

Evaluation Report, 2006-2009

December 2009

Prepared by:

Michele C. Schmidt, MPA, Evaluation Coordinator

Jane Kolodinsky, Ph.D., Co-Director



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The Post Start-up

Methodology

This evaluation report is cumulative for the entirety of the PS grant and presents an analysis of data collected from clients, staff and project partners. This evaluation focused on the project process and outcomes (Weiss, 1998). The process component examines project implementation to understand the effectiveness and efficiency of activities and interventions, such as client recruitment and retention, provision of training and technical assistance (TA) services, and collaboration with project partners. Process evaluation results have been used over the course of the grant as a management tool for continuous program improvement. Results also help staff identify implementation issues, articulate how they were addressed, and provide recommendations for future implementation. The continuous discussion of best practices to carry out post-start up client services is documented in this evaluation report. Outcome results allow staff and the evaluators to assess the impact of project implementation on microenterprise owners and their businesses. Outcome evaluation results inform whether project interventions produced desirable changes and their potential for being replicated, answering the questions of whether or not and how the program worked

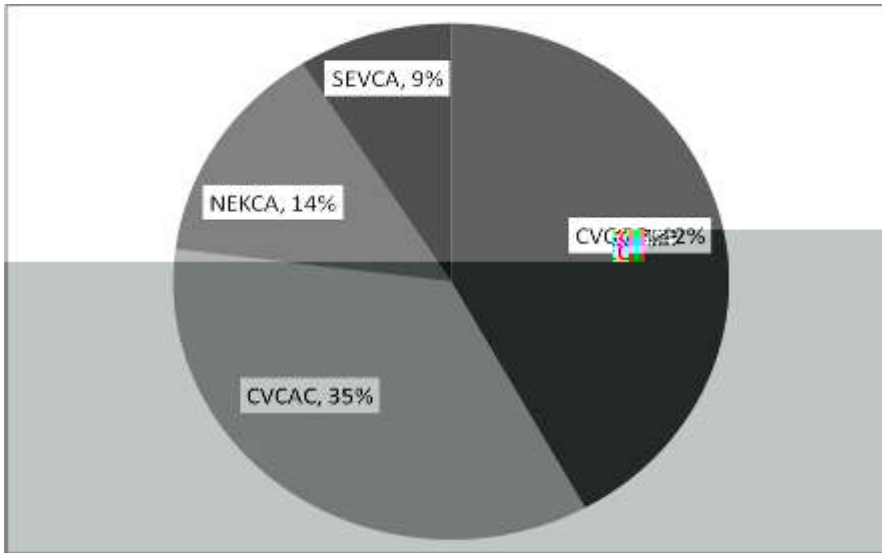


Figure 1 Site location of survey respondents

Client Focus Groups

Eleven focus groups were held with 56 clients over the course of the grant. A total of 26 clients participated in 2007, 18 in 2008, and 12 in 2009. Three focus groups were held in Burlington, VT with CVOEO, Newport with NEKCA, and Barre with CVCAC. Two groups were held in Westminster with SEVCA. While SEVCA attempted to schedule the third group, this meeting was cancelled due to a lack of client attendance. Client focus groups were conducted in person and by conference call. During the sessions, the facilitator and clients engaged in focused discussions 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.

This

information provides data on both project process and outcome.

Staff Focus Groups

Data Analysis

Quantitative data were analyzed using Statistical Package for the Social Sciences (SPSS) 17.0. Bi-variate analyses, including T, F, and Chi Square (χ^2) tests, were also conducted to further understand relationships between two variables. P values less than or equal to .10 were deemed significant. A thematic analysis of qualitative data was conducted using common techniques associated with this research (Glesne, 1999; Patton, 2002). Key concepts were coded based on the existing framework of research questions and common and divergent themes that emerged from repeated review of field notes. The validity of results was verified by having multiple researchers independently review the data and analyses to identify common findings and resolve discrepancies. Preliminary findings were also reviewed by key informants for accuracy and comprehensiveness.

Findings

This report reviews cumulative evaluation findings collected over the course of the grant, from October 1, 2007 to September 30, 2009. The first half of this report presents key components of project implementation, as documented from staff focus groups, evaluator observations, and reviews of project related documents. The second half of this report reviews project outcomes by grant goals. This s

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

Personal issues faced

Client business development is also hindered by various personal issues that they face.

business development and success. Business counselors generalized that many low-

The

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Clients who are not operating in a crisis mode are often referred to other types of resources that can help them develop business skills or enhance their business, such as credit counseling services, the Vermont Individual Development Account (IDA) matched savings program, and the Volunteer Income-Tax Assistance (VITA) free tax preparation program. Clients may also be referred to skill building resources such as Toastmasters, which is a publi

Needs Specific to Post Start-up Businesses

Business counselors defined the post start-up business stage as a business that is open and actively soliciting and servicing customers and clients. Post start-up clients need more than the basic business planning and idea generation courses that are frequented by planning and pre-start-up] services are one on one. It helps to focus on each individual so they leave

Re-examining and Refining Current Practices

Business counselors noted that clients with an existing business often need to revisit their current business practices to understand how they can become more efficient and

After having been in business, entrepreneurs begin to encounter issues stemming from things they lacked at start-up, such as marketing, getting financing to sustain and/or grow, registering their business or establishing a trade name and LLC, and having the correct insurance in place. Entrepreneurs also need to refine their skills in communicating with customers to market their services, such as identifying features of their business that appeal to customers.

