

# *Recession* Recovery

Real Lives.

Real Impact.



# Contents



## Our Vision:

Strengthen small businesses, local communities and America by supporting our nation's proud heritage of entrepreneurs seeking opportunities and building success.

## Our Mission:

SCORE grows successful small businesses across America, one business at a time.

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# Making a Difference

## We Have Set a New Course to Grow 1 Million Small Businesses

### A message from the Board Chair and CEO

Half of all Americans are employed by small businesses. Our country's future depends on new, growing and thriving small enterprises. This year, the SCORE Board of Directors set a new course to lead a movement to grow 1 million small businesses.

To rebuild small business growth, SCORE provides start-up entrepreneurs and small business owners with counseling, coaching, training and resources—a blended learning model that helps adults learn and achieve success.

These services help today's entrepreneurs grow businesses, jobs, revenue and profits.

Recession recovery is about real lives and real business success. Every day, SCORE mentors are helping small businesses succeed.



SCORE helped Tom Hodge of Germantown, Ohio, start a business, Absolute CNC Machining, after being laid off due to a plant closing (pg 8). Tom now has a growing client base and recently hired two employees.

Our mission, our mentoring and our people are dedicated to helping America rebuild its engine for economic growth—small business. As SCORE celebrates its 45th anniversary, we focus on the future success of America's small businesses.



Educational tours, with supporters like American Express OPEN and HP, help bring mentoring and training to cities and towns nationwide. Entrepreneur Don Stukes, who started an information technology consulting business, trusts SCORE's advice.

He attended this year's speed coaching event. Now with the help of his SCORE mentor, Don is expanding his consulting practice to stay competitive in tough times (pg. 9).

\*See page 3

Together with SCORE, entrepreneurs are charting a course for success through the worst recession in two generations. SCORE mentored the business start of San Diego restaurant Urban Solace.

Now Urban Solace is working with SCORE to open a second location in 2010—thriving, even in a recession, with 45 employees (pg. 3). Each year, SCORE helps create more than 25,000 new jobs\*.



SCORE connects in communities through 364 offices and with 12,400 business mentors and coaches. SCORE offers a tremendous value to America's economy, donating more than 1.2 million hours to serve 378,157 entrepreneurs in 2009.

Thank you to all our clients, volunteers, staff and supporters—including the U.S. Small Business Administration (SBA). In FY10, SCORE received its first funding increase from the federal government in eight years to support our transformational goal to grow 1 million small businesses. Special thanks to the SCORE Board of Directors, who established our vision to dramatically increase SCORE outreach and the success of small businesses throughout America.

SCORE aids America's economic recovery by supporting the success of the innovators, risk takers and dreamers who start and grow small businesses.

With great appreciation,



A handwritten signature in black ink that reads "Doug Kindred".

**Doug Kindred, MBA**  
Board Chair



A handwritten signature in black ink that reads "W. Kenneth Yancey, Jr.".

**W. Kenneth Yancey, Jr.**  
Chief Executive Officer

# SCORE Supports Recovery

## Real World Advice Aids Recession Recovery



Laura Dessauer not pictured.

“What I learned from SCORE continues to help me make it through the recession. SCORE helped me lay the foundation, so I could be nimble and effective in adjusting my product offerings. SCORE mentoring helped prepare me, so I could increase revenue and have a cushion as the recession continued.”

—Laura Dessauer  
Owner, Creativity Queen  
Sarasota, Fla.



### Expert Mentoring Makes an Impact

The recession hit the entire country hard. With the drop in real estate values, tourism and trouble in financial markets, Florida, California and the Midwest were particularly hard hit, with some areas experiencing double-digit unemployment.

### SCORE Coaches Entrepreneurs at Chambers

SCORE offices actively partner with local Chambers of Commerce, a key community supporter for helping small businesses connect and succeed. SCORE offices work with SBA district offices to gather information about new loan guarantees and programs to prepare mentors to talk with clients about funding options.

SCORE chapters and mentors also took action to help businesses make it through tough times by increasing community outreach and adding recession-focused workshop programs.

### SCORE Advice Results in Profits & Growth

Laura Dessauer started a new business in Sarasota in November 2006, just as the economy in Florida was beginning to slide. Local SCORE counselor Wally Bishop helped Laura identify numerous product lines to give her multiple revenue streams.

She added her first employee and reached profitability in her first year. In 2007, her annual revenue grew 20 percent. Laura was so successful that she added a new component to her business, teaching therapists how to help more people.

SCORE counselor Jeannette Watling-Mills is helping Laura conduct market research. “The most exciting part is I am positioning my business to triple my earnings from last year,” says Laura.

# SCORE Supports Recovery

## SCORE Helps Create Jobs & Businesses



“SCORE helped us start our business and get financing. We couldn’t have done it without the several SCORE mentors who advised us on a wide range of topics. Today we have a profitable restaurant and 45 employees. SCORE’s highly valuable advice and knowledge of bank loans and business plans helped us finance a second restaurant during the recession.”

