter 7 – Source and Uses of Chapter Funds incident to that office, including the following:

- Handles the receipt and disbursement of all chapter revenues and expenditures.
- Maintains an accurate record of all financial transactions.
- Submits monthly treasurer's report to the chapter.
- Accounts for money, property and in-kind gifts to the chapter. Keeps records for tax and safekeeping purposes and sees that proper federal, state and/or local tax and other chapter financial reports are duly filed.
- Annually prepares and submits Form 3, Chapter Annual Report, to the chapter chair for signature before submitting to the district director. The preparer of the form is also required to sign the form.
- Assists the chapter chair in implementation or delegation of chapter activities at the discretion of the chapter chair.

Election of Officers

To ensure a fair and informed election of officers, the chapter chair will appoint a nominating committee to select, interview and evaluate the qualifications of candidates for office. The district director will review and approve the candidates for the position of chapter chair selected for election. Upon approval by the district director, the chapter chair will give proper and timely advance notice to the membership of the election process and date.

- Chapter elections must be held no later than May 31 so new officers and appointed committees may be adequately prepared to function on the first day of the new fiscal year, which begins October 1. Elections should be completed by May 31, in order for incoming chairs to attend the national chapter chair orientation in early August.
- Officers may be elected in one of two ways:
 - By a majority vote of those responding to a ballot *sent* to all chapter volunteers.

Chapter 3: Administration and Operations of Chapters

- By a majority vote of volunteers present at a regular or special meeting following a written notice sent not later than three weeks prior to the date an election is scheduled.

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

Removal of Officers

A chapter officer may be removed or lesser action may be taken if the officer knowingly:

- Fails or refuses to comply with a decision or directive of the SCORE Association Board of Directors, a national SCORE Association officer, the district director or the chapter chair.
- Fails to fulfill in a substantive way the responsibilities of the office held.
- Acts in an improper manner so as to discredit the office, chapter, district, SCORE or the SBA.
- Does not comply with applicable SOM provisions and chapter bylaws.

Action may be initiated by a majority of chapter officers, the district director or the SCORE Vice President of Field Operations. In addition, a majority of chapter volunteers may petition for the removal of any officer. The detailed charges shall be presented in writing to the chapter officer in question, and an attempt shall be made to resolve the matter informally with the officer at the chapter level, with the district director and/or the SCORE Vice President of Field Operations participating.

If the matter is not satisfactorily resolved, the district director must promptly notify the SCORE Vice President of Field Operations, detailing the charges in writing against the chapter officer and providing a record of the attempt to resolve the matter. If the SCORE VP Field Operations is unable to resolve the matter within 30 days, it must be referred to the SCORE Association Executive Committee.

- The SCORE Association Executive Committee shall provide the chapter officer due notice of the charges and an opportunity to respond. Then, based on the information at its disposal, the SCORE Association Executive Committee will make a final written decision on the matter for SCORE. The decision must be sent to the officer involved, the other chapter officers, the district director and the SCORE Vice President of Field Operations.
- The SCORE Association Executive Committee may request that the SCORE Association Board of Directors revoke a chapter's charter if it refuses or fails to take the action the committee directs in its decision.

Chapter 3: Administration and Operations of Chapters

- If an officer is removed, the district director shall appoint a chapter volunteer to act in place of the officer until the chapter elects a new officer.

Chapter Committees or Functions

Chapter committees may be established to facilitate effective chapter activities, to secure maximum volunteer participation, to use the talents of the chapter and to identify and develop future chapter leaders. The term of committee members will ordinarily coincide with that of the chapter officers. The following committees or functions may be considered:

- Executive Committee or Board of Directors
- Marketing Committee
- Volunteer Recruiting and Training Committee
- Evaluation Committee
- Program Committee
- Workshop Committee
- Fundraising Committee
- Legislative Committee
- Others as deemed appropriate by the chapter chair

Committee chairs and members are appointed by the chapter chair or the Executive Committee, or may be selected by the volunteers per the chapter's bylaws. Following are the recommended duties of each committee.

The Executive Committee

The Executive Committee, composed of chapter officers and members appointed by the chapter chair:

- Assists the chapter chair with the general supervision of chapter affairs between regular meetings, including setting the time and place for chapter meetings.
- Removes inactive and inadequate volunteers, unless the chair is authorized to do this by the chapter bylaws.
- Advises the chapter chair on policy, procedures and agency relationships.
- Exercises the power and authority normally exercised by an Executive Committee, including advising the vice chair regarding governance of the chapter in the absence of the chapter chair.
- As delegated by the chapter chair, ensures that the chapter develops a written business plan, leadership succession plan, recruitment plan and outreach plan to comply with

Chapter 3: Administration and Operations of Chapters

SCORE Association minimum standards. The committee may delegate this duty to another committee or individual, but the plans must be monitored and reviewed by the executive committee. The committee should also ensure that the business plan includes marketing and fundraising plans.

- As delegated by the chapter chair, conducts and reports at least one face-to-face contact per year with members or staffers of the U.S. House of Representative or Senate who represent the area where your chapter is located. (Legislative Committee).

The Marketing Committee

The Marketing Committee prepares a marketing program, including public relations and/or publicity, in compliance with the minimum standards, to assist the chapter in achieving its goals. Its specific responsibilities encompass:

- All aspects of SCORE chapter branding; including, but not limited to advertising (both print and electronic), public relations, women in business and community outreach program marketing. This includes ensuring all SCORE branding by the chapter is consistent with all materials available from the National SCORE office.
- Development of relationships with media personnel, including coordination of activities of all contracted public relations/publicity professionals.
- Oversight of the visual presentation of the website and chapter printed materials with input on content.
- Coordination with the chapter chair and/or Executive Committee in the development of the annual marketing budget and the annual strategic plan.
- Participation with other chapter volunteers in organizing and implementing client relations, such as client satisfaction surveys, client development activities, internal chapter communications and special events.

The Volunteer Recruiting and Training Committee

The Volunteer Recruiting and Training Committee, in compliance with the minimum standards, identify needs and establish priorities for the recruitment and training of volunteers as desirable for the chapter. It also:

- Maintains and implements a written recruitment plan that inventories the mix of current chapter volunteers' backgrounds and skills and then targets recruitment efforts to fill the gaps and anticipated needs to ensure the chapter can meet the service requests of its clients and the business community they serve.

Chapter 3: Administration and Operations of Chapters

- Develops and implements ways to attract and recruit talented volunteers representing the races and ethnicities served by the chapter to attain a gender mix that is consistent with SCORE Association guidelines.
- Coordinates the recruiting program with other committees.
- Solicits the support and participation of all volunteers in the program.
- Establishes procedures for interviewing applicants for SCORE membership.
- Conducts ongoing mentor training to improve mentoring techniques and ensure currency of mentoring skills, including available resources and SBA programs.
- Works to raise awareness that training and development are a continuing responsibility of all volunteers.
- Conducts a new volunteer orientation to ensure a professional and complete introduction to SCORE. The orientation must contain information on the different roles of the chapter, district and National office as they relate to the volunteer. It also must introduce the chapter bylaws, business plan, Code of Ethics and Conduct, *SCORE Operating Manual* (SOM) and Volunteer Center website. The new volunteers must be assigned a mentor for their provisional period.
- Ensures that the new volunteer completes all SCORE Orientation Programs, including the mentoring methodology certification for all mentors during the 90-day provisional period.

The Evaluation Committee

The Evaluation Committee establishes and maintains, in compliance with the minimum standards, effective procedures to review and evaluate the performance of volunteers in their mentoring, business training sessions and other chapter activities to ensure that the chapter provides top-quality service. The Evaluation Committee also:

- Applies, in those procedures, guidelines for the effective use of volunteer skills and their evaluation as set forth in the SOM and in other publications and programs available from the SCORE Association office.
- Discusses deficiencies and needed improvements in mentoring, business training, chapter management and other chapter operations with chapter officers and volunteers so that proper corrective actions can be taken.
- Conducts a review of chapter volunteers to identify inactive and less effective volunteers who should be removed from the chapter or assigned to other chapter duties.

Chapter 3: Administration and Operations of Chapters

- Recommends those who should be considered by the Executive Committee for special awards.

The Program Committee

The Program Committee plans programs for regularly scheduled chapter meetings, ensuring that discussion of, or questions about, SCORE operations, current new programs and the SOM provisions are on the agenda.

In addition, the Program Committee should sponsor a training session on a selected subject at every chapter meeting, separate and apart from the regular business meeting and any presentation by an invited speaker. Chapters should also recommend topics and speakers that will further volunteer training. The Program Committee:

- Secures knowledgeable speakers on pertinent topics of benefit to volunteers.
- Organizes special features such as panel discussions, role-playing, case studies and audio and visual programs.
- Arranges for presenting SBA and SCORE training materials developed by or available from the National SCORE office.

The Workshop Committee

The Workshop Committee continuously reviews and reports to the chapter on the feasibility of offering workshops and similar events on subjects that would be helpful to the business community. The Workshop Committee also:

- Plans for workshops or similar events, including obtaining chapter volunteers and others as speakers, developing effective publicity, determining appropriate charges, finding facilities and arranging for materials and handouts.
- Works with the chapter Marketing Committee to arrange necessary and appropriate publicity for events.
- Works with SBA officials and other community resources to develop and present workshops.
- Cooperates with the SBA, as needed, in providing assistance for SBA-sponsored events.
- Conducts workshops and similar events.
- Ensures that volunteers are available at workshops for clients seeking assistance.

Chapter 3: Administration and Operations of Chapters

- Arranges for the collection and handling of fees and maintains accurate records of disbursements, with all surplus funds going to the chapter treasury.
- Assures workshop information for reporting on Form 888, Management Report Form is captured.
- Ensures that an attendee list or signup sheet is completed for each workshop and is retained by the chapter for four years.
- Ensures that evaluation forms are prepared and made available to all attendees. Ensures that attendees are reported properly per the definitions of workshop (see Chapter 5).
- Considers whether the events should be co-sponsored with other organizations and arranges details of the collaboration if approved.
- Ensures that SCORE's name is prominent in all publicity and that the chapter receives its fair share of any workshop proceeds when co-sponsoring a workshop.

The Fundraising Committee

The Fundraising Committee, in compliance with the minimum standards, identifies the need for and sources of additional income. The Fundraising Committee:

- Develops fundraising strategies.
- Conducts ongoing fundraising efforts to ensure that the chapter's future operation for one year is maintained.
- Contacts and follows up with potential donors of funds and in-kind support.

The Legislative Committee

The Legislative Committee, in compliance with minimum standards, is responsible for contacting federal government offices to report on the activities of the chapter. The Legislative Committee:

- Conducts and reports at least one face-to-face contact per year with members of the U.S. House of Representatives or their staff for each congressional district served by the chapter.
- Coordinates, within the SCORE district, visits with members of the U.S. Senate.
- Reports on Form 23, Congressional Contact Report, to the SCORE Association office all face-to-face contact with U.S. senators, U.S. House of Representatives or their staff.

Chapter 3: Administration and Operations of Chapters

- Maintains contact with state and local governmental offices and legislators.

Election of SCORE Volunteers to the SCORE Board of Directors

The SCORE Association Board of Directors is composed of up to 1/3 of individuals from within the SCORE Association and 2/3 of individuals from outside the SCORE Association (independents). SCORE volunteers interested in serving on the board of directors should contact the SCORE office in Herndon. The SCORE office will communicate the information to the chair of the nominating committee who will contact the interested SCORE member. A potential candidate may be nominated by another SCORE member, or they may self-nominate. The nominating committee, as required by the bylaws of the SCORE Association, will recommend to the board qualified candidates from within the SCORE Association. The board will then elect by majority vote.

The board elects both SCORE and independent (non-SCORE) board members. Board members are eligible for two three-year terms.

Chapter 4: Recording Chapter Operations

The SCORE Association is required by the SBA and Congress to report on services provided to the small business community and the contributions made by SCORE volunteers. To effectively report to the SBA and Congress, all chapters are required to submit their monthly activities via the EDMIS reporting requirements, to the National SCORE office by the 15th of the following month. This information is used in funding requests, planning and budget allocation.

Activity Reporting to the SBA

The Entrepreneurial Development Management Information System (EDMIS) was developed to provide accurate information and statistics about SCORE membership, mentoring and training activities and other operations reported to the SBA, Congress or other stakeholders. The information is provided monthly to the National office by each chapter. This report is sent to the SBA, SCORE district directors and each chapter. A full and accurate picture of SCORE's activities is dependent on timely and accurate reports from all chapters.

EDMIS data is vital to demonstrate the return on the investment in SCORE made by Congress and the SBA.

Forms

To facilitate chapter reporting, all necessary forms available to download on the Volunteer Center website. *Forms are updated from time to time and chapters are required to use the most recent version of all forms.*

Note: SBA forms approved by the Office of Management and Budget (OMB), including Form 641-Request for Mentoring and Form 888-Management Training Report, may not be changed without prior approval of the originating agency.

Chapter 4: Recording Chapter Operations

The following forms are available to download from the Volunteer Center:

- **Form 3, Chapter Annual Report.** Provides data for the past fiscal year about the chapter. Must be received by the district director by October 31. District directors must forward the completed Form 3 and all attachments to the National office by the 1st Friday of November. The ending balance on Form 3 should be the same as the reconciled bank balance.
- **Form 4, Application for Volunteer Membership.** Must be completed by all new volunteers. An applicant is not a volunteer and is not protected by the Federal Tort Claims Act and the Federal Employees Compensation Act until the completed Form 4 is entered into SCORE CRM. A copy of the completed application should be placed in the volunteer's personnel file.
- **Form 11, Application for Awards.** See Chapter 7, National and Chapter Achievement Awards, for more information.
- **Form 14, Total Expense Reimbursement Form.** SCORE volunteers or chapters must submit this form to be reimbursed for out-of-pocket expenses, with the necessary approval/signatures, to the National SCORE office. See Chapter 6, Total Expense Reimbursement System, for more information.
- **Form 15, Acknowledgement of Receipt of Gift to SCORE.** Chapters should complete this form upon receipt of gifts, either in kind or cash. Give a copy to the donor and retain a copy for chapter records.
- **Form 16, SCORE Chapter On-Site Review (SOSR).** This form is used by district directors or their designate to monitor and support chapter performance and measure compliance with the Chapter Minimum Standards. This review should be conducted at least annually.
- **Form 22, Model Bylaws for Chapters.** All chapters must maintain up-to-date chapter bylaws that are current and reflect chapter realities. Chapters must also maintain written instructions that list job descriptions, functions or policies that may be unique to the chapter.
- **Form 23, Congressional Contact Report.** To be completed when contact is made with a member of Congress or congressional staff. Contact can be in person or in writing. The contact must be face-to-face to be counted toward the chapter's goal. A copy of this form must be sent to the National SCORE office for a chapter to receive credit. This also enables the association office to contact the congressional office in Washington to follow up on the original contact.
- **Form 24, Chapter Membership Agreement.** This form must be completed and signed by all parties before a chapter charter will be issued.

Chapter 4: Recording Chapter Operations

- **Form 25, Chapter Chair's Oath of Office.** This form is used when installing a new chapter chair.
- **Form 30, Small Business Success Profile.** This form must be completed by the SCORE mentor and signed by the business owner for release of information. This form is also used to update success stories for goals reporting.
- **Form 35, Tabletop Display Reservation.** This form may be used to reserve one of the tabletop display booths.
- **Forms 100 and 101, Chapter Expense Voucher Transmittal Sheets.** These forms are used to submit expense vouchers (Form 14) to the National SCORE office. Chapters must complete Form 100 to accompany the expense vouchers and, at the district director's discretion, send the forms directly to the National office or to the district director. If Form 100 is sent to the district director, then Form 101 must be completed by the district director before forwarding the expense vouchers to the National office. Each district director will determine the process used by his or her chapters.
- **Form 641, Request for Mentoring.** This form is for both the client and the volunteer to complete. [*Note:* No other changes can be made to these forms without permission from the U.S. Office of Management and Budget and the SBA.] The request for mentoring is initiated by the client completing Parts I and II of the form. The volunteer must complete a Part III of the form after each mentoring session.
- **Form 888, Management Training Report.** This form is used to record workshop information and attendance.
- **Chapter Goals Form.** All chapters are required to determine goals for the next fiscal year. Goals are used to help the association project and measure growth and success. Progress toward goals will be taken into account during the budget process. Chapters and district directors may review the monthly goals report from the National office showing progress toward their goals on the Volunteer Center website.

NOTE: A chapter's charter may be revoked if it consistently fails to provide the reports required by the National SCORE office.

Chapter 4: Recording Chapter Operations

Retention of Forms

The chapter must be able to produce a copy of the forms associated with providing client services. The chapter may do this either through its EDMIS system or by preserving a dedicated and secure space to keep and maintain chapter records that is accessible to the membership. All forms, including Forms 641 and the workshop sign-in sheets, must be able to be produced for four years, except as otherwise noted in the SOM.

All records pertaining to volunteers, including membership applications, must be able to be produced for seven years after a volunteer leaves SCORE. It is strongly recommended that electronic copies (files or scans) of these records are maintained.

Chapter 5: Mentoring, Workshops and Case Reporting

All chapters are required to collect and input all relevant client information into the SCORE CRM system, regardless of whether the interaction is classified as a mentoring session. This includes all workshop participants.

For SBA reporting, all chapters are required to use the following definitions of mentoring sessions and workshops.

Client Eligibility - SCORE clients must be U.S. citizens or green card holders. This includes foreign nationals.

Face-to-Face Mentoring

Mentoring occurs when a SCORE mentor or team of mentors receives a request for business advice and responds by providing substantive advice. The client must complete Form 641, Request for Mentoring, Part I & II. In addition:

- The initial mentoring case or session must be 60 minutes or more in length in order to be reported as a case and the information is captured on Form 641, Request for Mentoring.
 - **NOTE: There is no time requirement for subsequent visits (follow-ons).**
- Preparatory time is reported in addition to the length of a mentoring session.
- To be counted as a mentoring case or session, the advice given should be of sufficient value to have resulted in a billable client service by a paid consultant.
- A session with two or more individuals representing a single business entity or client counts as one mentoring session or case.
- A session with two or more mentors (team mentoring) and a single business entity or client counts as one mentoring session or case.
- Travel time will be tracked so that mentors are credited with having worked the time, but this will not be included in the length of a mentoring session nor is the time credited to the mentoring session.

Online Mentoring

The following guidelines apply for online mentoring

- The initial mentoring case or session must be 30 minutes or more in length in order to be reported as a case and the information is captured on Form 641, Request for Mentoring.

Chapter 5: Mentoring, Workshops and Case Reporting

The time requirement includes research and prep time in addition to the actual response creation time.

○ **NOTE: There is not time requirement for subsequent sessions (follow-ons).**

- Preparatory time is reported in addition to the length of a mentoring session.
- To be counted as a mentoring case or session, the advice given should be of sufficient value to have resulted in a billable client service by a paid consultant.

Skype, Telephone, and other modes of Mentoring

- The initial mentoring case or session must be 30 minutes or more in length in order to be reported as a case and the information is captured on Form 641, Request for Mentoring. There is not time requirement for subsequent sessions (follow-ons).
- Preparatory time is reported in addition to the length of a mentoring session.
- To be counted as a mentoring case or session, the advice given should be of sufficient value to have resulted in a billable client service by a paid consultant.

FOLLOW ON RULES

What Does Not Constitute Mentoring

Providing non-business information or advice is not counted as a case or session. The following are examples of some of the activities that do not constitute a mentoring case or a session:

- Client calls for and receives directions to the chapter or information about office hours or SCORE activities.
- Client calls for and receives the telephone numbers of local or state government offices for business registration or other contact information for other potential resources.
- Client visits or is referred to a chapter, mentor or website for information.
- Client registers on a chapter or volunteer website for any purpose other than a request for online mentoring.
- Client downloads information, software, templates or other files from a chapter volunteer or other website without mentor contact that meets the definition of a case.
- Client is sent an email newsletter or other information electronically without additional mentor contact that meets the definition of a case.

Chapter 5: Mentoring, Workshops and Case Reporting

- Mentor contacts a client for the purpose of scheduling a meeting, and the conversation does not meet the definition of a case.
- Mentor contacts a client for the purpose of following up or checking in, and the conversation does not meet the definition of a case.

Workshops / Webinars

A workshop is an educational or training program for a group of individual attendees (non-SCORE volunteers) on a business-related subject. A workshop may be conducted live (local) or as a webinar or e-training.

This activity may be sponsored by either SCORE or another entity, with SCORE participating.

A local workshop must be a minimum of one hour and include two or more clients in attendance.

- Attendees must register and attend the workshop to be counted, and their contact information must be collected (name, email address, phone number).
- For co-sponsored workshops with another SBA resource partner (for example, a Women's Business Center [WBC] or Small Business Development Center [SBDC]), all partners may count all attendees if each resource partner contributes a significant amount of presentation time (defined as one hour or more per partner).
- An agenda is required for every workshop.
- An attendee list or sign-in sheet must be completed at every workshop and kept on file at the chapter for four years.
- An evaluation sheet must be made available for completion by attendees for every training workshop.
- Online e-training/webinars/workshops must be a minimum of 30 minutes and include one or more clients participating and delivered via a computer and/or the internet.
- Must include a registration process
- Must include an evaluative process

What Does Not Constitute a Workshop

Following are examples of activities that **do not** constitute a workshop:

Chapter 5: Mentoring, Workshops and Case Reporting

- Chapter volunteers staff an exhibit booth at a trade show and interact with attendees.
- Chapter volunteer speaks at a local service club, for the purpose of recruiting volunteers or educating the organization about SCORE.
- Chapter volunteer participates in a television, radio or webcast presentation on a business-related topic, for which participants do not register or for which attendance is not or cannot be taken.
- Chapter volunteer participates in a workshop sponsored by a third party, and the volunteer's remarks are limited to recruiting or an overview of SCORE services.

Case Reporting

A request for mentoring is generated when a client submits a signed Form 641, Request for Mentoring, or a request for online mentoring. In the case of online mentoring, the client's request for mentoring serves as Form 641 and the mentor's response serves as Form 641, Part III.

For online mentoring, SCORE's CRM automatically captures the initial online mentoring session.

Available supporting correspondence must be retained by the chapter for four years. Retention of information may be kept in an electronic format and produced upon request.

A completed Form 641, Part III is necessary for all follow-ups. Report all follow-up sessions based on the mentoring method used—face-to-face, email/online or telephone—for that session. Follow-ups are a good barometer of the quality of the mentoring experience.

All chapters are expected to encourage their volunteers to follow up with their clients, and each chapter should have systems in place to ensure that mentors are meeting clients' needs. This includes:

- Training volunteers to use the "Mentoring Methodology" that includes the process to encourage follow-on mentoring.
- Mentor evaluations.
- Measuring client satisfaction.

Mentors are expected to conduct themselves with professionalism.

Chapter 6: Total Expense Reimbursement System

SCORE volunteers and chapters are eligible to have expenses reimbursed that are incurred in the course of SCORE-related activities. To be reimbursed, SCORE volunteers must use the Total Expense Reimbursement System (TERS) described in this chapter. The rules for reimbursement are established by the SCORE Board of Directors, and all expenses are charged to the budget allocated to the chapter by the district director.

Donating Expenses

Volunteers may file claims for reimbursement, but are not required to do so. They may elect to donate their expenses by not claiming reimbursement. Volunteers may be able to deduct these expenses from their individual income tax returns and should seek advice from their tax advisor.

Requirements for Reimbursement

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

- Sometimes volunteers may choose to affiliate with a chapter located some distance from home, rather than with the nearest chapter. Where this is permissible, expenses will be reimbursed for the mileage to the chapter nearest the home only. The district director will monitor this carefully.
- Vouchers will not be paid if the expenses occurred more than 60 days prior to the date the expense is received by the National office. For example, an expense dated March 2 must be received at the SCORE Association office on a properly completed form, including approvals, on or before May 1.
- Expense vouchers received more than 60 days after the date the expense was incurred or vouchers that are not properly documented will be referred to the district director for disposition.
- Volunteers desiring reimbursement should submit Form 14, Total Expense Reimbursement Form, monthly. District Directors must approve chapter expenses.
- Volunteers must submit the expense voucher to their chapter chair, or the chair's designate, who will verify that the expense is appropriate, that all receipts are attached and that the form is completed properly before approving the voucher for payment.
- A chair may not approve another chair or co-chair's expense voucher, nor may chapter volunteers approve a chair's expense voucher. The voucher of a chair must be approved by the district director. The district director must also approve all vouchers for reimbursement that are paid directly to the chapter.

Chapter 6: Total Expense Reimbursement System

- The chair or chair's designate will complete Form 100, Chapter Expense Voucher Transmittal Sheet, and send it with Form 14, Total Expense Reimbursement Form, to the district director or directly to the National office at the district director's discretion. The district director will instruct the chapter on one of the two allowable methods for submitting expenses. A copy of Form 100 should be retained for follow-up purposes.
- If the district director elects to approve all chapter Form 14s, Total Expense Reimbursement Form, the district director will prepare Form 101, Chapter Expense Voucher Transmittal Sheet, and authorize payment of the Form 14s by signing Form 101. Several times each month, the district director should forward the expense vouchers to the National SCORE office for payment.
- If the district director is unable to perform these functions, the assistant district director may perform them.
- The National office will not reimburse vouchers that are not accompanied by the required forms and approval signatures. Such claims will be returned to the chapter chair or district director for appropriate completion.
- The National office does not provide quantities of forms, including Forms 14, 100 or 101. All forms can be downloaded from the Volunteer Center website. Only expenses submitted on the current Form 14 will be paid.
- All payments will be made by check only.
- Travel will be reimbursed at the SCORE-approved mileage rate that was in effect on the day the approved travel expense is incurred. The mileage rate is determined by the SCORE Board of Directors.
- Per Diem rates used by SCORE are contained in the General Services Administration (GSA) publication *Federal Travel Regulations (FTR)* and are periodically revised. Maximum permissible lodging, taxes, meals and incidental expenses (M&IE) are contained in the *FTR*. Reimbursements may not exceed these amounts. M&IE is reimbursed for travel on partial days at a flat three-quarters of the daily per diem. To be eligible for the partial per diem, a volunteer must be away from home for 12 hours or more.
- Chapters may institute a policy limiting expenses that are to be reimbursed, with the approval of the district director.
- No expenses can be claimed for attendance at any social event.
- When two or more volunteers travel together, only the volunteer who incurs the expense may file for reimbursement.

Chapter 6: Total Expense Reimbursement System

Reimbursable Expenses

Reimbursable expenses include costs associated with the following activities:

- **Mentoring.** Commuting expenses or mileage at the SCORE-approved rate to and from SCORE offices or mentoring locations, a client's place of business and research sites on behalf of a client. The cost of tolls, parking, public transportation and taxis is allowed. A receipt is required for all expenses over \$25.00.
- **Chapter meetings.** Travel to and from chapter meetings. This payment is a local chapter policy decision, with the approval of the district director.
- **Chapter operations.** Expenses incurred by chapter officers and committee members to maintain the efficient operation of the chapter. This includes expenses incurred by volunteers performing administrative duties for the chapter and expenses incurred in the planning and production of workshops. Reimbursement can be made directly to the chapter for postage, equipment, office supplies, publications, marketing, rent and other chapter expenses.
- **District meetings.** Expenses incurred in attending district meetings. Only those volunteers invited to the meetings are authorized to claim reimbursement. SCORE funds cannot be used to cover the cost of alcohol. Attendees are responsible for their incidental expenses.
- **National meetings.** Covers the costs of travel and approved expenses for any meetings sponsored by the National office. All invited attendees may use this account.
- **Training.** Expenses incurred to plan, produce or attend chapter-training sessions.
- **Promotion of SCORE.** Expenses incurred giving speeches representing SCORE to the local community.
- **Registration fees for SBA and non-SBA-sponsored events.** These are reimbursable as a means of paying for meeting rooms, breaks, banquets, audio-visual equipment rentals and the like. The cost of any meals included in the registration fee *must* be deducted from the per diem allowance.

Note: The cost of contributed items must not be charged to the chapter or district budget. For example, if volunteers are attending a meeting where someone else is hosting a luncheon, the cost of that luncheon must be deducted from the per diem.

Chapter 6: Total Expense Reimbursement System

Expense Guidelines for District Directors

The following expense guidelines apply to district directors. District directors are responsible for:

- Establishing separate budgets for district and chapter expenses.
- Allocating and monitoring chapter budgets, and encouraging a monthly reconciliation.
- Submitting their own expense vouchers for approval to the SCORE Vice President of Field Operations or his or her designate.

Completing Form 14, Total Expense Reimbursement Form

Follow these directions to complete Form 14:

Box 1, Chapter and District Expenses

- Chapter expenses: complete the box in full.
- District expenses: omit the chapter number.

Box 3, Social Security Number

The last 4 digits of the social security number are required to properly reimburse a volunteer for expenses. For reimbursements paid directly to the chapter, only the chapter number is required.

Boxes 10 and 11, Approval Signatures

- Form 14 must be signed by the claimant and approved by the chapter chair or the chair's designate.
- The district director must approve Form 14 for chapter chairs and reimbursements paid directly to the chapter.
- Form 14 for district directors must be approved by the SCORE Vice President of Field Operations or his or her designate.

Chapter 6: Total Expense Reimbursement System

Accounting Classification Codes

Form 14 contains the following accounting classification codes. These codes are used to allocate expenses:

- (1) **Mentoring.** This includes all travel and related expenses incurred when mentoring a client. All volunteers may use this account.
- (2) **Mentoring development and support.** Includes expenses incurred that are not related to mentoring. These include travel to chapter offices and meetings, travel for non-mentoring duties, expenses incurred by the chapter (including telephone), office supplies, office equipment and expenses for developing or conducting workshops.
- (3) **Training.** Includes expenses incurred for volunteer training. This includes travel to district meetings or special training sessions. It also includes the costs of materials used in training.
- (4) **District director and assistant district director travel.** Includes expenses incurred by the district director and assistant district director while administering district operations. Only district directors and assistant district directors may use this account.
- (5) **District meetings.** Covers travel and all approved expenses while attending a district meeting. All volunteers authorized to attend the meeting may use this account.
- (6) **District director annual conference.** Covers travel and approved expenses while attending the annual conference. All invited attendees may use this account.
- (7) **Meetings.** Covers the costs of travel and approved expenses for any meetings sponsored by the National office. All invited attendees may use this account.
- (8) **Board of directors meetings.** Covers the costs of travel and approved expenses to attend SCORE Association board meetings. All board members and invited attendees may use this account.

Processing of Vouchers

The SCORE National office processes expense vouchers daily and prints checks once a week. All vouchers received by the last day of the month are included in the monthly reports provided to district directors. These monthly reports provide district directors with the status of their budgets and those of their chapters. Monthly reports are sent to each district director and assistant district director prior to the 10th of each month.

Chapter 6: Total Expense Reimbursement System

Least Cost Principle

SCORE will reimburse expenses using the “least cost” principle. For example, if it is possible to rent a car and drive to a district meeting rather than fly there, and it costs less to do so, SCORE will reimburse only an amount equivalent to the cost of renting the car. This least cost principle also applies to parking fees and the use of public transportation. Volunteers should keep this reimbursement principle in mind and minimize costs whenever possible.

Chapter 7: Sources and Uses of Chapter Funds

Chapter 7: Sources and Uses of Chapters Funds

Each district is provided an annual operating budget to cover most SCORE-related district and chapter expenses for the fiscal year. District directors allocate funds for district and chapter expenses, and all funds are available on a reimbursement basis. In addition to the annual allocation, each chapter must have ongoing fundraising efforts to ensure that the chapter's future operations for one year are maintained (but not more than two years).