Establishing and Repairing Credit

Business counselors also identified that post start-up business owners are thwarted by
The greatest difficulty for this moderate and low income group of entrepreneurs is establishing or repairing a credit line especially problematic when entrepreneurs try to access needed capital for growth and expansion, such as through loan financing or a business credit card account.

Financial Management

As a business expands and grows, financial management practices often need to change to accommodate more complex accounting. Skills needed may range from keeping track of and reconciling their checkbooks to using a software program like QuickBooks and maintaining records for tax purposes. To exemplify an issue that clients face, a counselor written and had received 10

Marketing

Once a business is up and running, CVCAC staff commented that clients realize the issue of scale and need for larger market lot of time brain-storming and developing a marketing plan and then need to learn how to actually implement this plan. Business counselors note that assisting clients in this area is most successfully accomplished with individual assistance. Most often the entrepreneur makes a specific product or provides a specific service that requires one-to-one assistance to develop a successful implementation plan over learning general topics in a group setting and then

clients may not want to disclose personal circumstances or information in front of their peers, but will talk openly with business counselors in a private setting and are more receptive to support referrals. Having a person attentive and listening to just them can give them better support than in a group setting.

Convenient and flexible

over the telephone or email communication can also be the most feasible route for providing assistance to clients living in rural or suburban settings. One-to-one assistance works well for clients when they are spread out over a geographic area because it is often difficult or too far for clients to travel to a central location for assistance, especially given

owners so they have less flexibility in their schedule to attend classes. A business

that she would meet with people at the beginning of the work day, end, or even during their lunch hour to fit their schedule. It is also difficult for business counselors to justify holding a class when attendance is low or diminishes over time. One pers but if they run for a length of time, it is difficult to keep attendance up because they are

general topic of packaging that led to a creative brainstorming session on how to better package the specialty products sold by workshop participants. In another CVCAC workshop, participants each shared with the group a public relations narrative for one of their products, which led to generating additional ideas for the products.

Building social capital and support networks

Group learning environments afford opportunities for entrepreneurs

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The Post Start-up

minutes to talk about business issues they face. They then get feedback and advice from

fro

At a regional and local level, business counselors also partner with other micro and small business service providers, government programs that focus on business development and education institutions that offer business training. A counselor working in Burlington, VT said that their office participates in quarterly meetings with regional business collaborators at the local City Hall, so they feel also neighborhood specific business groups tailored to the demographic profile of businesses and customers who live in that area.

Perceived Project Impact

Business counselors discussed several areas in which they have observed impact of PS grant services on clients and their businesses.

Empowerment and confidence

All of the business counselors commented that MBDP clients become more self-confident as they uncover their potential, set plans to action, and work to improve their life situation through self-employment. Interaction with business counselors and other clients reinforces, affirms and validates their ideas and that they have the skills to start a business. One business

and knowledge in the world, but they need the soft skills and self-

Self-employment has helped low-income persons in economically depressed areas make a living or supplement their income.

Success post start-up

A business counselor summed up that he has seen clients achieve success because of MBDP services and having supportive networks in place. Through in-class and practical experience of trial and error, entrepreneurs learn from their own and other s experiences and hopefully make changes based on suggestions made. Experience also enables clients to be aware and take advantage of opportunities presented to them, such as the benefits of financial literacy training; application of these skills improves business and personal finances, which enables clients to earn money but also save money and reinvest resources back into their business. Other tangible areas of success that clients achieve are applying for and receiving loans and getting their first customers are the most helpful lessons that post start-up business owners can share with each other during networking groups.

Community economic development

Self-employment has helped low-income persons in economically depressed areas make a living or supplement their income. A business counselor who works with clients in a rural area of Vermont states that self-employment is really significant for people to make a living in her area. There are few jobs available in the area and large factories that employ a lot of people have closed down. Free training and technical assistance to help low income persons operationalize their ideas and start a business is always needed in this area. One business counselor gave an example of how she helped an unemployed yet

are more up to date with newer technology and willing to work for less pay. He could not find a job even though he had been doing mechanic work for 20 years. So he started his own business in the area and now has a good client base because of his social
eople try self employment to supplement their income.