—Matt Gordon  
Co-owner, Urban Solace  
San Diego, Calif.

### Counseling Services Bring Experts & Entrepreneurs Together

SCORE’s unique value is the experience, expertise and volunteerism of business mentors and coaches who help entrepreneurs achieve their dreams of success.

In 2007, Matt Gordon and Scott Watkins opened Urban Solace, a San Diego restaurant, with financial advice and business plan mentoring from SCORE.

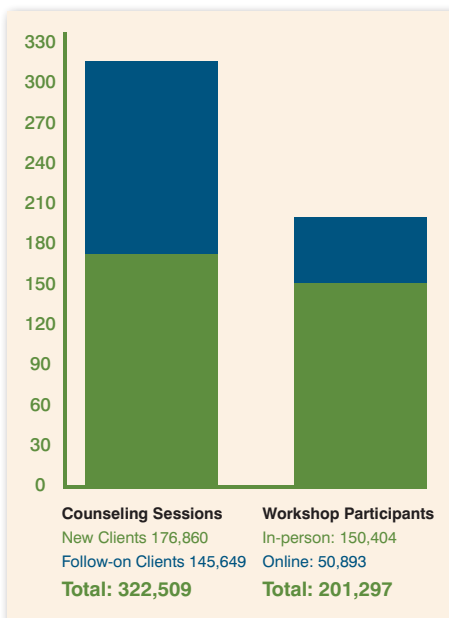
“SCORE’s connections and knowledge of bank loans helped identify lenders willing to finance a start-up business during a recession,” Matt says.

### SCORE Helps Restaurant Owners with Plan for a 2nd Location

Urban Solace has exceeded revenue goals by 58 percent since it opened. Matt and Scott are profitable. They credit a sound plan and realistic expectations as keys to weathering the recession.

With financing and loan advice they’re getting from San Diego SCORE, they will open a second restaurant in 2010. They’ve already started construction.

SCORE’s advice is free and confidential. SCORE helps small businesses set the stage for America’s economic growth. Real lives are impacted by the economy, and SCORE mentors make a difference to entrepreneurs’ success.



### Who We Are

- 12,400 volunteers
- 530 state & local leaders
- 48 percent women clients
- 23 percent minority clients
- 12 percent veteran clients

### How We Impact

- 8.5 million entrepreneurs served since 1964
- 378,157 clients in FY09
- 25,000 jobs created each year\*
- 19,732 new businesses annually\*\*

\*2005 SBA Impact Study  
\*\*2007 SBA Report to Congress

### Service Performance

#### Volunteerism

- 1.2 million volunteer hours
- In-kind mentoring value \$182 million

#### Mentoring

- New Clients 176,860
- Follow-on Sessions 145,649

#### Training

- Local Workshops 7,451
- Attendees 150,404
- Online Workshops 42,142
- Attendees 50,893

# Mentoring & Hometown Impact

## Recovering Small Business Successes in a Tough Economy



“I’m a big fan of SCORE. From the entrepreneur who needs help writing a business plan, to the mom-and-pop shop that needs to reinvent itself in the face of a tough economy—SCORE is there for all of them. I know that SCORE volunteers believe in the American Dream—because you’ve lived the American Dream.”

—Karen Mills, Administrator  
U.S. Small Business Administration (SBA)  
Washington, D.C.

The SCORE Awards celebrates hometown success and shows that a network of support creates a path for real small business growth.

### Outstanding Woman-owned Business Award, Sponsored by Constant Contact

“SCORE takes care of businesses the same way that mothers take care of babies,” says Dr. Yamile Jackson. “SCORE has made the difference.”



Dr. Yamile Jackson  
Zakeez  
Sugar Land, Texas

### Outstanding Minority-owned Business Award, Sponsored by HP

“SCORE has opened its doors and its heart to me,” says Kim Haas. “Anyone even thinking about starting a business should check out SCORE.”



Kim Haas  
Haas Media  
Jersey City, N.J.

### Outstanding Socially Progressive Business Award, Sponsored by the Office Depot Foundation

“SCORE helped guide us through our strategic planning, helping us understand we could have a new vision and truly help more people out of poverty,” says Jack Little.



Jack Little  
East Cooper Community  
Outreach (ECCO)  
Charleston, S.C.

### Outstanding Veteran-owned Business Award, Sponsored by Administaff

“I wanted to learn how to run a business. I relied on SCORE,” says Jonathan Bekemeyer. “If it weren’t for SCORE, my business wouldn’t exist.”



Jonathan Bekemeyer  
Killer Peaks  
Port Royal, S.C.