Use of Funds

Chapters may use their annual allocation to reimburse volunteers or the chapter for expenses that support the mission of SCORE. However, chapter funds may also be used to cover any of these expenses. **Chapter funds cannot be used for expenses of a personal nature or for the personal benefit of the chapter's volunteers.**

The following, subject to the district director's concurrence, are some of the ways chapter treasuries and the chapter's annual allocation from the National SCORE office administered by the district director may be used:

- Clerical support providers

IT CANNOT BE MORE HIGHLY STRESSED THAT THE CHAPTER SHOULD MAKE EVERY ATTEMPT TO RECRUIT A VOLUNTEER TO FILL THE FUNCTIONS OF A PAID CLERICAL SUPPORT PROVIDER. Chapters successfully recruiting for this position have frequently done so outside of normal recruiting channels for mentors. Searching for, recruiting and networking with volunteers with experience in administration (for example: past executive administrators and office managers) that may not have the experience or background to mentor small business owners are perfect examples of the type of volunteer that can contribute in a valuable manner to SCORE.

If a clerical support is deemed to require an outside contractor, the chapter must use a national, local or regional provider of temporary employment services. The local or regional provider must furnish evidence or certify that it is authorized to act as such in its state or local jurisdiction and that it complies with all applicable federal and state payroll tax laws and other applicable requirements. A copy of the contract between the local or regional provider and the SCORE chapter or district must be furnished to the National office for approval. The contract must be reviewed and renewed annually. ***The National SCORE office WILL NOT reimburse third party clerical expenses for any provider with a contract not renewed within a 12 month time period.*** The local provider cannot be or include a SCORE volunteer. **The local provider must be available to provide clerical services to more than one customer.**

Some chapters have in the past contracted directly with an independent contractor for providing clerical services - one that is not affiliated with a third party. This process is **discouraged** due to a number of reasons, including the increased liability on both the

Chapter 7: Sources and Uses of Chapter Funds

SCORE chapter and SCORE Association. If the chapter pursues an independent clerical administrative contract, **ONLY THE SCORE VICE PRESIDENT OF FIELD OPERATIONS OR THE SCORE CEO CAN ACCEPT AND SIGN THE INDEPENDENT CONTRACT, and they may deny the request to contract with an independent provider altogether.** Independent contractors are required to sign SCORE's agreement annually (See Appendix for approved independent contract agreement).

Additionally, any independent contractor must complete a Form 1099. The independent contractor reports to the chapter chair.

- **Postage, office supplies, office equipment, software, publications, furniture, property and liability insurance, volunteer recognition and chapter rent.** Chapters should submit Form 14, Total Expense Reimbursement Form, to the National office. The chapter chair or the chair's designee and the district director must approve expenses reimbursed to the chapter.
- **Advertising and marketing programs** to enhance public knowledge and client awareness of SCORE services and the recruitment of volunteers.
- **Workshop activities**, including advertising, purchase of materials, equipment for presentations and room rental costs.
- **Promotion of and cooperation in activities with other groups or agencies that support small businesses**, including dues or registration fees.
- **Travel expenses, including mileage, parking, taxis, per diem, airfare, hotel expenses and miscellaneous expenses** will be reimbursed to volunteers via a properly completed and approved Form 14, Total Expense Reimbursement Form. Reimbursement is at the discretion of the chapter when approved by the district director. Mileage will be paid at a rate determined by the SCORE Board of Directors.

All expenses other than clerical must be submitted on Form 14, Total Expense Reimbursement Form. Chapters may be reimbursed directly for expenses with a properly approved Form 14. District directors must approve Form 14s paid directly to chapters and chapter chairs.

Notes on Funds

Following is additional information on the use of chapter funds:

- Chapters are responsible for the expenses of their branches. The chapter chair or the chair's designee must approve all expenses for branches, including those of the volunteers.
- All chapter funds belong to the SCORE Association. If the chapter closes for any reason, all monies revert to the SCORE National office.

Chapter 7: Sources and Uses of Chapter Funds

- All items, including computer equipment, postage meters, telephones and supplies purchased with chapter funds or appropriated funds are for official SCORE business. This includes items donated in the name of SCORE.
- Each year, all chapters are required to submit Form 3, Chapter Annual Report. This is a mandatory requirement for all chapters. Failure to complete and submit a Form 3 may result in the chapter being revoked. The Form 3 and instructions are available to download on the Volunteer Center.
- Chapters should engage in fundraising activities to ensure that the chapter's future operation for one year is maintained. Chapters should hold more than one year of operating funds in their treasuries, but not more than two years' worth of funds.

Sources of Income***Donations***

Chapters are encouraged to solicit and accept donations of funds, property or services from outside sources in order to assist them in their activities.

All SCORE chapters receive their federal tax-exempt status under the umbrella of the national association. *The entire SCORE organization is covered under a single tax identification number 52-1067290.* The association files a consolidated IRS Form 990 that includes all chapters. Chapters are not required to file a separate Form 990, Return of Organization Exempt from Income Tax, with the IRS.

Gifts to chapters with tax-exempt status are tax deductible for the donor. Form 15, Acknowledgement of Receipt of Gift to SCORE, should be completed by the chapter and given to the donor. Chapters must provide a copy of Form 15, Acknowledgment of Receipt of Gift to SCORE, to all donors of \$250 or more.

Chapters should notify the district director before initiating a general or broad solicitation of funds from outside parties, and they should notify the SCORE Vice President of Field Operations and district director before soliciting or accepting a gift of funds in excess of \$10,000 from any one contributor in one year.

Financial Practices and Procedures

Chapters should establish financial practices and procedures similar to those required for any small business or non-profit organization. The following should be included in those procedures:

- The requirement for two signatures on any disbursement of \$2,000 or more.
- Documentation authorizing each disbursement supporting that it was for a legitimate chapter expense.

Chapter 8: National and Chapter Achievement Awards

The SCORE Association has a national and chapter awards program that recognizes individual volunteers and chapters that have made exceptional contributions to SCORE.

National Awards

Candidates from all SCORE chapters are considered for the following two awards.

The Platinum Leadership Award and Certificate

- This is the highest award that can be given by the association. The volunteer receiving it must have demonstrated meritorious service and made a significant contribution to SCORE. To be eligible for this award, a volunteer must have provided a minimum of seven years of meritorious service and have served in a position of leadership during that period.

The award is initiated by resolution of the chapter's Executive Committee and must be:

- Accompanied by written documentation verifying that the eligibility requirements have been met.
- Accompanied by a completed Form 11, Application for Awards.
- Approved by the district director.
- Authorized by the SCORE CEO.
- Issued by the National SCORE office.

The Gold Member Award and Certificate

This is the highest award that can be given to a volunteer who has not held a position of leadership with SCORE. To be eligible for this award, a volunteer must have provided a minimum of seven years of distinguished service and made an exceptional contribution to the chapter and the association through activities such as:

- Workshop participation.
- Administrative roles.
- Community service and outreach programs.

The award is initiated by resolution of the chapter's Executive Committee and must be:

- Accompanied by written documentation verifying that the eligibility requirements have been met.
- Accompanied by a completed Form 11, Application for Awards.
- Approved by the district director.
- Authorized by the SCORE CEO.
- Issued by the National SCORE office.

Chapter Awards

These awards are given at the chapter level in recognition of exemplary volunteer service.

The Award of Meritorious Service

This award is given to volunteers who have consistently provided above-average service to the chapter and are terminating their SCORE membership for any of the following reasons:

- Health, medical disability or death (The award may be issued posthumously).
- Family illness where the volunteer leaves SCORE to attend to a family member (This does not include those who seek a temporary leave of absence).
- Personal, such as pursuing other interests, family matters or other situations that prevent the volunteer's continuing commitment to SCORE.

This award is a local decision and is administered by the chapter and the district. The eligibility requirements are as follows:

- A minimum of five years of service to the chapter.

- An above-average contribution of services that may include mentoring, workshop activities or administrative service.

The chapter initiates and issues the award with the district director's approval. This award should not be given to volunteers whose service has been less than satisfactory.

Send a completed Form 11, Application for Awards, to the National office when requesting this award.

The Distinguished Service Award

This award honors SCORE volunteers and paid or volunteer chapter support personnel who have provided excellent service to their chapters in areas such as:

- Workshops
- Public relations
- Computers
- Marketing
- Recruiting
- Administrative support

This award is initiated by the chapter chair or chapter executive committee. A written request should be sent to the National office. Include the name of the person and the specific wording for the award. A Distinguished Service Award Certificate may be ordered from the National office to be signed by the chapter chair or district director.

The Emeritus Membership Certificate

SCORE has established an emeritus membership status for volunteers to recognize their meritorious service, contribution or accomplishment on behalf of the chapter. This is an honorary membership position that allows volunteers to continue to associate with and serve SCORE in an as-needed advisory capacity.

A volunteer may request emeritus status or the chapter chair or chapter executive committee may initiate emeritus status for a volunteer. The chapter chair or executive committee must approve applications for emeritus status. An emeritus member serves the chapter in a capacity defined by the chapter chair or chapter Executive Committee. Emeritus members:

- Will receive all chapter publications and meeting minutes.
- May not hold chapter office.
- May participate in all chapter activities on a non-voting basis.

- May mentor in a team with another volunteer, or group of mentors, when approved by the chapter chair or executive committee.
- Must reaffirm commitment to the SCORE Code of Ethics and Conduct annually.
- Will continue to receive *SCORE Newsletters*.

An emeritus certificate may be ordered from the National office to be signed by the chapter chair. It includes the signature of the SCORE CEO. Chapters are asked to identify emeritus members by using an emeritus code option on the chapter roster.

Years of Service Awards

Years of Service Awards and certificates are available based on years of service with SCORE (5 through 30 years in 5-year increments).

A chapter officer may request years of service awards and certificates. All requests must be in writing and include the recipient's name. Submit the request (via fax, email or U.S. mail) to the National SCORE office.

Honorary Membership

Honorary membership is extended to those who have provided ongoing support of SCORE's mission and significant contributions to SCORE. Honorary membership is intended for people who are not SCORE volunteers. For example, an honorary member could be a member of Congress, or someone who donates money, space or in-kind services that support the mission and growth of SCORE).

A chapter officer may request honorary membership. All requests must be in writing and include the recipient's name and address. Submit the request (via fax, email or U.S. mail) to the National SCORE office.

Other Awards

In addition to national and chapter awards, SCORE presents several special awards.

The Walter H. Channing Award of Excellence

This award is given to an organization or volunteer who has consistently provided outstanding service to the SCORE Association. Nomination for the award shall be initiated by a chapter, district director, board member or the SCORE CEO, presented to the Executive Committee of the board for approval and approved by at least 75 percent of the board. It must be accompanied

by written documentation that the eligibility criteria have been met. The award will be issued by the National SCORE office. The award does not have to be given each year.

The eligibility requirements for this award are:

- The recipient must have made a significant contribution to the progress, growth and development of the SCORE Association.
- The activity or participation with SCORE exceeds expectation.
- The contribution has been continuous and long term.

The Eugene F. Rowan Memorial Award

This award honors volunteers who have significantly contributed to SCORE's Congressional Information Program. This award was established in memory of Eugene F. Rowan, former SCORE director of legislative affairs.

The award is initiated and given by the SCORE CEO.

The Alice Brown Award of Excellence

This award is given to chapters and/or districts which have consistently provided outstanding service to the SCORE Association. Nomination for the award shall be initiated by a chapter, district director, board member or the SCORE CEO, presented to the Executive Committee of the board for approval and approved by at least 75 percent of the board. It must be accompanied by written documentation that the eligibility criteria have been met. The award will be issued by the SCORE Association Board of Directors.

The eligibility requirements for this award are:

- The recipient must have made a significant contribution to the progress, financial growth and development of the SCORE Association.
- The activity or participation with SCORE exceeds expectation.
- The contributions have been continuous and long term.

Chapter Recognition Programs

The SCORE Association provides national recognition and awards to chapters meeting or exceeding the established national criteria and to chapters that have developed successful

programs that benefit their community and/or the SCORE Association. All chapters are encouraged to apply for these awards.

District Chapter of the Year Award

Chapters can be recognized annually by the district director when they achieve outstanding performance. The criteria will be established in the goal setting process and performance evaluated at the end of the fiscal year. Chapters will evaluate their performance against the District Chapter of the Year criteria and submit their evaluation to their district director. All submissions for the District Chapter of the Year Award must follow the criteria for the National Chapter of the Year. Only the chapter selected as the District Chapter of the Year will be considered for the National Chapter of the Year Award.

District directors should submit to the National office the name of the chapter to be recognized as the District Chapter of the Year. All submissions for the District Chapter of the Year Award must follow the criteria for the National Chapter of the Year. Only the chapter selected as the District Chapter of the Year will be considered for the National Chapter of the Year Award. Each district winner will receive a certificate and a plaque signed by the SCORE CEO. Each winning chapter will also be honored in a SCORE publication/newsletter and on the SCORE website. Also, winning chapters will receive templates for assistance with media coverage.

District directors should submit the name of the chapter selected in their district to the National office by January 31.

National Chapter of the Year (COTY) Award

Chapters requesting consideration for the National Chapter of the Year Award must submit the required documentation to the district director no later than December 31 for the fiscal year ending the previous September 30.

Each district director may submit only one chapter to the SCORE Association office for consideration as the National Chapter of the Year no later than January 31. One chapter from each district is selected as a finalist by February 20. A committee of SCORE volunteers will make the final selection no later than March 15.

The application should include the chapter narrative outlined below as well as the final performance data and goals reports for the year and the most recent Form 16 SCORE On-Site Review Form. Remedial action of deficiencies noted thereon will be documented. Chapters must be in compliance with the Chapter Minimum Standards.

National Chapter of the Year Award Criteria

NEW CRITERIA AND APPLICATION PROCESS FOR CHAPTER OF THE YEAR WILL BE UPDATED BY OCTOBER 1, 2013.

Presentation of the National Chapter of the Year Award

The National Chapter of the Year Award is presented to the representative of the winning chapter at the annual SBA Small Business Week award presentations.

The winning chapter designates the person most responsible for the chapter's success to receive the award.

Chapter volunteers receive an appropriate gift as recognition of their contribution to the achievements of the chapter.

Individual Mentor Recognition Program

TBD. We are in the process of developing this section.

Chapter 9: Relations with the SBA and Its Resources

SCORE works cooperatively with the SBA and its other resource partners (the SBDC and WBC organizations). SCORE may also work closely with other governmental and private agencies to foster and promote small business. Consequently, it is important to be aware of the following:

- The SBA has the authority to coordinate its resources, including SCORE, in order to leverage its effectiveness.
- SCORE volunteers maintain close cooperation with the SBA within practical considerations of location, budget and travel.
- Chapters and district directors have direct relations with their SBA field office counterparts who are responsible for communication and/or support for SCORE operations within their jurisdictions.
- When SBA asks a chapter to enter into written agreement or a Memorandum of Understanding (MOU), the chapter should consult with the SCORE CEO about the purpose and contents of the document.
- Each MOU has legal consequences for all parties.
- All such documents and MOUs shall be approved by the SCORE CEO and, if deemed advisable, legal counsel or the board of directors. Once the MOU is approved, a copy goes to the district director.

Communicating with the SBA

The National SCORE office keeps the SBA headquarters office informed of all association matters and issues of national importance. It is also important that SBA district officials are kept informed of local SCORE activities. As a matter of courtesy, the SBA district office should be sent copies of all chapter newsletters as well as other appropriate communications.

In addition, the district director should:

- Serve as a conduit and facilitator for information between the SBA district office and the SCORE chapters in the district with the exception of operating data electronically transmitted by chapters to the National SCORE office.

Civil Rights Compliance Audits

The chapter should coordinate with the U.S. Small Business Administration (SBA) Civil Rights Compliance (CRC) Division works to ensure compliance with nondiscrimination regulations by SBA recipients of federal financial assistance.

Chapter 10: Grievance and Complaint Procedures

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

Alleged Ethics Violations

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

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

Chapter 10: Grievance and Complaint Procedures

- If the chapter chair or a member of the Executive Committee is the volunteer involved in the alleged violation, the district director will be substituted for the chapter chair in the proceedings.

When a district director has sufficient information to believe that a chapter volunteer or officer has acted or plans to act in a manner that violates SCORE rules or its Code of Ethics and Conduct and feels that immediate action is needed, the district director will notify the volunteer or officer in writing of his or her suspension from membership or office, with these conditions:

- The suspension may be in effect for no more than 60 days, during which time appropriate action is taken to resolve the matter.
- The district director shall provide for continued leadership of the chapter during any suspension of the chapter chair.

Process for removing volunteers not in violation of the Code of Ethics

Membership in SCORE is a privilege. As such, membership can be revoked at any time, including volunteers that have not broken the Code of Ethics and Conduct. There are a number of reasons a volunteer may be removed from SCORE. These reasons include, but are not limited to:

- Consistently poor attitude.
- Consistently poor client service quality.
- Conduct detrimental to SCORE chapter and/or national score association.
- Lack of continued skills improvement
- Unwillingness or inability to adopt necessary changes in operations and service.

The chapter chair, with approval of a majority vote of the chapter's Executive Committee, may place any volunteer on probationary status. Any member placed on probation shall be given a written AND verbal report noting the deficiencies as well as the desired corrective actions. The volunteer shall be given 60 days to correct the deficiencies and meet the desired status defined.

If the volunteer corrects deficiencies, probationary status shall be removed immediately. The volunteer will retain full membership.

If the volunteer does not correct the deficiencies, the chapter chair and executive committee shall meet and vote on removing the volunteer. A majority vote to remove the volunteer is required from the executive committee.

If a volunteer regresses in behavior and ultimately starts demonstrating the original deficiencies, the process of probation can be addressed again - this time with a 30 day corrective action period. Should the volunteer again meet the corrective action plan, the volunteer shall be again reinstated fully. However, if a 3rd instance arises, the Executive Committee can immediately vote on expulsion of the volunteer without needing to go through a probationary period.

Chapter 10: Grievance and Complaint Procedures

All written probation notices shall be copied directly to the appropriate district director and to the SCORE Vice President of Field Operations. ALL expulsions shall be communicated directly to the volunteer and, within 48 hours, to the district director and SCORE Vice President of Field Operations. The chapter must make all needed corrections to the chapter roster in the SCORE CRM.

Any volunteer put on probation or removed from SCORE MAY APPEAL via the process defined in 'Other Grievances'.

Other Grievances

When a SCORE volunteer, client or other person has any other grievance, including appeals of local chapter decisions, the following procedure will be used:

- A written statement clearly stating the details of the grievance and the desired outcome will be sent to the chapter chair.
- If the chapter chair, chapter Executive Committee or district director is unable to resolve the grievance, the district director will prepare a report and forward it with all written documentation to the SCORE Vice President of Field Operations with a request for the SCORE Vice President of Field Operations' intervention.
- The decision by the SCORE Vice President of Field Operations shall be final and communicated in writing to all parties.

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

Chapter 11: Chapter Formation and Termination

The chapter is recognized as the most fundamental unit of SCORE because a chapter operates in a manner to meet the needs of SCORE clients in each local community. The formation of a chapter is serious undertaking and should be considered when SCORE has a proven history of providing sustainable quality service in an area that is currently covered by a distant chapter.

Applying for a New Chapter

To apply for a chapter charter, the Form 24, Membership Agreement, must be signed by an authorized representative of the applicant, endorsed by the district director and sent to the SCORE Vice President of Field Operations. The agreement must be accompanied by additional data supporting a conclusion that the proposed chapter is viable. All new chapters must be in compliance with the Chapter Minimum Standards prior to the approval of the chapter charter.

The application must be approved by the SCORE Vice President of Field Operations and the secretary of the SCORE Board of Directors. Once the application is approved:

- The SCORE Vice President of Field Operations will notify the district director. The district director will notify the applicant and appropriate SBA officials.
- Officers will be elected, and essential committees will be formed.
- Bylaws will be prepared and made ready for approval. These bylaws supplement the SOM and must not void any SOM requirement.
- When all operational and startup details are finalized, the secretary of the SCORE Board of Directors will issue a charter and a chapter number.
- **The new chapter chair or his or her designee must attend the annual National Leadership Conference.**

If the application is not approved:

- The applicant will be notified in writing, with reasons given and suggestions as to how the deficiencies may be overcome.
- The group will be given the option of becoming a branch of an existing chapter, with the concurrence of that chapter and district. The district director will notify the National SCORE office of this branch decision.
- When the deficiencies are overcome, the branch may be converted to an independent chapter.

Chapter 11: Chapter Formation and Termination

Chapter Identification

In addition to its chapter number, a chapter will identify itself by a name that represents its community or the geographic area it services.

NOTE: A chapter name may not refer to a person or organization, except SCORE.

Chapter Criteria

All SCORE chapters must meet the following criteria in accordance with the Chapter Minimum Standards (SCORE Form 16) in order to remain a unit member of the SCORE Association. All chapters must:

- Have up-to-date written bylaws that reflect chapter realities as a part of a permanent file.
- Submit operational data in the SCORE CRM upon inception.
- Develop and maintain the chapter website provided on www.score.org within 90 days of receiving the chapter charter. **No new chapters should have any independent website outside of score.org.**
- Use only the current official SCORE brand and logos in all chapter publications (for example: business cards, letterhead, brochures, etc.).
- Maintain and implement a written business plan that is reviewed and updated annually with the chapter membership before its submission to the district director, and per Minimum Standards includes:
- Maintain and implement a chapter operations plan, including branch activities and budgets.
- Maintain and implement a marketing plan.
- Maintain and implement a fundraising plan that includes ongoing fundraising efforts to ensure that the chapter's future operation for one year is maintained.
- Maintain and implement a recruitment plan that:
 - Inventories the mix of current chapter volunteer's backgrounds and skills.
 - Targets recruitment efforts to fill the gaps and anticipated needs to ensure the chapter can meet the service requests of its clients and the business community they serve.

Chapter 11: Chapter Formation and Termination

- Attracts and recruits talented volunteers representing the gender, races and ethnicities served by the chapter and to reflect the community.
- Contains a leadership succession plan with sufficient lead time to provide ample training for prospective chapter officers and committee chairs.
- Contains an outreach plan that encompasses geographic areas and those segments of the business community currently not adequately served.
- Assures all new volunteers successfully complete the online SCORE orientation program.
- Maintain and implement a written outreach plan that encompasses geographic areas and those segments of the business community currently not adequately served.
- Assure all new volunteers successfully complete chapter and district orientation to ensure a professional and complete introduction to SCORE. The orientation must contain information on the different roles of chapter and district as they relate to the volunteer, including a review of the chapter bylaws and chapter operations. The new volunteers must be assigned a mentor for their provisional period.
- Conduct ongoing volunteer training to improve mentoring techniques and ensure currency of mentoring skills, including available resources and SBA programs.
- Make sure that all new volunteers have and use individual email, preferably an @scorevolunteer.org email address.
- Undergo a SCORE onsite review annually (Form 16).
- If possible, have a minimum of 15 active volunteers with the skills, experience and willingness to devote the time to mentoring and to chapter administration and who are able to comply with all the requirements of the organization.

Termination of a Chapter for Cause

The membership of a chapter shall continue until its charter is terminated either for cause or at the request of the chapter or district director. Grounds for termination include the persistent failure to meet SCORE Minimum Standards, or to meet the needs of the community or market area by:

- Not recruiting volunteers to maintain a sustainable chapter.
- Not removing inadequate or nonproductive volunteers.
- Not effectively serving the small business community.

Chapter 11: Chapter Formation and Termination

- A combination of the above or other deficiencies in operations that are unwarranted by circumstances.
- Not complying with the minimum standards.
- Failing to conduct chapter operations in material and substantial accord with the SOM, including the consistent failure to provide the information about chapter activities needed for SCORE's CRM.
- Failing to conduct affairs in accordance with the SCORE Code of Ethics and Conduct.
- Demonstrating inadequate self-management capability.
- Identifying that the potential market for a chapter is inadequate to sustain a full-scale chapter.
- Lack of temporary or elected leadership. In this case, the district director may elect to take one of the following course of action:
 - Temporarily function as the chapter chair until a new chapter chair is elected or recruited.
 - Assign the temporary position of chapter chair to an assistant district director.
 - Assign the chapter to another district chapter as a branch until such time as an acceptable chapter chair can be identified and elected.
 - Terminate the chapter.

Either the SCORE Vice President of Field Operations or district director responsible for overseeing a chapter's operations may initiate action to terminate the chapter when it is concluded, after and despite communications via in person, writing, fax or telephone and other reasonable efforts with the chapter to assist the chapter in meeting the necessary requirements, that one or more grounds for termination apply. Under such circumstances, the district director will:

- Send a written notice to the chapter that states the relevant facts and circumstances regarding the grounds for termination (a copy of this notice will also be sent to the SCORE Vice President of Field Operations).
- Provide the chapter an opportunity to respond in writing, or at a meeting, within 30 days.
- If the chapter's response provides resolutions for the deficiencies, the district director, with the concurrence of the SCORE Vice President of Field Operations, will suspend the proposed termination of the chapter.
- If the chapter does not provide an adequate response, the district director will send a written notice to the SCORE Vice President of Field Operations setting forth the reasons

Chapter 11: Chapter Formation and Termination

for the proposed termination and revocation of the chapter charter, and requesting their approval.

- Subject to the approval of the SCORE CEO forward the matter to the secretary of the Board of Directors. The notice shall designate the proposed disposition of chapter funds, records and property and other relevant matters.
- Send a copy of the termination notice to the SCORE District Director, Vice President of Field Operations, the secretary of the SCORE Board of Directors, the National SCORE office and appropriate SBA officials.
- Following approval by the Board of Directors, provide written notice of it to the chapter and, if appropriate, establish a termination date.
- Arrange for chapter volunteers who wish and are eligible to continue with SCORE activities to form or join another chapter or to become volunteers of a branch group under the direction of another chapter. Volunteers who elect not to join another chapter or branch shall be removed from the roster.

Voluntary Chapter Termination

A chapter may seek voluntary termination and surrender its charter.

- If a chapter self terminates, the district director shall send a written notice of the action to the district director, SCORE Vice President of Field Operations, the National SCORE office, the secretary of the SCORE Board of Directors and appropriate SBA officials.
- The district director shall arrange for disposition of the chapter's funds, records and property.
- The district director shall also handle the placing of chapter volunteers elsewhere or possible branch status and other relevant matters.

Disposition of Chapter Assets Following Termination

A chapter that is being terminated (voluntarily or otherwise) may own or have a proprietary interest in monetary funds or property, such as equipment, furnishings, publications, leases or supplies that were obtained in the course of SCORE activities. If so, the district director is authorized and must take the following appropriate and effective measures on a timely basis:

- Secure, control and dispose of the chapter's records, monies and property for continued SCORE uses.

Chapter 11: Chapter Formation and Termination

- Ensure assets belonging to the SBA or purchased with appropriated funds are subject to final SBA control.
- Chapter officers and volunteers shall assist in the disposition process.
- When a branch office is closed, similar action is to be taken by the chapter and/or the district director.

Chapter Reinstatement

Reinstatement of a chapter charter may be considered upon a formal application that follows the same procedures required to form a new chapter.

Note: The charter of the newly reactivated chapter may use the former chapter's number and/or name if still available, but will show a new formation date

Chapter Branches

A SCORE chapter may wish to extend the area it can serve by establishing a separate location or branch capable of providing most of the services of a regular SCORE chapter. These include the ability to:

- Provide mentoring on a regular, scheduled basis.
- Receive and make phone calls.
- Schedule mentoring sessions.
- Conduct workshops.

In addition to the above requirements, the following criteria apply to chapter branches:

- The decision to establish a branch shall be made by the chapter and approved by the district director.
- The results of any and all branch activities shall be transmitted to the SCORE chapter location for inclusion in the chapter's records and reports.
- The branch will have a designated volunteer manager who is responsible for coordinating branch activities and reporting.
- The chapter may establish other criteria in addition to those listed, including attendance requirements at chapter meetings as well as the branch manager's participation in chapter committees.

Chapter 11: Chapter Formation and Termination

- Branches are urged to develop partnerships or affiliations with local economic development organizations, including chambers of commerce, SBDC, Women's Business Centers and city, county or state sponsored organizations.
- If a branch requests to become a chapter, it shall meet all the criteria necessary for the establishment of a SCORE chapter.
- Branches may not have bank accounts. All income and expenses of the branch will be handled by the chapter. All branch income and expenses must be reported by the chapter on the chapter's Form 3, Chapter Annual Report.

Chapter 12: Statutory, Legal and Insurance Issues

SCORE volunteers have special responsibilities, rights and privileges that originate from:

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

Each chapter is obliged to inform its volunteers of these rights and responsibilities, and each volunteer should be aware of them.

Further, all available legal protections are afforded SCORE volunteers while conducting official SCORE business. Protections do not extend to non-SCORE activities.

Federal Statutes That Apply to SCORE

SCORE operates under the aegis of the U.S. Small Business Administration (SBA). The SBA performs functions authorized by federally enacted laws.

- The federal laws that apply to SCORE are found in Chapter 14A of Title 15 of the United States Code (Small Business Act Section 8(b)). The provisions of that Act require the SBA to provide technical, managerial and informational aids to small business concerns. Section 637(b) of the Act authorizes the SBA to financially support SCORE and other volunteer programs assisting the SBA in the performance of its duties under the Act. This coverage does not extend to contractors or 3rd parties.
- The Small Business Act allows the SBA to reimburse SCORE volunteers for all necessary out-of-pocket expenses incident to their SCORE services, as approved by the chapter, district and national levels.
- Title 42 United States Code, Section 15401 also offers volunteers in nonprofit organizations, such as SCORE, immunity from liability from acts of negligence, provided the volunteer is acting within the scope of his/her duties and harm was not caused by willful or criminal misconduct, gross negligence, reckless misconduct or while operating a vehicle. This coverage does not extend to contractors or 3rd parties.

In addition, the law contains other provisions and benefits for SCORE volunteers. They include:

- The personal protections that federal employees have under the Federal Tort Claims Act (FTCA) if SCORE volunteers are accused of negligent or wrongful acts while engaged in SCORE activities and thereby become liable for damages to the claimant.

Chapter 12: Statutory, Legal and Insurance Issues

- The benefits federal employees have for compensation under the Federal Employees Compensation Act (FECA) should a volunteer be injured or killed while engaged in SCORE work. (See Work Injuries below for more information.)
- Counsel, counsel fees, court costs, bail and other expenses incidental to defending SCORE volunteers as parties in judicial or administrative proceedings that arise directly from their performance of SCORE activities.
- Declaring that reimbursement to SCORE volunteers for expenses incurred in their provision of SCORE services is not compensation or wages for tax or other purposes.

Civil Claims and Lawsuits

Under current law, except for certain generally stated situations, SCORE volunteers are protected under the Federal Tort Claims Act (FTCA) and are not subject to civil claims or lawsuits connected with SCORE activities and will not be held liable for paying monetary damages, even if they committed the torts. The U.S. government will take over and defend the action and make payments, unless:

- The volunteer is found to have committed the tort while acting outside the scope of SCORE activities. The Act does not cover SCORE volunteers for libel, slander, assault, battery or any discrimination claims. Generally speaking, if the wrong is committed with malice or intent to injure, or if the act is done with such gross negligence as to be willful, the volunteer may be found not to be working for SCORE. The U.S. government believes its employees should have personal responsibility in those instances. SCORE agrees that the same principle should apply to SCORE volunteers.
- The volunteer is found to be responsible for a “constitutional” tort. A constitutional tort is a wrong committed in violation of one or more of the fundamental rights found in the U.S. Constitution, that is, unlawful search of a home or person, cruel and unusual punishment or deprivation of the right to liberty or due process. It is unlikely such a tort would be committed by a volunteer in the course of SCORE work.
- The volunteer acted contrary to a specific statute that (regardless of the FTCA) allows federal employees to be personally liable for the tort. There are currently no specific statutes applicable to SCORE volunteers under this exception.

If there is an incident that might create the basis for a claim against or involving a SCORE volunteer, or notice of a claim is made or threatened, the chapter chair, district director and SCORE Vice President of Field Operations shall be promptly notified.