Artists and crafters who work with MBDP often have one or several other part time jobs in addition to doing their art work on the side for extra income. Micro business development of arts based businesses has help

many areas of Vermont. In Bellows Falls, Vermont, a micro business husband and wife team opened an art gallery and retail space in their community. Their business counselor

money to pay the rent. Their storefront location has made a difference in the area by offering art education to community members and supporting other local artists. Their art gallery breaks even and the skills they gained from operating this business have led them to start a food based catering business. Another client who completed the IDA program and started a business recruited her two adult children to enroll in the IDA program, which has given them an opportunity to make more than a minimum wage.

PROJECT OUTCOMES

The PS grant measures client success through the achievement of various outcomes. These include business accomplishments, loans received, client outcomes compared to the grant objectives, and the impact of the PS project on client business, personal, and financial life. The following highlights the client outcomes for the first year of the grant, beginning with describing the characteristics of the clients who participated in the MBDP program.

Poverty and Public Assistance

A summary of client poverty and health data is presented in Table 3. All PS clients meet the JOLI requirements of being 100% or more below the federal poverty level, a TANF recipient, dislocated worker, or an unemployed person, at their intake to the program. Almost half (49%) of clients received Food Stamps at intake and 14% were TANF recipients. Twenty-nine percent (302) had a verifiable disability at intake.

Table 3 Poverty and health statistics

Statistic	% (n)
100% below poverty	100% (1052)
Food stamps	49% (517)
Disabled	29% (302)
TANF	14% (145)

Annual income and family size

The average annual income of participants upon enrollment (self-reported) was \$8,988 with a range of \$0 to \$33,000

Reasons for Participating in MBDP Services

The majority of clients who participated in focus groups decided to work with MBDP because they wanted to start a business. Most clients came to the program with a business idea or concept or an actual product; 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, projecting and planning of sales, product development and market testing, 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, the Department of Labor and other CAA programs. Clients also heard about the good reputation of MBDP counselors as being helpful and supportive from other business owners.

Many clients spoke about the reasons they decided to go into business for themselves; however it should be noted that most clients interviewed had another job earning wages and their micro business provided supplemental income. Several people had a disability such as chronic fatigue syndrome, fibromyalgia, myofascial pain syndrome, heart conditions and high blood pressure that prevented them from working full time in a mainstream work place. Others wanted to be their own boss, simply work from home to take care of their family and avoid childcare costs, or had another job and needed to have

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 more money doing something that I love and

A few clients interviewed were refugees from another country, such as Tibet,0 1 90.024 347.33 Tm[()] TJun

Business development providers

Another common peripheral service to which clients are referred is Vocational Rehabilitation, which provides grant funding and assistance specifically for persons with disabilities. Other business service providers support MBDP clients, depending on their interest in working with the organization and eligibility. Resources noted include:

- Vocational Rehabilitation
- College level business classes
-
-
- Small Business Development Corporation
- SCORE
- Small Business Administration
- City of Burlington Community and Economic Development Office

Business support services

Other prevalent referrals made are connecting clients with established business owners, informal and professional networks, and local wholesale suppliers and distributors. Networks among local businesses lend assistance to start-up and growing entrepreneurs; business to business connections also help support the local economy.

- Business to business connections - Mentoring with established business owners, business networks, local distributors, wholesalers, publishers, specialty equipment
- Access to markets - Retail shop/Craft fair and farmers commercial space, the Gallery at the Local Agricultural Community Exchange
- Marketing and advertising - Resources to make business cards and other promotional materials, printing services, website development
- Nonprofit organizations - Vermont Community Foundation, University of Vermont, local public library, Vermont Housing Conservation Board, lead paint safety training,
- State office/government services - Secretary of State for business registration, Vermont Chamber of Commerce, Child Care Food Program
- Private agencies - Efficiency Vermont, legal services, business insurance, Certified Public Accountant, marketing and bookkeeping consultant

Personal support services

- Emergency services from CAA - food shelf, fuel assistance, weatherization
- Education - Continuing education, adult basic education, Vermont Student Assistance Corporation for student loans
- Mental and physical health - Personal counseling, physical therapy, religious services, healthcare/insurance
- Obtain a vehicle - The Good News Garage
- Housing assistance/homeownership - Neighbor to Neighbor Works in Rutland to obtain a mortgage, local Home Ownership Centers to purchase a home
- Public assistance - Reach Up/TANF, Food Stamps, WIC, Unemployment, n, Vermont Department of Labor

