Post Start-Up Microenterprise Services
Evaluation Report, FY I

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Methodology

This evaluation report is for the first year of the PS Grant and collects baseline data on which the next two years will be based and compared. The evaluation focuses on both project process and outcome evaluation strategies (Weiss, 1998). The process evaluation component examines the implementation of the project. It focuses on the effectiveness and efficiency of the program's activities and interventions, such as recruiting, assessing, and retaining clients, quality of training and technical assistance, usefulness of follow-up, and collaboration with project partners. The process evaluation results are used as a management tool for continuous program improvement while the program is in progress. It also identifies problems that occur, how they are resolved, and provides recommendations for future implementation. The outcome evaluation provides an assessment of project results as measured by collected data that define the net effects of the interventions applied in the project. The outcome evaluation produces and interprets findings related to whether the interventions produced desirable changes and their potential for being replicated, answering the question of whether or not the program worked. The process and outcome evaluations utilize both qualitative and quantitative evaluation methods.

Client intake data

Client intake data was collected upon enrollment to generate baseline data of participants including wage, income, health care, childcare, reliance on public assistance, and assets. This form also helped participants identify their goals for being in the program.

Client outcome data

A client follow-up survey was conducted by the Center for Rural Studies (CRS) at the University of Vermont during September and October 2007 of the first fiscal year to capture baseline data. Clients were surveyed about services received and satisfaction, business financing, business development, job creation, income changes, skill development, social and human capital development, and program feedback. The survey instrument was developed in collaboration with the PS grant project coordinator and key staff, using the models of previous surveys conducted by CRS (Cranwell and Kolodinsky, 2003a and 2003b; Schmidt and Kolodinsky, 2006; Schmidt, Kolodinsky, Flint, and Whitney, 2006) and the Aspen Institute in the area of micro enterprise development (Clark and Kays, 1999; Klein, Alisultanov, and Blair, 2003). This study uses a reflexive control design, similar to that of other researchers (Clark and Kays, 1995 and 1999; Klein, Alisultanov, and Blair, 2003; Rugg, 2002), where participant outcomes after microenterprise training are compared to the baseline collected before they received program services.

The surveys were administered at the University of Vermont using computer-aided telephone interviewing (CATI). Trained interviewers at the University of Vermont conducted the survey from 8:00am to 9:00pm. Up to 12 attempts were made on each telephone number and callbacks were conducted as needed. Surveyors used local and state telephone directories in attempts to track clients down when phone numbers were not current or not in service. Univariate and bi-variate analyses were carried out using the Statistical Package for the Social Sciences and Microsoft Excel.

Findings

The following report reviews the findings of the PS grant evaluation for the first fiscal year. This report begins with a summary of all client characteristics to present a profile of clients who participated in the PS grant. This section is followed by a description of the project's implementation, as documented through staff focus groups and document review. Next, client outcomes achieved in the first year are reported, based on the results of the client follow-up telephone survey. Individual stories of clients are then shared from the in-depth information collected during client focus groups. This section is followed by client feedback on the PS grant services and program. Finally, conclusions from the evaluation results and recommendations for program improvement are presented.

Project Implementation

To document project implementation, four staff focus groups were held with the business counselors at each site (site directors did attend if they provided direct services to clients). Questions focused on marketing and recruiting strategies, participant

Advertising through media
All of the business counselors

clients' homes. Some counselors also provide clients with on-site childcare during classes.

Another business counselor stated that low-income clients tend to lack "soft skills" such as ambition and follow-through, and low self-esteem and confidence. They noted that "people don't know what their own strengths are and play down their skills because they often fall into the stigma that comes with a person who has a lower income or a disability. Clients also face barriers to learning because of learning disabilities, such as dyslexia, even though they are bright individuals. Clients may also face family and personal issues such as substance abuse issues. In accord with this statement, another business counselor noted that "low-income clients often face a certain level of upheaval and are moving

Referrals to resources
Clients are also provided with a resource list of services that they may find useful to help them address various needs or issues they may have. Some of the business counselors commented that they work in conjunction with many other service providers in the area so rather than just sending clients away to these resources, MBDP works with them as clients work simultaneously with another resource to meet their needs. Typical examples of service providers to which client are referred include the Women's Business Center, Small Business Development Center, Vocational Rehabilitation, Section 8 housing assistance, Department for Children and Families, financial literacy programs, Food Stamps, the Food Shelf, adult basic education, and community organizations or alliances such as an artists guild.