Chapter 12: Statutory, Legal and Insurance Issues

Government Shutdowns

During a government shutdown, under NO circumstances can any SCORE activities be conducted in a federal building. This includes mentoring, workshops and reporting. However, volunteers are free to conduct mentoring sessions, workshops, and any other SCORE-related activities outside of federal buildings.

SCORE volunteers will continue to have full coverage of liability protections. These benefits include coverage by the Federal Tort Claims Act and the Federal Employees Compensation Act and reimbursement by the SCORE Association office from appropriated funds for out-of-pocket expenses or clerical support.

Work Injuries

Work injuries for SCORE volunteers are covered. The law states that volunteers who are physically injured or killed while performing SCORE activities shall be entitled to “the same death or disability” benefits that federal employees are entitled to under the Federal Employees Compensation Act. This coverage extends to accidents while traveling on official SCORE business.

- Accident reports and claim forms are submitted to and handled by the SBA and transmitted by the SBA to the U.S. Department of Labor for processing and decision.
- If there is any question about whether a volunteer is entitled to make such a claim, the National SCORE office is available for assistance.

Tax Benefits to Volunteers

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

NOTE: It is the volunteer’s responsibility to maintain adequate records that establish the amount, nature and purpose of each expenditure for which reimbursement is sought or for which the tax deduction is claimed. Consult with a tax advisor for advice.

SCORE’s Tax-Exempt Status

SCORE is a non-profit corporation organized in the District of Columbia for charitable and educational purposes and has received income tax-exempt status from the U.S. Internal Revenue Service and from the District of Columbia. Accordingly:

Chapter 12: Statutory, Legal and Insurance Issues

- ALL MONIES RAISED, including chapter level revenues from workshop programs, through SCORE activities **should be considered federal monies**. PLEASE NOTE: no federal monies can be used as donations to any other organization.

Please also note that no SCORE monies are allowed to be invested, donated, awarded or given in any other capacity to any SCORE client.

- Donations made to SCORE are not taxable as income to SCORE, and donors may declare them as income tax deductions made to a charitable organization.
- All gifts, in cash or in kind (that is, services or property), shall be used solely to foster and promote SCORE operations.
- In-kind gifts may, for example, include office equipment, donated space, advertising, printing and publications.
- Each chapter shall permanently keep the document that designates SCORE's tax-exempt status in its office files. SCORE chapters are not independent legal entities nor should any SCORE chapter have its own federal tax-exempt status.
- The SCORE Association annually files a consolidated IRS Form 990 to include all of SCORE. All SCORE chapters must report financial information of the chapter to the National office on Form 3, Chapter Annual Report, within the deadlines, in order to remain in good standing with the SCORE Association and the IRS.
- The SCORE Foundation, a 501(c) (3) nonprofit organization and public charity, was established to raise funds to support SCORE in its outreach and for the financial assistance of the SCORE Association for both now and in the future. The Foundation seeks funds through individual donors, corporations and foundations. Donations that are made to the SCORE Foundation are not taxable to the Foundation and are tax deductible to the donor.

Reporting Income

All income regardless of the source must be reported annually on Form 3, Chapter Annual Report, including, but not limited to the following:

- Bank interest.
- Donor gifts.
- Dues and volunteer contributions.
- Reimbursement of clerical expenses.
- Sales of publications.
- Workshop fees.

All these should be included as gross income for a chapter when completing Form 3, Chapter Annual Report.

Chapter 12: Statutory, Legal and Insurance Issues

State and Local Taxes

To avoid paying state or local sales, income or excise taxes, including room taxes, chapters may wish to seek state income tax and sales tax exemptions. Obtaining such exemptions is the responsibility of the chapter. Please be aware that not all states grant tax exemption to SCORE chapters.

Tax Exemption and Employer Identification Numbers

In 1976, the national organization of SCORE was granted federal tax-exempt status from the Internal Revenue Service (IRS) under section 501(c) (3) of the Internal Revenue Code. The National SCORE office files an IRS 990 annually on behalf of the entire organization under the Employer Identification Number (EIN) 52-1067290. Chapters are all covered under this same EIN and do not have individual status as an independent entity with the IRS.

Chapters need this EIN when opening a bank account or securing donations. This is the same EIN on the IRS determination letter.

Loss of or Damage to Personal Property

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

- “Out-of-pocket” means an expense that is not otherwise reimbursable from some other source of payment to which the volunteer may be entitled, including insurance.
- The incident occurred without any lack of due care on the part of the volunteer.
- The incident that caused the damage or loss occurred at a time when the volunteer was directly engaged in an official SCORE activity, not when the volunteer was on a personal detour of his or her own during the SCORE activity.
- The maximum claim payable is \$250. All claims will be charged to the chapter or district budget.
- The district director must approve all claims.
- The details documenting the claim must be submitted in writing to the National SCORE office for review and approval within 60 days of the occurrence of the incident.

Chapter 12: Statutory, Legal and Insurance Issues

Landlord Insurance Issues

SCORE chapters and branches often meet and conduct mentoring sessions or workshops at locations owned by churches, chambers of commerce, libraries or other organizations. The landlords or owners of these properties frequently have questions about their own liability if a claim should arise against the SCORE group using their premises. The following points offer some answers:

- SCORE chapters or volunteers cannot agree to hold the landlord harmless, but if a suit is brought against the landlord as a result of a client or attendee's injury, and SCORE is truly responsible for that injury, SCORE would want the landlord to be protected.
- The best way to ensure such protection is through liability insurance, which any landlord would almost certainly have. To further guarantee a landlord's protection against claims by injured parties, SCORE can ask the landlord to add the chapter name to the landlord's insurance policy.
- The chapter will pay any increased premium necessary to add SCORE's name to the landlord's insurance policy, but that premium should be low, since the physical area used by SCORE is likely to be quite small compared to the total area owned and used by the landlord.
- Chapters can also purchase liability insurance themselves. If a chapter is residing daily in a location requiring liability insurance, this may be necessary. This is a legitimate chapter expense and can be reimbursed against the chapter budget. This is recommended.

All volunteers are encouraged to contact the SCORE Vice President of Field Operations whenever they feel an opinion is warranted on any legal issue they may encounter.

Chapter 13: Job Descriptions for the Chief Executive Officer, Vice President Field Operations, District Director, Assistant District Director and Chapter Chair

Chapter 13: Job Descriptions for the Chief Executive Officer, Vice President of Field Operations, Regional Vice President, District Director, Assistant District Director and Chapter Chair

The SCORE Association is a not-for-profit organization composed of active and retired volunteers who provide free small business mentoring, professional guidance and information through a national network of chapters, strategic private and public sector alliances and a partnership with the U.S. Small Business Administration (SBA).

The organization provides the following services:

- Face-to-face, online and telephone small business mentoring at the chapter level.
- Online mentoring through the network of volunteers, accessed through the SCORE website.
- Business information through a series of workshops conducted at the chapter level.
- Knowledge of the wide variety of small business assistance and loan programs offered by the SBA.

Chief Executive Officer

The chief executive officer (CEO) is responsible for the leadership and management of the SCORE Association.

The CEO reports to and works in partnership with the board of directors and is responsible for preparing and directing execution of an approved business plan for the association consistent with the strategic goals and objectives established by the board.

The CEO is responsible for the development, oversight and maintenance of key SCORE partnerships and relationships. These partnerships and relationships include funding partners such as the SBA, corporate funding partners as well as media and communication and other SCORE partners.

Required Qualifications and Experience

A CEO must have the following qualifications and experience:

- Experience in leading an organization, supervising staff and working with a board of directors.
- Technology expertise and capabilities.
- College degree and extensive experience in not-for-profit organizations.
- Working knowledge of not-for-profit fiscal management, including fund accounting and budgeting.
- Demonstrated ability in public speaking, written and oral communications and interpersonal relations.
- Experience in fundraising.

Chapter 13: Job Descriptions for the Chief Executive Officer, Vice President Field Operations,
District Director, Assistant District Director and Chapter Chair

Responsibilities

The CEO must:

- Deliver results consistent with SCORE's goals and objectives.
- Oversee all programs, services and activities to ensure the program objectives are met.
- Develop programs to support association volunteers with needed resources for the delivery of mentoring, educational and advisory services.
- Coordinate the provision of resources to support chapter administration, membership development, marketing and public relations.
- Conduct personnel searches and appoint staff.
- Help the board chair plan the agenda and develop background materials for meetings of the board of directors.
- Facilitate a regular strategic planning process.
- Prepare an annual business plan and budget to be approved by the board.
- Work closely with the board and staff to raise funds from outside sources.
- Serve as chief liaison with other community organizations and key constituent groups.
- Maintain effective working relationships with our primary sponsor, the U.S. Small Business Administration, including:
 - SCORE program management staff.
 - SBA professional support functions (fiscal, legal, technical, etc.).
 - SBA regional and field management.

Vice President of Field Operations

The vice president of field operations reports directly to the CEO and manages the day-to-day operations of the SCORE Association according to the approved SCORE Business Plan and the SCORE Operating Manual. He or she assists the CEO in developing, implementing and monitoring all plans, goals and objectives of the SCORE Association.

Required Qualifications and Experience

A VP must have the following qualifications and experience:

- Experience in leading an organization, supervising staff and working with a board of directors.
- Technology expertise and capabilities.
- College degree and extensive experience in not-for-profit organizations.
- Working knowledge of not-for-profit fiscal management, including fund accounting and budgeting.
- Demonstrated ability in public speaking, written and oral communications and interpersonal relations.

Chapter 13: Job Descriptions for the Chief Executive Officer, Vice President Field Operations,
District Director, Assistant District Director and Chapter Chair

Responsibilities

- Manage and oversee the performance of the National SCORE office staff
- Manage and oversee the districts and chapters.
- Deliver results consistent with SCORE's goals and objectives.
- Oversee all programs, services and activities to ensure the program objectives are met.
- Develop programs to support association volunteers with needed resources for the delivery of mentoring, educational and advisory services.
- Coordinate the provision of resources to support chapter administration, membership development, marketing and public relations.
- Appoint, support and coordinate the activities of national leadership.
- Identify, recommend and implement new services and means of service delivery.
- Monitor the quality of service delivery.
- Develop and monitor office and personnel policies.
- Conduct personnel searches.
- Assist in the development of SCORE's annual business plan and budget.
- Approve expenditures for volunteers and staff.
- Support the CEO in maintaining effective working relationships with the U.S. Small Business Administration.
- Provides support and other duties as assigned by the SCORE CEO.

Regional Vice President

The Regional Vice President (RVP) is a volunteer management position, appointed by and reporting to the SCORE Vice President of Field Operations. The RVP is responsible for the management and performance of the region, included districts, and chapters consistent with the SOM and in compliance with the minimum standards.

Responsibilities

- Manage and administer the policies, programs and procedures authorized by the SCORE Association Board of Directors and the SCORE Vice President of Field Operations.
- Implement the strategies embodied in the SCORE Strategic Plan and SCORE tactical plan.
- Work on strategies to realize the growth of SCORE within the region. The growth of SCORE encompasses multiple metrics including output, quality and outcomes.
- Assist district directors and chapters with strategy and program implementation to meet existing and create new client demand for SCORE services.
- Review and evaluate district structure and management and key regional chapters. Assist district directors and chapter chairs with the setting of performance goals, and provide the guidance, resources and support to achieve the chapter business plan and performance goals.

Chapter 13: Job Descriptions for the Chief Executive Officer, Vice President Field Operations, District Director, Assistant District Director and Chapter Chair

- Assist districts and chapters in strategies to raise funds locally and promote chapter fiscal self-sufficiency.
- Develop and utilize effective channels of communication among the chapters and with the district office. Effective communication will improve operating methods, mentoring techniques, recruiting of volunteers, marketing, orientation, training, fundraising and achieve continuous elevation of client service.
- Act as an experienced resource for SCORE leaders at the district and chapter level for all operational issues.
- Assist the districts/chapters, as requested, with volunteers' performance improvement.
- Identify and mentor future field leaders in SCORE.
- In coordination with SCORE Vice President of Field Operations and other SCORE RVPs, work on broad issues facing the SCORE field organization. Issues like volunteer engagement, performance management, data analysis and client-focused growth are key organizational issues that the SCORE RVP will have input in.

District Director

The district director is a volunteer management position, appointed by and reporting to the SCORE Vice President of Field Operations. The district director is responsible for the management and performance of the district and its chapters consistent with the SOM and in compliance with the minimum standards.

The district director must:

- Manage and administer the policies, programs and procedures authorized by the SCORE Association Board of Directors and the SCORE Vice President of Field Operations.
- Implement the strategies embodied in the SCORE Strategic Plan.
- Conduct a SCORE On-Site Review of each chapter within the district biennially to ensure chapter adherence to the SOM and Minimum Standards.
- Assist chapters with policy and program implementation and ensure adherence to timely reporting requirements and response to all National SCORE office information requests.
- Review and evaluate the chapter business plan, assist the chapters with the setting of performance goals and provide the guidance, resources and support to achieve the chapter business plan and performance goals.

Chapter 13: Job Descriptions for the Chief Executive Officer, Vice President Field Operations, District Director, Assistant District Director and Chapter Chair

- Manage the district budget as a supplement to fundraising by chapters, and promote chapter fiscal self-sufficiency.
- Develop and utilize effective channels of communication among the chapters and with the district office. Effective communication will improve operating methods, mentoring techniques, recruiting of volunteers, marketing, orientation, training, and fundraising. This will help chapters achieve a continuous elevation of client service.
- Resolve the problems or grievances of chapters or volunteers in accordance with the SOM.
- Assist the chapters, as requested, with volunteers' performance improvement.
- Review and approve or reject those volunteers that the chapter nominating committee has selected as candidates for the office of chapter chair.
- Make recommendations to the National SCORE office for the establishment and/or closing of chapters and branches to maximize market penetration.
- Serve as a liaison among the SCORE Vice President of Field Operations, the National SCORE office, the SBA and its other resource partners in addition to other chapters in the district.
- Initiate, develop and maintain relationships with the SBA, business organizations, community organizations and the local media to heighten awareness of SCORE in the community.
- Direct legislative contacts by chapter volunteers with municipal, county, state and federal elected representatives and their field staff.
- Appoint assistant district director(s) to serve the district. Delegate responsibilities and provide mentoring to develop future SCORE leaders.

Assistant District Director

The assistant district director is appointed by the district director to assist in the management of the district.

Duties of the assistant district director are:

- Perform the duties delegated by the district director.
- Provide advice and counsel to the district director.

Chapter 13: Job Descriptions for the Chief Executive Officer, Vice President Field Operations, District Director, Assistant District Director and Chapter Chair

- Learn the duties of the district director and act in the absence, or at the request of, the district director, and be prepared to assume the position of the district director, if appointed.

Chapter Chair

Duties of the Chapter Chair (refer to Chapter 3):

The chapter chair bears ultimate responsibility that the chapter first meets the Minimum Standards.

There are five facets to the office of chapter chair, as follows:

The chapter chair is the chief administrative officer. The requirements include, but are not limited to, the setting of performance goals, the generation of action business plans, the direction of the leadership team, the setting of the agendas, the compliance with SCORE Association policies and programs, the adequacy of facilities requisite to the delivery of services and all aspects of fiduciary control.

The chapter chair is the chief operating officer. The requirements include, but are not limited to, establishment of procedures that maximize the benefits of SCORE services to the clients, the utilization of the best of current business practices, the use of current information and communication technology and the reporting of information as required by the National SCORE office.

The chapter chair exercises oversight of the delivery of services to the community and the development of qualified chapter leaders.

The chapter chair is the chief communications officer. Internally, communications involves the flow of information in a timely manner between the chapter and the National SCORE office, normally through the district office. Externally, the chapter chair maintains communication channels with the SBA, local resources of economic benefit, the local media and community and legislative partners.

The chapter chair guides the recruitment and the training of volunteers as mentors and leaders. New volunteers are sought for the skills, experience and diversity that they bring to the chapter. New volunteers are provided with training that is adequate to pair them with more experienced mentors. All volunteers are afforded continuing, in-service training designed to keep them abreast of current business practices and adherence to the standards of performance of SCORE.

Required Qualifications and Experience

A chapter chair must have the following qualifications and experience:

- General business experience, including cash flow, training, marketing and committee management.

Chapter 13: Job Descriptions for the Chief Executive Officer, Vice President Field Operations,
District Director, Assistant District Director and Chapter Chair

- Skills in general management, organization, progress evaluation and current technical skills (Internet and e-mail).
- There is no requirement that a member be a long time volunteer with SCORE. *The only requirement is one of proven corporate management. Chapters may recruit specifically for a chapter chair.*

Index

Accounting Classification Codes	38
Administration and Operation of Chapters	12
Assistant District Director, Duties	71-72
Awards, Chapter	44-46
Distinguished Service	45
Emeritus	45
Honorary	46
Meritorious Service	44
Years of Service	46
Awards, District Chapter of the Year	48
Awards, National (see also Criteria)	43
Chapter of the Year (COTY)	48-49
COTY Criteria	49-50
COTY Presentation	50
Gold Member	44
Platinum Leadership	43
Awards, National and Chapter Achievement	43-52
Awards, Other	46
Eugene F. Rowan	47
Walter H. Channing	46
Alice Brown	47
Branches	59-60
Case Reporting	33
Chapter Minimum Standards	12, 27, 48, 54, 55, 56
Chapter of the Year	
Criteria	48
Presentation	49
Chapter Operations	14-15
Chapter Websites	14, 55
Civil Claims and Lawsuits	62
Code of Ethics and Conduct	9-13
Committees	10-24
Evaluation	22-23
Executive	20
Fundraising	24-25
Legislative	24
Marketing	21
Program	23-24

Volunteer Recruiting	21-22
Workshop	23
Complaints and Grievances	51-53
Duties of Chapter Officers	
Assistant District Director	71-72
Chapter Chair	12, 72-73
District Director	70
Secretary	17-18
Treasurer	18
Vice Chair	17
EDMIS	14, 17, 26, 29
Election of Officers (Chapter)	18-19
Election of SCORE Board	25
Employer Identification Numbers (EIN)	65
Ethics, Code of	9-13
Expense Guidelines for District Director	37
Expense Reimbursement	34-39
Donating	34
Form 14	34
Least Cost Principle	39
Reimbursable Expenses	36
Requirements for	34-36
Formation of Chapter	54-56
Applying	54
Branches	59-60
Criteria	55-56
Identification	55
Forms	26-28
3 — Chapter Annual Report	13, 18, 27, 42, 60, 64
4 — Application for Membership	5, 11
11 — Application for Awards	27, 43, 44, 45
14 — Total Expense Reimbursement	27, 34, 35, 37, 41
Classification Codes	38
15 — Acknowledgement of Gift	27, 42
16 — SCORE Chapter On-Site	
Review (SOSR)	27, 48, 70, Attachment A
22 — Chapter Bylaws	12, 27
23 — Congressional Contact Report	16, 24, 27
24 — Membership Agreement	27, 54
25 — Chapter Chair's Oath of Office	28

30 — Small Business Profile	28
35 — Tabletop Display Reservation	28
100 and 101 — Chapter Expense	
Voucher Transmittal Sheet	28, 35
641 — Request for Mentoring	4, 7, 9, 17, 26, 28, 29, 30, 31, 33
888 — Management Report	24, 26, 28
990 — IRS Tax Return Form	42, 64, 65
Chapter Goals	28
Retention of Forms	29
Federal Employees	
Compensation Act (FECA)	5, 62
Federal Tort Claims Act (FTCA)	5, 61, 62
Fundraising	
Committee	24
Funds, Sources & Uses	40-42
Advertising	40
Clerical Support	40
Donations	42
Notes on Funds	41
Promotion	41
Sales to Other Chapters	42
Travel	41
Workshops	40
Government Shutdown	63
Grievances and Complaints	51-53
Alleged Ethics Violations	51-52
Other Grievances	53
Income, Sources of	
Donations	42
Sales to Other Chapters	42
Injuries, Work	62, 63
Insurance Issues, Landlord	66
Job Descriptions (see Duties)	
Assistant District Director	71-72
CEO	67-68
Chapter Chair Executive Summary	72-733
Vice President of Field Operations	68-69
District Director	70-71
Membership (Volunteers)	2-8
Eligibility	3

Not Eligible	4
Orientation	5-6
Participation	2-3
Performance, Standards of	8
Recruitment	2
Screening	4
Training	6-7
Mentoring	30-32
Definition	30
Face-to-Face	6, 16, 21, 30, 33, 67
Forms 641	4, 7, 9, 17, 26, 28, 29, 30, 31, 33
Online	7, 30-31
Telephone	31
What Is Not Mentoring	31-32
National Chapter of the Year	
Criteria	48
Presentation	49
Officers (see also Duties of Officers)	
Election of	18-19
Removal of	19-20
Online Mentoring	30-31
Operations, Recording of	26-29
EDMIS Reports	26
Recording of Forms (see Forms)	
Retention of Forms	29
Performance Standards (see Membership)	
Personal Property Loss of Damage	65
Recognition Programs	47-49
District Chapter of the Year	48
National Chapter of the Year	48-49
Recruitment and Membership	2-8
Reimbursement (see Expense Reimbursement)	
Reinstatement of Chapter	59
Removal of Officers (see Officers)	
SBA, Relations & Resources	50
Seminars (see workshops)	32-33
Shutdowns, Government	63
Standards of Performance	8
Statutes, Federal 8(b)	61
Statutory, Legal, Insurance Issues	61-66

Succession, Lines of	15
Taxes	63-65
Benefits for Members	63
Reporting Income	64-65
SCORE's Tax Exempt Status	63-64
State and Local	65
Telephone Mentoring	31
Termination of Chapter	56
Disposition of Assets	58-59
Voluntary	58
Training, Volunteers	6-7
Administration	7
Mentoring, Face-to-Face	31
Mentoring, Online	30-31
Specialty Support	7
Volunteers (see Membership)	
Vouchers, Processing	38
Websites	
Chapters	14, 55
Workshops	32
Definition	32
What They Are Not	32-33

Appendix

Approved Independent Contract Agreement

SCORE Association Approval _____

Letter Contract for Clerical Support Services

Name: ENTER NAME OF PROVIDER

District Number: _____

(Date)

Address: ENTER ADDRESS FOR PROVIDER

Chapter Number: _____

Dear _____,

This agreement confirms our understanding of the terms and conditions under which you have contracted to supply clerical support services to SCORE CHAPTER _____ of the SCORE Association.

SCORE chapters and district offices are not permitted to hire employees to provide clerical support services, as described in Exhibit A. All such services are to be obtained through written agreements with bona fide independent contractors. We understand from our discussions with you that you are organized and able to furnish those services to us as an independent contractor, in accordance with the following, among other factors:

1. You are authorized to do business under the laws of the State of _____ and the City of _____. Your services are available to others besides SCORE.
2. You select, train, assign, supervise the work, pay and otherwise are responsible for the work and conduct of the person or persons whom you designate to supply clerical support services under this contract. You may discuss any on-the-job problems with me or persons designated by me or my representative.
3. You pay your business expenses incurred in connection with the contract.
4. You arrange for workers compensation and unemployment insurance, and make the FICA payments, together with any other payments or deductions required or authorized under federal, state, or local law.

5. You are responsible for any income tax withholding deductions and payments for your employees and for maintaining records which permit you to furnish W-2 forms, or as a self-employed person you are to keep records and make tax payments for your business as required by law. You also, when it is needed, are to obtain an employer's identification number (EIN) from the Internal Revenue Service (IRS). We shall submit an IRS Form 1099-Misc. to you and to the IRS when required by law.
6. You will procure and maintain in effect any personal and property liability or other insurance that may be required by law or that may be prudent in the circumstances.

You will receive under this contract the fixed sum of a rate _____ per hour to provide competent and trained personnel to perform up to approximately _____ hours of clerical support services per week. Those services will be separately designated. Payment shall be made only for the authorized hours worked, and not for holidays, sick or other periods of time.

A designated SCORE or chapter official is to review and verify, by written signature, the hours authorized and worked, and the rate of pay under the contract, on each of your time sheets and/or invoices which you are to submit to the chapter for approval. Any questions are to be resolved before payment is made to you. Your billings will be submitted to the SCORE _____ for payment.

You may begin to work under this contract effective _____, for a period of 12 months, subject to the quality of work and conduct, and the availability of funding for this clerical assistance. The contract may be renewed or amended as may be agreed upon in writing. Either party may cancel the contract upon a fourteen-day notice.

You are to report to _____.

If this letter contract meets with your approval, please sign, date and return the enclosed copy. If it does not correctly reflect our agreement in any particular, please let us know so that the matter may be cleared up without delay.

Sincerely,

(Chapter Signature)

(Typed or Printed Name)

Chapter Chairman
(Title)

(Contractor to complete)

Date of Approval: _____

Contractor's Name & Signature: _____

Contractor's EIN or SSN: _____

Attachment A

SCORE ON SITE REVIEW (SOSR) – FORM 16**CHAPTER REVIEW PURPOSE**

SCORE seeks chapters committed to SCORE's mission, client service, quality, and professionalism. The purpose of this process is to review the present and recent past chapter operations and chapter management. In order to maintain sustainable chapter operations and deliver on SCORE's client service initiatives, SCORE has created a set of minimum standards to which all chapters must fully comply.

CHAPTER REVIEW PROCESS

SCORE chapters must be reviewed every year to ensure continued compliance with SCORE's chapter SOM and minimum chapter standards of operation. The District Director (or Assistant District Director) will conduct the chapter review with assistance from the chapter and chapter leaders.

The chapter review must be completed by the end of each fiscal year (September 30). Chapters that fail to meet the recertification will have 90 days to correct the deficiencies (meet the certifications requirements) to remain a successful unit of the SCORE Association. The chapter must provide a compliance action plan to be completed within 30 days of their SOSR report.

CHAPTER REVIEW STEPS

Step 1 Chapter conducts a self-evaluation	Chapter conducts a self-evaluation of its conformance to standards
Step 2 On-site review	<p>District Director or delegate conducts an on-site review to confirm accordance with standards and quality of conformance.</p> <p>After concluding the review, the District Director assigns chapter status based on scores:</p> <p>a) <u>Full charter</u>: chapter meets minimum standards and is in good standing</p> <p>b) <u>Recognized</u>: chapter meets and exceeds minimum standards</p> <p>c) <u>Remedial</u>: chapter has missed 1 or more core minimum standards and is given</p>

	30 days to submit a corrective action plan. Chapter is re-reviewed at month 3 and 6 to check progress.
Step 3 Reporting	The District Director submits the completed review to the SCORE National Office for review.

CHAPTER NAME, NUMBER, and DATE REVIEWED:**I. Chapter Standards**

Minimum Standards – 100% conformance required	Pass/Fail	Comments
Chapter maintains a system to ensure all clients and mentoring requests will be responded to within 2 (two) business days. This includes the monitoring of mentoring requests, chapter email, and chapter phone lines.		
Creates and maintains a written business plan, updated annually. Business plan must include metrics, goals, and timelines for implementation.		
Has a Chapter Chair and Vice Chair elected		
Maintains a current and up to date chapter website utilizing all current SCORE branding and logos		
Submits an accurate Form 3 annually, by the required date		
All client contact information, mentoring sessions, and workshop attendee information is entered ACCURATELY in SCORE CRM system		
Each volunteer signs Code of Ethics annually		
Submits chapter goals annually – tracks progress to goals quarterly		
Successfully fulfills the financial requirements and audit from Part 2 of this form		
Additional Standards	Points Awarded	Comments/Quality Rating
100% certification of all new members since January 1, 2012 (1 point)		
Maintain an active roster of at least 15 volunteers (1 point)		
Chapter maintained or grew volunteer base (net neutral or positive recruiting) (1 point)		
Percentage (%) of Certified volunteers <ul style="list-style-type: none"> - 100% - 3 points - 75% - 2 points - 50% - 1 point - <50% - 0 points 		
Maintains recruiting plan to address key chapter needs		

(number of volunteers, diversity, skills, experience) (1 point)		
Holds regularly scheduled chapter meetings (at least 8 per year) (1 point)		
Holds at least one annual continuing education sessions to improve mentor skills and subject matter expertise (relevancy) for all existing volunteers (1 point)		
Maintains job descriptions, assignments, and succession plan for each identified leadership role (1 point)		
Maintains a workshop program <ul style="list-style-type: none"> - 24 or more per year – 3 points - 12 to 23 per year – 2 points - 4 to 11 per year – 1 point - <4 per year – 0 points 		
Maintains a client service quality program, including formal review of mentor NPS ratings (1 point)		
Maintains a formal process to improve Volunteer Engagement results (1 point)		
Maintains a formal process to proactively manage clients and improve long term client rate (1 point)		
Chapter offers evening or weekend services routinely (1 point)		
Chapter raises revenue locally (workshop revenues, dues, and grants) <ul style="list-style-type: none"> - \$50,000 or more local revenue – 3 points - \$20,000 to \$49,999 in local revenue – 2 points - \$2,000 to \$19,999 in local revenue – 1 point - <\$2,000 in local revenue – 0 points 		
Achieves growth in total services from previous year (5 points)		
TOTAL POINTS		

- 2. Financial Requirements.** Chapters should establish financial practices and procedures similar to those required for any small business or non-profit organization. The following should be included in those procedures:
- The requirement for two signatures on any disbursement of \$2,000 or more
 - Documentation authorizing each disbursement supporting that it was for a legitimate chapter expense

Financial Requirements	Comments
• Last submitted Annual Report (Form 3) was accurate and filed by due date	
• Does the chapter receive and deposit funds for all branches and pay the expenses for their branches?	
• If the chapter uses outside clerical help, is the clerical contract current and approved by the Association office. A new independent contract	

Financial Requirements	Comments
must be submitted EACH year.	
• Does the chapter keep petty cash on hand? How is it handled?	
• Are all bank statements reconciled upon receipt?	
• Is there an annual audit (review) of chapter expenses? If yes, who prepares the audit (review)?	

Financial Audit Procedure:

Use the following procedure:	Comments
1. Select two months bank statements and select two disbursements from each month.	
2. Review the cancelled check and its corresponding invoice.	
3. Was the transaction a legitimate expense and was it approved?	
4. Was the correct amount paid and any discounts properly taken?	
5. If the check was for over \$2,000 were there two signatures on the check?	

3. Chapter Rating & Recognition

- Chapters that do not meet minimum standards shall be immediately placed into a remedial program.
- Chapters that meet minimum standards and qualify for any/all of the additional standards can achieve chapter recognition. The following are the qualifications for recognition:

Chapter in good standing – meets minimum standard and achieves 0-4 Additional Standard Points

Bronze Chapter – meets minimum standard and achieves 5-9 Additional Standard Points

Silver Chapter - meets minimum standard and achieves 10-14 Additional Standard Points

Gold Chapter - meets minimum standard and achieves 15-19 Additional Standard Points

Platinum Chapter - meets minimum standard and achieves 20 or more Additional Standard Points

CHAPTER RATING: _____
Next Review Date (Required if Remedial Chapter): _____

, District Director

Date _____

ATTACHMENT 8

Timeline of Communications¹

- **July 2015** – Mr. Armen Yousoufian contacts SCORE about becoming a volunteer. Shortly thereafter, Mr. Tom Hughes, Seattle Chapter president, asks Mr. Yousoufian to become Treasurer of the Seattle Chapter.
- **October 2015** – Mr. Yousoufian joins the executive committee of Seattle Chapter as Treasurer.
- **November 2015** – Mr. Yousoufian emails Mr. Hughes and Mr. Larry Spelhaug, District Director, regarding the Seattle Chapter's and SCORE's accounting policies.
- **November 3, 2015** – Emails are exchanged among Mr. John Fuqua, Vice President of Finance, Mr. Yousoufian, and Mr. Hughes regarding the Seattle Chapter's annual audit.
- **Early January 2016** – Email correspondence among Ms. Alexandra Thompson, the Seattle Chapter's administrative manager, Mr. Yousoufian, SCORE employees, and accounting firm Dixon Hughes Goodman LLP regarding the audit.
- **February 2016** – Mr. Yousoufian communicates with SCORE regarding a need for improved accounting controls and concerns about the conduct of Ms. Thompson.
- **February 4, 2016** – Mr. Yousoufian calls and emails Ms. Linda Krueger, AP Manager, regarding a check for invoices from Express Services for Ms. Thompson's services that was mailed to the Seattle Chapter by national but not deposited.
- **February 5, 2016** – Ms. Krueger emails Mr. Yousoufian the requested documentation. Additional emails are exchanged regarding the check.
- **February 9, 2016** – At an executive committee meeting, Mr. Yousoufian states that he has been unable to obtain access to Seattle Chapter records and bank accounts from Ms. Thompson and threatens to resign as Treasurer unless he is provided access. Mr. Spelhaug and Mr. Hughes make sure Ms. Thompson knows to cooperate with Mr. Yousoufian. After claiming that files are at her house, Ms. Thompson never provides the files, and stops coming to work. Shortly thereafter, Mr. Yousoufian discovers Ms. Thompson's theft.