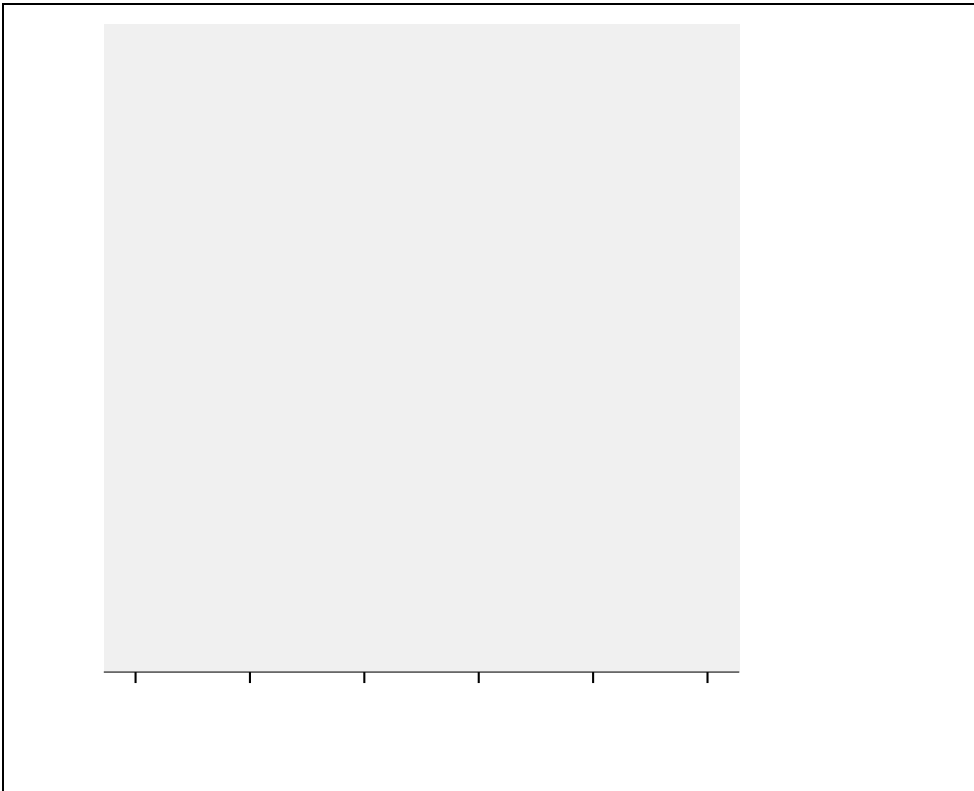


Figure 3 Dispersion of gross average monthly income from business

Business income allocated to household

Three out of four business owners who came to MBDP with an established business (76%, 66) said that their business provides a source of income to their household, with almost half (49%, 41) stating that this is their primary source of income. Likewise, of start-up business owners, 72% (42) earn household income from their business and 40% (23) earn most of their household income from their business. Of all active businesses at