Determining business plan and goals
One business counselor noted that this initial conversation is important so clients "feel as if they have a common ground and understanding of how MBDP services can help them." During this initial or a subsequent meeting, clients and business counselors also discuss issues such as credit history, how to develop a business plan, cash flow analysis, and loan/financing options. For instance, if a person is not familiar with writing a business plan, one counselor noted that she "gives clients a hard copy outline/template focusing on the different parts of a business plan, so they can begin and continue to develop this plan."

Issues encountered during assessment
The main issue that business counselors noted encountering during the intake process is that clients may not want to give out their personal information, such as a social security number or household or spouse income. Some clients are skeptical about to whom this information will be reported and if they could get in trouble if they do not accurately report their information. One business counselor commented that receiving inappropriate client referrals is another issue with client assessment. She noted that some referral sources will send clients to MBDP who have a mental illness that does not enable them to functionally receive services and start a business.

Technical Assistance and Training

Post start-up and post loan clients have various needs that can be met either working one-on-one with a business counselor or in a group setting during a class, seminar, or workshop. Examples of common post startup needs include: assistance with book

to an expert." Group based training also provides clients with hands on activities, uses a variety of learning modes, and allows classes to be interactive and discussion based to keep participants interested. Even though centrally located classes are often hard for rural based business owners to make, a counselor stated that they are beneficial to this population because rural owners often thrive from the networking opportunities where they interact and make connections with other business owners in a group setting that they would not get in a more isolated situation.

In addition, business counselors noted that they often partner with other organizations or refer clients out to others who teach classes, such as Vermont Adult Learning, the SBDC, and state colleges. Several counselors also stated that clients enjoy coming to classes when they are held, however students may face challenges to their success in classes. For instance, some students are not willing to do the homework that is required out of class time because they are busy running their business or do not associate well with a classroom situation because they did not have a good experience in education.

Just as students face issues in taking group based classes, all of the business counselors commented that group based training requires a lot of work on their part, which may not yield large returns if the class is poorly attended. For example, the instructor needs to recruit clients, confirm their attendance, follow-up with clients through mail and email, prepare materials and set up for the class, teach the class, follow-up with participants who do not show up for class, and make themselves available out of class time to assist clients. A lot of time and energy is not best utilized if there is low turnout for the class or if students drop out over time.

Relationship with Project Partners

Work with project partners and communication among the MBDP internal staff and statewide agencies is an important aspect to providing services for the PS grant.

Internal communication with other MBDP staff

All of the business counselors reported having frequent contact with their fellow staff persons within each MBDP office, either by working in the office together, staff meetings, telephone calls or electronic mail communications. One person specifically noted that face to face contact with their co-workers is helpful to discuss issues and get feedback on how to best handle certain situations. Regarding statewide collaboration among the MBDP agencies, a few interviewees noted that they will reach out to others as a resource to best develop their programs. However, aside from a few statewide grant meetings, all noted that they have not actively shared or collaborated with other MBDP sites that are funded through this grant. One person commented that each MBDP within the state has a different working style and local culture, thus each MBDP are independently functioning agencies, even though they serve a similar purpose and share information and resources. Several persons interviewed felt that a "professional development day" or meeting with the other MBDP sites to catch up on what they are doing and clarify grant outcomes would be beneficial to the work of all sites.

Project partners
Each MBDP site works with specific agencies to assist clients and serve as a referral source and source of referral. Communication with these partners can range from holding formal meetings, dropping by for informal conversations, dropping off fliers and brochures, and making presentations, phone calls and electronic mail communications. Examples of project partners include:

Vermont Procurement Technical Assistance Center
Department of Children and Families
Vocational Rehabilitation
Individual Development Accounts
Vermont Refugee Resettlement Program
Community Economic Development Office
Department of Labor
Vermont Women's Business Center
Local banks
Vermont state and private colleges
Local downtown associations

Issues with project partners
Several business counselors interviewed that they do not get many referrals from the Department of Children and Families welfare services officii6Ri9.52 Tmy0c[15 BCw 1.04 0 Td[Vocat0.000

Family Characteristics

PS client family characteristics are presented in Table 2. Family size of participants ranged from 1-7 people with a median family size of 2, mode of 1 and average of 2.4. Most of the people in the PS project come from small families, with 79% (226) coming from a family of one to three people. Twenty percent (57) come from a family of four to six people and 1% (4) come from a family of seven people.