¹ This timeline and the accompanying copies of documents have been prepared using electronic search-and-retrieval software to scan relevant SCORE Association email archives. Despite the excellent capability of the search software, it is possible that it failed to locate 100% of the communications between Mr. Yousoufian and SCORE Association staff and volunteers. Please refer to the written communications referenced herein for their complete contents, as this document does not reproduce every statement made in the referenced communications. SCORE has endeavored to make this timeline comprehensive, but given the amount of time that has elapsed since the events in question, it is possible that there are oral communications that could not be recalled.

- **February 11, 2016** – Mr. Yousoufian emails Ms. Anna Schewciw, Controller, copying Mr. Adam Stevens, Accounting Consultant, asking to speak with her about SCORE's accounting software.
- **February 13, 17, and 27, 2016** – Mr. Hughes sends emails to Mr. Yousoufian thanking him for discovering the theft.
- **February 15, 2016** – Mr. Yousoufian emails Ms. Schewciw, copying Mr. Stevens, asking if she is available to talk, as he has now gained access to the bank accounts and records.
- **February 17, 2016** – Ms. Schewciw emails Mr. Yousoufian, to tell him she is available to talk in the afternoon. Mr. Yousoufian responds, copying Mr. Hughes, Mr. Spelhaug, and Ms. Krueger, advising that he will try to call her to discuss changing accounting software, the Form 14s, and the Form 3. Ms. Schewciw emails Mr. Yousoufian a list of the FY2016 payments and pending payments for the Seattle Chapter.
- **February 18, 2016** – Mr. Spelhaug emails Mr. Yousoufian, advising that he spoke with Mr. Steve Records, Vice President of Field Operations, and Mr. W. Kenneth Yancey, Jr., CEO of SCORE, and they would like a Police Report and a Forgery Affidavit in connection with the theft.

Later that day, Ms. Schewciw emails Mr. Yousoufian, copying Mr. Fuqua, Mr. Records, Mr. Spelhaug, and Mr. Hughes, attaching a bills report, asking Mr. Fuqua to stop payment on a check that had not yet cleared the bank account, and thanking Mr. Yousoufian for uncovering the theft.

Mr. Yousoufian emails Mr. Spelhaug and Mr. Hughes, copying Mr. Fuqua, Mr. Records and Ms. Schewciw, to advise that he called Ms. Schewciw and has been getting great support.

Ms. Schewciw emails Mr. Yousoufian to provide a form for changing the Seattle Chapter's accounting software.

Emails are exchanged among Mr. Spelhaug, Mr. Hughes, Mr. Yousoufian, and Mr. Tony Cook, Software Support Manager, regarding getting Mr. Yousoufian access to certain of SCORE's accounts.

- **February 19, 2016** – Mr. Hughes and Mr. Spelhaug speak with the Seattle Police Department about the theft. On or about this date, Mr. Spelhaug notified the SBA of the theft.
- **Late February 2016** – Mr. Yousoufian speaks to former Chapter leaders about past accounting practices.
- **February 23, 2016** – Mr. Fuqua emails Mr. Yousoufian, copying Mr. Records and Ms. Schewciw, to ask whether Mr. Yousoufian has what he needs to address the problems with the Seattle Chapter's finances that he discovered.

- **February 24, 2016** – Mr. Yousoufian responds to Mr. Fuqua’s email, stating that SCORE needs to send any money that is already in the reimbursement pipeline. Mr. Fuqua responds later that day to advise that the money would be out before the end of the month.
- **February 25 or 26, 2016** – Mr. Fuqua emails Mr. Yousoufian financial records related to the Seattle Chapter’s workshops. Mr. Yousoufian resigns as Treasurer. Mr. Hughes sends an email thanking Mr. Yousoufian for his work as Treasurer and encouraging him to stay involved in SCORE.
- **February 26, 2016** – SBA OIG interviews Mr. Yousoufian. (Mr. Yousoufian says he did not report the theft to SBA OIG.)

Later that day, Mr. Yousoufian emails Mr. Hughes confirming his resignation but indicating that he will remain a member of SCORE. The next day, Mr. Yousoufian forwards the email to Mr. Fuqua, copying Mr. Hughes, Mr. Records and Ms. Schewciw.

- **February 27, 2016** – Mr. Hughes emails Mr. Yousoufian thanking him for discovering the theft.
- **February 28, 2016** – Mr. Yousoufian emails Mr. Records, Mr. Hughes, Mr. Fuqua, Ms. Schewciw, and Mr. Yancey regarding the need for better financial controls and discussing the bank’s potential liability for the forgery, the most recent fiscal year’s Form 3, and his thoughts on how SCORE national should address the theft in the Seattle Chapter.
- **February 29, 2016** – Mr. Yousoufian emails employees of Key Bank, copying several SCORE employees, to notify the bank of his resignation as SCORE Treasurer and request removal from SCORE’s accounts.

Mr. Yousoufian sends a follow-up email to Mr. Records, Mr. Hughes, Mr. Fuqua, Ms. Schewciw, and Mr. Yancey regarding the Form 3 and advising that he believes there are additional accounting issues.

Ms. Schewciw thanks Mr. Yousoufian for his email. Mr. Yousoufian responds that he has additional information that he has not shared with SCORE.

Later that day, Ms. Schewciw emails Mr. Yousoufian, advising that Mr. Fuqua would be coming to work with Chapter leaders to address the accounting problems.

- **March 2, 2016** – Mr. Yousoufian emails Mr. Yancey, Mr. Records, Ms. Schewciw, Mr. Fuqua, and Mr. Hughes regarding a PayPal invoice and why he resigned as Treasurer.
- **March 3, 2016** – Email correspondence among Mr. Yousoufian, Mr. Hughes, and Mr. Fuqua regarding changes to SCORE’s PayPal account.
- **March 7, 2016** – Mr. Yousoufian emails Mr. Records, Mr. Yancey, and Mr. Fuqua regarding his February 28th email, the ongoing investigation, and the procedure for whistleblower reports,

and stating that he possesses information he has not provided to SCORE related to the investigation and that he will provide that information to the federal investigators

Later that day, Mr. Yancey responded to Mr. Yousoufian, copying Mr. Records, Mr. Fuqua, Mr. Hughes, and Mr. Spelhaug. Mr. Yancey thanks Mr. Yousoufian for his help and advises that Mr. Fuqua visited the Seattle Chapter, completed a review and set up a new accounting system/process to safeguard against problems on a going-forward basis. Based on forensic accounting, balancing the bank statement, reviewing checks and contacting the bank and SBA OIG's office, Mr. Fuqua had determined that there was no intentional wrong doing on the part of the Chapter, the Chapter leaders, or volunteers. Ms. Thompson had been given too much independence and control and had taken advantage of it. Mr. Yancey further advised Mr. Yousoufian that SCORE would comply with any requests from SBA OIG and provided Mr. Yousoufian with information regarding how to make a whistleblower complaint, if he wished to make one. In his email, Mr. Yancey states that Mr. Yousoufian contacted SBA OIG.

Mr. Yousoufian responds that evening, stating that he did not contact SBA OIG.

Mr. Yancey replies to thank Mr. Yousoufian for correcting him and interpreting a statement in Mr. Yousoufian's email as stating that SBA OIG should handle the matter going forward.

- **March 8, 2016** – Mr. Yousoufian responds to Mr. Yancey's March 7th email, stating that he did not state and does not know whether the SBA OIG should handle the matter going forward, as he does not know what options exist for such an investigation.
- **March 2016** – Mr. Yousoufian attends the monthly membership meeting (the last he attended until December 13, 2016).
- **July 19, 2016** – King County files its case against Ms. Thompson for theft.
- **Between March and December 2016** – Karen Ginther, a SCORE employee, contacts Mr. Yousoufian regarding potential prospective mentees on two occasions, but Mr. Yousoufian does not mentor them.
- **December 12, 2016** – Mr. Yousoufian emails Mr. Hughes to advise he will be attending the Seattle Chapter meeting on December 13, and Mr. Hughes responds briefly by email.
- **December 13, 2016** – Monthly Seattle Chapter membership meeting. Mr. Yousoufian attends. Mr. Spelhaug presents regarding updates to SCORE Operating Manual and other information, such as the need for volunteers and volunteer hours.
- **December 14, 2016** – Mr. Yousoufian completes the SCORE ethics certification online.
- **December 15-16, 2016** – Mr. Hughes calls Mr. Yousoufian (after calling and leaving a non-substantive message on December 14, to which Mr. Yousoufian responded by voicemail and email). Mr. Hughes expresses concern about Mr. Yousoufian's months of non-involvement with SCORE, and Mr. Yousoufian hangs up on him. Following the call, Mr. Yousoufian sends

two emails to Mr. Hughes requesting documents and clarification of his status at SCORE, inquiring about access to his SCORE account, and stating his concerns.

- **December 19, 2016** – Mr. Yousoufian emails Ms. Nancy Strojny, Secretary of the SCORE Board of Directors, at her personal email address to inquire about procedures for whistleblower complaints.
- **December 21, 2016** – Mr. Spelhaug emails Mr. Yousoufian to update him on the conclusions of the investigation and terminate his membership in SCORE due to his poor attitude, detrimental conduct, and inactivity since discovering the theft.
- **December 22, 2016** – Mr. Yousoufian emails volunteer.services@score.org requesting information regarding whistleblower complaints and contact information for the Secretary of the SCORE Board of Directors. Later that day, Mr. Records responds, providing him with Ms. Strojny's SCORE email address. Mr. Yousoufian sends a follow up email to Ms. Strojny and she responds, confirming receipt of his emails and asking that all future correspondence be sent to her SCORE email address.
- **January 2, 2017** – Mr. Yousoufian emails Ms. Strojny to inquire about procedures for whistleblower complaints and expressing concern about communicating with Ms. Strojny at her SCORE email address. Ms. Strojny responds to acknowledge receipt.
- **January 4, 2017** – Ms. Emily Harlan of Nixon Peabody LLP, SCORE's outside counsel, sends an email to Mr. Yousoufian, advising him that he may communicate through her, if he would prefer not to send emails to Ms. Strojny's SCORE email account, and attaching a letter responding to his email and requesting information.

Mr. Yousoufian responds, indicating that details will follow.

- **January 5, 2017** – Ms. Harlan acknowledges receipt of Mr. Yousoufian's email.
- **January 10, 2017** – Mr. Yousoufian emails an alleged whistleblower complaint to Ms. Harlan, Ms. Harlan acknowledges receipt via email, and Mr. Yousoufian responds via email.
- **January 20, 2017** – Ms. Harlan emails Mr. Yousoufian, transmitting a letter from Ms. Strojny confirming receipt of the January 10 correspondence and advising that his complaint is being reviewed.
- **January 23, 2017** – Mr. Yousoufian acknowledges receipt of the January 20 email and letter.
- **January 25, 2017** – Ms. Harlan acknowledges receipt of Mr. Yousoufian's email.
- **March 10, 2017** – Ms. Harlan emails Mr. Yousoufian requesting to speak with him.

- **March 15, 2017** – Ms. Harlan emails Mr. Yousoufian following up on her earlier email requesting to speak with him. Mr. Yousoufian responds, requesting information but not agreeing to speak with her.
- **March 20, 2017** – Ms. Harlan emails Mr. Yousoufian responding to his email, asking him to provide the information related to the investigation that he indicated he had not previously provided and for his availability to discuss the matter.
- **March 31, 2017** – Mr. Yousoufian emails Ms. Harlan to request information from her, but does not provide the information requested from him or his availability.
- **April 4, 2017** – Ms. Harlan emails Mr. Yousoufian advising that the investigation is ongoing and again requesting any additional information related to the investigation he may have.
- **May 22, 2017** – Ms. Harlan emails Mr. Yousoufian, attaching a letter from Ms. Strojny informing Mr. Yousoufian that SCORE has completed its investigation and the conclusions of the investigation.

ATTACHMENT 9

Doc No.	Begin Document	End Document	Author	Recipient(s)	Copied	Date	Time	Document Title
1	SCORE000001	SCORE000004	Armen Yousofian - capousoufian@comcast.net	Tom Hughes - chughesw@comcast.net; John Fuqua - jfuqua@comcast.net; Anna Schwelch - aschwelch@comcast.net		3/2/2016	16:13:04	GSS Treasurer email address. Re: More GSS Financial stuff
2	SCORE000005	SCORE000006	Armen Yousofian - capousoufian@comcast.net	Tom Hughes - chughesw@comcast.net; John Fuqua - jfuqua@comcast.net; Anna Schwelch - aschwelch@comcast.net		3/2/2016	16:04:09	More GSS Financial stuff. Fed: Your KeyBank Statement is ready for viewing
3	SCORE000007	SCORE000008	Armen Yousofian - capousoufian@comcast.net	Kenneth Taney - ktaney@comcast.net; Anna Schwelch - aschwelch@comcast.net; Tom Hughes - thughesw@comcast.net		3/2/2016	15:15:15	GSS Payroll No idea what this involves. Fed: Payroll Invoice
4	SCORE000009	SCORE000012	Armen Yousofian - capousoufian@comcast.net	Steve Records - crecords@comcast.net; John Fuqua - jfuqua@comcast.net; Anna Schwelch - aschwelch@comcast.net		2/25/2016	16:47:16	P.S. Jim MacLaine's name used in visit Re: Seattle SCORE
5	SCORE000014	SCORE000015	Armen Yousofian - capousoufian@comcast.net	Steve Records - crecords@comcast.net; John Fuqua - jfuqua@comcast.net; Anna Schwelch - aschwelch@comcast.net		2/25/2016	16:47:16	RE: Seattle SCORE Treasurer. Comments re: Re: 2 to do items
6	SCORE000016	SCORE000017	Armen Yousofian - capousoufian@comcast.net	Steve Records - crecords@comcast.net; John Fuqua - jfuqua@comcast.net; Anna Schwelch - aschwelch@comcast.net		2/25/2016	16:47:16	RE: Seattle SCORE Treasurer. Comments re: Re: 2 to do items
7	SCORE000018	SCORE000019	Armen Yousofian - capousoufian@comcast.net	Steve Records - crecords@comcast.net; John Fuqua - jfuqua@comcast.net; Anna Schwelch - aschwelch@comcast.net		2/25/2016	16:47:16	RE: Seattle SCORE Treasurer. Comments re: Re: 2 to do items
8	SCORE000020	SCORE000021	Armen Yousofian - capousoufian@comcast.net	Steve Records - crecords@comcast.net; John Fuqua - jfuqua@comcast.net; Anna Schwelch - aschwelch@comcast.net		2/25/2016	16:47:16	RE: Seattle SCORE Treasurer. Comments re: Re: 2 to do items
9	SCORE000022	SCORE000023	Armen Yousofian - capousoufian@comcast.net	Steve Records - crecords@comcast.net; John Fuqua - jfuqua@comcast.net; Anna Schwelch - aschwelch@comcast.net		2/25/2016	16:47:16	RE: Seattle SCORE Treasurer. Comments re: Re: 2 to do items
10	SCORE000024	SCORE000025	Armen Yousofian - capousoufian@comcast.net	Steve Records - crecords@comcast.net; John Fuqua - jfuqua@comcast.net; Anna Schwelch - aschwelch@comcast.net		2/25/2016	16:47:16	RE: Seattle SCORE Treasurer. Comments re: Re: 2 to do items
11	SCORE000026	SCORE000027	Armen Yousofian - capousoufian@comcast.net	Steve Records - crecords@comcast.net; John Fuqua - jfuqua@comcast.net; Anna Schwelch - aschwelch@comcast.net		2/25/2016	16:47:16	RE: Seattle SCORE Treasurer. Comments re: Re: 2 to do items
12	SCORE000028	SCORE000029	Armen Yousofian - capousoufian@comcast.net	Steve Records - crecords@comcast.net; John Fuqua - jfuqua@comcast.net; Anna Schwelch - aschwelch@comcast.net		2/25/2016	16:47:16	RE: Seattle SCORE Treasurer. Comments re: Re: 2 to do items
13	SCORE000030	SCORE000031	Armen Yousofian - capousoufian@comcast.net	Steve Records - crecords@comcast.net; John Fuqua - jfuqua@comcast.net; Anna Schwelch - aschwelch@comcast.net		2/25/2016	16:47:16	RE: Seattle SCORE Treasurer. Comments re: Re: 2 to do items
14	SCORE000032	SCORE000033	Armen Yousofian - capousoufian@comcast.net	Steve Records - crecords@comcast.net; John Fuqua - jfuqua@comcast.net; Anna Schwelch - aschwelch@comcast.net		2/25/2016	16:47:16	RE: Seattle SCORE Treasurer. Comments re: Re: 2 to do items
15	SCORE000034	SCORE000035	Armen Yousofian - capousoufian@comcast.net	Steve Records - crecords@comcast.net; John Fuqua - jfuqua@comcast.net; Anna Schwelch - aschwelch@comcast.net		2/25/2016	16:47:16	RE: Seattle SCORE Treasurer. Comments re: Re: 2 to do items
16	SCORE000036	SCORE000037	Armen Yousofian - capousoufian@comcast.net	Steve Records - crecords@comcast.net; John Fuqua - jfuqua@comcast.net; Anna Schwelch - aschwelch@comcast.net		2/25/2016	16:47:16	RE: Seattle SCORE Treasurer. Comments re: Re: 2 to do items
17	SCORE000038	SCORE000039	Armen Yousofian - capousoufian@comcast.net	Steve Records - crecords@comcast.net; John Fuqua - jfuqua@comcast.net; Anna Schwelch - aschwelch@comcast.net		2/25/2016	16:47:16	RE: Seattle SCORE Treasurer. Comments re: Re: 2 to do items
18	SCORE000040	SCORE000041	Armen Yousofian - capousoufian@comcast.net	Steve Records - crecords@comcast.net; John Fuqua - jfuqua@comcast.net; Anna Schwelch - aschwelch@comcast.net		2/25/2016	16:47:16	RE: Seattle SCORE Treasurer. Comments re: Re: 2 to do items
19	SCORE000042	SCORE000043	Armen Yousofian - capousoufian@comcast.net	Steve Records - crecords@comcast.net; John Fuqua - jfuqua@comcast.net; Anna Schwelch - aschwelch@comcast.net		2/25/2016	16:47:16	RE: Seattle SCORE Treasurer. Comments re: Re: 2 to do items
20	SCORE000044	SCORE000045	Armen Yousofian - capousoufian@comcast.net	Steve Records - crecords@comcast.net; John Fuqua - jfuqua@comcast.net; Anna Schwelch - aschwelch@comcast.net		2/25/2016	16:47:16	RE: Seattle SCORE Treasurer. Comments re: Re: 2 to do items

[illegible]

Doc No.	Begin Document	End Document	Author	Recipient(s)	Copied	Date	Time	Document Title
48	SCORE000119	SCORE000121	Ueda Dwyer	lphelling@comcast.net	Tom Hughes chughesw@mal.com; Armen Yousofian ayousoufian@comcast.net	2/5/2016	21:58:50	RE: Second email Pwd: Armen Yousofian, Greater Seattle SCORE Treasurer, Re: SNA - check from October follow up for the volunteer I left a few minutes ago
49	SCORE000122	SCORE000131	Armen Yousofian ayousoufian@comcast.net	Kenneth Tracy claretracy@score.org	Dave Records claretracy@score.org; John Faria jfharia@score.org; Hughes, Tom tchughesw@mal.com; lphelling@comcast.net	3/7/2016	21:13:13	Re: Greater Seattle SCORE evolving situation. Are you investigating? Re: Seattle SCORE situation status : Re: Greater Seattle SCORE evolving situation. Are you investigating? Re: Seattle SCORE situation status : Comments re: 2 to do items
50	SCORE000132	SCORE000233	lphelling@comcast.net	ayousoufian@comcast.net	chughesw@mal.com; Larry Spelling lphelling@comcast.net	12/21/2016	18:27:54	Termination
51	SCORE000134	SCORE000134	lphelling@comcast.net		Tom Hughes chughesw@mal.com; Spelling, Larry lphelling@comcast.net; Armen Yousofian ayousoufian@comcast.net	2/18/2016	20:45:38	Passwords
52	SCORE000135	SCORE000136	Tom Cook	lphelling@comcast.net	Tom Hughes chughesw@mal.com; Armen Yousofian ayousoufian@comcast.net	2/18/2016	20:28:57	RE: Passwords
53	SCORE000137	SCORE000137	System Administrator	Armen Yousofian ayousoufian@comcast.net		3/7/2016	22:16:40	Undelivered: Greater Seattle SCORE evolving situation : Re: Undelivered: Greater Seattle SCORE evolving situation : Comments re: 2 to do items
54	SCORE000238	SCORE000427	Armen Yousofian ayousoufian@comcast.net	Nancy Strider cstrider@score.org		1/1/2017	12:22:42	FW: Initial concerns re: whistleblower complaint Re: Did you ever get my December 19, 2016 email? : Whistleblower complaint involving SCORE; confirming you are not a whistleblower and are not such a complainant, per SCORE's Operating Manual?
55	SCORE000148	SCORE000149	Nancy Strider	ayousoufian@comcast.net	John Campbell jcampbell@mal.com	3/7/2017	12:22:58	FW: Confirmation of Receipt
56	SCORE000250	SCORE000250	Harlin, Emily emilyharlin@nonpeabody.com	ayousoufian@comcast.net		3/4/2017	16:19:20	Letter from Nancy Strider
57	SCORE000251	SCORE000251	Harlin, Emily emilyharlin@nonpeabody.com	ayousoufian@comcast.net		3/5/2017	09:26:06	RE: Letter from Nancy Strider
58	SCORE000252	SCORE000252	Harlin, Emily emilyharlin@nonpeabody.com	ayousoufian@comcast.net		1/4/2017	21:47:08	Re: Letter from Nancy Strider
59	SCORE000254	SCORE000255	Harlin, Emily emilyharlin@nonpeabody.com	ayousoufian@comcast.net		3/5/2017	09:26:06	RE: Letter from Nancy Strider
60	SCORE000256	SCORE000256	Armen Yousofian ayousoufian@comcast.net	Harlin, Emily emilyharlin@nonpeabody.com		1/10/2017	14:35:13	SCORE Seattle chapter: Complaint for retaliation against me for being a whistleblower; proposed remedy
61	SCORE000257	SCORE000257	Armen Yousofian					2015 08 12 Application description.docx
62	SCORE000258	SCORE000258	Armen Yousofian					2015 08 12 Application description.docx
63	SCORE000259	SCORE000259	Armen Yousofian					1-04716-158 State of WA - Alexandra Mark Thompson.pdf
64	SCORE000275	SCORE000275						2016 12 12 Email exchange A Yousofian with Tom Hughes.pdf
65	SCORE000278	SCORE000278						2016 12 15 1527 AM Email to Tom Hughes, Greater Seattle SCORE chapter president asking for explanation.pdf
66	SCORE000286	SCORE000286						2016 12 21 0827 Email From SCORE District Director Larry Strider to Nancy Strider re: whistleblower complaint
67	SCORE000288	SCORE000288						2016 12 21 Settlement to NY email statement of Grievance and Appeal Process 9.5.16.docx
68	SCORE000289	SCORE000289	Harlin, Emily emilyharlin@nonpeabody.com	ayousoufian@comcast.net		1/10/2017	10:51:00	RE: SCORE Seattle chapter: Complaint for retaliation against me for being a whistleblower; proposed remedy
69	SCORE000300	SCORE000300	Armen Yousofian ayousoufian@comcast.net	Harlin, Emily emilyharlin@nonpeabody.com		1/10/2017	21:13:10	Re: SCORE Seattle chapter: Complaint for retaliation against me for being a whistleblower; proposed remedy
70	SCORE000301	SCORE000301	Harlin, Emily emilyharlin@nonpeabody.com	ayousoufian@comcast.net		1/28/2017	13:37:00	Armen Yousofian: Letter from Nancy Strider
71	SCORE000314	SCORE000314	Armen Yousofian ayousoufian@comcast.net	Harlin, Emily emilyharlin@nonpeabody.com		1/23/2017	13:38:48	Re: Letter from Nancy Strider
72	SCORE000315	SCORE000315	Harlin, Emily emilyharlin@nonpeabody.com	ayousoufian@comcast.net		1/25/2017	15:33:00	RE: Letter from Nancy Strider
73	SCORE000316	SCORE000317	Armen Yousofian ayousoufian@comcast.net	John Faria jfharia@score.org		3/9/2016	12:26:18	2016 03 04 Letter to A Yousofian.pdf

Doc No.	Begin Document	End Document	Author	Recipient(s)	Copied	Date	Time	Document Title
76	SC08E00018	SC08E00018	John K. Meyer	Armen Yousofian; capusofian@comcast.net		2/2/2017	13:52:00	HW: Meeting from "comcast.net"
76	SC08E00018	SC08E00018	Armen, Emily	Armen Yousofian; capusofian@comcast.net		2/10/2017	17:32:45	SCORE matter
77	SC08E00018	SC08E00012	Armen, Emily	Armen Yousofian; capusofian@comcast.net		3/13/2017	17:15:53	HW: SCORE matter
78	SC08E00018	SC08E00013	Armen Yousofian; capusofian@comcast.net	Harlan, Emily; charlie@jumpshbody.com		3/15/2017	13:41:00	HW: SCORE matter
79	SC08E00018	SC08E00014	Armen, Emily	Armen Yousofian; capusofian@comcast.net		3/20/2017	18:10:49	HW: SCORE matter
80	SC08E00018	SC08E00014	Armen Yousofian; capusofian@comcast.net	Harlan, Emily; charlie@jumpshbody.com		3/21/2017	14:54:31	HW: SCORE matter
81	SC08E00018	SC08E00015	Armen, Emily	Armen Yousofian; capusofian@comcast.net		4/4/2017	14:34:29	HW: SCORE matter
82	SC08E00018	SC08E00015	Harlan, Emily; charlie@jumpshbody.com	Armen Yousofian; capusofian@comcast.net		5/12/2017	13:09:58	Letter from Nancy Stralyn
83	SC08E00018	SC08E00012						Letter to A. Yousofian 2017_05-22.pdf
84	SC08E00018	SC08E00015						GSS Chapter Meeting 03-04-2015.pptx

ATTACHMENT 10

SCORE Association and Foundation Board of Directors – FY 2016

Bard, Robert
Latina Style, Inc.
2102 Empire Central
Dallas, Texas 75235
(214) 357-2186
Robert@latinastyle.com

Brayboy, Joyce M.
101 Constitution Avenue NW
Suite 1000 East
Washington, DC 20001
202-637-3762
703-307-6140
Joyce.brayboy@gs.com
brayboyjm@gmail.com

Chair
Campbell, John
P O Box 74
Monument Beach MA 02553
Home 508 759 0182
508/662-7486 (C)
Jthecamp@aol.com

Carranza, Jovita
9715 Woods Drive #2002
Skokie, Illinois 60077
954/647-7822(C)
jwrccompute@aol.com

Carroll, Tim
18411 Beaverwood Road
Minnetonka, MN 55345
(952) 239-7758
tim.carroll@deluxe.com

Treasurer
Glave, Fred
5222 17th St., N
Arlington, VA 22205
703-430-7548
fredglave@verizon.net

Goodman, Gail
Constant Contact, Inc.
1601 Trapelo Road
Waltham, MA 02451
(617) 281-6919
Gail.goodman@gmail.com

Hartman, Susan
The Hartman Group
5606 Bear Mountain Drive
Evergreen, CO 80439
303/679-2870
585-737-5026 (C)
sue@thehartmangroup.com

Jakel, Joan
2345 S. Alma School Road
Suite 200
Mesa, AZ 85210
480/763-4161 (O)
480/763-9724 (F)
480/205-8687 (C)
Joan@strategicbusinessattorney.com

Vice Chair
Radewald, Laura
215 West Point Road
Excelsior, MN 55331
952/250-1222
lradewald@gmail.com

Shelton, Hal
5828 Edson Lane
N. Bethesda, MD 20852
301/984-6248(H)
301-984-8007(F)
240/888-6580 (C)
h.shelton@verizon.net

Stephens, Nigel
3314 Major Denton Drive
Beltsville, MD 20705
(240) 606-6065
nigelstephens1@icloud.com

Secretary
Strojny, Nancy
82 Hunts Point Road
Cape Elizabeth, ME 04107
508/272-0763
Nancy.Strojny@scorevolunteer.org

Traylor, Margie
Sitewire, LLC
740 South Mill Avenue, Suite 210
Tempe, AZ 85281
480/215-5162
MTTraylor@sitewire.com

Tucker, Larry
29 Southampton Court
Newport Beach, CA 92660
949/677-7402 (C)
Larry@TuckerOC.com

Van Slyke, Michelle
UPS Store, Inc.
6060 Cornerstone Court
San Diego, CA 92121
mfanslyke@upsstore.com
(858) 597-8505

Weiss, Ronald
24 Dunbarton Drive
Nashua, NH 03063
603/883-2224
nhinc@aol.com

Chief Executive Officer
Yancey Jr., W. Kenneth
SCORE Association
1175 Herndon Parkway, Suite 900
Herndon, VA 20170
800/634-0245 (O)
703/487-3066 (F)
202/744-8078 (C)
kenneth.yancey@score.org

SCORE Association and Foundation

Board of Directors – FY 2017

Brayboy, Joyce M.
101 Constitution Avenue NW
Suite 1000 East
Washington, DC 20001
202-637-3762
703-307-6140
joyce.brayboy@gs.com
brayboyjm@gmail.com

Chair
Campbell, John
P O Box 74
Monument Beach MA 02553
Home 508 759 0182
508/662-7486 (C)
JCthecam@aol.com

Capolongo, James
12000 Horizon Way, 4th Floor
Mount Laurel, NJ 08054
206/226-0602 (C)
james.capolongo@gmail.com

Carranza, Jovita
9715 Woods Drive #2002
Skokie, Illinois 60077
954/647-7822(C)
iwrcompute@aol.com

Treasurer
Glave, Fred
5222 17th St., N
Arlington, VA 22205
703-430-7548
fredglave@icloud.com

Hartman, Susan
The Hartman Group
5606 Bear Mountain Drive
Evergreen, CO 80439
303/679-2870
585-737-5026 (C)
sue@thehartmangroup.com

Landry, Mary
35 Longmeadow Road
Belmont, MA 02478
1-857-544-9901
mary.e.landry83@gmail.com

Vice Chair
Radewald, Laura
215 West Point Road
Excelsior, MN 55331
952/250-1222
lradewald@gmail.com
laura@hi-perlocal.com

Shelton, Hal
5828 Edson Lane
N. Bethesda, MD 20852
301/984-6248(H)
301-984-8007(F)
240/888-6580 (C)
h.shelton@verizon.net

Stephens, Nigel
3314 Major Denton Drive
Beltsville, MD 20705
(240) 606-6065
nigelstephens1@icloud.com