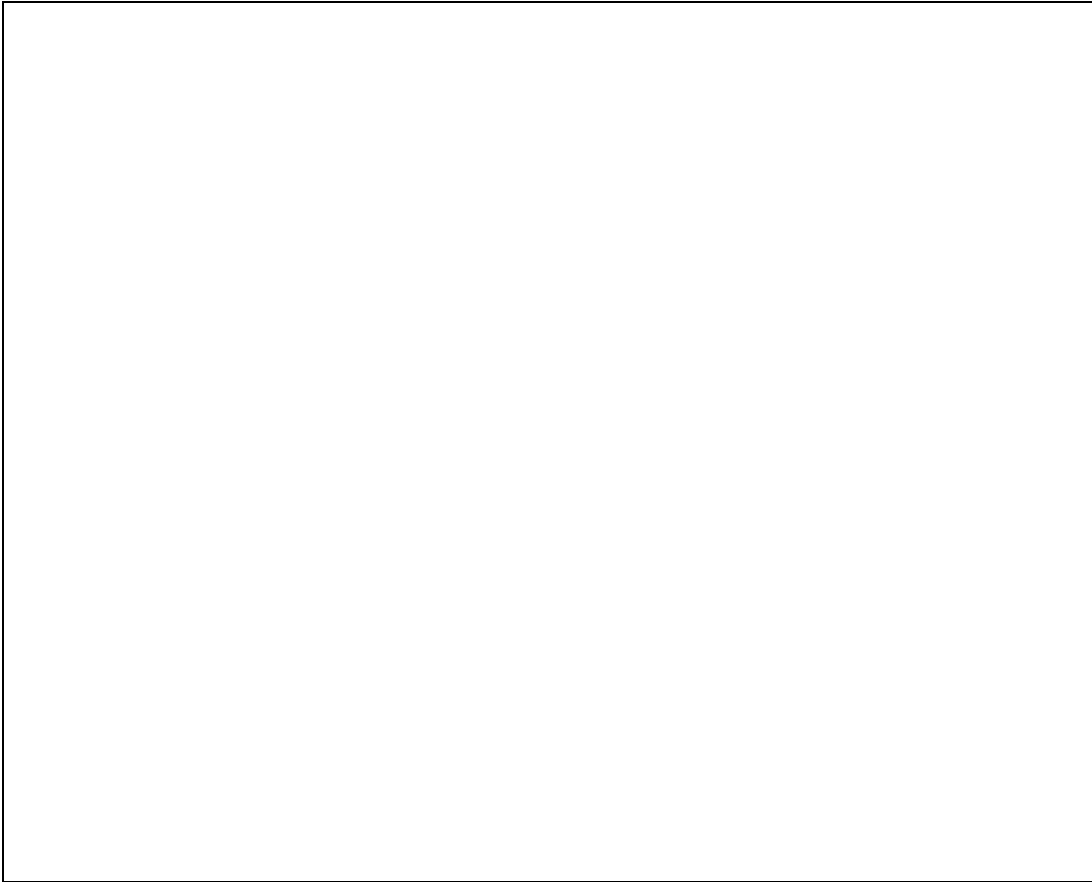


Figure 4 Dispersion of owner's draw

Owner and Employee Jobs Created and Supported

Thirty-one percent (43) of business owners, up from three counted in 2007, reported that their business employs other people in addition to their own job. Table 7 shows the number of new and retained owner and employee positions that are full-time (working at least 30 hours per week) and the number of full-time equivalent (FTE) positions held by individuals.

Table 7 New and retained owner and employee position statistics

	<i>Full-time</i>	<i>FTE</i>
New owner jobs	29	14.2 (27 people)

- 7 part-time positions (from 5 businesses) employ recipients of TANF. [Note that 8 business owners did not know this information and 23 business owners indicated that 0 employees were recipients of TANF.]

Benefits, childcare, and assets

Eighty-four percent (253) of clients, up from 78% (58) in 2007, reported that they have access to medical and health benefits. Four of these people receive benefits through their business at a cost ranging from \$100 to \$1,900/month. In addition, 26% (21) of 81 parents reported that they have access to quality childcare, paying from \$0 to \$900 a month for this service (average cost of \$275/month). The MBDP defines asset gains as purchasing a home or achieving any post secondary education. Since clients started working with MBDP, 6% (15) have purchased a home and 10% (26) have completed further education. Types of education included attending community college, completing
or

Personal Outcomes

Sources of Household Income

self-reported personal income. Almost half of clients (42%) earn income from their current business and 35% are employed elsewhere (earning a wage or salary). A quarter of clients receive income because of a disability, such as