Table 2. Family characteristics of PS clients

Family Size
Range = 1-7
Average = 2.4
Family size of 1-3 = 79% (226)
Family size of 4-6 = 20% (57)
Family size of 7 = 1% (4)

Poverty and Public Assistance

Client information on poverty and public assistance is presented in Table 3. All of the PS clients meet the JOLI requirements of being 100% or more below poverty level, a TANF recipient, dislocated worker, or an unemployed person, at their intake to the program. Twenty percent (56) of clients received TANF benefits at intake. Thirty-two percent (91) reported that they have a verifiable disability, with 22% (62) receiving SSI or SSDI at intake (disability income). More than half of participants (54%) receive food stamps, 18% (53) receive housing assistance or live in public housing and four individuals are homeless.

Table 3. Poverty statistics of PS clients

100% below poverty	100% (287)
Receive TANF	20% (56)
Income from SSI or SSDI	22% (62)
Food stamps	54% (155)
Housing assistance	26% (8)
Live in public housing	13% (4)

Participant Income

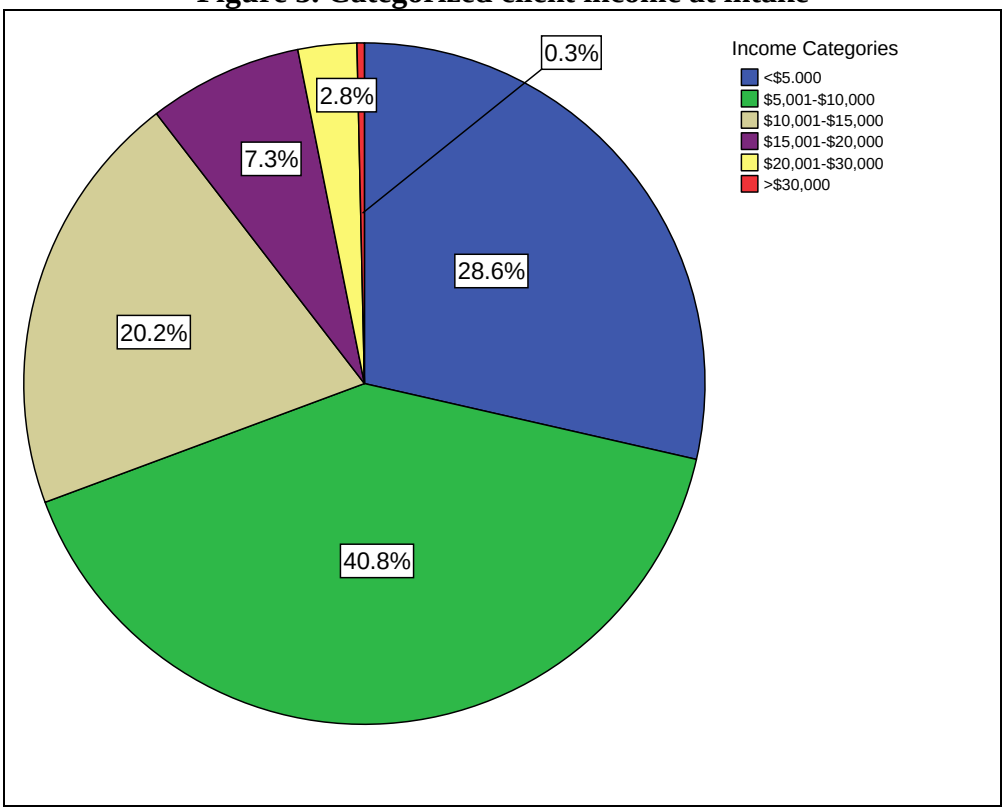
The average annual income of participants upon enrollment (self-reported) was $7,900 with clients' annual incomes ranging from $0 to $35,000 at intake. The median annual income was $7,860 and modal value was $0 (Table 4).