Secretary
Strojny, Nancy
82 Hunts Point Road
Cape Elizabeth, ME 04107
508/272-0763
Nancy.Strojny@scorevolunteer.org

Tucker, Larry
29 Southampton Court
Newport Beach, CA 92660
949/677-7402 (C)
Larry@TuckerOC.com

Weiss, Ronald
24 Dunbarton Drive
Nashua, NH 03063
603/883-2224
nhinc@aol.com

Williams, Ian
18355 Lake Forest Drive
Lakeville, MN 55044
952.426.8277
lw99@charter.net
ian.williams@deluxe.com

Chief Executive Officer
Yancey Jr., W. Kenneth
SCORE Association
1175 Herndon Parkway, Suite 900
Herndon, VA 20170
800/634-0245 (O)
703/487-3066 (F)
202/744-8078 (C)
kenneth.yancey@score.org

ATTACHMENT 11

State	# of volunteers
AK	19
AL	75
AR	24
AZ	125
CA	862
CO	140
CT	321
DC	15
DE	50
FL	889
GA	228
HI	26
IA	123
ID	38
IL	309
IN	290
KS	90
KY	90
LA	63
MA	326
MD	194
ME	156
MI	299
MN	301
MO	156
MS	83
MT	48
NC	429
ND	76
NE	113
NH	130
NJ	306
NM	97
NV	99
NY	616
OH	441
OK	63
OR	134
PA	662
PR	14

RI	33
SC	249
SD	34
TN	142
TX	490
UT	80
VA	209
VI	7
VT	52
WA	262
WI	224
WV	7
WY	10

ATTACHMENT 12

chapter_number	chapter_name	street	additional	city	state	zipcode	phone	website	location_type
0001	Washington DC	409 3rd Street, SW	Suite	Washington	DC	20004	(202) 619-1000	washingtondc.score.org	chapter
0001	Rockville Library	21 Maryland Avenue		Rockville	MD	20850	240-777-0001	washingtondc.score.org	branch
0001	Wheaton	2400 Acacia Ave.		Largo	MD	20906	240-777-0678	washingtondc.score.org	branch
0001	Prince George's County	1801 McCormick Drive	3rd Floor	Wheaton Rescue Squad	MD	20774	301-583-4650	washingtondc.score.org	branch
0001	Arlington County Economic Dev	1100 North Glebe Road	Suite 1500	Arlington	VA	22201	703-238-0808	washingtondc.score.org	branch
0001	Fairfax County Economic	8300 Boone Boulevard	Suite 450	Vienna	VA	22182	703-790-0600	washingtondc.score.org	branch
0001	George Mason University	4031 University Drive	Suite 100	Fairfax	VA	22030	703-277-7700	washingtondc.score.org	branch
0001	Greater Reston Chamber	3885 Metro Center Drive	Suite 230	Reston	VA	20190	703-707-9045	washingtondc.score.org	branch
0001	Centerville	9071 Center St		Manassas	VA	20110	844-324-9675	washingtondc.score.org	branch
0001	DC Department of Small	441 4th Street, NW	Suite	Washington	DC	20001	202-727-3900	washingtondc.score.org	branch
0001	Loudoun SBOC/Nelson	8120 Church St SE	Suite 100	Loudoun	VA	20075	571-441-1826	washingtondc.score.org	branch
0001	Silver Spring Library	900 Wayne Ave		Silver Spring	MD	20910	240-773-9420	washingtondc.score.org	branch
0001	Kate Water Barrett Bran	717 Queen St.		Alexandria	VA	22314	617-877-5725	washingtondc.score.org	branch
0001	Launch Workplaces	9845 Washingtonian Bldg		Gaithersburg	MD	20878		washingtondc.score.org	branch
0001	Loudoun County Econo	43777 Central Station Dr		Ashburn	VA	20147	202-619-1000	washingtondc.score.org	branch
0001	Fairfax SkillSource Cente	7611 Little River Turnpike		Annandale	VA	22003		washingtondc.score.org	branch
0001	Haymarket Library	14870 Lightner Rd		Haymarket	VA	20169	(202) 619-1000	washingtondc.score.org	branch
0001	Minneapolis	8700 West 38th Street, S		Minneapolis	MIN	55426	(952) 938-4570	minneapolis.score.org	branch
0001	AL Large	8700 WEST 38TH STREET		Minneapolis	MIN	55435	(952) 938-4570	minneapolis.score.org	branch
0001	Southdale Library - Bran	7001 York Ave S		Edina	MIN	55303	(952) 938-4570	minneapolis.score.org	branch
0001	Rain River Library	4201 6th Ave		Anoka	MIN	55303	(952) 938-4570	minneapolis.score.org	branch
0001	Minneapolis Central Libr	300 Nicollet Mall		Minneapolis	MIN	55401	(952) 938-4570	minneapolis.score.org	branch
0001	Plymouth Library - 2nd F	15700 38th Ave NE		Plymouth	MIN	55446	(952) 938-4570	minneapolis.score.org	branch
0001	Blaine Library	100 E 711 County Rd 10 NE		Blaine	MIN	55434	(952) 938-4570	minneapolis.score.org	branch
0001	Maple Grove Library	19601 Main St N		Maple Grove	MIN	55369	(952) 938-4570	minneapolis.score.org	branch
0001	Brookdale Library	6125 Single Creek Pkwy		Brooklyn Center	MIN	55430	(612) 543-5600	minneapolis.score.org	branch
0001	Brooklyn Park Library	9300 W Broadway Ave		Brooklyn Park	MIN	55443	(612) 543-5625	minneapolis.score.org	branch
0001	Northtown Library	711 County Rd. 10 NE		Blaine	MIN	55434	763-324-1510	minneapolis.score.org	branch
0001	Greater Baltimore	100 South Charles Street	Suite 1201	Baltimore	MD	21201	(410) 962-6195	greaterbaltimore.score.c	chapter
0001	Baltimore - Howard Coun	100 E 33rd Street		Baltimore	MD	21218	443-451-7180	greaterbaltimore.score.c	branch
0001	Baltimore - Harford Coun	401 Bendix Road North	Suite C-307	Columbia	MD	21045	410-313-6550	greaterbaltimore.score.c	branch
0001	Baltimore County Small	103 W. Pennsylvania Ave		Belair	MD	21015	410-836-4237	greaterbaltimore.score.c	branch
0001	Chicago - City Hall Mon	321 N. LaSalle Street	Room 800	Chicago	IL	60601	(312) 543-7724	chicago.score.org	chapter
0001	Palos Hills - Montrose Vill	9000 West College Park	Montrose Development	Palos Hills	IL	60462	312-744-5506	chicago.score.org	branch
0001	Oak Forest - South Subur	15933 S. Ridgmont Ave	South Suburban College	Oak Forest	IL	60452	708-974-5468	chicago.score.org	branch
0001	Matteson - Parks St	4825 S. Ashland Drive		Matteson	IL	60443	708-596-2000	chicago.score.org	branch
0001	Frankfort - Village Hall	632 Naperville St		Frankfort	IL	60423	312-353-7724	chicago.score.org	branch
0001	Oak Park - Public Library	834 Lakes St		Oak Park	IL	60301	708-452-3466	chicago.score.org	branch
0001	Benryn - Byrne Bank	441 3323 S. Oak Park Avenue	2nd Floor	Benryn	IL	60402	708-788-9100	chicago.score.org	branch
0001	Chicago Loan Square - A	3200 W. Lawrence Avenue		Chicago	IL	60625		chicago.score.org	branch
0001	Chicago Ravenswood - A	3844 W. Lawrence Avenue		Chicago	IL	60625		chicago.score.org	branch
0001	Chicago Lakeview - A	3323 S. Oak Park Avenue	2nd Floor of MB Bank bu	Chicago	IL	60625		chicago.score.org	branch
0001	Countrydale - Countrysi	6724 Joliet Road	(between Wolf and Wille Countryside	Countrydale	IL	60025		chicago.score.org	branch
0001	Elmwood Park Public Lib	1 Conl Parkway		Chicago	IL	60625	773-303-0167	chicago.score.org	branch
0001	Elmwood Park Public Lib	1 Conl Parkway		Chicago	IL	60625	630-908-0086	chicago.score.org	branch
0001	Belwood - Public Library	600 Redland Avenue		Belwood	IL	60301	708-453-7454	chicago.score.org	branch
0001	Chicago - Lincoln Square	4455 N. Lincoln Ave		Chicago	IL	60625	312-353-7388	chicago.score.org	branch
0001	Chicago - Harold Washin	403 South State Street	4th Floor Business Cente	Chicago	IL	60625	312-712-4510	chicago.score.org	branch
0001	Des Moines	6600 University Ave., Sul	DSMA Score RE/MAX Corn	Des Moines	IA	50324	(515) 274-8558	desmoines.score.org	chapter

0005	0005	Sioux City	320 6th Street	Fed Building Room 186	Sioux City	IA	51101			diemidies.score.org	branch
0006	0006	Indianapolis	8500 Verphone Crossing		Indianapolis	IN	46240		(317) 226-7664	indianapolis.score.org	chapter
0007	0006	Greater Greenwood Chas	65 Airport Parkway	Suite 140	Greenwood	IN	46143		317-886-8601	indianapolis.score.org	branch
0008	0007	Pittsburgh	6137th Avenue		Pittsburgh	PA	46238			pittsburgh.score.org	branch
0009	0008	Berks and Schuylkill Cty	505 Court Street	Suite 1450	Reading	PA	19601		(412) 395-6560	berkschuylkill.score.org	chapter
0010	0009	Los Angeles	300 North Brand Blvd.	Suite 404-A	Glendale	CA	91203		(818) 552-3206	losangeles.score.org	chapter
0011	0009	Enlino Chamber of Com	4838 Balboa Ave		Encino	CA	91336		818-552-3208	losangeles.score.org	branch
0012	0009	West Hills Chamber of C	7248 Overland Park Ave		Culver City	CA	91303		310-287-3850	losangeles.score.org	branch
0013	0009	Hollywood Chamber of C	6009 Sepulveda Blvd		Los Angeles	CA	90028		323-469-8311	losangeles.score.org	branch
0014	0009	Plano Vista Branch, Los	A 6400 94th Vista Drive		Los Angeles	CA	90094		310-940-2142	losangeles.score.org	branch
0015	0009	Palm Springs Branch, Los	A 6400 94th Vista Drive		Los Angeles	CA	90094		310-437-5680	losangeles.score.org	branch
0016	0009	Pasadena Council Library	385 East Walnut Street		Pasadena	CA	91101		626-744-4650	losangeles.score.org	branch
0017	0009	Santa Monica Chamber C	324 6th Street		Santa Monica	CA	90401		310-393-9825	losangeles.score.org	branch
0018	0009	Santa Monica Public Libr	601 Santa Monica Blvd		Santa Monica	CA	90401		310-393-9825	losangeles.score.org	branch
0019	0009	Union City of Southern C	3621 Trousdale Parkway		Los Angeles	CA	90089		213-740-9304	losangeles.score.org	branch
0020	0009	West Hollywood Chamber	8272 Santa Monica Blvd		West Hollywood	CA	90045		323-450-2688	losangeles.score.org	branch
0021	0009	Woodland Hills Chamber	6300 Woodland Hills Blvd		Woodland Hills	CA	91367		818-347-4737	losangeles.score.org	branch
0022	0009	Los Angeles Public Libr	630 N. 5th Street		Los Angeles	CA	90071		213-228-7100	losangeles.score.org	branch
0023	0009	Glendale ECOPE LA Offis	300 North Brand Blvd.	Suite 1200	Glendale	CA	91203		818-552-3208	losangeles.score.org	branch
0024	0009	Altamira Chamber of Co	104 S 1st St		Altamira	CA	91801		626-282-8481	losangeles.score.org	branch
0025	0010	San Francisco	465 Market Street, Suite		San Francisco	CA	94105		(415) 764-4964	sanfrancisco.score.org	chapter
0026	0010	San Rafael Chamber of C	812 Mission Ave		San Rafael	CA	94901		415-764-4964	sanfrancisco.score.org	branch
0027	0010	San Mateo Chamber of C	1700 El Camino Real	Suite 405	San Mateo	CA	94402		415-764-4964	sanfrancisco.score.org	branch
0028	0010	Redwood City Chamber	1450 Veterans Blvd	Suite 125	Redwood City	CA	94063		415-764-4964	sanfrancisco.score.org	branch
0029	0010	Menlo Park Chamber of	1100 Merfill Street		Menlo Park	CA	94025		415-764-4964	sanfrancisco.score.org	branch
0030	0010	Foster City Chamber of	C 100 Grand Lane, Suite 8		Foster City	CA	94024		415-764-4994	sanfrancisco.score.org	branch
0031	0011	Portland	620 SW Main, Suite 314		Portland	OR	97205		(503) 326-5211	portland.score.org	chapter
0032	0012	Hood River	P.O. Box 1396		Hood River	OR	97121		(503) 395-3183	portland.score.org	branch
0033	0012	Richmond	400 N. 8th St., Fed Bldg.		Richmond	VA	23131		(804) 350-3639	richmond.score.org	chapter
0034	0013	Rhode Island	Providence (SPA)	380 Westminster Street,	Providence	RI	02903		(401) 328-0377	richmond.score.org	chapter
0035	0013	Providence - Commerce	315 Iron Horse Way, Suite		Providence	RI	02908		(401) 378-8174	richmond.score.org	branch
0036	0013	Lincoln - Northern RI Ch	6 Blackstones Valley Place		Lincoln	RI	03865		(401) 334-1000	richmond.score.org	branch
0037	0013	Newport - Newport Cour	35 Valley Road		North Kingstown	RI	03842		(401) 847-1000	richmond.score.org	branch
0038	0013	North Kingstown - North	8045 Post Road		North Kingstown	RI	03852		(401) 295-5566	richmond.score.org	branch
0039	0013	Warren - East Bay Cham	16 Culter Street, Suite 10		Warren	RI	03885		(401) 243-0750	richmond.score.org	branch
0040	0013	Warwick - Central RI Ch	3288 Post Road		Warwick	RI	03886		(401) 733-1100	richmond.score.org	branch
0041	0013	Fall River Chamber of Co	200 Purchase Street		Fall River	MA	02741		(401) 226-0077	richmond.score.org	branch
0042	0013	New Bedford - Quies Cor	1213 Purchase Street		New Bedford	MA	02740		(401) 226-0077	richmond.score.org	branch
0043	0013	Providence - RI Secretar	148 West River Street		Providence	RI	02904		(401) 275-3040	richmond.score.org	branch
0044	0014	Central Jersey	P.O. Box 3300	C/O Baritan Valley Comm	Somerville	NJ	08876		(908) 526-1335	centraljersey.score.org	chapter
0045	0014	Clinton - Peapack/Gladst	180 Center Street		Clinton	NJ	08809		732-346-1090	centraljersey.score.org	branch
0046	0014	Edison - Columbia Bank	60 Baritan Center		Edison	NJ	08837		732-346-1090	centraljersey.score.org	branch
0047	0014	East Brunswick - Invest	645 Route 18 South		East Brunswick	NJ	08816		(732) 613-5710	centraljersey.score.org	branch
0048	0014	Woodbridge - Chamber	91 Main Street		Woodbridge	NJ	07095		732-436-4000	centraljersey.score.org	branch
0049	0014	Branchburg - Baritan Vall	118 Lammington Road		Branchburg	NJ	08853		(908) 526-1200 x8449	centraljersey.score.org	branch
0050	0014	Bridgewater Public Libr	1 Vest Drive		Bridgewater	NJ	08807		908-526-1200 x8449	centraljersey.score.org	branch
0051	0014	Hillsborough - Townshil	379 South Branch Road		Hillsborough	NJ	08844		(908) 369-4313 x106	centraljersey.score.org	branch
0052	0014	Somerset - PNC Bank -	675 Franklin Boulevard		Somerset	NJ	08875		(732) 448-4001	centraljersey.score.org	branch
0053	0014	Bedminster - Peapack/Gl	468 Hill Drive		Bedminster	NJ	08851		(908) 369-4313 x106	centraljersey.score.org	branch
0054	0014	Old Bridge Public Library	1 Old Bridge Plaza		Old Bridge	NJ	08857		(732) 774-5600 x5030	centraljersey.score.org	branch
0055	0014	Warren Public Library	42 Mountain Blvd.	Municipal Center	Warren	NJ	07059		(908) 754-5554	centraljersey.score.org	branch

0014	Flemington - Unity Bank 137 Main Street	Flemington	NJ	08822	(908) 780-2000	centraljersey.score.org	branch
0015	Metro NJ 2 Gateway Center	Newark	NJ	07102	(973) 645-3882	metrojn.score.org	chapter
0016	C3 Workplace 26 Park Street	Montclair	NJ	07042	(973) 509-4650	metrojn.score.org	branch
0017	Summit Free Public Libs 75 Maple Street	Summit	NJ	07901	(908) 275-0350	metrojn.score.org	branch
0018	Secaucus Library & Busin 379 Paterson Plank Rd	Secaucus	NJ	07094	(201) 330-3083	Ext. 823 metrojn.score.org	branch
0019	Jersey City Public Library 576 Newark Avenue	Jersey City	NJ	07306	201-547-4543	metrojn.score.org	branch
0020	Clifton Public Library 282 Plaget Avenue	Clifton	NJ	07013	(973) 772-5500	Ext. 300 metrojn.score.org	branch
0021	Union Township Chambr 355 Chestnut Street	Union	NJ	07083	908-688-2777	metrojn.score.org	branch
0022	Westfield Area Chamber 173 Elm Street	Westfield	NJ	07090	908-333-3021	metrojn.score.org	branch
0023	Lancaster-Lebanon 313 West Liberty Street	Lancaster	PA	17603	(717) 397-3093	lancaster.score.org	chapter
0024	Broward 289 East Broward Blvd., I	Fort Lauderdale	FL	33301	(954) 356-7263	broward.score.org	chapter
0025	Hollywood/Hembroke Pl 6985 Tart Street	Hollywood	FL	33301	(954) 966-8415	broward.score.org	branch
0026	Sunrise - West - Global Tr 10001 W Oakland Park B Suite 302	Sunrise	FL	33324	(954) 356-7263	broward.score.org	branch
0027	Miramar Branch Library 2050 Civic Center Pl	Miramar	FL	33351	(954) 356-7263	broward.score.org	branch
0028	Pompano Beach Chamber 2200 East Atlantic Blvd.	Pompano Beach	FL	33062	(954) 356-7263	broward.score.org	branch
0029	Miramar - West - Offices 2750 SW 145th Avenue,	Miramar	FL	33027	(954) 356-7263	broward.score.org	branch
0030	North East Ft. Lauderdale 2400 E Commercial Blvd	Fort Lauderdale	FL	33308	(954) 356-7263	broward.score.org	branch
0031	Broward County Main Lib 100 S. Andrews Ave	Ft. Lauderdale	FL	33301		broward.score.org	branch
0032	City of Parkland Library 6620 University Drive	Parkland	FL	33067		broward.score.org	branch
0033	Detroit 477 Michigan Ave., Suite	Detroit	MI	48226	(313) 226-7947	detroit.score.org	chapter
0034	Lansing SCORE In Oken 4515 Dodge Road	Clawson	MI	48064	313-226-7947	detroit.score.org	branch
0035	Clawson Library 416 N. Main St.	Clawson	MI	48064	313-226-7947	detroit.score.org	branch
0036	Grandmont - Rosedale 19120 Grand River	Detroit	MI	48217	313-226-7947	detroit.score.org	branch
0037	Detroit Public Library 5201 Woodward Ave.	Detroit	MI	48223	313-226-7947	detroit.score.org	branch
0038	Northwest Activities Cen 18100 Meyers	Detroit	MI	48202	313-481-1300	detroit.score.org	branch
0039	Southern Wayne County 26904 Northline Road	Taylor	MI	48185	313-226-7947	detroit.score.org	branch
0040	Incubito - Ferndale 1598 Sundette St	Ferndale	MI	48220	313-226-7947	detroit.score.org	branch
0041	Now Library 45255 W. 10 Mile Road	Now	MI	48375	313-226-7947	detroit.score.org	branch
0042	Automation Alley 2675 Bellingham Drive	Troy	MI	48063	248-457-3200	detroit.score.org	branch
0043	EastTown Detroit 440 Burroughs Street	Detroit	MI	48202	313-879-5250	detroit.score.org	branch
0044	Flint Metro Community 1503 S. Saginaw Street	Flint	MI	48502	313-226-7947	detroit.score.org	branch
0045	WEWork - Detroit 1001 Woodward Ave	Detroit	MI	48226	855-593-9675	detroit.score.org	branch
0046	The Velocity Collaborati 6633 18 Mile Road	Stearling Heights	MI	48314	313-226-7947	detroit.score.org	branch
0047	McFarren Library (Grand 315 Perry Rd.	Grand Blanc	MI	48439	810-694-5190	detroit.score.org	branch
0048	Fenton Chamber of Com 104 S. Adelaide St.	Fenton	MI	48430	810-629-5447	detroit.score.org	branch
0049	Hartmanck branch 5942 Jos Campau	Hartmanck	MI	48312	313-226-7947	detroit.score.org	branch
0050	Oakland County One Stop 2100 Pontiac Lake Rd	Waterford Twp	MI	48328	248-854-0783	detroit.score.org	branch
0051	Kansas City 4747 Troost Ave., Suite 1	Kansas City	MO	64110	(816) 235-6675	kansascity.score.org	chapter
0052	Boston 10 Causeway Street	Boston	MA	02120	(617) 565-5591	boston.score.org	chapter
0053	Brookline Holiday Inn 1200 Beacon St	Brookline	MA	02446	(617) 565-5591	boston.score.org	branch
0054	Framingham Chamber 1571 Worcester Road	Framingham	MA	01701	(508) 862-1480	boston.score.org	branch
0055	Lexington Lexington Chamber of Co 1875 Massachusetts Av	Lexington, MA 02420	MA	02459	(617) 565-5591	boston.score.org	branch
0056	Newton Newton Free Library 330 Homer Street	Newton	MA	02459	(617) 565-5591	boston.score.org	branch
0057	Morax Institute Library N 14 East Central Street	Natick	MA	01760	(508) 862-1480	boston.score.org	branch
0058	Kristen Business Library 700 Boylston St	Boston	MA	02116	(617) 565-5591	boston.score.org	branch
0059	Somerville Public Library 79 Highland Avenue	Somerville	MA	02146	(617) 565-5591	boston.score.org	branch
0060	Dorchester Jay Econom 294 Columbia Rd	Dorchester	MA	02125	(617) 565-5591	boston.score.org	branch
0061	Somerville FabVile Desig 41 Highland Ave	Somerville	MA	02135	(617) 565-5591	boston.score.org	branch
0062	Jennica Plain Library 80 South St	Jennica Plain	MA	02130	617-565-5591	boston.score.org	branch
0063	Framingham Public Libr 40 Washington Street	Framingham	MA	01702	617-565-5591	boston.score.org	branch
0064	St. Louis 2224 Spruce St.	St. Louis	MO	63103	(866) 726-7340	stlouiss.score.org	chapter
0065	St. Charles, MO 1988 Mid Rivers Mall Dr	St. Charles	MO	63304	636-447-5000	stlouiss.score.org	branch
0066	North County 8130 North Lindbergh Dr	Florissant	MO	63031	314-746-6901	stlouiss.score.org	branch

0037	La Cámara de Empresari, 7041, Harrisburg Blvd.	Houston	TX	77011	(281) 310-1382	houston.score.org	branch
0037	HCC Alief Hayes Campus 2811 Hayes Road	Houston	TX	77082	(713) 738-6650	houston.score.org	branch
0039	Lincoln 38402 US HWY 77	Lincoln	NE	68510	(402) 437-2409	lincoln.score.org	chapter
0039	Beatrice 39402 US HWY 77	Beatrice	NE	68318	402-239-1392	lincoln.score.org	branch
0040	Greater Omaha 10675 Bedford Park	Omaha	NE	68134	(402) 221-3906	omaha.score.org	branch
0040	Scottsbluff 2620 College Park	Western NE Community	NE	69361	(402) 221-3906	omaha.score.org	branch
0041	Fairfield County 311 East Avenue	Scottsbluff	CT	06861	(203) 831-0065	fairfieldcounty.score.org	chapter
0041	Fairfield Library 1080 Old Post Road	Fairfield	CT	06484	203-831-0065	fairfieldcounty.score.org	branch
0041	HCC Branch Office - Greater 10 Progress Drive	Shelton	CT	06484	203-831-0065	fairfieldcounty.score.org	branch
0041	HCC Branch Office 900 LAFAYETTE BLVD STI	Bridgewater	CT	06604	203-831-0065	fairfieldcounty.score.org	branch
0041	Greenwich Library 103 West Putnam Ave.	Greenwich	CT	06830	203-831-0065	fairfieldcounty.score.org	branch
0042	Delaware 1105 Market Street (L.M. Lobby Level Suite 02	Wilmington	DE	19801	(302) 661-2366	delaware.score.org	branch
0042	Kent PO Box 0000 (Herb Kono	Dover	DE	19901	(302) 745-1315	delaware.score.org	branch
0042	Sussex PO Box 0000 (Lan Kdweil	Georgetown	DE	19947	(302) 542-3772	delaware.score.org	branch
0044	New Orleans 395 Canal St., Suite 2820	New Orleans	LA	70130	(504) 389-2356	neworleans.score.org	branch
0044	Buffalo Niagara 330 South Elmwood Ave	Buffalo	NY	14202	(716) 551-4301	buffalonigara.score.org	chapter
0045	Northwest Erie County (P 3411 Delaware Avenue	Kenmore	NY	14217	716-551-4301	buffalonigara.score.org	branch
0045	Northwest Erie County (C 8889 Main Street, Suite 4	Clarence	NY	14031	716-551-4301	buffalonigara.score.org	branch
0045	Niagara County (North Tl 505 Meadow Drive	North Tonawanda	NY	14120	716-551-4301	buffalonigara.score.org	branch
0045	Genesee County (Batavia 687 East Main St, Suite 1	Batavia	NY	14020	585-344-2042	buffalonigara.score.org	branch
0045	Orleans County (Albion) 435 West Ave	Albion	NY	14411	585-389-5335	buffalonigara.score.org	branch
0045	Wyoming County (Perry) 6470 Route 20A	Perry	NY	14530	585-237-0230	buffalonigara.score.org	branch
0045	Eden Chamber of Comm 6226 N. Main St, (Smith I	Eden	NY	14057	716-307-3225	buffalonigara.score.org	branch
0045	Chen Business Develop 301 N. Union St.	Chen	NY	14760	716-307-3225	buffalonigara.score.org	branch
0045	Allegany County Costco 6087 St. Rt.	13th Belmont	NY	14813	716-307-3225	buffalonigara.score.org	branch
0045	East Aurora Chamber of 1300 Good St.	East Aurora	NY	14052	716-652-8444	buffalonigara.score.org	branch
0045	Hilbert College, McGrath 5200 South Park Avenue	Hamburg	NY	14075	716-667-7540	buffalonigara.score.org	branch
0045	Philadelphia 107 N. 22nd Street	Philadelphia	PA	19103	(215) 231-9880	philadelphia.score.org	chapter
0045	City of Philadelphia 4725 Chestnut St	Philadelphia	PA	19103	215-231-9880	philadelphia.score.org	branch
0045	CCP - West Philadelphia 2315 Arch St	Philadelphia	PA	19139	215-331-9880	philadelphia.score.org	branch
0045	CCP - Northeast 22901 Townsend Dr	Philadelphia	PA	19154	215-331-9880	philadelphia.score.org	branch
0046	Philadelphia Free Library 2001 Vine St	Philadelphia	PA	19119	215-331-9880	philadelphia.score.org	branch
0046	Philadelphia Free Library 6905 Germantown Ave	Philadelphia	PA	19131	(715) 731-9880	philadelphia.score.org	branch
0046	Mr. Arly, USA 9700 Germantown Aven	Philadelphia	PA	19131	610-660-3363	philadelphia.score.org	branch
0046	St. Joseph University 1300 Goshall Ave.	Philadelphia	PA	19131	215-351-8771	philadelphia.score.org	branch
0046	CCP Northwest 1300 W Godfrey Ave.	Philadelphia	PA	19131	610-660-3363	philadelphia.score.org	branch
0047	Charlotte 6302 Parkview Road, Suit	Charlotte	NC	28210	(704) 344-6576	charlotte.score.org	chapter
0047	Atlanta 333 Peachtree Street NE	Atlanta	GA	30303	(404) 331-0135	atlanta.score.org	branch
0048	Fairfax County (Peachtr 225 Walnut Bend Road	The Bridge Community C	VA	20186	578-577-0985	atlanta.score.org	branch
0048	College Park (Historic Tr 3724 Main Street	College Park	GA	30089	404-331-0135	atlanta.score.org	branch
0049	Salt Lake 350 S. Main Street	Salt Lake City	UT	84107	(801) 957-5453	calitake.score.org	chapter
0049	SLCC - MicroBusiness Co 350 West 3900 S South	Salt Lake City	UT	84107	(801) 957-5453	calitake.score.org	branch
0049	SLCC - MicroBusiness Co 350 West 3900 S South	Kearville	UT	84037	(801) 957-5453	calitake.score.org	branch
0049	Kearville BRC Branch 450 Elmwood Ave	Kearville	UT	84138	(801) 957-5453	calitake.score.org	branch
0049	Downtown SLCC Branch 215 S. State Room 2227	Federal Building - ID and Salt Lake City	UT	84401	(801) 764-1870	calitake.score.org	branch
0049	Quinn Branch 2046 Lincoln Avenue	Quinn	UT	84401	435-246-1892	calitake.score.org	branch
0049	Trundle Branch 88 S. Trundle Blvd	Trundle	UT	84302	801-957-5453	calitake.score.org	branch
0049	Brighton City Branch Brighton City Education C	Brighton City	UT	84302	801-957-5453	calitake.score.org	branch
0050	Northwest Indiana 3261 Skalbora Rd	Fort Wayne	IN	46815	260-347-1554	northwestindiana.score.c	chapter
0050	Kendallville Branch 122 S. Main Street	Kendallville	IN	46755	260-422-2601(East Way	northwestindiana.score.c	branch
0050	One University Avenue	One University (Innovati	IN	46703	260-347-4511	northwestindiana.score.c	branch
0050	Angelo Branch	Angelo	IN	46580	260-347-4511	northwestindiana.score.c	branch
0050	Warsaw, IN Branch 523 S. Buffalo St	Warsaw	IN	46580	260-347-4511	northwestindiana.score.c	branch
0050	Huntington Chamber of 1305 Warren Street	Huntington Satellite Offi	IN	46750	260-347-4511	northwestindiana.score.c	branch
0053	Portland Maine 100 Middle Street	Portland	ME	04101	(207) 772-1147	portlandme.score.org	chapter