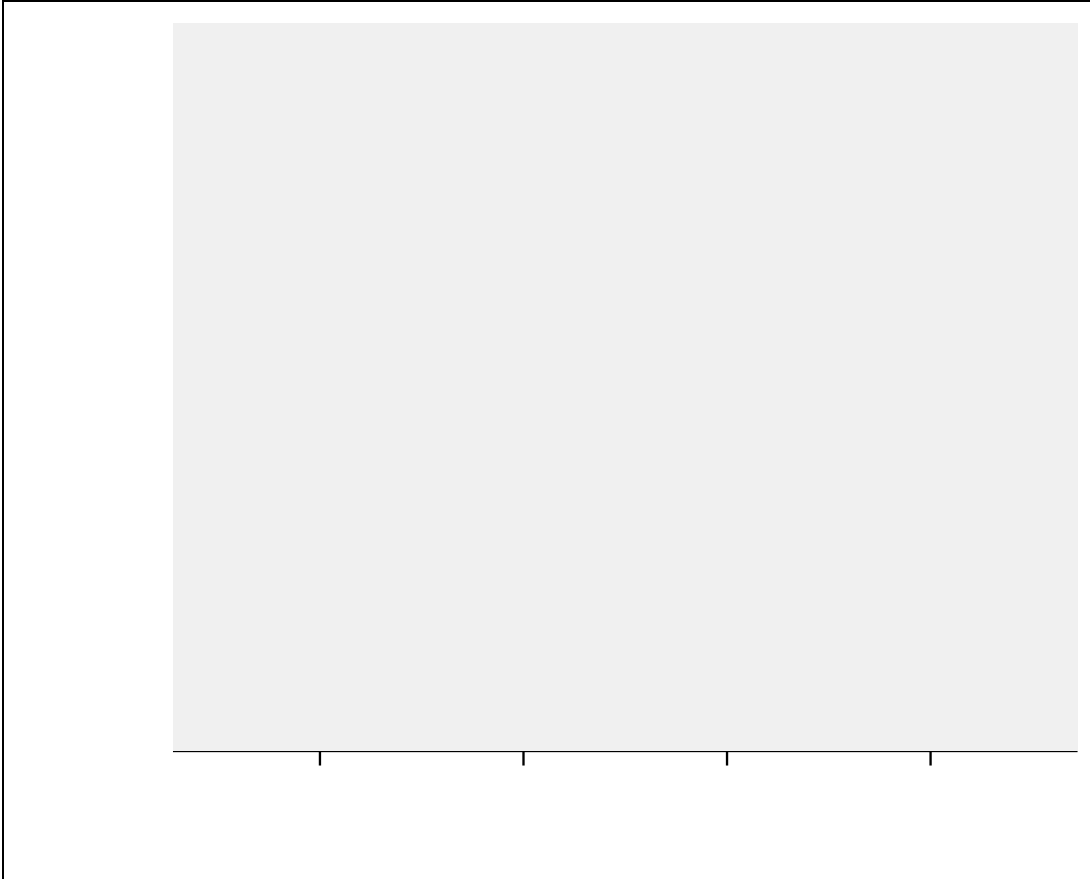


Figure 6 Average monthly income by family size

Regarding change in average monthly household income since starting a business, 38% (53) of clients said that their monthly income had increased, 37% (51) said their income had stayed the same, 23% (31) reported a decrease, and 2% (3) said it was too early for them to determine. Those who reported an increase in household income said this increase ranged from \$40 to \$5,000 per month with an average increase of \$1,125 and median of \$800 (n=43). Reported decreases ranged from \$60 to \$4,100, with a mean of \$1,372 and median of \$800 (n=19).

Public Assistance Receipt

At program intake, 9% (26) of clients surveyed were receiving TANF and 50% (146) were receiving food stamps. At the time of the survey 5% (14) were receiving TANF as part of their income and 42% (104) were receiving food stamps (information on food stamp receipt was asked only on 2008 and 2009 surveys). Looking historically, approximately three out of four people surveyed (72%, 214) said that they have relied on public assistance at some point in their lives. Since clients started working with MBDP, 39% (80) reported that their reliance has decreased, 49% (99) indicated no change in their current reliance and 12% (25) reported an increase in reliance on public assistance.

Main reasons given for decreased reliance on public assistance included: they were no longer eligible because of too high an income; no longer needed subsidized health insurance; and a few chose to no longer receive assistance. A few people commented that they are less reliant on public assistance because they are no longer eligible for certain programs but continue to receive assistance through other programs such as Medicaid and Food Stamps. A few clients indicated that their reliance had increased for reasons such as: they were now eligible for programs such as Food Stamps or WIC because of the birth of a child; they lost their job and became income qualified for programs; realized they qualified for disability income from programs like SSI.

Skills, Knowledge, and Attitude Gains

Clients were asked several questions to assess skill development and changes in personal outlook because of accessing MBDP services. Eighty-three percent (250) indicated having gained at least one type of tangible skill or knowledge from working with MBDP. Those surveyed who reported gaining no skills commented that they participated in the program for a limited time or felt the program was not helpful for their situation.

Table 9 shows the many skills areas in which clients reported gains. The most commonly reported skills, which have consistently been reported over the course of the grant, are how to write a business plan to start a business and access finances, followed by financial management, budgeting, bookkeeping and credit repair skills. Interestingly, 45% (105) of clients said they are using their business plan to guide their business and 15% (39) are in the process of developing their plan; 82% (85) said that their MBDP counselor somewhat to completely helped them implement their plan.

Table 9 Skills gained from MBDP

Skill Area	% (n)
Writing a business plan/accessing finances	40% (121)
Financial management/budgeting/bookkeeping and credit repair	28% (84)
Steps to start/operate a business	21% (63)
Marketing, pricing and sales	17% (50)
Problem solving skills	12% (35)
Learned about resources/resourcefulness	11% (33)
Computing skills	9% (87)
Networking/gaining contracts	7% (22)
Decision making, organization and leadership skills	6% (19)
Self-improvement	5% (14)
Business taxes	4% (12)

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Personal life

- Improved self esteem, communication skills with friends and family
- Increased motivation
- Empowered to be a business owner and as a person capable of achieving success
-

Under the area of services received, 10% (12) did not get enough information and felt that the information they did get was not helpful, while 9% (11) thought the training they received was too basic and did not address a specific topic area of interest. A few clients felt that material covered could have been learned from a business text book. Two specific topic areas that clients would have liked more information on are business law/legal issues and computer/website development. Others felt that they did not get enough individualized attention or that an MBDP staff person did not follow up with them (6%, 7). Some clients specified that they felt overwhelmed with the volume of information presented or challenged by certain topic areas like using a computer, completing paperwork, and working with business financials. One person specifically mentioned that working with two separate business counselors with different working styles was difficult.