Table 4. Income statistics of PS clients upon Enrollment

Average annual income	$7,900
Range of annual income	$.00 to $35,000
Median	$7,860
Mode	$0

Looking at participant income broken into categories (Figure 3), more than two-thirds of the respondents (69%; 199) reported an annual income of under $10,000 upon enrollment. Twenty percent (58) of respondents reported an annual income of $10,001-15,000, 7% (21) reported an income of $15,001-20,000, 2.8% (8) reported an income of $20,001-30,000, and 1 person reported an income of over $30,000. It should be noted that families with higher annual incomes had larger family sizes. For example, those earning less than $5,000 had an average family size of 1.7, while those with an annual income between $15,001 and $30,000 had an average family size of 4.1.

Figure 3. Categorized client income at intake



Status in the Labor Force

At participant intake, 29% (83) of PS clients were employed, 25% (72) were self-employed, 7% (20) were unemployed, and 9% (26) did not have a source of income (Table 5).

Table 5. Employment status of PS clients at intake

Status	% (n)
Employed	29% (83)
Self-employed	25% (72)
Unemployed	7% (20)
No source of income	9% (26)

Client Outcomes

The following client outcomes reflect the activities and accomplishments self-reported by

Sources of capital
The following are the sources of funding clients reported using for their business. Detailed information on loans received is provided below.

Personal savings (54%, 33)
Business revenue (44%, 27)
Grant funding (11%, 7)
Individual Development Account (10%, 6)
Family or friend loan/donation (10%, 6)
Credit card (5%, 3)
Vocational Rehabilitation (5%, 3)
Another bank loan (3%, 2)
Trickle up (3%, 2)
Job Start (2%, 1)
VEDA (2%, 1)
Community Capital of Vermont (2%, 1)
VT Community Loan Fund (2%, 1)
SSI (2%, 1)
Social security (2%, 1)
No sources of funding (15%, 9)

Loan applications submitted and received
At the time clients contacted MBDP, 22% (15) were in the process of applying for a business loan, one person had already received a loan, and 77% (52) were not considering applying for a business loan. When asked about loans at the time of the survey, one person who was planning on applying for a loan did apply and received a loan for $7,000. Almost a quarter of clients, 23% (14), were still planning on applying for a loan, 47% (28) were not planning on applying for a loan, and 28% (17) felt it was too early for them to tell if they needed a business loan.

Business income and net worth
Anecdotally, 40% (14) of clients noted that compared to when they first contacted MBDP their business income or revenue has grown. More than half, 54% (19), commented that their business income had remained stable and 6% (2) noted that it had decreased. Clients also self-reported their *gross average monthly* income or revenue from their business. Responses for clients ranged from $0 to $7,000 with an average of $1,532, median of $650 and mode of $1,000. Examining self-reported net worth, 79% (30) of MBDP clients reported having a positive net worth or "owning more than what they owe". While 21% (8) reported that they owed more than they owned or had a negative net worth on their business.

Seventy-one percent (30) of clients reported that their business provides a source of income to their household, with 57% (17) of these people stating that this is their primary source of income. "Owner's draw" was defined in the survey as "gross business revenue minus business expenses or some other amount that is taken out of business revenue."

The majority of clients surveyed provided this figure as a monthly amount, thus this amount and relating statistics are displayed in Table 6.

Table 6. Monthly owner's draw statistics, self-reported

Range	$65 to $2,400
Average	$940
Median	$700
n	19

Table 7 shows that almost two thirds of clients (60%) felt their cash flow has somewhat to greatly improved since they started working with MBDP.

Table 7. Change in client cash flow availability because of MBDP (N=42)

Change in cash flow	Percent (%)	n
Has greatly improved	10%	4
Has somewhat improved	50%	21
Has not changed	31%	13
Is worse	10%	4

Personal income

Forty-four percent (31) of clients indicated that they did not need a job other than their self-employment, 41% (29) have another job in addition to self employment, and 16% (11) are looking for another job in addition to self-employment. Table 8 shows the sources of clients' personal income. Fifty percent (37) of respondents earn part of their personal income comes from their current business and 42% (31) indicated that income from a wage job is part of their income. Eighteen percent (13) of clients receive some income from SSI or SSDI and 15% (11) also earn money from another self-employment. In addition, 4% (3) of clients commented that they did not have a source of income. Self-employment businesses provide the majority of one's personal income for 34% (24) of interviewees. While 31% (21) reported that their wage job provides the most of their income.