0055	Greater Seattle	2401 4th Avenue, Suite 4	Seattle	WA	98121	[206] 553-7320	seattle.score.org	chapter
0055	Kitsap Branch	3108 Buddin Hill Rd, Suit	Silverdale	WA	98383	360 328 1380	seattle.score.org	branch
0055	Kitsap Branch	555 116th NE, Suite 242	Bellevue	WA	98004	206 553-7320	seattle.score.org	branch
0055	Sho-ile Branch	808 134th St SW, Suite 3	Everett	WA	98204	202 207 2673	seattle.score.org	branch
0056	Greater Hartford	5250 Mainer Ave South	Seattle	WA	98118	206 553 7320	seattle.score.org	branch
0056	Farmington Public Libr	280 Trumbull Street	Hartford	CT	06103	[860] 513-5851	gradeinartford.score.org	chapter
0056	CT River Valley Chamber	6 Wometh Drive	Farmington	CT	06032	[860] 673-6791	gradeinartford.score.org	branch
0056	Manchester Chamber of	2000 Main Street	Glastonbury	CT	06033	[860] 659-3387	gradeinartford.score.org	branch
0056	New Britain Chamber of	20 Hartford Road	Manchester	CT	06040	[860] 513-5851	gradeinartford.score.org	branch
0056	East Hartford Public Libr	185 Main Street	New Britain	CT	06051	[860] 225-1855	gradeinartford.score.org	branch
0056	Simsbury Library	840 Main St	East Hartford	CT	06108	[860] 658-7683	gradeinartford.score.org	branch
0056	South Windsor Chamber	725 Hopmeadow St.	Simsbury	CT	06074	[860] 513-5851	gradeinartford.score.org	branch
0056	Tolland County Chamber	22 Morgan Farms Dr	South Windsor	CT	06074	[860] 513-5851	gradeinartford.score.org	branch
0056	West Hartford Chamber	30 Lafayette Square	Vernon	CT	06066	[860] 477-0587	gradeinartford.score.org	branch
0056	Rocky Hill Library	33 Church Street	West Hartford	CT	06107	[860] 513-5851	gradeinartford.score.org	branch
0056	Asnunciate Enfield	9 Sunny Circle	Rocky Hill	CT	06067	[860] 513-5851	gradeinartford.score.org	branch
0059	Dutchess	1 Civic Center Plaza Chan	Simsbury	CT	06070	[860] 805-8200	gradeinartford.score.org	branch
0059	Poughkeepsie	2001 South Rd	Poughkeepsie	CT	12601	[845] 454-1700 x 1021	dutchess.score.org	chapter
0060	Hampton Roads	Mailing Address, Retail A 838 Granby Street	Poughkeepsie	NY	12601	[845] 454-1700 x 1021	dutchess.score.org	branch
0060	Virginia Beach - Town Ce	4523 Main St	Norfolk	VA	23510	[757] 384-0838	hamptrroads.score.org	chapter
0061	Southwest Missouri	2733 E Battlefield Rd #33	Virginia Beach	VA	23462	[757] 455-9338	hamptrroads.score.org	branch
0061	Denver	721 19th Street, Room 4	Springfield	MO	65804	[417] 986-4780	swmissouri.score.org	chapter
0062	Yampa Valley	1131 Bob Adams Drive	Denver	CO	80202	[303] 927-3480	denver.score.org	chapter
0066	Shoreline Chamber of Co	764 East Main Street	Steamboat Springs	CO	80437	[203] 865-7645	denver.score.org	branch
0066	Cheshire Chamber of Co	355 South Main Street	North Haven	CT	06473	[203] 865-7645	denver.score.org	branch
0066	Meriden Chamber of Co	3 Colony Street #501	Brantford	CT	06465	[203] 865-7645	denver.score.org	branch
0066	Quinnipiac Chamber of C	50 North Main Street	Cheshire	CT	06410	[203] 865-7645	denver.score.org	branch
0066	Gateway Community Co	20 Church Street	Meriden	CT	06451	[203] 865-7645	denver.score.org	branch
0066	Albuquerque	4700 Morris St., NE, Sulu	Wallingford	CT	06492	[203] 865-7645	denver.score.org	branch
0067	Memphis	5100 Poplar Avenue Sult	Hamden	CT	06510	[203] 865-7645	denver.score.org	branch
0070	Savannah	111 E. Liberty Street Sult	Albuquerque	NM	97111	[505] 248-8232	albuquerque.score.org	chapter
0070	Brinswick/Golden Isles	425 W Ogletthorpe Hwy	Memphis	TN	38137	[901] 544-3588	memphis.score.org	chapter
0070	Statesboro Business Inc	58 East Main Street	Savannah	GA	31401	[912] 652-4335	memphis.score.org	chapter
0072	Nashville	2 International Plaza #50	Hinesville	GA	31543	[912] 652-4335	memphis.score.org	branch
0074	Lehigh Valley	4525 Education Park Dr# Lehigh Carbon Commr Co	Brinswick	GA	31560	[912] 652-4335	memphis.score.org	branch
0075	Louisville	P.O. Box 43245	Statesboro	GA	31560	[912] 652-4335	memphis.score.org	branch
0075	Bowling Green SCORE Br	P.O. Box 43245 Middletc	Nashville	TN	37277	[615] 785-7373	lehighvalley.score.org	chapter
0075	NIA Center	PO Box 43245 Middletc	Louisville	PA	15078	[570] 366-0000	lehighvalley.score.org	chapter
0075	Elizabethtown Branch	PO Box 43245 Middletc	Louisville	PA	15078	[570] 366-0000	lehighvalley.score.org	chapter
0075	Lehigh Valley Branch	PO Box 43245 Middletc	Louisville	PA	15078	[570] 366-0000	lehighvalley.score.org	chapter
0075	New Albany Branch	P.O. Box 43245 Middletc	Louisville	PA	15078	[570] 366-0000	lehighvalley.score.org	chapter
0075	Owensboro Branch	P.O. Box 43245 Middletc	Louisville	PA	15078	[570] 366-0000	lehighvalley.score.org	chapter
0075	Louisville Pres Public Lib	PO BOX 43245 Middletc	Louisville	PA	15078	[570] 366-0000	lehighvalley.score.org	chapter
0075	Underly Wilson College	P.O. Box 43245 Middletc	Louisville	PA	15078	[570] 366-0000	lehighvalley.score.org	chapter
0075	Purchase Area	P.O. Box 43245 Middletc	Louisville	PA	15078	[570] 366-0000	lehighvalley.score.org	chapter
0078	NorthEast N	1 Bergen County Plaza	Louisville	PA	15078	[570] 366-0000	lehighvalley.score.org	chapter
0078	Mainwain Library	100 Ridge Road	Hamden	CT	07430	[203] 335-6090	northeastj.score.org	branch

0078	Pasick County Deparment	930 Silverview Drive, Salt Tawawa Business Center	Tolawa	NI	07513	(201) 326-6090	northashnj.score.org	branch
0078	Ridgewood Library	135 North Maple Avenue	Ridgewood	NI	07650	(201) 336-6090	northashnj.score.org	branch
0078	Hackensack John Jay Free	274 Main Street	Hackensack	NI	07650	(201) 336-6090	northashnj.score.org	branch
0080	Trenck Public Library	840 Trenck Rd.	Trenck	NI	07656	(201) 336-6090	northashnj.score.org	branch
0081	Northwest Ohio	2200 Jefferson Ave., Mei	Tsledo	OH	44604	(419) 256-7588	northashnj.score.org	chapter
0081	Little Rock	125 S. Main St., Suite 20	Alton	OH	44308	(303) 379-1163	akron.score.org	chapter
0082	Birmingham	2120 Riverfront Drive, S.	Alton	AR	72202	(501) 324-7379	little-rock.score.org	chapter
0084	Huntsville	220th St. N.	Huntsville	AL	35805	(205) 260-7849	huntsville.score.org	chapter
0086	Jacksonville	7825 Baymeadow Way	Huntsville	AL	35805	(256) 722-4008	huntsville.score.org	chapter
0086	Clay County Chamber of	1845 Town Center Blvd I 405 Ste 410	Huntsville	FL	32156	(904) 443-1900	huntsville.score.org	branch
0086	JAX Chamber Office	3 Independent Drive	Flaming Island	FL	32093	(904) 443-1900	jacksonville.score.org	branch
0086	St. Augustine	3 New Places	Jacksonville	FL	32202	(904) 364-2551	jacksonville.score.org	branch
0086	Nassau County Chamber	851887 Gateway Blvd	St. Augustine	FL	32086	(904) 329-1581	jacksonville.score.org	branch
0086	Nassau County Chamber	53106 U.S. Highway 1	Anclie Island	FL	32094	(904) 353-3244	jacksonville.score.org	branch
0086	City Behavioral Health	1715 KINGSLT AVE STE	Calahan	FL	32011	(904) 373-1441	jacksonville.score.org	branch
0087	Volusia/Flagler	149 S. Ridgewood Avenue Suite 301	Orange Park	FL	32073	(386) 255-9889	jacksonville.score.org	branch
0087	New Smyrna Beach	212 Emerald Street	Orange Park	FL	32114	(386) 255-9889	jacksonville.score.org	branch
0087	Ormond Office	105 W. Granada Blvd	Ormond Beach	FL	32136	(386) 255-9889	volusiaflagler.score.org	branch
0087	Deland Office	204 S Woodland Blvd	Ormond Beach	FL	32174	(386) 255-9889	volusiaflagler.score.org	branch
0087	Palm Coast Office	Highway 201	Ormond Beach	FL	32170	(386) 255-9889	volusiaflagler.score.org	branch
0090	Peoria	403 Mainport Rd	Palm Coast	FL	32164	(909) 876-0755	peoria.score.org	chapter
0096	Peoria	403 N. E. Jefferson St.	Peoria	IL	61603	(909) 876-0755	peoria.score.org	chapter
0096	Carry West Regional Libr	4800 S. Sullivan St.	Raleigh	NC	27602	(919) 869-4151	raleigh.score.org	chapter
0096	Cameron Village Library	1800 Clark Ave	Raleigh	NC	27602	(919) 869-4151	raleigh.score.org	branch
0096	Raleigh Chamber of Com	800 S. Salisbury St.	Raleigh	NC	27605	(919) 869-4151	raleigh.score.org	branch
0096	Rocky Mount	727 North Grace Street	Rocky Mount	NC	27804	(919) 869-4151	raleigh.score.org	branch
0096	Apex Chamber of Comm	220 N. Salem St.	Rocky Mount	NC	27804	(919) 869-4151	raleigh.score.org	branch
0096	Wake Forest - Hatch Co	101 E. Revere St.	Apex	NC	27502	(919) 869-4151	raleigh.score.org	branch
0098	Syracuse	224 Harrison Street Suite	Wake Forest	NC	27507	(919) 869-4151	raleigh.score.org	branch
0098	Utica	520 Service St., Suite 107	Syracuse	NY	13202	(315) 471-9393	pyracuse.score.org	chapter
0105	Greater Phoenix	2828 N. Central Ave.	Utica	NY	13502	(315) 792-7553	pyracuse.score.org	chapter
0105	Phoenix Mesquite Public	4525 Prandina Valley Ma	Phoenix	AZ	85004	(602) 745-7250	greaterphoenix.score.org	chapter
0105	North Phoenix Chamber	3141 E. Basildale Rd	Phoenix	AZ	85032	(602) 745-7250	greaterphoenix.score.org	branch
0105	Chandler Chamber of Co	25 S. Arizona Place	Phoenix	AZ	85050	(602) 745-7250	greaterphoenix.score.org	branch
0105	Gilbert EZ Spaces	[N]ed 1530 E Williams Field Rd	Chandler	AZ	85225	(602) 745-7250	greaterphoenix.score.org	branch
0105	Mesa Chamber of Comm	165 N. Centennial Way, S.	Gilbert	AZ	85205	(602) 745-7250	greaterphoenix.score.org	branch
0105	Scottsdale Civic Center	113889 N. Drinkwater Blvd	Mesa	AZ	85201	(602) 745-7250	greaterphoenix.score.org	branch
0105	Scottsdale Mustang Libr	10101 N. 90th St.	Scottsdale	AZ	85251	(602) 745-7250	greaterphoenix.score.org	branch
0105	Scottsdale Chamber of Co	7501 E. McCormick park Suite 202-N	Scottsdale	AZ	85258	(602) 745-7250	greaterphoenix.score.org	branch
0105	Goodyear Library [2nd &	14455 W. Van Buren St.	Scottsdale	AZ	85258	(602) 745-7250	greaterphoenix.score.org	branch
0105	Goodyear Valley Chamk	289 N. Litchfield Road	Goodyear	AZ	85398	(602) 745-7250	greaterphoenix.score.org	branch
0105	Surprise AZ TechCenter	13425 W. Rural Rd.	Goodyear	AZ	85398	(602) 745-7250	greaterphoenix.score.org	branch
0105	Tempe Public Library [W	3500 S. Rural Rd	Surprise	AZ	85374	(602) 745-7250	greaterphoenix.score.org	branch
0105	ASU SkySong	1475 N. Scottsdale Rd	Tempe	AZ	85282	(602) 745-7250	greaterphoenix.score.org	branch
0105	Pradisa Valley Commun	14401 N. 32nd St	Chandler	AZ	85215	(480) 844-1860	greaterphoenix.score.org	branch
0105	Tempe Chamber of Com	1332 E. Broadway Rd 211	Scottsdale	AZ	85032	(602) 745-7250	greaterphoenix.score.org	branch
0105	Queen Creek Chamber o	22246 South Ellsworth R.	Phoenix	AZ	85266	(602) 745-7250	greaterphoenix.score.org	branch
0105	Burton Barr Central Libr	1721 N Central Ave	Queen Creek	AZ	85142	(602) 745-7250	greaterphoenix.score.org	branch
0105	Better Business Bureau	1010 E. Millard Ave	Queen Creek	AZ	85004	(602) 745-7250	greaterphoenix.score.org	branch
0107	Dayton	200 West 2nd Street, Sui	Phoenix	AZ	85014	(937) 225-1887	greaterphoenix.score.org	branch
			Dayton	OH	45402		dayton.score.org	chapter

0110	Pueblo	302 N. Santa Fe Avenue	c/o Chamber of Commer Pueblo	CO	81003	pueblo.score.org	chapter
0112	Youngstown	101 West Rayen Ave	Williamson College of Bu Youngstown	OH	44555	youngstown.score.org	chapter
0114	Orange County	5 Hutton Center Drive, S. Admin. only - Mentoring	Santa Ana	CA	92707	orangecounty.score.org	chapter
0115	Santa Ana Harbor	3831 S Harbor Blvd	Suite 225	CA	92704	orangecounty.score.org	branch
0116	Pineblas County	4707 140th Ave N	Cleanwater	FL	33762	pinellascounty.score.org	chapter
0115	The Greenhouse	440 2nd Ave new N	Johnson City	TN	37601	pinellascounty.score.org	branch
0116	Minnesota	2801 Fruitville Road Sub	Sarasota	FL	34237	maanata.score.org	chapter
0117	Venice Chamber of Com	597 S. Tamiham Trail	Venice	FL	33485	maanata.score.org	branch
0120	Fort Worth	100 1st Avenue North	Great Falls	MT	59401	greatfalls.score.org	chapter
0120	Colleyville	1150 S. Freeway Suite 10	Colleyville	TX	76104	greatfalls.score.org	branch
0120	Keller Town Hall	100 Main Street	3rd Floor	TX	76248	fortworth.score.org	branch
0120	Ft. Worth with SBA	distant 4300 Arnon Carter Blvd	Suite 114	TX	76135	fortworth.score.org	branch
0120	North Richland Hills Pub	9015 Grand Ave.	Room 232	TX	76180	fortworth.score.org	branch
0120	Fort Worth (Main Office)	1150 S. Freeway	Suite 108	TX	76104	fortworth.score.org	branch
0120	Hurst Eules Bedford Cha	2109 Martin Drive	Bedford	TX	76095	fortworth.score.org	branch
0120	Grand Prairie Chamber o	900 Conover Drive	Grand Prairie	TX	75051	fortworth.score.org	branch
0120	Pin Stodon	201 E. Abram Street	Arlington	TX	76010	fortworth.score.org	branch
0120	Southlake Chamber of C	1501 Corporate Circle	Southlake	TX	76092	fortworth.score.org	branch
0120	Grand Prairie Library	901 Conover Drive	Grand Prairie	TX	75051	fortworth.score.org	branch
0120	Eules City Library	201 N Ector Drive	Eules	TX	76059	fortworth.score.org	branch
0120	Granbury Chamber of Co	3408 E Hwy 377	Granbury	TX	76049	fortworth.score.org	branch
0120	Southlake Public Library	1400 Main Street # 130	Southlake	TX	75051	fortworth.score.org	branch
0120	Grapevine Chamber of C	108 W. JMW Highway	Grapevine	TX	76051	fortworth.score.org	branch
0120	Manfield Chamber of C	114 N Main St	Manfield	TX	75801	fortworth.score.org	branch
0122	Central Florida	100 S Kentucky Ave #23C	Lakeland	FL	33801	fortworth.score.org	branch
0127	Glens Falls, NY	136 Glen St.	Albany	NY	12205	centralflorida.score.org	chapter
0127	Saratoga Springs, NY	345 Hernea Nd.	Adirondack Regional Cha Glens Falls	NY	12036	northeastny.score.org	chapter
0127	Schenecady, NY	28 Clinton St.	Saratoga County Chambr Saratoga Springs	NY	12030	northeastny.score.org	branch
0127	Troy, NY	1473 Erie Blvd, 3rd Floor	Capital Region Cdc - Sch Schenecady	NY	12866	northeastny.score.org	branch
0129	Pargo	90 Fourth St.	Rensselaer County Regio Troy	NY	12180	northeastny.score.org	branch
0136	Sioux Falls	657 Second Ave North Rt	Pargo	ND	58108	fargo.score.org	chapter
0137	Aberdeen Branch	2329 N. Career Ave., Sult	Sioux Falls	SD	57107	siouxfalls.score.org	chapter
0137	Ashville	416 Production St. North	Aberdeen	NC	27401	siouxfalls.score.org	branch
0137	Boone	Appalachian Enterprise C 138 Poplar Grove Conne	Boone	NC	28601	ashville.score.org	branch
0138	Haywood County, NC	112 Virginia Ave	Waynesville	NC	28786	ashville.score.org	branch
0140	Orlando	3201 E. Colonial Dr., Fast	Orlando	FL	32786	orlando.score.org	chapter
0141	San Diego	8625 Aero Drive, Suite 11	San Diego	CA	92113	orlando.score.org	chapter
0143	Baton Rouge Area	7117 Florida Blvd., Suite	Baton Rouge	LA	70806	sandiego.score.org	chapter
0143	Wichita	220 W. Douglas, Suite 45	Wichita	KS	67202	batonrougearea.score.org	chapter
0143	Northwest Kansas SCOR	205 F Street, Suite 150	Phillipsburg	KS	67261	batonrougearea.score.org	chapter
0145	Madison	505 South Roda Rd.	MOBE Innovation Center Madison	WI	53719	wichita.score.org	branch
0150	Ocean County	33 Washington Street	Toms River	WI	08753	madison.score.org	chapter
0150	Lakewood Branch	301 Lexington Avenue	Lakewood	WI	08751	oceancounty.score.org	chapter
0150	Jackson Branch	2 Jackson Drive	Jackson	WI	08701	oceancounty.score.org	branch
0150	Stafford Branch	129 N. Main Street	Manitowish	WI	09657	oceancounty.score.org	branch
0150	Little Egg Harbor Branch	250 Manitowish Rd.	Little Egg Harbor	WI	09657	oceancounty.score.org	branch
0150	Calloway Township Bran	305 East Jimmie Leads Rt	Calloway Township	WI	09657	oceancounty.score.org	branch
0150	Cape May County Bran	303 Mechanic St	Cape May County	WI	09657	oceancounty.score.org	branch
0157	Rapid City	730 E. Watertown Street Suite 102	Rapid City	SD	57701	rapidcity.score.org	chapter
0159	Hawaii	500 Ala Moana Blvd.,Sult	Honolulu	HI	96813	hawaii.score.org	chapter

0162	Columbus NE	1415 17th Street	Columbus	NE	68601	columbus.score.org	chapter
0163	San Antonio	515 East Houston Street, Garcia Federal Bldg.	San Antonio	TX	78105	sanantonio.score.org	chapter
0164	San Antonio	617 Lariosin Road	San Antonio	TX	78205	sanantonio.score.org	chapter
0165	San Antonio	7700 S. Alamo	San Antonio	TX	78216	sanantonio.score.org	chapter
0171	SCORE - Midlboro	7 Court Street	Midlboro	MA	02326	midlboro.score.org	chapter
0172	SCORE - Plymouth	Lower level Citizens Ban	Plymouth	MA	03884	plymouth.score.org	branch
0173	Worcester	131 Main Street, Suite 21	Worcester	MA	03246	worcester.score.org	branch
0173	Worcester Regional Chamber of Commerce	311 Main Street, Suite 21	Worcester	MA	01608	worcester.score.org	chapter
0173	Corridor Nine Area Chamber of Commerce	Second floor, Suite 6	Westborough	MA	01581	worcester.score.org	branch
0173	North Central Chamber of Commerce	Building A/Suite 105	Fitchburg	MA	01420	worcester.score.org	branch
0173	Blackstone Valley Chamber of Commerce	2 Shaker Road	Whitwell	MA	01588	worcester.score.org	branch
0173	Nashoba Valley Chamber of Commerce	Suite B 200	Shirley	MA	01464	worcester.score.org	branch
0173	Central Mass South Chamber of Commerce	Marlborough	Marlborough	MA	01566	worcester.score.org	branch
0173	Marlborough Regional Chamber of Commerce	Marlborough	Marlborough	MA	01752	worcester.score.org	branch
0173	Worcester Area Chamber of Commerce	Worcester Public Library, 3 Salem Square	Milford	MA	01757	worcester.score.org	branch
0173	Worcester Area Chamber of Commerce	Worcester Public Library, 3 Salem Square	Worcester	MA	01608	worcester.score.org	branch
0173	Hopkinton Library Branch	13 Main Street	Hopkinton	MA	01748	worcester.score.org	branch
0180	Spokane	801 W. Riverside Ave., N	Spokane	WA	99201	spokane.score.org	chapter
0184	Upper Valley	20 W. Park Street	Lebanon	MA	03766	uppervalley.score.org	chapter
0185	Seacoast	215 Commerce Way, Sui	Plymouth	NH	03876	seacoast.score.org	chapter
0185	Rochester Public Library	25 Liberty Ln	Seabrook	NH	03874	seacoast.score.org	branch
0185	Rochester Public Library	65 S Main St	Rochester	NH	03867	seacoast.score.org	branch
0193	Northwest Pennsylvania	120 West 9th Street	Erie	PA	16501	erle.score.org	chapter
0193	SCORE Pecos Valley	217 Elm Street	Oil City	PA	16801	erle.score.org	branch
0194	Tulsa	c/o Oil Region Alliance	Tulsa	OK	74120	tulsa.score.org	branch
0199	Merimack Valley NH	907 S. Detroit Ave., Suite	Manchester	NH	03101	merimackvalley.score.org	chapter
0199	Pentucket Bank - Salem	275 Chestnut Street-Suit	Nashua	NH	03079	merimackvalley.score.org	branch
0199	TD Bank - Nashua Branch	234 N. Broadway	Nashua	NH	03079	merimackvalley.score.org	branch
0199	South Eastern Vermont	75 Cotton Mill Hill	Brattleboro	VT	05301	merimackvalley.score.org	branch
0199	Monadnock NH	34 Mechanic Street	Keene	NH	03431	merimackvalley.score.org	branch
0201	Auburn	2 State Street	Auburn	MA	01501	auburn.score.org	chapter
0209	Alameda	2101 E Palm Ave., Suite A	Tampa	FL	33605	alameda.score.org	chapter
0209	Colorado Springs	559 E. Pikea Peak	Colorado Springs	CO	80903	coloradosprings.score.org	chapter
0209	Tri-Lakes SCORE	166 Second Street	Colorado Springs	CO	80903	coloradosprings.score.org	chapter
0211	Leadville SCORE	400 Harrison Ave Suite 3	Leadville	CO	80461	coloradosprings.score.org	chapter
0211	Chattanooga	5726 Martin Road #515 Franklin Building	Chattanooga	TN	37411	chattanooga.score.org	chapter
0212	Winchester Office	44 Chamber Way	Winchester	MA	01890	chattanooga.score.org	chapter
0212	Okaloosa City	301 N 6th Street, Suite	Okaloosa City	FL	32568	okaloosa.score.org	chapter
0217	Southwest Louisiana	1000 Second Street	Bate Charles	LA	70805	southwestlouisiana.score.org	chapter
0219	Greater Birmingham	3650 1st Avenue	Birmingham	AL	35203	greaterbirmingham.score.org	chapter
0219	Big Grapah Valley	2023 E Tyler Street, Suite	Big Grapah Valley	TX	78850	biggrapahvalley.score.org	chapter
0220	Cosmo Christi	2820 South Padre Island	Cosmo Christi	TX	78415	cosmochristi.score.org	chapter
0223	El Paso	10 Civic Center Plaza	El Paso	TX	79901	elpasso.score.org	chapter
0223	Palm Beach	500 S. Australian Avenue Suite 115	West Palm Beach	FL	33473	palmbeach.score.org	chapter
0224	Boynton Beach Branch	9145 Clayton Manor	Boynton Beach	FL	33473	palmbeach.score.org	branch
0224	SCORE Jupiter Library	12794 Forest Hill Blvd, St	Wellington	FL	561,833,1672	palmbeach.score.org	branch
0224	Cape Cod & the Islands	270 Communications Wt	Jupiter	FL	561,833,1672	capecod.score.org	chapter
0225	Martha's Vineyard Branch	504 State Rd	Hyannis	MA	02575	capecod.score.org	branch
0225	Falmouth	300 Main St	Falmouth	MA	02540	capecod.score.org	branch
0225	Essexham Branch - Comm	3 Main Street Mercantile Unit 8	Essexham	MA	02642	capecod.score.org	branch
0225	Orleans Chamber of Com	44 Main St	Orleans	MA	02653	capecod.score.org	branch

0235	Nantucket	0 Main Street	Nantucket	MA	01554	508-775-4884	capecod.score.org	branch
0237	East Central Iowa	2750 First Avenue NE, Su	Cedar Rapids	IA	52402	(319) 362-5943	eastcentraliowa.score or chapter	
0238	W. Massachusetts	1 Federal St. Bldg 101	Springfield	MA	01105	(413) 785-0314	westernmassachusetts.s chapter	
0238	Anhertex MA Branch	243 Triangle St.	Anhertex	MA	01002	413-785-0314	westernmassachusetts.s branch	
0238	Greenfield MA branch	395 Main St.	Greenfield	MA	01301	413-785-0314	westernmassachusetts.s branch	
0238	Northampton MA Branch	99 Pleasant St.	Northampton	MA	01060	413-785-0314	westernmassachusetts.s branch	
0238	Pittsfield MA Branch	68 Allen St.	Pittsfield	MA	01201	413-785-0314	westernmassachusetts.s branch	
0239	Midlands	590 Richard Street,	Columbia Chamber of Co	SC	29201	(803) 733-1155	midlands.score.org	chapter
0239	SCORE Chapin	302 Columbia Ave	Chapin	SC	29036	803-945-1100	midlands.score.org	branch
0239	SCORE Hartsville	214 North 11th St.	Hartsville	SC	29550	843-332-6601	midlands.score.org	branch
0239	SCORE Lexington	SCORE Counsitor	Lexington	SC	29072	803-755-5131	midlands.score.org	branch
0239	SCORE Northeast	110-6 Tonon Drive	Columbia	SC	29215	803-755-5131	midlands.score.org	branch
0239	SCORE Sumter	32 East Calhoun St.	Sumter	SC	29215	803-775-1231	midlands.score.org	branch
0239	SCORE Sumter	31 Boland Ct, Suite 150	My Greenville Office	SC	29215	(864) 371-3538	midlands.score.org	chapter
0240	Treasure Valley	380 E Parkcenter Blvd, St	Greenville	ID	83708	(208) 334-1696	treasurevalley.score.org	chapter
0240	Eagle Public Library	100 North Sterman Way	Boise	ID	83706	208-334-1696	treasurevalley.score.org	branch
0240	Boise Public Library	715 S Capitol Blvd	Eagle	ID	83702	208-334-1696	treasurevalley.score.org	branch
0242	Western NC	300 S. 4th Street	Hendersonville	NC	28739	(828) 693-4702	westernnc.score.org	chapter
0243	Las Vegas	300 S. 4th Street	Las Vegas	NC	89101	(703) 386-6104	lasvegas.score.org	chapter
0243	Mesaquite Chamber of Co	11 West Pioneer Blvd	Mesaquite	NV	89101	702-386-6104	lasvegas.score.org	branch
0243	Urban Chamber of Comm	1951 Stella Lake Street, 5	Las Vegas	NV	89102	702-386-6104	lasvegas.score.org	branch
0243	Henderson	112 Water Street	Henderson	NV	89106	702-386-6104	lasvegas.score.org	branch
0246	Greensboro	1451 S. Elm-Eugene St., 5	Greensboro	NC	27406-2200	(336) 333-5399	greensboro.score.org	chapter
0246	Rockingham County Bar	240 Cherokee Camp Rd., Site 2	Redsville	NC	27136	(336) 443-5399	greensboro.score.org	branch
0249	Austin	5524 Bee Cave Rd., West	Austin	TX	78746	(512) 928-3425	austin.score.org	chapter
0249	SCORE Waco	605 Austin Ave	Mount Laurel	TX	78701	(512) 928-3425	austin.score.org	branch
0254	Southern New Jersey	P.O. Box 447	Vineland	TX	78701	(512) 928-3425	austin.score.org	branch
0254	Vineland, NJ	P.O. Box 62	Vineland	NJ	08254	(856) 457-8372	soil.score.org	chapter
0254	Alliant Center - Block Ad	27 N. Maple Ave	Cherry Hill	NJ	08053	(856) 457-8372	soil.score.org	branch
0254	Cherry Hill Public Library	1100 Kings Highway Nort	Washington	NJ	08053	(856) 457-8372	soil.score.org	branch
0254	Burlington County Urban	3 Pioneer Blvd.	Thousand Oaks	NJ	08060	(856) 457-8372	soil.score.org	branch
0255	Ventura County	316 Peninsula Place, Su	California	CA	91360	(805) 204-6022	ventura.score.org	chapter
0255	Calabasas Chamber of Co	23945 Calabasas Road Fr	Calabasas	CA	91302	1,805,204,6022	ventura.score.org	branch
0255	Camarillo - SBDC	4601 Mission Oaks Blvd, Suite A-1	Camarillo	CA	93012	1,805,204,6022	ventura.score.org	branch
0255	Greater Conejo Valley Ch	600 Hampshire Ndt, Suite	Vista Lake Village	CA	91362	1,805,204,6022	ventura.score.org	branch
0255	Onward Chamber of Com	400 Esplanade Drive, Su	Ontario	CA	91764	1,805,204,6022	ventura.score.org	branch
0255	Simi Valley Chamber of C	40 W Cochran St., Suite 1	Simi Valley	CA	93065	1,805,204,6022	ventura.score.org	branch
0255	Chamber of Commerce's	350 Fall St.	Ventura	CA	93001	1,805,204,6022	ventura.score.org	branch
0255	Simi Valley Public Library	2592 Tago Canyon Rd.	Simi Valley	CA	93063	1,805,204,6022	ventura.score.org	branch
0256	Cheriton	1116 Smith Street	Charleston	WV	25301	(304) 347-5463	wv.score.org	chapter
0256	Huntington	1650 8th Ave.	Huntington	WV	25703	(304) 347-5463	wv.score.org	branch
0256	North Central WV	230 W. Pike Street	Candburg	WV	26330	(304) 694-5554	wv.score.org	branch
0263	Bozeman	2000 Commerce Way	Bozeman	MT	59715	(406) 586-5421	bozeman.score.org	chapter
0266	Michiana	17911 Turner Drive	South Bend	IN	46635	(574) 310-8097	michiana.score.org	chapter
0266	Evansville	318 Main Street, Suite 2r	Evansville	IN	47708	(812) 426-5144	evansville.score.org	chapter
0271	Western Montana	225 Chase Avenue, Suite	Helena	MT	59601	(406) 461-9856	westernmontana.score.c branch	
0271	Kaliispell	15 Depot Park	Kaliispell	MT	59901	406-461-9856	westernmontana.score.c branch	
0271	Billings	4201 S. Galin St.	Missoula	MT	59801	406-442-4886	westernmontana.score.c branch	
0272	Billings	365 N. Broadway	Billings	MT	59101	(406) 927-7640	billings.score.org	chapter
0279	Lexington	385 N. Miller Avenue	Lexington	KY	40504	(859) 231-9902	lexington.score.org	chapter
0279	Northwest Louisiana	480 Edwards Street	Northwest Louisiana	LA	71101	(318) 771-2535	northwestlouisiana.score chapter	
0280	East Texas	1530 S SW Loop 323 TIC	Tyler	TX	75701	(936) 510-2975	easttexas.score.org	chapter
0283	Cape Fear Region	4010 Olander Drive	Wilmington	NC	28403	(910) 452-5395	capefear.score.org	chapter