Clients also talked about areas in which they were personally dissatisfied. A few clients felt disrespected or discriminated against because they have a disability and that their business counselor did not know how to work with their personal issue (7%). One client specified that her business idea was not supported by her counselor, who did not offer her much hope for success; however she indicated that her business has now surpassed any initial prospects and is doing well. Clients also had unrealistic expectations surrounding what MBDP could offer them or felt that the program was not a right fit for their needs. Two clients particularly commented that they felt their business counselor breached their confidentiality; one indicated that they disclosed feedback about another staff person to their counselor in confidence, which they felt was then shared with the person in question and resulted in them being asked to leave the program.

Several comments given were areas beyond the control of MBDP business counselors, such as clients not receiving funding or that their loan application was denied (7%). Others faced personal issues related to transportation, childcare, personal interest/motivation, and other life issues that got in the way of their business development.

Suggestions for future programs, services and resources

- Assist in finding grant angel investors Provide clients with guidance on what grant programs are legitimate.
- Provide more time and in-depth information on business taxes. Refer clients to free tax preparation services or provide them with a list of people to hire.
- Offer a website development class that is longer and more in-depth. Computer and website classes should be differentiated by skill level, e.g. a beginner/basics class versus an intermediate/adv

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and a mode of ten. Fifteen clients reported that they secured a total of 46 contracts with the support of MBDP, with the number of contracts secured ranging from one to seven and an average of three contracts. Eleven people secured multiple contracts. The value of contracts procured ranged from \$200 to \$100,000 with a median and mode value of \$2,000.

Impact of technical assistance on business outcomes

In total, 48% (147) of clients surveyed are currently operating a business, while 52% (159) are not currently in business. Active businesses have been open for five months to 40 years, with an average of six years and median/mode of three years. Almost a quarter (23%) of businesses is artisan based, including crafts, woodwork, photography, jewelry, and painting. Ten percent of businesses focus on wellness, health, exercise and therapeutic services, 10% are retail based, and 9% focus on food processing/food services (such as catering, baked goods, and prepared meals). The PS grant achieved a 35% (74) start-up rate of clients who were in a planning or pre business stage (n=209) at their intake and started a business after working with MBDP. Of the 74 businesses that started

Participants' access to capital

A total of 13% (30) of clients applied for and received a loan for their business. Loans received ranged from \$700 to \$265,000, with an average loan of \$35,275 and median of \$9,000 (n=20). Excluding the largest loans received (\$150,000 and \$265,000), loans ranged from \$700 to \$55,000, averaged \$16,139 and the median was \$8,000.

- Clients who apply and receive business loans usually go through the statewide alternative lender and MBDP partner, Community Capital of Vermont, which also operates the Vermont Job Start Loan Fund. Clients also apply for loans with local credit unions and revolving loan funds, Vermont Economic Development
- Reasons why clients do not apply for or receive loans sought include the following. Most clients are also denied loans if they have unrealistic expectations about business plan and the amount of money desired. Others choose to not apply for a loan because they do not want to take on additional debt and make monthly payments with an already tight budget.
- Other sources of business capital include personal financing with savings or income from another job (36%), reinvesting business revenue (27%), use of the IDA program (10%), other grant funding from programs such as Vocational Rehabilitation (7%), money from family members and friends (5%), and use of a credit card (3%).

Community economic development and generation of new employment

Self-employment has helped low-income persons in economically depressed areas make a living or supplement their income. Free training and technical assistance to help low income persons operationalize their ideas and start a business is always needed in Vermont. Forty-three clients interviewed or 31% of active businesses reported that their businesses had created jobs for other people in addition to their own.

- 66 full-time employees hold positions at 15 businesses, working an average of 42 hours per week (range 34-90 hours/week) at an average pay rate of \$16.36/hr (range of \$10-\$25/hr). 58 full-time positions are new positions created after the business owner started working with MBDP(a)4(n)-9(g)10(e)uB7(t2-)] Tir

- A total of 45 full-time owners, 19 FTE owners, and 17 FTE employees remained employed by established MBDP client businesses at the close of the grant.
Overall, **MBDP has helped to create and support a total of 222.75 FTE jobs.**

Change in client income and sources and reliance on public assistance

In 2007, the highest proportion of respondents (34% (24) reported that their self-employment provided the majority of their personal income, followed by a wage job (31%, 21). However by the end of the grant, almost half of clients (42%) earn income from their current business and 35% are employed elsewhere (earning a wage or salary). A quarter of clients receive income because of a disability, such as from SSI or SSDI programs. Monthly household incomes range from \$0 to \$7,500, with a mean income of \$1,673/month and median of \$1,326/month (n=263).