Table 8. Sources of personal income (N=74)

Source of Income	Percent (%)	N
Current business	50%	37
Wage employment	42%	31
SSI/SSDI	18%	13
Another self-employment business	15%	11
Spouse/family member income	5%	4
Unemployment	3%	2
Reach-Up/Food Stamps	3%	2
Child support	1%	1
Savings	1%	1

Looking at monthly and annual household income, the monthly household income of respondents ranged from $0 to $9,000, with a mean income of $1,775 a month and median of $1,200. Table 9 shows a categorized breakdown of respondents' monthly household income by survey groups. Clients were asked to indicate of

%

Table 9. Respondent's monthly household income

Benefits and assets

Seventy-eight (58) percent of clients reported that they have access to medical and health benefits, but none receive this through their business. None of the employees hired by MBDP clients are provided with medical and health benefits through their job. In addition, 19% (4) stated that they have access to quality childcare, while the remaining 81% (17) said that they do not. Two of those who have access to childcare reported paying $270 and $500 a month respectively. The MBDP defines asset gains as purchasing a home or achieving any post secondary education. Since clients started working with MBDP, one person had purchased a home and three completed further education. Types of education included attending community college, completing a bachelor's and a master's degree.

Skill development

Clients were asked several questions to assess skill development and attitude and life changes they have gained because of MBDP services. Table 12 shows the many skills areas in which clients reported gains. The most commonly reported skill was how to write a business plan, followed by financial management, budgeting and credit repair skills. Interestingly, 40% (24) of clients reported using a business plan to guide their business, while 50% (30) are not and 10% (6) did not write one. All but two of the clients who wrote a business plan (92%, 22) indicated that their MBDP counselor somewhat to completely helped them implement their plan.

Table 12. Skills gained by PS clients (N=74)

Table 13. Change in skills since working with MBDP

	Financial Management Skills	Marketing Plan Skills	Credit Management Skills
Range	0-10	0-10	0-10
Mean	4.8	4.5	3.2
Median	5	5	1.5
Mode	5	0	

Table 15. Change in client personal, family and community life since MBDP

	Personal life improvement	Family life improvement	Improved relationship to local community
Range	0-10	0-10	0-10
Mean	4.5	3.6	4.9
Median	5	4	5.5
Mode	0	0	0
n	64	62	68

Focus Group Client Outcomes

Four client focus groups with 26 participants were conducted in October 2007 to obtain information on client immediate outcomes and feedback on course curriculum, presentation, and materials (Appendix A). One group was held in Burlington, VT with CVOEO, one was held in Newport with NEKCA, one was held in Barre with CVCAC, and one was held in Westminster with SEVCA. The focus groups were designed to collect qualitative case study data from clients about their business, services received, impact of services, and program feedback. Business Counselors recruited clients by sending invitations to all active clients who already had a business and had worked with PS services in the past year. Dates and times were selected based on the majority of clients' availability. This qualitative data was analyzed by searching for common themes throughout the data. Client case study information is excerpted from these interviews. The following section summarizes the data collected from clients during their focus group.

Reasons for participating in MBDP services

The majority of clients who participated in the focus groups decided to initially work with MBDP because they wanted to start a business. Most clients came to MBDP with a business idea or concept; however they needed to learn how to start the business, such as writing a business plan and financing the business through grants or loans. As the majority of clients interviewed were currently in business, they continue to use MBDP services for post-start up areas such as bookkeeping, marketing, and organizational assistance. The main ways that clients learned about MBDP services were through word-of-mouth referrals and social service programs such as Vocational Rehabilitation, Section 8 Housing Services, and the Department of Labor.

Many clients spoke about the reasons they decided to go into business for themselves. Several people had a disability such as chronic fatigue syndrome or fibromyalgia that prevented them from working in a mainstream work place. Others wanted to be their own boss or simply work from home to take care of their family and avoid child care costs. One woman commented, "I tried a lot of different types of work, but I wanted to do something that I loved to do. I also felt stuck in a minimum wage job that would not give me a chance to make any more money. I wanted to do something to make money that love to do using my own skills." A few clients interviewed were refugees from another country and found that starting their own business was the best way for them to make money. Others commented that there are not many employment opportunities in rural areas, thus starting a business is a good option to make money for oneself.