### Honored Advocates



### Corporate Small Business Supporter of the Year

American Express OPEN



### Corporate Small Business Advocate of the Year

Ernst & Young LLP



### Congressional Supporter of Small Business

Senator Olympia Snowe, Maine



### Lou Campanelli Award

Barbara Kasoff, president and co-founder of Women Impacting Public Policy (WIPP)

# Mentoring & Hometown Impact

## SCORE Volunteers Serve Communities in Need



*Keith Ogata not pictured.*

“SCORE has a powerful and positive impact on small business success in local communities. This is why I volunteer—to make a difference, share business experience with entrepreneurs, and help my community and this country get through the recession with profitable small businesses that create jobs.”

—Keith Ogata  
SCORE Volunteer & Board Director  
Honolulu, Hawaii

### Inner City Outreach Expands Across America

From Main Street to urban centers, SCORE volunteers are ready to help. SCORE and the Initiative for a Competitive Inner City (ICIC) are working together to reach underserved markets.

Volunteers with SCORE helped several clients get listed on the Inner City 100, a ranking of fast-growing, competitive companies in America’s inner cities. SCORE is also supporting ICIC’s “Growing up CEO” program for young inner city entrepreneurs to help add new businesses and increase hiring.

### SCORE Salutes Veterans & Service Members

SCORE volunteers, many of whom served in the military, proudly support the success of military community entrepreneurs. SCORE chapters serve clients through the Transition Assistance Program (TAP), which helps service members returning from Iraq and Afghanistan begin a civilian career.

Many SCORE volunteers are Vietnam, Korea and WWII veterans. SCORE offices have established programs or outreach specifically for veterans, National Guard and Reservists.

### Volunteer Mentors Coach Small Businesses Nationwide

The success of local economies is the success of making local connections, understanding local markets and meeting with local volunteers, like Jerry Jensen of SCORE. Jerry recently helped a software company grow sales 150 percent.



SCORE Board Director Jerry Jensen of Los Altos, Calif., received SCORE’s highest volunteerism honor—the Walter Channing Award. He was honored for his volunteer leadership, IT volunteerism and philanthropic support of SCORE.



SCORE honored San Diego SCORE as the National SCORE Chapter of the Year. District Director Rod Means (left) and Chapter Chair Monty Dickinson (right), pictured with SBA Administrator Karen Mills, led the chapter to achieve excellent client satisfaction, exceptional growth in services and successful community outreach.

# Prepared & Healthy Businesses

## For the Good of Your Business Tour & Disaster Assistance



“These days, small business owners need all the assistance and advantages we can get. I’m grateful to SCORE and its team of mentors, who support us with free advice, business tools and seminars. I learned valuable information at the SCORE and HP event on topics that will help us protect our data, secure financing and gain new customers.”

—Debra Stroehlein  
President, Silk & Contract Fabrics  
Houston, Texas

### Key Stats

8 cities

100 SCORE Mentors

1,500 Tour Attendees

75,000 Business Matchmaking Participants

\$6.3 Billion in Government Contracts Secured

### SCORE Helps Businesses Survive

The SCORE and HP tour, “For the Good of Your Business—Surviving Challenging Times,” was attended by more than 1,500 entrepreneurs in 2009. Now in its third year, HP dedicated itself to helping SCORE assist small businesses with disaster preparation and small business survival skills.

At the free one-day workshops, HP and SCORE provide practical advice for small businesses to protect data and facilities, save money and increase sales.

Attendees learned how to plan for disasters, leverage environmental strategies and manage in-house marketing for long-term growth. The workshops offer tips on winning business contracts generated by the federal economic stimulus efforts and advice on taking advantage of new SBA-backed financial options.

### Business Matchmaking Generates Billions

Business Matchmaking, sponsored by SCORE and HP, brings together federal agencies and many Fortune

500 companies to meet with small businesses offering various products and services. From 2001-2009, Business Matchmaking helped more than 75,000 small businesses secure more than \$6.3 billion in government and commercial contracts.

### eGuides & Disaster Prep for Entrepreneurs

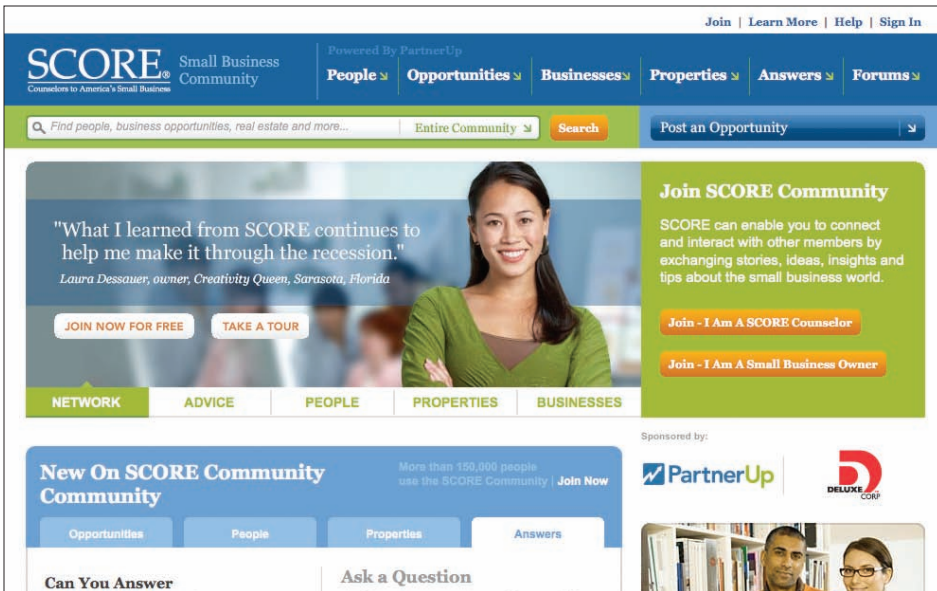
HP also sponsors a series of webinars, podcasts, eGuides and business checklists as part of a SCORE web site section, “Technology and Tools for Every Stage of Your Business.”