0284	Vermont	60 Main Street, Suite G4	Burlington	VT	05401	(802) 764-5899	champlainvalley.score.org	chapter
0284	Montpelier Branch	87 State Street	Montpelier	VT	05601	802-764-5899	champlainvalley.score.org	branch
0285	Charlotte, SC	404A Briggs Way Drive,	North Charleston	SC	29405	(843) 727-4778	charleston.score.org	chapter
0289	SCORE Williamsburg Cos	100 Veterans Affairs Street	Williamsburg County Ecc	SC	29556		charleston.score.org	branch
0289	Fox Valley	1234 E. Elkhorn Road	Kingsville	IL	60563	(630) 692-1162	foxvalley.score.org	chapter
0289	Aurora - North Fernwaver	1444 N. Fernwaver Ave	Aurora	IL	60505	(630) 692-1162	foxvalley.score.org	branch
0289	Bloomington-Chamber	104 S. Main Street, Room 504	Bloomington	IL	60108	(312) 980-3082	foxvalley.score.org	branch
0289	Oakdale	1705 S. Main Street, Room 504	Oakdale	IL	60115	(815) 746-1849	foxvalley.score.org	branch
0289	Elgin - Gall Borden Library	720 N. Grove Ave	Elgin	IL	60126	(815) 444-0488	foxvalley.score.org	branch
0289	Elmhurst Public Library	135 S. Prospect Ave.	Elmhurst	IL	60126	(815) 279-8696	foxvalley.score.org	branch
0289	McHenry County College	1800C State Center, MCH 4100 W. Shumrock Lane	McHenry	IL	60050	(815) 479-7709	foxvalley.score.org	branch
0289	Naperville Area Chambers	55 S. Main Street	Naperville	IL	60540	(630) 355-4141	foxvalley.score.org	branch
0289	Plainfield Library	35325 S. Illinois St.	Plainfield	IL	60544	(630) 355-4141	foxvalley.score.org	branch
0289	Sr. Charles Chamber	Westside Avenue	St. Charles	IL	60174	(630) 584-8984	foxvalley.score.org	branch
0289	Naperville Public Library	200 W. Jefferson	Naperville	IL	60174	(630) 355-4141	foxvalley.score.org	branch
0289	Elgin - Elgin State Bank	200 S. Randall Road	Elgin	IL	60123	630-892-1162	foxvalley.score.org	branch
0289	Elgin - Elgin Public Library	1400 S. Randall Road	Elgin	IL	60123	630-892-1162	foxvalley.score.org	branch
0289	Glen Ellyn Bank & Trust	357 Roosevelt Road	Glen Ellyn	IL	60137	630-469-3000	foxvalley.score.org	branch
0289	Whitson Public Library	235 S. Main Street	Whitson	IL	60137	630-469-3000	foxvalley.score.org	branch
0289	Bolingbrook Bank & Trust	138 S. Bolingbrook Drive	Bolingbrook	IL	60440	630-469-3000	foxvalley.score.org	branch
0289	Northern Illinois University	1275 Oak Rd.	Naperville	IL	60563	630-533-5930	foxvalley.score.org	branch
0289	Naperville Public Library	3015 Cedar Rd.	Naperville	IL	60563	(630) 892-1162	foxvalley.score.org	branch
0289	Eastern Idaho	2200 N. Yellowstone Hwy	Naperville	IL	60564	(630) 892-1162	foxvalley.score.org	branch
0295	Decatur	224 N. Elmwood Row W	Decatur	ID	83401	(208) 523-1022	westernidaho.score.org	chapter
0296	Springfield Branch	3330 Elgin Creek Dr.	Springfield	IL	62711	(217) 424-6237	westernidaho.score.org	chapter
0300	Central Nebraska	3180 W. Hwy 34, College	Springfield	IL	62711	(217) 424-6237	westernidaho.score.org	chapter
0302	Acadama	537 Calumet Rd. N	Acadama	NE	68601	(308) 380-6915	centralnebraska.score.org	chapter
0306	Westchester	120 Bloomingdale Rd. N	Westchester	NY	70506	(914) 946-3507	centralnebraska.score.org	chapter
0306	Yonkers Chamber of Com	55 Main Street, 2nd Floor	Yonkers	NY	10501	(914) 946-3507	westchester.score.org	chapter
0306	Armonk Public Library	19 Whippswell Road E	Armonk	NY	10901	(914) 946-3507	westchester.score.org	branch
0306	Tarrytown (Werner) Libr	121 North Broadway	Tarrytown	NY	10594	(914) 946-3507	westchester.score.org	branch
0306	Morroe College King	145 Huguenot Street	New Rochelle	NY	10801	(914) 946-3507	westchester.score.org	branch
0306	White Plains Library	100 Martine Ave	White Plains	NY	10601	914-946-3507	westchester.score.org	branch
0306	Harrison Public Library	2 Bruce Ave.	Harrison	NY	10528	914-946-3507	westchester.score.org	branch
0306	Yonkers Riverfront Libr	One Larkin Center	Yonkers	NY	10731	914-946-3507	westchester.score.org	branch
0306	Roosevelt Square Profess	11 West Prospect Avenue 3rd Floor	Yonkers	NY	10550		westchester.score.org	branch
0308	Treasure Coast	3220 S. US Hwy 1, Suite 1	Mount Vernon	NY	34982	(773) 489-0548	treasurecoast.score.org	chapter
0308	Hoba Sound Chamber of	8958 SE Bridge Road	Fort Pierce	FL	34982	773-466-2724	treasurecoast.score.org	branch
0308	Vero Beach - Indian River	1216 21st Street	Hoba Sound	FL	32950	773-467-2491	treasurecoast.score.org	branch
0308	Stuart	2409 SE Salerno Road	Vero Beach	FL	34987	(773) 489-0548	treasurecoast.score.org	branch
0308	Jensen Beach Chamber o	1560 NE Jensen Beach Bl	Jensen Beach	FL	34957	(773) 489-0548	treasurecoast.score.org	branch
0308	Palm City - Seacoast Natl	2601 SW High Meadow J	Palm City	FL	34990	(773) 489-0548	treasurecoast.score.org	branch
0308	Saint Lucie County Cham	2837 W. Midway Road	Saint Lucie	FL	34981	(773) 586-9959	treasurecoast.score.org	branch
0308	Sebastian Area Chamber	700 Main Street	Fort Pierce	FL	34981	(773) 586-9959	treasurecoast.score.org	branch
0308	Saint Lucie West	500 California Blvd.	Sekelston	FL	32958	(773) 879-4199	treasurecoast.score.org	branch
0308	Vero Beach Chamber of	1957 14th Avenue	Vero Beach	FL	32960	773-355-4149	treasurecoast.score.org	branch
0310	Northwest Indiana	162 W. Lincolnway	Vero Beach	FL	32960	(773) 355-4149	treasurecoast.score.org	branch
0314	Bangor	202 Harlow St., Fed Office	Vandalia	IN	46383	(219) 462-1105	northwestindiana.score.org	chapter
0314	Belfast Branch	14 Main Street	Bangor	ME	04401	(207) 942-0103	bangor.score.org	chapter
0318	Port Charlotte	1777 Tamiami Trail, Suite	Belfast	ME	04815	207-338-5900	bangor.score.org	branch
0338	Minot	1925 S. Broadway, Suite	Port Charlotte	FL	33948	(941) 743-6379	portcharlotte.score.org	chapter
0342	Topeka	PO Box 67202	Minot	ND	58701	(701) 852-8883	portcharlotte.score.org	chapter
0347	Dubuque Area	2205 Key Way Dr	Topeka	KS	66667	(785) 414-8987	topke.score.org	chapter
			Dubuque	IA	52002	(563) 890-9209	dubuque.score.org	chapter

0347	Manchester Branch	200 E Main St	Manchester	IA	52057	dubuquiesre.score.org	branch
0347	Decorah Branch	703 Valley View Dr	Decorah	IA	52101	dubuquiesre.score.org	branch
0347	Blair Branch	125 S. Main St.	Blair	IA	52543	dubuquiesre.score.org	branch
0352	Grand Forks	4320 James Way Drive, St	Grand Forks	ND	58203	grandforks.score.org	chapter
0359	Hutchinson	West Center @ E 1st St	Hutchinson	KS	67501	hutchinson.score.org	chapter
0362	Western Wisconsin	500 S. South Barstow St., Ft	East Claire	WI	54701	westernwisconsin.score.org	chapter
0364	Sandhill	95 Cherokee Road	Pinelhurst	NC	28374	sandhill.score.org	chapter
0365	Bismarck-Mandan	1300 Memorial Hwy/70	Bismarck	ND	58506	bismarckmandan.score.c	chapter
0365	Jameson Branch	429 2nd St. SW Suite 208	Jameson	ND	58401	bismarckmandan.score.c	chapter
0365	Dickinson Branch	303 1st Ave West, Suite :	Dickinson	ND	58601	bismarckmandan.score.c	chapter
0367	Cochilla Valley	43300 Cook Street, Suite	Cochilla	CA	92001	cochillavalley.score.org	branch
0373	Santa Fe and Northern N	43300 Cook Street, Suite	Palm Desert	CA	92211	cochillavalley.score.org	branch
0380	Central Valley	801 N Street, Suite 201	Santa Fe	NM	87501	santafe.score.org	chapter
0381	Grand Strand	905 10th Avenue North	Frisco	TX	75034	centralvalley.score.org	chapter
0382	Fox Cities	125 N Superior Street	Myrtle Beach	SC	29577	grandstrand.score.org	chapter
0382	Fond du Lac Branch	120 Jackson St	Onkosh Chamber	WI	54911	fonddulac.score.org	chapter
0382	Onkosh Branch	220 Jackson St	Onkosh	WI	54901	onkosh.score.org	chapter
0384	North Central Ohio	55 N. Mulberry St., Chair	Onkosh	WI	54901	onkosh.score.org	chapter
0385	South Bound/Tacoma	1101 S. Tacoma Ave, Nm.	Wansfield	OH	44092	onkosh.score.org	chapter
0385	Thurston Economic Deve	4220 6th Ave.	Tacoma	WA	98405	onkosh.score.org	chapter
0385	Green River Chamber of	1221 D St Room AC215	Lacey	WA	98503	tacoma.score.org	branch
0385	Green River Chamber of	1221 D St Room AC215	Lacey	WA	98503	tacoma.score.org	branch
0389	Downeast Maine	134 E Main St	Ellsworth	ME	04805	tacoma.score.org	branch
0390	Downeast Maine	134 E Main St	Ellsworth	ME	04805	tacoma.score.org	branch
0391	St Paul	234 E Main St	Roseville	NM	88001	tacoma.score.org	branch
0397	Las Cruces	505 S Main St	Las Cruces	TX	78701	tacoma.score.org	branch
0398	South Central Iowa	207 E Main St	Chillicothe	IA	52001	tacoma.score.org	branch
0398	Fairfield Branch	101 N. Court Street	Fairfield	OH	43001	tacoma.score.org	branch
0399	East Central Ohio	14 North Park Place	Newark	OH	43055	tacoma.score.org	branch
0400	Spartan Coast	1600 S. Main St	Newark	OH	43055	tacoma.score.org	branch
0400	Melbourne Regional Cha	1005 East St	Melbourne	FL	32901	tacoma.score.org	branch
0400	Thruville Area Chamber	2000 South Washington	Melbourne	FL	32901	tacoma.score.org	branch
0400	Cocoa Beach Regional Ch	4100 Ditch Highway NE	Melbourne	FL	32901	tacoma.score.org	branch
0405	Silicon Valley	234 E 1st St	Melbourne	FL	32901	tacoma.score.org	branch
0405	Campbell Chamber of Co	1624 W Campbell Ave.	Melbourne	FL	32901	tacoma.score.org	branch
0405	Cupertino Wells Fargo B	234 E 1st St	Melbourne	FL	32901	tacoma.score.org	branch
0405	Los Altos Chamber of Co	321 University Ave	Melbourne	FL	32901	tacoma.score.org	branch
0405	Milpitas Chamber of Co	828 N. Milpitas Drive	Melbourne	FL	32901	tacoma.score.org	branch
0405	Morgan Hill Chamber of	17485 Monterey Rd, Suit	Melbourne	FL	32901	tacoma.score.org	branch
0405	Mt. View Chamber of Co	355 Main St	Melbourne	FL	32901	tacoma.score.org	branch
0405	Palo Alto Chamber of Co	355 Main St	Melbourne	FL	32901	tacoma.score.org	branch
0405	San Jose Silicon Valley C	101 W Santa Clara St	Melbourne	FL	32901	tacoma.score.org	branch
0405	Santa Clara Chamber of	1850 Main St	Melbourne	FL	32901	tacoma.score.org	branch
0405	Saratoga Chamber of Co	1460 Big Basin Way	Melbourne	FL	32901	tacoma.score.org	branch
0405	Sunnyvale Chamber of Co	260 S. Sunnyside Ave., St	Melbourne	FL	32901	tacoma.score.org	branch
0405	Los Altos Chamber of Co	101 W Santa Clara St	Melbourne	FL	32901	tacoma.score.org	branch
0405	Southeast Minnesota	220 S. Main St	Melbourne	FL	32901	tacoma.score.org	branch
0406	Austin Branch	303 Main St South	Melbourne	FL	32901	tacoma.score.org	branch
0406	North Central Florida	101 SE 2nd Place, Suite #	Melbourne	FL	32901	tacoma.score.org	branch
0411	Northwest Massachusetts	1850 Main St	Melbourne	FL	32901	tacoma.score.org	branch
0411	BEVERLY, MASSACHUSET	1850 Main St	Melbourne	FL	32901	tacoma.score.org	branch
0411	Haverhill, MASSACHUSET	1850 Main St	Melbourne	FL	32901	tacoma.score.org	branch

0411	LOWELL MASSACHUSETT Community Teamwork	1165 Merrimack Street	Lowell	MA	01852	(508) 232-1864	nemassachusetts.score.c.branch
0411	MALDEN MASSACHUSETT Century Park	140 Ferry Street	Malden	MA	02148	(781) 322-4500	nemassachusetts.score.c.branch
0411	REVERE MASSACHUSETT East Boston Savings Bank	135 State Street	Revere	MA	02151	978-922-9441	nemassachusetts.score.c.branch
0411	BURLINGTON MASSACHUSETT Cambridge Savings Bank	130 Middlesex Turnpike	Burlington	MA	01803	(781) 273-5533	nemassachusetts.score.c.branch
0411	CARE ANN MASSACHUSETT Cape Ann Savings Bank	1247 Main Street	Rockport	MA	01966	(978) 691-1371	nemassachusetts.score.c.branch
0411	LAWRENCE MASSACHUSETT Merrimack Valley Credit	500A Merrimack Street	Lawrence	MA	01843	(978) 972-8441	nemassachusetts.score.c.branch
0411	LYNN MASSACHUSETT Lynn Area Chamber of Commerce	580 Chestnut Street	Lynn	MA	01901	(781) 592-2900	nemassachusetts.score.c.branch
0411	NEWMURPORT MASSACHUSETT Newburyport Chamber of Commerce	388 Main Street	Newburyport	MA	01950	(978) 462-6680	nemassachusetts.score.c.branch
0411	STONEHAM MASSACHUSETT Stoneham Bank	80 Montvale Avenue	Stoneham	MA	02180	(781) 438-0001	nemassachusetts.score.c.branch
0412	South Palm Beach	7999 N. Federal Highway Suite 201	Bois Ron	FL	33487	(561) 961-5180	southpalmbeach.score.c.chapter
0415	Northern Nevada	Innovation Center	Bevo	NV	89501	(844) 232-7227	northnevada.score.c.chapter
0416	Williamette	1401 Williams Street	Eugene	OR	97401	(541) 465-6600	willamette.score.c.chapter
0417	Sacramento	6501 Skyway Road	Colusa	CA	95610	(916) 635-6085	sacramento.score.c.chapter
0419	South East Indiana	520 Franklin Street	Clatsburg	IN	47301	(812) 379-4657	southeastindiana.score.c.chapter
0422	SE Massachusetts	Metro South Chamber of Commerce	Brookline	MA	02301	(508) 587-5673	sema.score.c.branch
0422	Quincy	688 Patriot Street	South Coast Bank	MA	02170	(508) 830-1620	sema.score.c.branch
0422	Plymouth	134 Court Street	Plymouth	MA	02780	(508) 834-0668	sema.score.c.branch
0422	Taunton	6 Phoenix Street	Taunton	MA	02780	(508) 832-1673	sema.score.c.branch
0422	Rockland	1050 Hingham Street	Rockland	MA	02380	(540) 969-4233	sema.score.c.branch
0427	Shenandoah Valley	301 W. Main Street	Waynesboro	VA	22485	(540) 684-1922	shenandoahvalley.score.c.chapter
0432	The Highland Center	301 W. Main Street	Monterey	VA	52801	(599) 797-0082	shenandoahvalley.score.c.chapter
0432	Cloud Other	Douglasport	Monterey	VA	52801	(599) 797-0082	shenandoahvalley.score.c.chapter
0432	MetroLink Molina-Brand	1515 Birch Dr	Moline	IL	61265	(309) 797-0082	shenandoahvalley.score.c.chapter
0432	Plano Center - Brand	135 4th Ave	Moline	IL	61265	(309) 797-0082	shenandoahvalley.score.c.chapter
0433	Kalamazoo/Southwest W	1126 Gulf Road	Kalamazoo	MI	49008	(269) 344-1419	swmi.score.c.branch
0433	Benton Harbor Branch	80 W. Main St	Benton Harbor	MI	49022	(269) 344-1419	swmi.score.c.branch
0433	Battle Creek	412 North Cedar Blvd	Battle Creek	MI	49014	(269) 344-1419	swmi.score.c.branch
0435	SE Knoxville	4532 US Highway 19 S	Knoxville	TN	37923	(663) 692-0716	greaterknoxville.score.c.chapter
0439	Pasco-Hernando	4532 US Highway 19 S	New Port Richey	FL	34652	(727) 842-4638	pascohernando.score.c.branch
0439	Hernando Branch (Cham)	15588 Aviation Loop Dr	Brooksville	FL	34604	(727) 842-4638	pascohernando.score.c.branch
0439	East Pasco Branch (SMAC)	37857 Meadline Avenue	Dade City	FL	33525	(727) 842-4638	pascohernando.score.c.branch
0439	West Pasco Branch	4532 US Highway 19 S	New Port Richey	FL	34652	(727) 842-4638	pascohernando.score.c.branch
0440	Mid-Florida	11962 Co Road 101 #802	The Villages	FL	32162	(352) 399-0050	midflorida.score.c.chapter
0440	Clermont Branch	620 W. Montrose St	Clermont	FL	32711	(352) 399-0050	midflorida.score.c.chapter
0440	Leesburg/Eustis Branch	9909 US Highway 441	Leesburg	FL	34788	(352) 399-0050	midflorida.score.c.chapter
0440	SCORE c/o PPI	405 SE Osceola Avenue	Osaka	FL	34471	(352) 399-0050	midflorida.score.c.chapter
0441	Susquehanna	HACC York/Godding Bld 2101 Pennsylvania Aven	York	PA	17404	(717) 845-9830	susquehanna.score.c.branch
0441	Harrisburg Branch	The Harrisburg Regional	Harrisburg	PA	17110	(717) 845-9830	susquehanna.score.c.branch
0441	West Shore Branch	West Shore Chamber of Commerce	Camp Hill	PA	17011	(717) 845-9830	susquehanna.score.c.branch
0441	Hanover Branch	Guthrie Memorial Library 2 Liberty Place	Hanover	PA	17031	(717) 845-9830	susquehanna.score.c.branch
0441	Carlisle Area Chamber of	212 North Hanover Street	Carlisle	PA	17013	(717) 845-9830	susquehanna.score.c.branch
0441	Central Utah	Utah Valley University	Orion	UT	84058	(801) 957-5843	centralutah.score.c.chapter
0450	North Coast	P.O. B. 6983	Santa Rosa	CA	95406	(901) 957-5843	centralutah.score.c.chapter
0450	Napa CA Branch	1556 1st Street	Napa	CA	94559	(707) 226-7455	northcoast.score.c.branch
0450	Salem	922 NW Clyde Blvd. Sult	Salem	CA	95676	(901) 957-5843	northcoast.score.c.branch
0450	Orange	200 ROUTE 32 STE 207	Orange	CA	97130	(901) 957-5843	northcoast.score.c.branch
0455	Sullivan County	198 Bridgeville Road	Corvallis	OR	97330	(845) 237-3476	orange.score.c.chapter
0455	Central Minnesota	355 Fifth Avenue South	Monticello	NY	12017	(845) 237-3476	orange.score.c.chapter
0458	Alexandria SCORE	1801 Jefferson Street	Saint Cloud	MN	56301	(320) 240-1332	centralminnesota.score.c.chapter
0458	St. Cloud	355 5th Avenue South	Saint Cloud	MN	56301	(320) 240-1332	centralminnesota.score.c.chapter
0458	Park Rapids	301 Court Avenue	Park Rapids	MN	56470	(218) 732-2559	centralminnesota.score.c.chapter
0458	Brainerd SCORE	501 West College Drive	Brainerd	MN	56401	(218) 855-8151	centralminnesota.score.c.chapter
0476	Staten Island	950 West Fagerboard Rt	Staten Island	NY	11005	(718) 727-1221	statenland.score.c.chapter

0476	Salmon Real Estate	1855 Victory Blvd.	State Island	10314	718771211	stateisland.score.org	branch
0476	Richmond County Savings	2875 Veteran's Road w/er	State Island	10359	718771212	stateisland.score.org	branch
0479	Oxford Hills	2 Market Square	South Paris	04281	707745489	oxfordhills.score.org	chapter
0479	Oxford Hills - Rumford	97 Lowell Street	Rumford	04276	707745493	oxfordhills.score.org	branch
0483	Lake of the Clouds	739 West US Highway 54 PO Box 1375	Cantonment	85040	707346541	lakeofthecLOUDS.score.org	chapter
0483	Clanton Office	186 North Adams Avenue	Lebanon	85036	71713883356	lakeofthecLOUDS.score.org	branch
0483	Columbia Office	300 S Providence Road	Columbia	85033	71718741132	lakeofthecLOUDS.score.org	branch
0483	Jefferson City Chamber	213 Adams Street	Jefferson City	85101	71718741132	lakeofthecLOUDS.score.org	branch
0484	Central Virginia	109 3th St NE, 2nd Floor	Charlottesville	22902	71718741132	lakeofthecLOUDS.score.org	branch
0484	Orange County Public Lib	126 Madison Rd.	Orange	22960	5402217992	centralvirginia.score.org	chapter
0484	Columbia County Library	881 Davis Highway	Mineral	23117	7146012227992	centralvirginia.score.org	branch
0484	Gordonville Library	315 North Main Street	Gordonville	22942	7146012227992	centralvirginia.score.org	branch
0484	Wilderness Branch Org	9421 Flat Run	Locust Grove	22938	7146012227992	centralvirginia.score.org	branch
0484	Culpeper County Library	271 Soungate Shopping	Culpeper	22701	5404825861	centralvirginia.score.org	branch
0485	Chapel Hill Durham	104 S. Eves Drive	Chapel Hill	27701	91912457185	chapelhilldurham.score.org	chapter
0485	Durham	300 North Roxboro St	Durham	27701	91912457185	chapelhilldurham.score.org	chapter
0497	Outer Banks	101 Town Hall Drive	Kill Devil Hills	27948	25212569717	outerbanks.score.org	chapter
0503	Inland Empire	2985 University Ave.	Riverside	92501	9511624390	inlandempire.score.org	chapter
0503	Corona Chamber of Com	904 E. 6th St.	Corona	92501	9517373350	inlandempire.score.org	branch
0503	Riverside Chamber of C	3985 University Ave	Riverside	92501	9514827100	inlandempire.score.org	branch
0503	Banning Chamber of C	60 Ramsey Street	Banning	92501	9514827100	inlandempire.score.org	branch
0503	Beaumont Chamber of C	726 Beaumont Ave.	Beaumont	92223	9514827100	inlandempire.score.org	branch
0503	Chaffey College-Hilo Ted	13170 7th St.	Chino	91710	9514827100	inlandempire.score.org	branch
0503	Chino Hills Community	12420 Peyton Cr.	Chino Hills	91709	9094527649	inlandempire.score.org	branch
0503	Eastvale City Hall	12383 Unimonte Ave STE	Eastvale	91752	909342437	inlandempire.score.org	branch
0503	Fontana Chamber of Com	8491 Sierra Ave.	Fontana	92354	9092224433	inlandempire.score.org	branch
0503	Lake Elsinore Chamber	615 N. Graham Ave	Henet	92530	9512454864	inlandempire.score.org	branch
0503	Moreno Valley Chamber	12625 Frederick Ave.	Moreno Valley	92530	9514133454	inlandempire.score.org	branch
0503	Murrieta Innovation Cen	24522 Beckman Ct.	Murrieta	92582	9514614680	inlandempire.score.org	branch
0503	Offices of Evgen Mason	300 E. State St.	Redlands	92373	9094724690	inlandempire.score.org	branch
0503	Tremecuta Chamber of C	28790 Hwy Ct.	Tremecuta	92391	9094724690	inlandempire.score.org	branch
0503	Upland Chamber of Com	215 N. 2nd Ave.	Upland	91730	9094724690	inlandempire.score.org	branch
0503	Upland YMCA	11501 E. Foothill Blvd.	Upland	91730	9094724690	inlandempire.score.org	branch
0506	East Bay	492 9th Street	Pleasanton	94507	951012724811	eastbay.score.org	chapter
0506	Pleasanton Chamber of	7777 Peters Avenue	Pleasanton	94506	951012724811	eastbay.score.org	chapter
0506	Berkeley Public Library	2890 Kittredge St.	Berkeley	94704	92518465838	eastbay.score.org	branch
0506	Brentwood Chamber of	8440 Brentwood Blvd	Brentwood	94513	92519614146	eastbay.score.org	branch
0506	Castro Valley/Con Area	3160 Castro Valley Blvd	Castro Valley	94546	92516343344	eastbay.score.org	branch
0506	Concord Chamber of Com	2280 Diamond Blvd.	Concord	94520	951015315300	eastbay.score.org	branch
0506	Danville & Alamo Chambs	17-E Town & Country Dr	Danville	94520	92516851181	eastbay.score.org	branch
0506	Dublin Chamber of Com	7080 Option Way	Dublin	94526	92518374400	eastbay.score.org	branch
0506	Fairfield Chamber of Com	1111 Webster St.	Fairfield	94533	92518374400	eastbay.score.org	branch
0506	Fremont Chamber of Com	3948 Stevenson Place	Fremont	94539	92518374400	eastbay.score.org	branch
0506	Lafayette Chamber of C	251 Lafayette Circle	Lafayette	94549	92517952244	eastbay.score.org	branch
0506	Livermore Chamber of C	2137 1st Street	Livermore	94550	92512847404	eastbay.score.org	branch
0506	Newark Chamber of Com	37101 Newark Boulevard	Newark	94560	92514471806	eastbay.score.org	branch
0506	Pittsburgh Chamber of C	385 Railroad Avenue	Pittsburg	94565	92517441000	eastbay.score.org	branch
0506	Richmond Chamber of C	3925 Macdonald Avenue	Richmond	94577	92514327801	eastbay.score.org	branch
0506	San Leandro Chamber of	120 Estudillo Ave.	San Leandro	94577	92512345312	eastbay.score.org	branch
0506	Vallejo Chamber of Com	427 Turk Street	Vallejo	94580	92512371400	eastbay.score.org	branch
0506	Walnut Creek Chamber	11600 Cotic Drive	Walnut Creek	94586	92516445531	eastbay.score.org	branch
0506	Alameda Chamber of Com	2215 S Shore Center A	Alameda	94591	925139412007	eastbay.score.org	branch

0508	Green Bay	2701 Larsen Road, Room 200	Green Bay	WI	54203	greenbay.science.org	chapter
0509	Marinwood	Progress Lake 220 North 661 Street	Marinwood	WI	54220	greenbay.science.org	chapter
0508	Marquette	1200 North 31st Street, S	Marquette	WI	54143	greenbay.science.org	branch
0511	Northwestern	220 N Walnut Street, S	Northwestern	WI	920-222-2167	greenbay.science.org	branch
0513	Montgomery County	PA 660 Ardmore Avenue	Montgomery County	PA	727256	northwestern.science.org	branch
0513	Montgomery County	PA 490 Dettlefs Pike	Montgomery County	PA	8001 646-9450	northwestern.science.org	chapter
0513	Urbine College	601 East Main Street	Urbine College	PA	2151 301-1305	montgomerycounty.science.org	branch
0513	Jefferson Branch	741 N County Line Rd	Jefferson Branch	PA	19422	montgomerycounty.science.org	branch
0513	Jefferson Branch	1653 The Parkway, Suite 1	Jefferson Branch	PA	19426	montgomerycounty.science.org	branch
0513	Jefferson Branch	300 Welsh Rd., Bldg. 1	Jefferson Branch	PA	18969	montgomerycounty.science.org	branch
0519	Anderson	1106 Meridian St., Suite 1	Anderson	PA	19046	montgomerycounty.science.org	branch
0524	Southern Utah	1071 E 100 S, University	Southern Utah	PA	19044	montgomerycounty.science.org	branch
0527	Bloomington	501 N. Profile Parkway	Bloomington	IN	46016	montgomerycounty.science.org	branch
0532	Northwestern	1228 Willow Creek Rd, S1	Northwestern	IN	47404	montgomerycounty.science.org	chapter
0532	Prescott	1228 Willow Creek Rd, S1	Prescott	AZ	86301	montgomerycounty.science.org	chapter
0533	Utter	Utter School	Utter	AZ	86301	montgomerycounty.science.org	chapter
0535	Central Wisconsin	750 S Central Avenue	Central Wisconsin	WI	12401	centralwisconsin.science.org	chapter
0535	Stevens Point Branch	5501 Vern Holmes Dr.	Stevens Point	WI	54449	centralwisconsin.science.org	chapter
0535	Wisconsin Rapids Branch	11220 Lincoln Street	Wisconsin Rapids	WI	54482	centralwisconsin.science.org	chapter
0535	Merrill Branch	N9393 Buckhorn Drive	Merrill	WI	54484	centralwisconsin.science.org	chapter
0535	Hancock Branch	601 Quincy Street	Hancock	WI	54945	centralwisconsin.science.org	chapter
0535	Wausau Branch	100 N. 72nd Ave. Suite 1	Wausau	WI	54754	centralwisconsin.science.org	chapter
0539	Hagerstown	14 North Potomac St.	Hagerstown	MD	49830	centralwisconsin.science.org	chapter
0540	Martinsville	115 Broad Street	Martinsville	VA	54401	centralwisconsin.science.org	chapter
0544	Cheshire and Delaware C	601 Westtown Road #22	Cheshire and Delaware C	VA	21412	centralwisconsin.science.org	chapter
0544	Exton, PA. Chamber of C	185 Exton Square Plwy	Exton, PA. Chamber of C	PA	19341	centralwisconsin.science.org	chapter
0544	Exton, PA. Chester Coun	737 Constitution Drive	Exton, PA. Chester Coun	PA	19380	centralwisconsin.science.org	chapter
0544	Phoenixville, PA. Phoeni	171 East Bridge Street	Phoenixville, PA. Phoeni	PA	19341	centralwisconsin.science.org	chapter
0544	Kennett Square, PA. Kenr	1616 East State Street	Kennett Square	PA	19460	centralwisconsin.science.org	chapter
0544	Glen Mills, PA. WSPS	395 Wilmington-West Cr	Glen Mills	PA	19348	centralwisconsin.science.org	chapter
0544	Springfield, PA. Benefic	337 Baltimore Pike	Springfield	PA	19342	centralwisconsin.science.org	chapter
0544	Nedra, PA. Headroom	24 Veterans Square	Nedra	PA	19064	centralwisconsin.science.org	chapter
0544	Villanova, PA. Villanova	800 East Lancaster Aven	Villanova	PA	19085	centralwisconsin.science.org	chapter
0544	Coxetville, PA. Lincoln	1545 E. Lincoln Highway, 1	Coxetville, PA. Lincoln	PA	19352	centralwisconsin.science.org	chapter
0544	Wayne, PA. Headroom	230 Sugarloaf Road	Wayne	PA	19380	centralwisconsin.science.org	chapter
0544	Wayne, PA. Headroom	400 E Federal Road, Suite 1	Wayne	PA	19380	centralwisconsin.science.org	chapter
0549	Wilmington	Greener Wilmington C c 421 N. Boundary St	Wilmington	PA	21185	centralwisconsin.science.org	chapter
0549	Wilmington	3900 Independence Rd.	Wilmington	PA	19550	centralwisconsin.science.org	chapter
0555	Albion	11141 Street, c/o C of C	Albion	CA	95354	centralwisconsin.science.org	chapter
0555	Merced Branch	1640 N Street Suite 120	Merced	CA	95340	centralwisconsin.science.org	chapter
0558	Alaska	4101 Street Suite 301	Alaska	AK	99501	centralwisconsin.science.org	chapter
0558	Fairbanks	330 Wendell Ave, Suite E	Fairbanks	AK	99707	centralwisconsin.science.org	chapter
0563	Bakersfield	201 New Stone Road, Suite 1	Bakersfield	CA	93309	centralwisconsin.science.org	chapter
0566	Vanouver	4001 Main Street, Suite 1 Box 3	Vanouver	WA	98063	centralwisconsin.science.org	chapter
0570	Bucks County	1139 Commerce Avenue Suite 204	Bucks County	PA	18901	centralwisconsin.science.org	chapter
0570	Fairfax Hills Branch	11 Welden Drive	Fairfax Hills	PA	18901	centralwisconsin.science.org	chapter
0570	Doylstown Branch	209 East Blvd.	Doylstown	PA	18901	centralwisconsin.science.org	chapter
0570	Quakertown Branch	21 North Main Street	Quakertown	PA	18951	centralwisconsin.science.org	chapter
0570	Naples	900 Goodfrite Road Nori	Naples	FL	34102	centralwisconsin.science.org	chapter