The type of businesses that clients operated varied such as food service, crafts, taxi cab driver, photographer, pilates instructor, writer, and handyman service provider. Most of the clients interviewed were in a post start-up stage of their business. Many participants

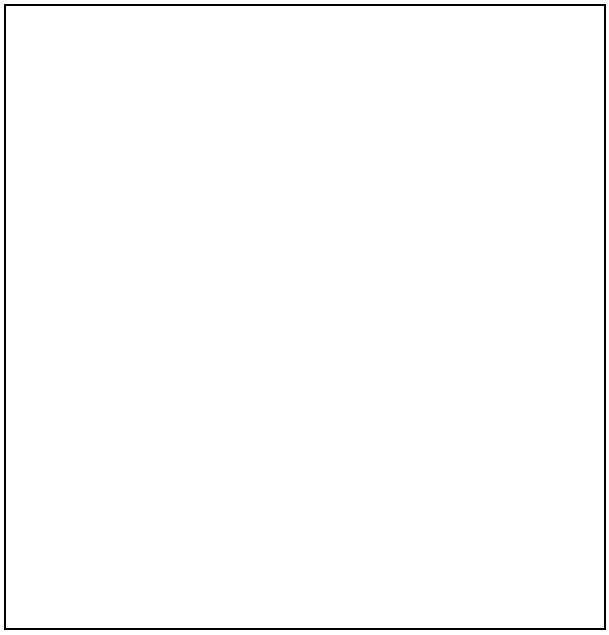
time, while others had dabbled with several different businesses before settling on a specific idea.

Course work or training received through MBDP
All clients participated in a variety of courses and individualized

Knowledge and skills gained from MBDP services

The course work and individualized assistance in which clients have participated have led to knowledge and skill development as well as strengthening of clients' businesses. Areas of knowledge and skills gained include:

- Networking
- Problem solving
- Goal setting
- Managing credit issues
- Increased self-esteem, motivation, moral support
- Information on grants and financing
- Completing paperwork
- Bookkeeping and financial tracking and management
- Office management and development of business branding materials
- Financial investment
- Marketing, customer/market identification
- Product pricing and labeling
- Equipment purchasing
- How to look professional



In addition to these specific skills learned, many clients elaborated on their business plan and web site development.

Business plan development

Most clients worked with their business counselor to develop a business plan. Many clients indicated that during their planning/start-up stage, the exercise of writing a business plan was extremely useful. This plan helps clients hone in on a specific idea and think of all potential areas or scenarios that may come up while running the business. Further, several clients noted that the business plan is useful if they needed to apply for a loan at a future point in time. Several artists who participated in the focus group noted that writing a business plan helped them determine their primary audience/market and ways to price and sell their work.

Table 16. Agreement and disagreement levels with satisfaction statements

Satisfaction Statement	Strongly Disagree	Disagree	Neither	Agree	Strongly Agree
MBDP services met my expectations (n=69)	9% (6)	9% (6)	7% (5)	49% (34)	26% (18)
MBDP services aided in the success of my business (n=57)	7% (4)	11% (6)	28% (16)	35% (20)	19% (11)
Working with business counselors aided in my business development (n=56)	7% (4)	9% (5)	4% (2)	54% (30)	27% (15)
Business counselors provided the necessary on-going support for my business (n=57)	7% (4)	11% (6)	16% (9)	42% (24)	25% (14)

Program strengths

Table 17 depicts the areas within the MBDP program that worked well for clients. Overall, common themes of the program's strengths include supportive, knowledgeable and positive staff, individualized attention, and good technical assistance and skill building.

Table 17. Program areas that worked well for clients (N=74)

Area

Assisting clients with transportation to and from sites and assisting one client to obtain a car and insurance.

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Space/location

Provide business incubator space with shared administrative and overhead services

Office locations near central Vermont/satellite offices

Topic areas that should be covered more in depth

Focus group clients suggested various topic areas that should be covered more in-depth, either through resource material, courses, follow-up workshops or individual assistance. One client indicated that they would like to receive a list of people who were starting micro businesses in their area so they could network with one another. Others also commented that MBDP should hold more networking events so clients can share experiences/success stories with each other. The idea of holding a regular meeting time to motivate each other and build off the enthusiasm and suggestions of others.