The Office Depot Foundation is an active supporter of resources that address disaster preparation and planning, as well as nonprofit capacity-building. The foundation sponsors the Disaster Prep and Relief section of the SCORE web site, [www.score.org](http://www.score.org).

The foundation also funded the reprinting of *Business Planning Tools for Nonprofits*.

# Online & Community Connection

## SCORE Reaches 3.2 Million People Online



Alan Wonsowski not pictured.

“At SCORE, we want to be where small businesses gather. It’s a win-win for everyone. The SCORE Online Community, through PartnerUp, gives more entrepreneurs access to expert advice. Our heightened visibility within this community promotes the SCORE brand in a very positive way.”

—Alan Wonsowski  
SCORE Volunteer  
Williamsburg, Va.

### SCORE Connects Online & Expands Services

SCORE continues to innovate with online technology and resources for entrepreneurs. SCORE launched its first-ever online client community, thanks to the in-kind support of PartnerUp, a Deluxe Company. The SCORE Online Community is filled with SCORE experts who participate in discussions and answer questions.

### SCORE Credited for Innovation & Online Outreach

“SCORE really is one of the coolest resources for small business,” says Steve Nielsen, co-founder and CEO of PartnerUp. “More and more small business owners are realizing the benefits that social media can bring to their own businesses. The fact that SCORE also realizes this is just one of the many reasons why they’re out front and supporting small businesses in new and innovative ways.”

The SCORE community connects to other PartnerUp communities that have more than 150,000 active members. There is no cost to join the community at [www.scorecommunity.org](http://www.scorecommunity.org).

### Fast, Easy Access to Online Advice

From the SCORE Online Community to the SCORE web site to eNewsletters, social media, blogs, podcasts, a YouTube channel and live webinars—entrepreneurs can connect with SCORE on their time and on their terms.

In 2009, the SCORE Women’s Success Blog won an Interactive Media Award (IMA) for Outstanding Achievement.

### Online Services Top 169,000

More than 3.2 million people visited the SCORE web site, [www.score.org](http://www.score.org). With 24/7 advice, through a network of 1,200 mentors, nearly 170,000 services were provided online in FY09. To meet in person, you can locate a SCORE office instantly with Find SCORE, a mapping tool for a city and state or ZIP code search.

### Key Stats

**3.2 million web visitors**  
[score.org](http://score.org) & [score.org/women](http://score.org/women)

**217,613 online subscribers**

**110,669 online clients**

**Twitter Followers: 2,000**  
[www.twitter.com/SCOREMentors](http://www.twitter.com/SCOREMentors)

**Facebook Fans: 1,500**  
[www.facebook.com/SCOREFans](http://www.facebook.com/SCOREFans)

**LinkedIn Group: 1,000 members**  
[www.linkedin.com](http://www.linkedin.com)

# Recession Recovery

## SCORE Supports Small Business Recovery



“When the assembly plant closed, I decided to put my skills to work for myself. I contacted SCORE and was teamed up with a mentor who had owned a successful manufacturing business for 23 years. He taught me how to think like a businessman and start the business off strong.”

—Tom Hodge  
Owner, Absolute CNC Machining  
Germantown, Ohio

### SCORE Aids Recovery in Hard Hit Area

Small businesses have faced challenges on many fronts. To reach out to communities nationwide, SCORE launched the “Accelerate Your Success” Campaign to help small businesses navigate tough economic times.

SCORE launched online tools for success and coordinated a national public information campaign. SCORE ended the year with 17,482 stories and an audience reach of 722 million.

SCORE volunteers contacted clients to assess business conditions and map a plan for success. SCORE offices also provide special training and workshops focused on recession topics. Many SCORE offices are working with Chambers of Commerce to help members through the recession.

### Toolmaker Turns from Layoff to Start-up

Tom Hodge, who spent 12 years at a car assembly plant in Moraine, Ohio,

decided to take a buyout when the plant closed. Tom’s job disappeared in December 2008. He started his own machining business, financed in part by his buyout.

