

U. S. Small Business Administration

The Facts About ...SCORE Counselors to America's Small Business

Good ideas for starting or expanding a small business are everywhere. But how do you get to the next step – turning those ideas into reality?

The process can seem daunting, but there is help readily available every step of the way through SCORE, the Service Corps of Retired Executives. For more than 35 years, SCORE's 11,500 retired and working business professionals have volunteered to help new generations of entrepreneurs build and grow their small businesses. SCORE's business counseling and advice services are offered free, as a community service.

With 389 chapters offering assistance in almost 800 locations throughout the United States and Puerto Rico, SCORE counselors can help you weed out the bad business ideas, show you how to write solid business plans, and help you apply for SBA-guaranteed loans.

Who are SCORE Volunteers?

SCORE volunteers are either retired or active business owners or managers. They can meet with you at a local SCORE office, your place of business, or through e-mail counseling available from the SCORE Web site at <http://www.score.org>. SCORE is a nonprofit organization and makes every effort to match your needs with a counselor who is experienced in a compatible line of business.

SCORE counselors volunteer because they have enjoyed successful business careers and want to give something back to their communities.

What Business Assistance Is Offered?

Through in-depth counseling and training, SCORE volunteers help prospective and established small business owners and managers identify problems, determine the causes, and find solutions.

Workshops

SCORE chapters offer low-cost, pre-business workshops that address topics such as: assessing entrepreneurial potential, developing a start-up checklist, selecting a legal entity, creating a business plan, and securing funding. Workshops can also help successful businesses review their distribution channels, survey expansion, modify products and meet other business challenges.

Other workshops offer experienced business owners information on a myriad of subjects, including: growing a home-based business; maximizing profits in a franchise; defining a marketing strategy; implementing a waste-reduction plan; setting merchandise prices; and beginning an exporting venture. There may be a nominal fee for training workshops and seminars.

Counseling

SCORE's free and confidential one-to-one counseling is available through its chapters around the country. SCORE team counseling is available in many locations. In addition, the organization offers e-mail counseling via the Internet at <http://www.score.org>. Simply enter the specific expertise you require and retrieve a list of e-mail counselors who represent the best match by industry and topic. Questions can be sent by e-mail to the counselor of your choice for response.

Is My Business Eligible?

Whether you are considering starting your own business, have a business that is experiencing problems, are ready to expand, or need other types of business advice, SCORE can help. The counseling sessions are confidential and personal. You don't need to apply for, or have, an SBA loan to participate in the program. In fact, an idea is all that's necessary. Consultation and counseling before a business start-up is an important part of SCORE's service.

If you've got your business idea in hand, why not let the counselors at SCORE work with you to turn it into a reality?

To contact your local SCORE office, call 1-800-634-0245, or find a local office on the SCORE Web site at <http://www.score.org>.

Mail inquiries may be directed to:

SCORE Association
409 Third Street, S.W.
6th Floor
Washington, D.C. 20024

For More Information

- SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. For the office nearest you, look under "U.S. Government" in your telephone directory, or contact:
 - Phone: 1-800 U ASK SBA
 - Fax: 202-481-6190
 - E-mail: answerdesk@sba.gov
 - TDD: 704-344-6640
 - Your rights to regulatory fairness: 1-888-REG-FAIR
 - Internet
 - SBA Home page:* <http://www.sba.gov>
 - Gopher:* <http://www.sba.gov/gopher>
 - U.S. Business Advisor:* <http://www.business.gov>

SBA Partners

Inquire at your local SBA office for the location nearest you.

- Business Information Centers (BICs)
- Tribal Business Information Centers (TBICs)
- One Stop Capital Shops (OSCSs)
- Service Corps of Retired Executives (SCORE)
- Small Business Development Centers (SBDCs)
- U.S. Export Assistance Centers (USEACs)
- Women's Business Centers (WBCs)

Publications

- *The Facts About ... SBA Publications* – a listing of free SBA publications

SBA – America's Small Business Resource

Did you know that in fiscal 2000 the SBA –

- backed a record of nearly \$18 billion in financing to America's small businesses?
- approved more than 50,400 small business loans totaling almost \$12.4 billion?
- made more than 4,600 investments worth \$5.6 billion through its venture capital program
 - a 33 percent gain over fiscal 1999?
- provided more than 28,000 loans totaling approximately \$1 billion to disaster victims for residential, personal-property and business loans?
- extended management and technical assistance to an estimated 1.23 million entrepreneurs through its resource-partner programs?
- responded to almost a quarter million telephone and e-mail inquiries at the SBA Answer Desk?

Did you know that America's 25 million small businesses –

- employ more than 58 percent of the private work force?
- generate more than 51 percent of the nation's gross domestic product?
- are the principal source of new jobs?

Did you know that SCORE –

- offers two monthly newsletters – *SCORE eNews* and *SCORE eSource*? (*SCORE eNews* provides tips, trends and information on small business resources. *SCORE eSource* is directed to small office/home office entrepreneurs. A different, successful SOHO entrepreneur authors the newsletter each month.)
- provides counseling to more than 350,000 entrepreneurs each year?
- has helped more than 4.5 million Americans with small business counseling since 1964?
- provides more than 75,000 e-mail counseling sessions each year via the SCORE Web site?
- offers more than 5,000 workshops and seminars each year?
- provides more than 2,000 pages of content dedicated to solving business problems at its Web site?

All of the SBA's programs and services are provided to the public on a nondiscriminatory basis.

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