Other topic areas that clients would like have covered more in-depth:

Using QuickBooks and financial management, bookkeeping, debt management

Merchandising, marketing and pricing assistance

Self-confidence building exercises

How to obtain various sources of funding such as Trickle up grant funding/other grant funding

Grant writing skills

Computer skills and website development

Business programs for women

Home-buying seminar

Legal issues facing business owners

Literacy issues for immigrants

Networking with others starting a business

Retirement planning

Tax assistance

them to focus on their unique needs. In addition, two of the PS sites that are located in more rural settings offer individualized assistance through site visits at a client's house or electronic mail communications.

Group based training provides clients with hands on activities, uses a variety of learning modes, and allows classes to be interactive and discussion based to keep participants interested. In addition, business owners often thrive from the networking opportunities where they interact and make connections with other business owners in a group setting that they would not get in a more isolated situation.

Examples of common post startup needs include: assistance with book keeping, marketing, pricing, cash flow analysis, accounting, financial reporting, merchandising, website development, and legal advice.

Relationship with project partners

All of the business counselors reported having frequent contact with their fellow staff persons within each MBDP office, either by working in the office together, staff meetings, telephone calls or electronic mail communications. Regarding statewide collaboration among the MBDP agencies, a few interviewees noted that they will reach out to others as a resource to best develop their programs. However, aside from a few statewide grant meetings, all noted that they have not actively shared or collaborated with other MBDP sites that are funded through this grant. One person commented that each MBDP within the state has a different working style and local culture, thus each MBDP are independently functioning agencies, even though they serve a similar purpose and share information and resources. Several persons interviewed felt that a "professional development day" or meeting with the other MBDP sites to catch up on what they are doing and clarify grant outcomes would be beneficial to the work of all sites.

Each MBDP site partners with specific agencies to help assist clients and serve as a referral source and source of referral. Examples of project partners include:

Client Demographics

Gender and age

58% female, 42% male
Average age of 42, range of 19-66

Education

34% have a high school degree or less education
33% completed one to two years of education beyond high school
34% completed a degree program or four or more years of education beyond high school

Family characteristics

Family size of participants ranged from 1-7 people with a median family size of 2, mode of 1 and average of 2.4

Poverty and public assistance

100% are at or below 100% of federal poverty level
20% Receive TANF
22% Income from SSI or SSDI
54% Food stamps
26% Housing assistance
13% Live in public housing

Annual income

Average annual income = $7,900
Range of annual income = $.00 to $35,000
Median = $7,860

69% earn less than $10,000
89% earn less than $15,000

Status in labor force

29% Employed
25% Self-employed
7% Unemployed
9% No source of income

Client Outcomes

Business status

Based on the clients surveyed the PS grant achieved a 46% start-up rate of those in the planning stage at intake.

The PS grant supported and retained 100% of businesses that were already established at intake.

Business Loans 10% of PS clients were assisted in obtaining business contracts, such as state and local government and institutional contracts.

68% were referred to other services they needed through the PS grant.

Sources of funding

Main sources of business capital include personal savings and business revenue.

22% were in the process of applying for a business loan, one person had already received a loan for $7,000, and 77% were not considering applying for a business loan.

Business revenue

Knowledge, skills and attitude changes

The most commonly reported skill was how to write a business plan, followed by financial management, budgeting, and credit repair skills.

87% of the clients indicated that they are better off today because of MBDP services.

Half of the clients indicated that they are now more motivated and encouraged, while approximately a quarter reported an increase in their self-esteem and self-confidence.

Focus group client outcomes

Four client focus groups with 26 participants were conducted in October 2007 to obtain information on client immediate outcomes and feedback on course curriculum, presentation, and materials.

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Knowledge and skills gained from MBDP services

Networking
Problem solving
Goal setting
Managing credit issues
Increased self-esteem, motivation, moral support
Information on grants and financing
Completing paperwork
Bookkeeping and financial tracking and management
Information management and development of business branding materials
Fracking aDC BTImnt

Participant feedback

Overall, most clients expressed high satisfaction with services and individual assistance. Two thirds or more of clients agreed or strongly agreed that classes met their expectations, business counselors aided in their business development, and provided the necessary on-going support needed for their business. However, 54% agreed or strongly agreed that MBDP services aided in the success of their business. This measure will be an area to examine in the second and third year of the evaluation as client's potentially experience varying levels of business success.