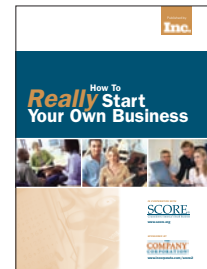
### SCORE Counselors Help Set a New Course

Tom contacted Dayton SCORE to learn about starting and operating his business.

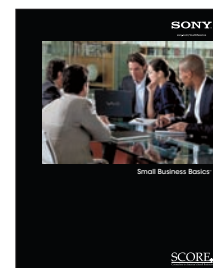
He was teamed up with counselors Bob Halstead and Dick King. Dick had owned a successful small manufacturing business for 23 years.

Tom attended two SCORE workshops. His mentors helped him write a business plan, form a limited liability company, create a name for the business and set up record keeping.

That’s the impact of SCORE for one entrepreneur. One business at a time, we help small businesses build a solid plan for growth and success.



SCORE assists 500,000 entrepreneurs with *How to Really Start Your Own Business*, sponsored by The Company Corporation and SCORE.



*Small Business Basics* provides practical information and exercises to help create a business plan, develop a marketing campaign and find business financing. Sponsored by Sony for Business, this guide reached 75,000 start-ups.

# Recession Recovery

## Speed Coaching Tour Connects in Communities



Speed coaching session, Don Stukes pictured on page 1.

“SCORE helped me grow my information technology consulting business. Then the recession hit. This year, I reconnected with SCORE at an American Express OPEN Speed Coaching event. Thanks to SCORE, I expanded my consulting practice to provide services for small business owners. I benefited by gaining qualified subcontractors and new small business clients.”

—Don Stukes  
Owner, SSM Consulting  
Cypress, Calif.

### Key Stats

15 cities

480 SCORE mentors

2,250 business owners

### SCORE Road Tour Meets In-Business Needs

More than 4,000 entrepreneurs have attended the free one-day speed coaching and workshop events, sponsored by American Express OPEN and SCORE. Speed coaching, now in its second year, toured 15 cities as an innovative way to engage entrepreneurs in working on the business vs. working in the business.

### American Express OPEN Funds Three-year Tour

This fun, fast-paced and energizing format introduces small businesses to SCORE mentoring and the value of life-long learning to aid in small business success. American Express OPEN committed to support speed coaching for three years in urban, suburban and rural markets.

Experienced SCORE mentors offer in-person, mini-mentoring sessions with entrepreneurs. This nationwide

program and workshop series helps introduce existing businesses to SCORE for free. They receive help during sessions on getting new customers, growing sales and cutting costs.

### Speed Coaching Provides Proven Strategies for Success

Each attendee gets an appointment to meet a mentor. Small business owners talk to SCORE experts about immediate opportunities, financial and marketing concerns, and how to get capital to sustain their companies.

Attendees also learn about local SCORE services and resources, with many signing up for additional mentoring at nearby SCORE offices. Interactive workshops focus on areas that directly impact small business growth, including business planning, marketing and financing.

# Foundation Financial Report

## Supporting SCORE's Mission of Mentoring for Entrepreneurial Success



### Foundation Supports Counseling & Training in Tough Times

The foundation's fundraising efforts directly support the mission of SCORE. In FY09, The SCORE Foundation secured program support for a wide range of counseling and training.

The foundation raised \$1.75 million in FY09 with \$1.16 million directly supporting SCORE programs. \$2.5 million dollars has been pledged through estate planning. The UPS Store, Sony, Office Depot Foundation, Avaya, FranNet and The Company Corporation sponsored educational guides that reached about 725,000 entrepreneurs.

### Foundation Aids Success of Small Businesses

SCORE has a compelling mission of supporting small businesses, attracting more than 200 new donors to support SCORE services and resources.

The SCORE Foundation secured a major new donor for SCORE, the Deluxe Corporation Foundation.

The Deluxe Corporation Foundation donated nearly half a million dollars to fund the creation and implementation of the Deluxe/SCORE Mentoring Program.

The grant's development of a standard mentoring methodology can significantly increase business survival rates and create new jobs. The program will provide specific training, templates and processes that mentors can use to coach entrepreneurs and start-up businesses.

Formed in 2004, the mission of The SCORE Foundation is to support and leverage the work of SCORE by soliciting, investing and managing resources to support small business mentoring and training through SCORE.

The foundation is a 501(c)(3) nonprofit organization with more than 200 volunteers in FY09. The foundation executive director reports to the CEO of the SCORE Association and The SCORE Foundation Board of Directors.

### Key Stats

15 projects funded

205 new donors in FY09

1,910 donors since 2004

### Supporters Fund Resources for Entrepreneurs

American Express OPEN sponsors the SCORE web site home page. HP supports the SCORE technology section and the Office Depot Foundation supports the disaster preparedness section of [www.score.org](http://www.score.org). Donors sponsored the *SCORE eNews* and *SCORE Expert Answers eNewsletters*.