0576	Monterey Bay	555 Harnell #2101	555 Harnell #2101	Monterey	CA	93942	montereybay.score.org	chapter
0578	Traverse City	202 East Grandview Park		Traverse City	MI	49844	traversecity.score.org	chapter
0579	Traverse City Library	610 Woodlawn Ave.		Traverse City	MI	49844	traversecity.score.org	branch
0579	Southeastern CT	P.O. Box 283		Old Saybrook	CT	06475	sect.score.org	chapter
0579	Midlands United Way	100 Riverside Center		Midtown	CT	06475	sect.score.org	branch
0579	Liberty Bank	859 Riverside Post Road		Midtown	CT	06475	sect.score.org	branch
0579	Gulfport Police Station	400 Church Street		Gulfport	CT	06475	sect.score.org	branch
0579	Greater Mystic Chamber	62 Commercial Avenue		Safety Complex Commur Gulfport	CT	06475	sect.score.org	branch
0579	Public Library of New London	63 Huntington St.		New London	CT	06355	sect.score.org	branch
0579	The Drive Bank	390 Salem Turnpike		New London	CT	06355	sect.score.org	branch
0579	Chamber of Commerce	814 Hartford Turnpike		Newtown	CT	06355	sect.score.org	branch
0579	Greater Chico Area	6001 Frank Ave. NW		Westfield	CT	06355	sect.score.org	branch
0580	Queens	3234 Mangrove Ave.		Queens	CA	94720	sect.score.org	branch
0581	Queens College	659 Hill 3		Queens	CA	94720	sect.score.org	branch
0588	Greater Jamaica Develop	90-04 165th Street 7th Fl		Queens	CA	11367	sect.score.org	branch
0588	Queens College Technic	65-30 Kissena Blvd		Jamaica	NY	11432	sect.score.org	branch
0590	Mid-Columbia TFCenter	7132 N. Grandridge Bldg		Beltingham	WA	98225	bellingham.score.org	chapter
0591	Beltingham	238 Cornwall		Beltingham	WA	98225	bellingham.score.org	branch
0591	Greater Elkhart County	419 S. Main St.		Elkhart	IN	46526	elkhart.score.org	chapter
0592	Gothen Branch of Elkhart	232 S. Main St.		Gothen	IN	46526	elkhart.score.org	branch
0592	Norwase Chamber of Co	202 W. Main St.		Gothen	IN	46526	elkhart.score.org	branch
0594	TriCounty	P.O. Box 1438		Portstown	IN	46350	elkhart.score.org	branch
0594	Boyetowne Branch Office	3 East Philadelphia Ave		Portstown	IN	46350	elkhart.score.org	branch
0596	Tuolumne County	187 Mono Way Suite B		Portstown	PA	15312	troutnys.score.org	chapter
0597	San Luis Obispo	1228 Broad Street		Portstown	PA	15312	troutnys.score.org	branch
0597	SMBC	731 S. Lincoln St		Portstown	PA	15312	troutnys.score.org	branch
0597	Atascadero Chamber of	6907 El Camino Real		Portstown	CA	93270	tuolumnecounty.score.o	chapter
0598	Alabama Capital	600 South Court Street		Portstown	CA	93270	tuolumnecounty.score.o	chapter
0617	Western Iowa	1721 580th Street		Portstown	CA	93270	tuolumnecounty.score.o	chapter
0617	Sheldon Iowa Branch	1721 580th Street		Portstown	CA	93270	tuolumnecounty.score.o	chapter
0618	Central PA	2800 East College Avenue		Portstown	CA	93270	tuolumnecounty.score.o	chapter
0622	Tip of the Mitt	401 E. Mitchell		Portstown	CA	93270	tuolumnecounty.score.o	chapter
0622	Gaylord Branch	225 W. Main St		Portstown	CA	93270	tuolumnecounty.score.o	chapter
0624	Western Connecticut	155 Deer Hill Avenue		Portstown	CA	93270	tuolumnecounty.score.o	chapter
0624	Danbury	158 Main Street		Portstown	CA	93270	tuolumnecounty.score.o	chapter
0624	Newtown	3 Primrose Street		Portstown	CA	93270	tuolumnecounty.score.o	chapter
0624	Waterbury	24 Main Street		Portstown	CA	93270	tuolumnecounty.score.o	chapter
0624	Western Connecticut St	Weside Campus-43 Lal		Portstown	CA	93270	tuolumnecounty.score.o	chapter
0624	Ridgefield Library	472 Main Street		Portstown	CA	93270	tuolumnecounty.score.o	chapter
0626	Mid-Shore	101 Main Street		Portstown	CA	93270	tuolumnecounty.score.o	chapter
0628	South Metro	350 W. Burnside Hwy.		Portstown	CA	93270	tuolumnecounty.score.o	chapter
0630	Princeton	213 Carnegie Avenue		Portstown	CA	93270	tuolumnecounty.score.o	chapter
0631	Princeton Public Library	65 Witherspoon Street		Portstown	CA	93270	tuolumnecounty.score.o	chapter
0631	South Brunswick Public	110 Kingston Lane		Portstown	CA	93270	tuolumnecounty.score.o	chapter
0631	East Brunswick Public	Lib 2 Chic Center Drive		Portstown	CA	93270	tuolumnecounty.score.o	chapter
0631	Plainboro Public Library	9 Van Doren Street		Portstown	CA	93270	tuolumnecounty.score.o	chapter
0632	Frederick	4339 Metropolitan Court		Portstown	CA	93270	tuolumnecounty.score.o	chapter
0632	Northern Utah	1410 N. 1000 W. Room 15		Portstown	CA	93270	tuolumnecounty.score.o	chapter
0638	Amnison	1400 Commerce Blvd. N		Portstown	CA	93270	tuolumnecounty.score.o	chapter
0641	Mt. Washington Valley	53 Technology Lane		Portstown	CA	93270	tuolumnecounty.score.o	chapter

0725	Long Beach Public Libran 1401 E. Anaheim St.	Long Beach	CA	90813	(562) 528-6919	longbeach.score.org	branch
0725	Long Beach Public Libran- 2500 Studebaker Rd.	Long Beach	CA	90815	(562) 528-6919	longbeach.score.org	branch
0725	City of Long Beach - Ecor 100 W. Broadway, Suite 193	Long Beach	CA	90831	(562) 528-6919	longbeach.score.org	branch
0726	North Cook and Lake Co. 1954 First Avenue	Highland Park	IL	90831	(224) 372-3432	northchicago.score.org	chapter
0726	Antioch - State Bank of Rt 440 Lake Street	Antioch	IL	60002	847-395-2700	northchicago.score.org	branch
0726	Arlington Heights - Cham 3400 W. Stonegate Blvd	Arlington Heights	IL	60005	847-253-1703	northchicago.score.org	branch
0726	Arlington Heights Library 500 N. Duntan Ave	Arlington Heights	IL	60004	847-870-2458	northchicago.score.org	branch
0726	Barrington - Barrington E 201 S. Hough Street	Barrington	IL	60010	847-842-4500	northchicago.score.org	branch
0726	Buffalo Grove, Buffalo Gt 200 N Buffalo Grove Rd.	Buffalo Grove	IL	60089	847-634-4600	northchicago.score.org	branch
0726	Deerfield - Deerfield Ban 405 Lake Cook Road	Deerfield	IL	60015	847-945-4660	northchicago.score.org	branch
0726	Des Plaines - Chamber of 1400 E. Tothy, Suite. 145	Des Plaines	IL	60018	847-824-4200	northchicago.score.org	branch
0726	Elk Grove Village-Public 11001 Wellington Ave	Elk Grove Village	IL	60007	312-353-7724	northchicago.score.org	branch
0726	Evanson - Public Library 1703 Orrington Avenue	Evanson	IL	60201	847-729-1900	northchicago.score.org	branch
0726	Glenview - Glenview Stat 2222 Chestnut Avenue	Glenview	IL	60026	847-729-7500	northchicago.score.org	branch
0726	Glenview - Public Library 1930 Glenview Rd	Glenview	IL	60035	847-244-5150	northchicago.score.org	branch
0726	Gurnee - Warren Newpo 224 N. O'Plaine Road	Gurnee	IL	60031	312-353-7724	northchicago.score.org	branch
0726	Highland Park- Public Lib 494 Laurel Ave	Highland Park	IL	60044	847-615-4060	northchicago.score.org	branch
0726	Lake Bluff - Lake Forest B 4 East Scranton Avenue	Lake Bluff	IL	60045		northchicago.score.org	branch
0726	Lake Forest - Lifeworking 717 Forest Ave	Lake Forest	IL	60069	847-367-6800	northchicago.score.org	branch
0726	Lincolnshire - Vernon Arz 300 Oldie Half Day Road	Lincolnshire	IL	60068	847-438-5572	northchicago.score.org	branch
0726	Libertyville - Libertyville 1507 N. Milwaukee Ave	Libertyville	IL	60048		northchicago.score.org	branch
0726	Lake Zurich - Chamber of 444 S Rand Road	Lake Zurich	IL	60047		northchicago.score.org	branch
0726	Mount Prospect - Mount 10 S. Emerson St.	Mount Prospect	IL	60056	(847) 837-1110	northchicago.score.org	branch
0726	Mundelein - Mundelein 1110 W Maple Ave	Mundelein	IL	60714	847-663-1234	northchicago.score.org	branch
0726	Niles - Niles-Maine Distr 6960 West Oakton Street	Niles	IL	60662	847-498-5555	northchicago.score.org	branch
0726	Northbrook - Chamber of 2002 Walters Avenue	Northbrook	IL	60062	847-272-6224	northchicago.score.org	branch
0726	Northbrook - Public Libr 1201 Cedar Lane	Northbrook	IL	60067	(847) 963-0047	northchicago.score.org	branch
0726	Palatine - Palatine Bank 1110 W Palatine Rd	Palatine	IL	60067	847-338-5881	northchicago.score.org	branch
0726	Park Ridge-Palatine Public 1700 N Court	Palatine	IL	60067	847-945-0101	northchicago.score.org	branch
0726	Park Ridge Public Library 203 S Prospect Ave.	Park Ridge	IL	60068	847-923-3334	northchicago.score.org	branch
0726	Schaumburg - Public Libr 130 S. Roselle Road	Schaumburg	IL	60193		northchicago.score.org	branch
0726	Schaumburg - Schaumb 1180 E Higgins Rd	Schaumburg	IL	60173		northchicago.score.org	branch
0726	Skokie - Public Library 115215 Oakton Street	Skokie	IL	60077	847-324-3176	northchicago.score.org	branch
0726	Streamwood - Poplar Crs 1405 S. Park Ave	Streamwood	IL	60107	630-837-6800	northchicago.score.org	branch
0726	Wheeling - Indian Trails 1355 Schoenbeck Rd.	Wheeling	IL	60090	847-279-2224	northchicago.score.org	branch
0726	Wilmette - Public Library 1242 Wilmette Avenue	Wilmette	IL	60091	847-256-5025	northchicago.score.org	branch
0726	Wintrust 9700 W Higgins Rd	Rosemont	IL	60018		northchicago.score.org	branch
0726	Hoffman Estates Chamby 2200 W Higgins Rd	Hoffman Estates	IL	60159	847-781-9100	northchicago.score.org	branch
0726	Glenview Park Center 112400 Chestnut	Glenview	IL	60025		northchicago.score.org	branch
0726	North Chicago City Hall 11850 Lewis Ave.	North Chicago	IL	60064		northchicago.score.org	branch
1000	New York City 26 Federal Plaza, Room 2	New York	NY	10278	(212) 264-4507	newyorkcity.score.org	chapter
1000	Bront Boro Hall Branch 851 Grand Concourse	Bronx	NY	10451	718-590-6252	newyorkcity.score.org	branch
1000	NYPL Business Library 1188 Madison Avenue	New York	NY	10016	212-592-7033	newyorkcity.score.org	branch
1000	Brooklyn Central Library 10 Grand Army Plaza	Brooklyn	NY	11238	718-623-7000 x3	newyorkcity.score.org	branch
1000	Brooklyn Borough Hall 8109 Joralemon Street	Brooklyn Borough Hall, B	NY	11201	718-802-3776	newyorkcity.score.org	branch
1000	Harlem Community Devel 163 W. 125th St.	New York	NY	10027	212-961-4005	newyorkcity.score.org	branch
1000	Bronx Fordham Rd CUNY 2501 Grand Concourse, 12th Floor	Bronx	NY	10468	(718) 960-8521	newyorkcity.score.org	branch

Welcome!

We look forward to working together to accomplish our shared goal of empowering veteran entrepreneurship. As you begin your journey supporting Boots to Business, this quick reference guide is designed to provide a high-level overview of key roles and responsibilities, and point you towards additional introductory documentation, tools, and resources for ongoing support.

Contents

- Key B2B Roles & Responsibilities
- Program Offerings
- B2B-MS Duties
- Collateral Requests
- B2B Program Portals
- Program Documentation

Contact Us

Phone: (202) 205-8331 (VET1)
 Toll Free: (844) 610-5331 (VET1)
 Email: boots-to-business@sba.gov

BOOTS to

Boots to Business (B2B) Quick Reference Guide

B2B Quick Reference Guide

Key B2B Roles & Responsibilities

Successful B2B & Reboot execution is driven by effective collaboration between OVBD HQ, VBDOs, TSMs, and Resource Partners.

Specific B2B roles & responsibilities are detailed below.

VBDOs/District Office Personnel

- Serve as the liaison between Transition Service Managers (TSMs) on installation & SBA-authorized Resource Partners
- Oversee Boots to Business and Reboot operations in your district
- Serve as the main POC for veteran inquiries
- Conduct Veteran-focused outreach
- Connect with veterans, referring them to additional resources and services when applicable

SBA Office of Veterans Business Development

- Program guidance & policy
- Data analysis & outcomes
- Outreach
- General Program support & issue resolution

Installation Transition Service Manager (TSM)s

- B2B planning, scheduling, & coordination
- Installation access
- Communication with transitioning Service members

SBA Resource Partners

- B2B/Reboot classroom instruction
- Post-course small business mentoring



Related Resources

- B2B & VBDC SOPs
- B2B-MS Training Presentation

Program Offerings

Starting Your Journey:

Introduction to Entrepreneurship

- **Boots to Business (B2B)**
 - **Duration:** 2-day Class
 - **Audience:** Active Duty Service Members & Spouses
 - **Where:** Military Installations (CONUS & OCONUS)
- **Boots to Business | Reboot**
 - **Duration:** 1 or 2-day Class
 - **Audience:** All military including National Guard and Reserve, Veterans, & Spouses
 - **Where:** Off-installation in the community
- **Joint Knowledge Online (JKO)**
 - **Duration:** 8 Modules
 - **Audience:** Service members unable to attend B2B or Reboot
 - **Course #:** TGPS-US010
 - **CAC Course Link**
 - **Non-CAC Course Link**

Continuing Your Journey:

- **Optional Courses & Follow-on Support**
 - **Institute for Veteran & Military Families (IVMF)** at Syracuse University
 - Market Research
 - Business Fundamentals
 - Specialty Tracks
 - **Mississippi State University (MSU)**
 - Revenue Readiness

B2B-MS Duties

The B2B Management System (B2B-MS) enables the SBA, VBDCs, & Resource Partners to better serve Service members, veterans, & spouses.

BOOTS to

VBDOs or B2B-MS account holders should know how to perform the following system actions before, during, & after classes:

- Create & Schedule Classes
- Modify/Cancel Existing Classes
- Order Class Materials & Coordinate Logistics
- Participant Registration Support
- Enter Required Class Data
- Scan & Attach Sign-in Sheets
- Assign Module Instructors
- Record VBOC Participation
- Closeout Classes

Collateral Requests



Program collateral is available for on-demand printing/download via the GPOExpress platform.

Baseline B2B collateral includes:

- B2B Trifold Brochure
- B2B Factsheet
- B2B & Reboot Outreach Kits

B2B Program Portals



- B2B Management Portal
- B2B Instructor Portal
- B2B Community Portal

B2B Program Documentation



Reference the **Program Support** section of the Mentor Portal regularly for helpful B2B-specific tools & resources, including the Mentor Portal User Guide, Class Closeout Walkthrough, & FAQs.

Fact Sheet



Empowering Veteran Entrepreneurship

Boots to Business

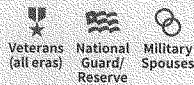
Offered by the U.S. Small Business Administration (SBA) as a training track within the U.S. Department of Defense's Transition Assistance Program (TAP), this course is open to transitioning service members (including National Guard and Reserve) and their spouses on military installations worldwide.



Contact the transition office on your military installation to register for a Boots to Business course.

Boots to Business: Reboot

No access to a military installation? Offered by SBA and its resource partners, Boots to Business Reboot brings the Boots to Business course off installations and into communities, extending access to veterans of all eras, National Guard and Reserve members, and military spouses.



1. Visit sbavets.force.com to view a list of upcoming Boots to Business Reboot courses in your area.
2. Create an account to join the B2B online community.
3. Request to attend your desired course date using your online B2B account.

Beginning Your Journey

"Introduction to Entrepreneurship" Course

What is it? The "Introduction to Entrepreneurship" course is the foundational piece of Boots to Business (B2B). This two-day, in-person course provides participants with an introductory understanding of business ownership.

What will I learn? The course provides an overview of entrepreneurship and applicable business ownership fundamentals. Participants are introduced to the skills, knowledge, and resources they need to launch a business:



Military experience is a stronger predictor of entrepreneurship than graduate education*

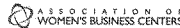
*Source: <https://permanent.access.gpo.gov/websites/www.sba.gov/advo/research/rs313.pdf>

Continuing Your Journey

Optional Courses + Follow-on Support

After completing the "Introduction to Entrepreneurship" course, participants can elect to further their study through online courses such as B2B: Market Research, B2B Business Fundamentals, Special Topic Tracks, or B2B: Revenue Readiness.

Boots to Business and Boots to Business Reboot participants are also encouraged to take advantage of the many resources and services offered by the SBA and its partner network, including Veterans Business Outreach Centers, SCORE, Small Business Development Centers, and Women's Business Centers.



Contact Us


Phone: (202) 205-8381 (VET1)
Toll Free: (844) 610-8381 (VET1)
Email: boots-to-business@sba.gov

Follow Us

[/Boots2Business](https://www.facebook.com/Boots2Business)
[@Boots2Business](https://twitter.com/Boots2Business)

Learn more

www.sba.gov/boots2business



Empowering Veteran Entrepreneurship from Transition to Small Business Success

SBA Supports:

-  Transitioning or active duty service member
-  Veteran of any era
-  National Guard or Reserve member
-  Military spouse



Whether starting, purchasing, or growing a business, VBOCs are a one-stop shop for transition assistance, training, counseling, and resource connections.

Federal Advisory Committees

Shaping Policy for Veteran Entrepreneurship

- ★ **Interagency Task Force on Veterans Small Business Development**
coordinates federal efforts to increase and improve veteran small business development
- ★ **Advisory Committee on Veterans Business Affairs**
serves as an independent source of advice and policy recommendations to the Federal Government about veteran-owned business affairs

The U.S. Small Business Administration's Office of Veterans Business Development empowers veterans, active duty service members, National Guard and Reserve members, and military spouses at every stage of business ownership.

Starting & Growing Your Business

Receive management expertise through free counseling, training, and entrepreneurial education.

- ★ **Boots to Business**
Offered on military installations worldwide, service members and their spouses can learn business ownership fundamentals, analyze the feasibility of a business idea, and tap into the SBA ecosystem.
- ★ **Boots to Business Reboot**
No access to a military installation? Held in local communities throughout the U.S., veterans, Reserve and National Guard members and their spouses can learn the basics of business ownership, evaluate the feasibility of a business idea, and connect with the SBA ecosystem.
- ★ **Women Veteran Entrepreneurship Training Program (WVETP)**
A network of SBA partners deliver small business development support to women service members, veterans, and military spouses. Programs are offered in a variety of formats - from online workshops to hands-on mentorship.
- ★ **Service-Disabled Veteran Entrepreneurship Training Program (SDVETP)**
Receive entrepreneurial training and learn about the tools and resources available specifically for Service-Disabled Veteran-Owned Small Businesses (SDVOSBs).

Pursue federal procurement opportunities and technical assistance.

- ★ **Veteran Federal Procurement Entrepreneurship Training Program (VFPETP)**
Want to enter or expand into government contracting? Learn how to best position a veteran-owned business to win and retain government contracts through federal procurement training.

Funding Your Business

Gain access to capital at any stage of business through various SBA loan programs.

- ★ **7a Loan Program**
Small business loans up to \$5 million through commercial lenders for facilities, equipment, inventory, and working capital
- ★ **CDC/504 Loan Program**
Long-term loans up to \$5 million through Certified Development Companies (CDCs) for real estate and large equipment
- ★ **Community Advantage Loan Program**
Loans up to \$250,000 through non-profit lenders for business personal property (FF&E) and working capital
- ★ **Microloan Program**
Loans up to \$50,000 through non-profit financial institutions (who also provide technical assistance) for working capital
- ★ **Military Reservist Economic Injury Disaster Loan Program**
Loans up to \$2 million directly through the SBA for working capital if a National Guard or Reserve small business owner or essential employee is called-up to active duty

SBA Veterans Advantage: Reduced upfront guaranty fees on select SBA 7a loans, available for members of the veteran and military small business community (including military spouses and widows)

Join the ranks of the next great generation of veteran business owners today.
Visit www.sba.gov/ovbd to learn more.

U.S. SMALL BUSINESS ADMINISTRATION

VBOC

VETERANS BUSINESS OUTREACH CENTERS

Veterans Business Outreach Center

Empowering Veteran Entrepreneurship
from Transition to Small Business Success

GUAM AMERICAN SAMOA HAWAII ALASKA PUERTO RICO US VIRGIN ISLANDS

The Veterans Business Outreach Center (VBOC) program is a one-stop shop for transitioning service members, veterans, and military spouses looking to start, purchase, or grow a business.

Top reasons to connect to a VBOC:

- ★ You are thinking about small business ownership as a post-service career
- ★ You could benefit from additional management expertise, mentorship, and access to market opportunities and capital
- ★ You are preparing to apply for a Small Business Administration (SBA) backed loan or a federal contracting certification
- ★ You are developing or improving your business plan

You are eligible for VBOC small business development assistance if you are a:

- ★ Transitioning or active duty service member
- ★ Veteran of any era
- ★ National Guard or Reserve member
- ★ Military spouse

If you are an aspiring entrepreneur or small business owner seeking to start, purchase, or grow your business, VBOCs can assist you by providing:

- ★ Transition assistance programs
 - **Boots to Business** — the entrepreneurship track of Department of Defense's Transition Assistance Program offered on military installations worldwide
 - **Boots to Business | Reboot** — an extension of Boots to Business, delivering the same information and benefits to veterans, members of the National Guard and Reserves, and military spouses in a more accessible, flexible format
- ★ Business training and workshops on topics such as:
 - Business planning
 - Financing your business
 - Small business and social media marketing
 - Human resources and hiring
- ★ Business tools and resource referrals
 - Connection to mentors
 - Referrals to other partners and programs
 - Preparation to engage SBA lending institutions
 - Access to market research databases
 - Application assistance for federal contracting certification program
- ★ Tailored business counseling and mentoring in-person and online



Get started today. Find your VBOC at www.sba.gov/vboc.



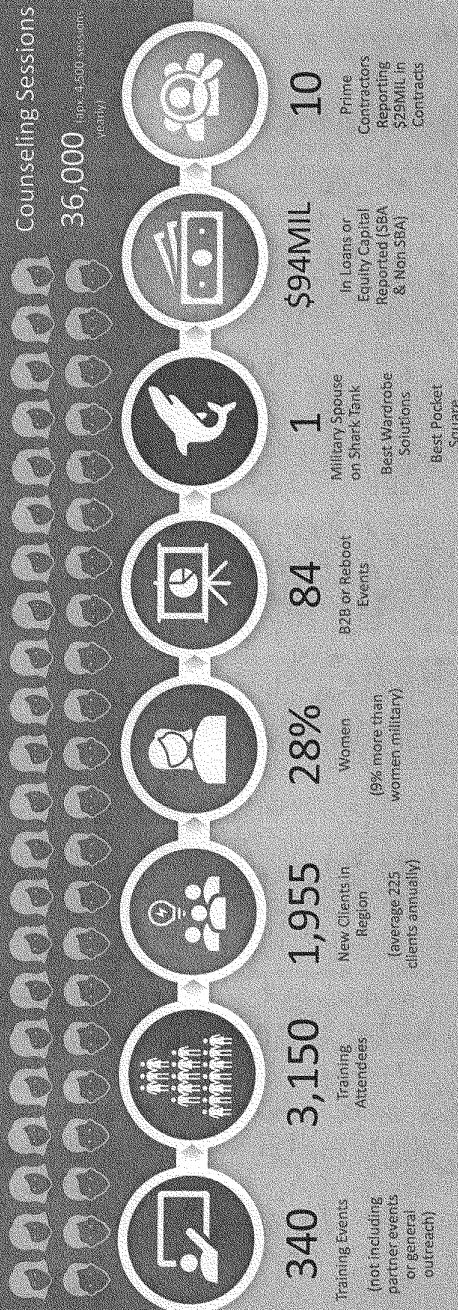
- 1 Providence, RI – Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont
(401) 427-6536 | blafauci@cweonline.org
www.VBOCNewEngland.org
- 2 Watervliet, NY – New Jersey, New York, Puerto Rico, U.S. Virgin Islands
(518) 326-6328 | aamoroso@arsenalpartnership.com
www.vbocregion2.com
- 3 Norfolk, VA – Virginia, West Virginia
(757) 683-4793 | csageste@odu.edu
http://www.odu.edu/vboc
- 4 Springfield, VA – District of Columbia, Maryland, Delaware, Pennsylvania
(703) 768-1440 | charles@cbponline.org
www.cbponline.org
- 5 Panama City, FL – Florida
(850) 769-1551, ext. 3327 | bpeacock@gulfcoast.edu
www.vboc.org
- 6 Fayetteville, NC – North Carolina
(910) 672-2683
tcbryant@uncfsu.edu | www.fsuvboc.com
- 7 Nashville, TN – Tennessee, Kentucky
(615) 425-7171 | reggie.ordonez@pathwaylending.org
www.pathwaylending.org
- 8 Starkville, MS – Alabama, Louisiana, Mississippi
(662) 325-4990 | rseitz@business.msstate.edu
www.vboc.msstate.edu
- 9 Warner Robins, GA – Georgia, South Carolina
1-833-44VECTR (83287) | VBOC@gavectr.org
www.gavectr.org/vboc
- 10 Flint, MI – Indiana, Michigan, Ohio
(810) 767-8387 | matt@vetbizcentral.org
www.vetbizcentral.org
- 11 Milwaukee, WI – Illinois, Minnesota, Wisconsin
(414) 395-4555 | ana.simpson@wwbic.com
www.wwbic.com
- 12 Edinburg, TX – West, Central & Southern Texas
(956) 665-8931 | juan.santosflores01@utrgv.edu
www.utrgv.edu/vboc
- 13 Arlington, TX – Arkansas, Northern Texas, Oklahoma
(817) 272-6789 | utavboc@uta.edu
www.uta.edu/vboc
- 14 Albuquerque, NM – Colorado, New Mexico
(505) 383-2401 | RichardL.Coffel@state.nm.us
www.nmvboc.org
- 15a St. Louis, MO – Iowa, Kansas, Missouri, Nebraska
(314) 531-8387 | info@vetbiz.com
www.vetbiz.com
- 15b Kansas City, MO – Iowa, Kansas, Missouri, Nebraska
(314) 532-8387 | info@vetbiz.com
www.vetbiz.com
- 16 Billings, MT – Montana, Utah, Wyoming
(406) 869-8411 | brian@bigskyeda.org
http://www.bigskyeconomicdevelopment.org/small-business/vboc/
- 17 Grand Forks, ND – North Dakota, South Dakota
(701) 777-3700 | und.sbdcl.leadcenter@ndus.edu
http://business.und.edu/
- 18 Sacramento, CA – Nevada, Northern California
(916) 527-8400 | admin@vbocix.org
www.vbocix.org
- 19 Carlsbad, CA – Southern California
(760) 795-8739 | centerinfo@miracosta.edu
www.socalvboc.org
- 20 Phoenix, AZ – Arizona
(480) 322-4634 | miveangelesta@turnanewleaf.org
www.aweeecenter.org
- 21 Honolulu, HI – American Samoa, Guam, Hawaii
(808) 988-1236 | vboc@hawaii.edu
www.hilo.hawaii.edu/vboc
- 22 Seattle, WA – Washington, Alaska, Idaho, Oregon
(206) 324-4330, ext. 136
https://businessimpactnw.org/vboc/

VBOC @ VBRC: IMPACT 2010 - 2018



The VBRC has operated since 2004 as a nonprofit economic development agency. 63% Success Rate of Clients in Business after 5 Years in 2010.

This report reflects the data recorded in the current form 2010 - 2018 only. A study for all 15 years is being commissioned in 2019/2020 to assess impact after 2010.



Funded in part through a Cooperative Agreement with the U.S. Small Business Administration. All opinions, conclusions, and/or recommendations expressed herein are those of the author(s) and do not necessarily reflect the views of the SBA.