Program strengths

Common themes of the program's strengths include supportive, knowledgeable and positive staff, individualized attention, and good technical assistance and skill building.

Areas that did not work well for clients

A variety of individual responses were received from those who did report something that did not work well for them. Some clients focused on program logistics, such as the schedule or location of services not being convenient for people. Others felt that they did not receive enough individualized attention or that an MBDP staff person did not follow up with them. Others faced issues relating to their business, such as not receiving the right resources or funding, or various life issues thwarted their business.

Suggestions for improving MBDP services

Respondents provided several suggestions for improving MBDP services. Themes such as providing opportunities for client networking with other businesses and having staff follow up more consistently with clients emerged in both qualitative and quantitative data. Other themes included topic areas for future classes/workshops, funding support, areas for improvement within staff, and issues related to space and location.

Recommendations for Program Improvement

The following are recommendations for improving the PS grant project and MBDP services, based on the various evaluation data presented in this report for the first year of the grant.

Recommendations from business counselors for professional development

Several business counselors interviewed felt that a "professional development day" or meeting with the other MBDP sites to catch up on what they are doing and clarify grant outcomes would be beneficial to the work of all sites.

Several business counselors would like clarification on what is defined as a "post start-up" client and if clients in a start-up stage can be included in this population

Increase number of business counselors available
Improve partnership with Vocational Rehabilitation to help people with disabilities
Be more respectful

References Cited

Clark, P. and A. Kays. (1995). *Enabling Entrepreneurship: Microenterprise development in the United States. Baseline year report of the Self-Employment Learning Project*

d. **Community life** (building supportive networks, involvement in community, neighborhood, friends, etc.)

Now I'd like to ask you to provide feedback on the MBDP training and individual assistance you participated in.

11. What parts of the MBDP program specifically worked well or were most helpful for you or your business?

12. What parts of the MBDP program did not work well for you?

13. Were there any topic areas that should have been covered more in depth?

14. Do you have any suggestions on ways the class, materials, or presentation may be improved? I.e. class timing, length of class (longer or shorter), topics covered, materials, etc.

15. What services or topic areas would you like to see covered in future courses by the program?

Appendix B. Staff Focus Group Questionnaire

Marketing, Recruitment, and Enrollment strategies

1. What **marketing and recruiting strategies** are used to attract JOLI eligible clients to intake and sign up with MBDP services? What strategies are used to attract clients in need of post-start up services?

2. Who are major sources of **referrals** for clients?

3. What **type** of **clients/businesses** are you recruiting?

4. Have you encountered any **problems** in recruiting and retaining clients?

5. What are **major barriers** that clients' face that may impede in their participation in the program?

Participant Assessment

6. What **strategies** are used for the **initial intake** of clients into the program?

7. What, if anything, should clients have in place before they can begin working with PS services?

8. What are the **major sources of referrals** (internal and external) to which you recommend clients? Do you get feedback on whether or not they are helpful?

9. Are there any **problems** that you have encountered in the intake process and how have they been overcome?

14. **What are** best practices in teaching these courses?

Post Loan Technical Assistance and Support

15. What **type of technical assistance** and support is offered to clients? Is this in addition to or in lieu of training?

16. What are **outcomes** that clients achieve as a result of the TA?

17. How are clients assisted in obtaining **contracts** with government, institutions or private industry?

18. How does **access to a loan** assist client's business development compared to clients who do not apply for a loan?

Successfulness of collaboration

Internal communication

19. What **communication strategies among staff** are used to coordinate efforts and effectively serve clients (seamless services)?

20. How do you communicate and work with other CAP agencies? What role do they play in your services?

Project partners

21. Who have been the key project partners? What role do they play in **referring** and **serving** clients?

22. How do you **communicate** with partners to effectively meet participants' needs (seamless services)? Is communication **regular and frequent** with partners? What is the primary mode of communication? Groups? Individuals?

23. What has been **effective/successful** about collaborating with project partners?

24. What challenges has the program faced with project partners? How have these been **overcome**?

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The *Post Start-up Microenterprise Services* grant is a statewide project operated of the Vermont Community Action Agencies' Micro Business Development Program.