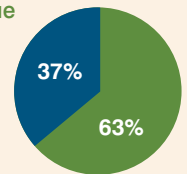
The UPS Store sponsors online workshops. Constant Contact provides free email marketing resources to SCORE offices nationwide.

### Foundation Contributions FY09

Unrestricted Revenue  
\$1,101,416

Restricted Revenue  
\$656,001

Total=\$1,757,417

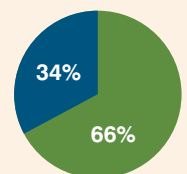


### Foundation Programs Support & Expenses FY09

Program Revenue & Grants  
\$1,155,000

Fundraising & Management Expenses  
\$595,000

Total=\$1,750,000



# Foundation Financial Report

## The SCORE Foundation Raises \$1.75 Million

### Key Stats

11 percent individual donors

89 percent corporate donors

\$1,757,417 raised in FY09

### The SCORE Foundation Exceeds FY09 Goals

In the worst recession in more than 50 years, individuals and major corporations have generously supported the SCORE mission, training tools for entrepreneurs and a new vision to grow 1 million small businesses.

The SCORE Foundation increased funding by 74 percent. Supporters contributed more than \$1.75 million in sponsorships and donations. Corporate donors contributed 89 percent of the funds, with 11 percent given by individual donors.

The SCORE Board of Directors supports the foundation with 100 percent making a donation. The SCORE Foundation is a charitable organization designed to further the mission of SCORE.

### FY09 SCORE Foundation Revenues

Restricted Funds.....	\$656,001
Unrestricted Funds.....	\$1,101,416
<b>Total.....</b>	<b>\$1,757,417</b>

### FY09 SCORE Foundation Statement of Financial Position

Assets	2009
Cash and Cash Equivalents	373,358
Promises to Give: Net	933,752
Prepaid Expenses	1,470
<b>Total Assets</b>	<b>\$1,308,580</b>
Liabilities	
Accounts Payable & Accrued Expenses	21,228
Grant to SCORE Association	125,498
<b>Total Liabilities</b>	<b>\$146,726</b>
<b>Total Net Assets</b>	<b>\$1,161,854</b>
<b>Total Liabilities &amp; Net Assets</b>	<b>\$1,308,580</b>
Net Assets	
General Fund	150,872
Board Designated	130,580
	\$281,452
Restricted	880,402
<b>Total Net Assets</b>	<b>\$1,161,854</b>

# Foundation Financial Report

## The SCORE Foundation Builds Support for SCORE to Fund Mentoring & Training

<b>FY09 SCORE Foundation Revenues, Expenses and Net Assets</b>			
<i>Year Ended September 30, 2009</i>			
	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>
<b>Revenue, Support and Other Changes</b>			
Contributions	\$543,684	\$45,904	\$589,588
Events and Special Projects	148,226	1,016,445	1,164,671
Interest and Dividends	3,158	-	3,158
	<b>695,068</b>	<b>1,062,349</b>	<b>1,757,417</b>
<b>Net Assets Released from Restrictions</b>			
Satisfaction of Restrictions	406,348	(406,348)	-
<b>Total Revenue and Other Support</b>	<b>1,101,416</b>	<b>656,001</b>	<b>1,757,417</b>
<b>Expenses</b>			
SCORE Program Support	448,153	-	448,153
Management Firm	333,418	-	333,418
Special Events	78,010	-	78,010
Bad Debt Expense	60,440	-	60,440
Travel and Registration	32,004	-	32,004
Professional Fees	26,670	-	26,670
Government Relations	20,923	-	20,923
Printing and Supplies	20,701	-	20,701
Licenses and Software	14,277	-	14,277
Telephone and Postage Expenses	8,500	-	8,500
Bank Fees, Insurance, Donor Recognition and Prospect Research	7,028	-	7,028
<b>Total Expenses</b>	<b>1,050,124</b>	<b>-</b>	<b>1,050,124</b>
<b>Change in Net Assets</b>	<b>51,292</b>	<b>656,001</b>	<b>707,293</b>
<b>Net Assets – Beginning of Year</b>	<b>230,160</b>	<b>224,401</b>	<b>454,561</b>
<b>Net Assets – End of Year</b>	<b>\$281,452</b>	<b>\$880,402</b>	<b>\$1,161,854</b>

# Association Financial Report

## Funding Supports Nationwide SCORE Outreach

The SCORE Association has 364 offices nationwide, largely operated through the generosity of office hosts. SCORE receives donated and shared office space at Chambers of Commerce, SBA district offices and at other community supporters' locations.

SCORE's federal grant of \$5 million, administered by the U.S. Small Business Administration (SBA), provides primary financial support for SCORE's mission of small business mentoring and training. SCORE CEO Ken Yancey leads program operations.

The SCORE Association and The SCORE Foundation thank the generous individuals and organizations that believe in entrepreneurship.