- Regarding change in average monthly household income since starting a business, 38% (53) of clients said that their monthly income had increased, 37% (51) said their income had stayed the same, 23% (31) reported a decrease, and 2% (3) said it was too early for them to determine.
- At program intake, 9% (26) of clients surveyed were receiving TANF and 50% (146) were receiving food stamps. At the time of the survey 5% (14) were receiving TANF as part of their income and 42% (104) were receiving food stamps (information on food stamp receipt was asked only on 2008 and 2009 surveys). Looking historically, approximately three out of four people surveyed (72%, 214) said that they have relied on public assistance at some point in their lives. Since clients started working with MBDP, 39% (80) reported that their reliance has decreased, 49% (99) indicated no change in their current reliance and 12% (25) reported an increase in reliance on public assistance.
- Clients indicated that their reliance on public assistance has increased as they were now eligible for programs such as Food Stamps because of the birth of children or they were no longer employed and thus became income qualified.

Improvements in clients' human, social, and financial capital

MBDP clients become more self-sufficient as they uncover their potential, set plans to action and work to improve their life situation through self

RECOMMENDATIONS FOR PROGRAM IMPROVEMENT

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

Facilitate statewide networking of business counselors for professional development

- Continue to hold one or two annual workshops with MBDP staff that provide similar services so that they can communicate on areas of success, issues faced and addressed, and ways to improve services.

Continue to strengthen relationships with project partners

- Counter the stereotype and bias of low-income people by highlighting success stories of TANF recipients
- Increase the use of emails to communicate
- Meet with collaborators and answer questions they have about MBDP
- Utilize the expertise of partners as guest speakers and workshop/class instructors.

Increase networking opportunities for clients

At least one client at each focus group conducted for this evaluation commented that they would like to have more networking opportunities with other business owners. In addition, 20% (25) of survey respondents talked about the need for MBDP to provide/coordinate more networking opportunities with other business owners. The need for more networking was echoed by another client who suggested that monthly or biweekly meetings be arranged so that people can share enthusiasm, success stories, suggestions, and learn from different experiences. Other suggestions include:

- Hold ongoing monthly meetings such as a lunch break or coffee hour for people to meet and discuss topics (6 people)
- Extend length of time that CVOEO Marketing Group meets and invite guest speakers
- Organize sector specific networking groups such as artists
- Have successful clients come to classes/networking sessions as guest speakers to learn about their experience
- Networking with contractors and services for business operation as well as commercial real estate professionals
- Establish an email list of clients who attend classes so they can keep in touch and network over email

Increase follow-up and individual work with clients

Another suggestion commonly made by clients during focus groups and from 24% (29) of telephone survey respondents were to have business counselors increase follow-up and follow-up at their

business counselor did not properly follow-up with them in a timely fashion to receive needed assistance. In addition, 7% (8) of survey respondents said they would like more individual assistance and more time during these sessions to address their needs. Several not get the attention they needed.

- Follow-up more with clients, such as on a weekly, monthly or quarterly basis
early by email (17)
- Be more accessible for clients and responsive to email and phone calls (9)
- Follow through with services offered (3)
- Provide more individual assistance and more time during these sessions (7)
- Provide clients with personal support
- Improve communication between office staff to ensure follow-through with clients

Address topic areas of interest to post start-up clients

The need for on-going classes/seminars for post-start-up businesses was mentioned as a suggestion for additional services by 8% (10) of telephone survey respondents. Some

level course for experienced owners (4). Many topic areas were provided as suggestions for individualized assistance or classes/workshops. Consistent with the post start-up model discussed by the business counselor, a majority of people who provided topic areas

Client recommendations for programmatic changes and improvement

Ten percent (12) of survey respondents suggested that MBDP increase their outreach and visibility to the community, such as high school students, to help other start-up businesses. This recommendation is positive as it corresponds with high satisfaction with services. Client comments around programmatic changes and improvements also echoed the need for expanded resources and staff within MBDP, specifically staff with business experience. Clients who live in areas further from MBDP office sites also requested that classes be made available closer to their location, especially in Newport and Morrisville, VT. Business owners also asked for classes to be offered at different times (such as daytime and evenings) and locations so they can take advantage of them. The following are specific suggestions for programmatic changes and improvements:

- Outreach to others to let them know about MBDP services (12)
- Increase number of business counselors available (9)
- Increase funding/resources for MBDP to strengthen and expand services (6)
- Hire more qualified/experienced staff (6)
- Provider smoother transition for clients during times of staff turnover
- Evaluate services and make changes more quickly
- Allow clients who are slightly over income to partake in services
- Hire business counselors who have their own business so they can provide feedback based on their experience and knowledge
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Space/location

- Hold classes at different times and locations so more people can take them (5)
- Provide additional satellite office locations to serve non-centrally located clients (4)
- Provide business incubator space with shared administrative and overhead services
- Provide shared gallery space

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The grant is a statewide project operated of the

Evaluation was funded by the Department of Health and Human Services,
Administration for Children and

Opportunities for Low Income Individuals Grant. The authors would like to thank the