Your support of small business counseling and training increases the success of entrepreneurs.

Especially today, SCORE counselors are making a real impact in the real lives of entrepreneurs across America. Thank you.

FY09 SCORE Association & Chapter Revenues	
Federal Grant .....	\$5,000,000
Donated Facilities, Goods & Services .....	\$2,119,790
Gifts & Grants .....	\$1,252,798
Other Income .....	\$2,414,470
<b>Total Income .....</b>	<b>\$10,787,058</b>
<b>Expenses .....</b>	<b>\$10,358,345</b>

FY09 SCORE Association Statement of Financial Position	
<b>Assets</b>	<b>2009</b>
Cash and Cash Equivalents	6,091,091
Receivables & Prepaid Expenses	208,109
<b>Total Assets</b>	<b>\$6,299,200</b>
<b>Liabilities</b>	
Accounts Payable & Accrued Expenses	236,442
Accrued Vacation & Payroll	94,573
<b>Total Liabilities</b>	<b>\$331,015</b>
<b>Total Net Assets</b>	<b>\$5,968,185</b>
<b>Total Liabilities &amp; Net Assets</b>	<b>\$6,299,200</b>
<b>Net Assets</b>	
Undesignated & Board Designated	11,967
Temporarily Restricted	5,956,218
<b>Total Net Assets</b>	<b>\$5,968,185</b>

FY09 SCORE Association Revenues, Expenses and Net Assets	
	<b>Total 2009</b>
<b>Revenue, Support and Other Changes</b>	
Grant - U.S. Small Business Administration (SBA)	\$5,000,000
Donated Office Space, Goods & Services	2,119,790
Gifts & Grants	1,252,798
Other	69,183
Chapter Program Revenue	2,345,287
<b>Total</b>	<b>\$10,787,058</b>
<b>Expenses</b>	
Chapter Expenses	\$3,248,587
Donated Facilities, Goods & Services	2,119,790
Volunteer - Chapter Services and Travel	2,063,429
Salaries and Fringe Benefits	1,762,620
National Leadership Conference	376,169
Technology / EDMIS	221,056
Board of Directors Expenses	144,355
Communications and Publications	131,216
Web Site	101,922
Professional Services	90,021
Office Supplies, Postage and Equipment	79,141
Other	20,039
<b>Total Expenses</b>	<b>\$10,358,345</b>
Change in Net Assets	\$428,713
<b>Net Assets - Beginning of Year</b>	<b>\$5,539,472</b>
<b>Net Assets - End of Year</b>	<b>\$5,968,185</b>

# SCORE Board of Directors



**Fred Abood** – Marietta, Ga.

Abood served as an executive at Marriott International for 32 years. He retired in 2000 as senior vice president for business development. Abood joined Atlanta SCORE in 2001. He served as vice chair for marketing and later chapter chair. In 2004, he was named district director overseeing SCORE offices in Georgia.



**Martin F. Baumann** – Tampa, Fla.

Baumann has more than 30 years of experience in public accounting, serving some of the largest U.S. and international banking, insurance and other financial clients. Since 2006, he has served as director of regulatory review and compliance in the accounting sector.



**John Carden** – Point Clear, Ala.

Carden is the retired vice-chair of Ernst & Young, LLP, after serving for more than 30 years. Carden joined SCORE in 1997 and served as chapter vice-chair and chair. He is the chair of Point Clear Investments, Inc., a board director for Turner Supply Company, and owner of four Toledo, Ohio, retail establishments.



**Ridgely Evers** – Healdsburg, Calif.

Evers started his first business in the early 1970s. In 1988, he joined Intuit, where he was responsible for the creation of QuickBooks and later instrumental in creating their online banking system. After Intuit, he was CEO of several successful technology start-ups. Since 2003, he has been a managing partner at Tapit Partners, providing assistance to both start-ups and Global 2000 companies.



**Edie Fraser** – Washington, D.C.

Fraser is chair of the Diversity Executive Search Practice and Managing Director of Diversified Search Ray & Berndtson. She is a nationally recognized speaker and author. Fraser is active on several community boards. She is a strong advocate for women and a member of the Committee of 200 and the Women's Business Network.



**James Frommel** – Memphis, Tenn.

Frommel is a financial management professional. His career in the broadcasting industry spanned more than 30 years in Memphis. He currently works with the firm Cremerius Rice Financial Advisors in Memphis. During his tenure with SCORE, Frommel served as chapter chair, then assistant district director, at Memphis SCORE.



**Bernard Harris** – Houston, Texas

Dr. Harris is president and CEO of Vesalius Ventures, Inc., a venture capital accelerator. Dr. Harris previously served at NASA, where he conducted medical research on adapting to space travel. He is a veteran astronaut, logging nearly 440 hours and traveling more than 7 million miles in space.



**Gerald R. Jensen** – Los Altos, Calif.

Jensen began his career in the U.S. Air Force as a computer programmer and systems analyst. Jensen worked in computer and marketing fields for RCA Instructional Systems, Bechtel Group and Techpoint. He joined San Jose SCORE in 1995 and has served as a SCORE district director and chapter chair.



**Dedra Johanneson** – Scottsdale, Ariz.

Johanneson owned, operated and sold a chain of Pick'n Save Supermarkets in Appleton, Wis. and other supermarkets in Colo. She now owns 19 Mystic Mountain LLC, a real estate investment company. She has consulted with several Fortune 500 companies. In 2007, Dedra received the National Champion of Women Business award from the SBA.



**Douglas Kindred, Board Chair** – Hope, Idaho

Kindred holds an Advanced Executive MBA from Claremont Graduate University in Claremont, Calif. He earned his MBA from Golden Gate University in San Francisco. Earlier, he earned a bachelor's degree in accounting from Pepperdine University in Los Angeles. He studied with legendary management expert Peter F. Drucker. Kindred acquired, operated and grew a moving and storage company that he successfully sold. Previously he worked as CFO and CEO for a subsidiary of Transamerica Corporation.

# SCORE Board of Directors



**Barbara Lippard, Treasurer** –  
*Berkeley, Calif.*

Lippard retired after serving as an investment executive of Time, Inc.'s Venture Capital Group. She also served as vice president, director of corporate development, for Selling Areas-Marketing Inc. (SAMI), a division of Time, Inc. She joined SCORE in 1997 where she served as chapter chair and district director, overseeing SCORE offices in the San Francisco Bay.



**Philip Malcolm III** – *Tampa, Fla.*

Malcolm is a leading national marketing executive. He serves as vice president of marketing for AAA Auto Club South. Prior to that, he was vice president of membership for Sam's Club, where he also led national marketing programs. Earlier, Malcolm worked as a brand manager for Walt Disney Parks and Resorts, Inc. in Orlando.



**J. Michael Mendez, Vice Chair** –  
*Santa Fe, N.M.*

Mendez retired after a 33-year career with Southern California Edison Company (SCE). During his 10 years as a corporate officer, Mendez held the positions of vice president of human resources, labor relations and regional leadership. After moving to Santa Fe, Mendez joined SCORE. He consults on human resources and labor relations issues.



**Keith Ogata** – *Honolulu, Hawaii*

Ogata holds an MBA from Duke University and serves as the district director overseeing SCORE offices in Hawaii. He is the president of 3-K Financial Corporation in Nev., a private investment and consulting firm. Prior to that, he was chief financial officer and treasurer of the National Education Corporation in Irvine, Calif.



**Larry Pelka** – *Chicago, Ill.*

Pelka served for more than 22 years as CEO of Associates Commercial Corp., a worldwide commercial lessor and lender with more than 12 divisions. Previously, he was the central region manager for General Electric Capital. He was a chapter chair for Chicago SCORE, then assistant district director for Illinois.



**Hal Shelton** – *North Bethesda, Md.*

Shelton had a successful career in the energy industry with Sunoco, Inc. then with USEC Inc. At USEC, he was senior vice president and chief financial officer. Shelton is an SEC board financial expert. He serves on the board as CFO/treasurer for Mercy Health Clinic in Montgomery County, Md. Shelton was a SCORE chapter chair, then district director, in Washington, D.C.



**Robert St. Angelo, Secretary** –  
*Barneget, N.J.*

St. Angelo retired after a 39-year career with Merrill Lynch, where he was senior regional sales and marketing representative of the Global Services division. St. Angelo is a U.S. Air Force veteran. He joined SCORE in 1995 and has served as district director overseeing all SCORE offices in New Jersey.



**Marilyn Tam** – *Santa Barbara, Calif.*

Tam is a co-leader of HealthWalk, a healthcare clinic in Carlsbad, Calif. She has served as CEO of Aveda. She was president of Reebok Apparel and Retail Group and vice president of Nike. In 1994, Tam was awarded The Reebok Human Rights Award. She is the founder and executive director of the Us Foundation.

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SBA Resource Partner

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SCORE forms alliances with leading companies and organizations to expand small business outreach, services and resources in communities nationwide.

The Deluxe Corporation Foundation is underwriting the creation and implementation of the Deluxe/SCORE Mentoring Program to significantly increase business survival rates and create new jobs.

The program will provide specific training, templates and processes that SCORE mentors can use to help aspiring entrepreneurs start new businesses.

“The Deluxe Corporation Foundation believes in SCORE and the value that SCORE has provided to more than 8.5 million entrepreneurs. As we exit the recession and look toward the future, SCORE will play an instrumental role in ensuring that small businesses have the mentoring and training they need to succeed and create jobs in the new economy. We believe so strongly in SCORE’s role in America’s economic future that we’ve donated \$490,000 to fund the development of the Deluxe/SCORE Mentoring Program.”

—Lee Schram  
Deluxe Corporation Foundation  
President and CEO



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