

FIELD Best Practice Guide: VOLUME 1

Entering the Relationship:

Finding and Assessing Microenterprise Training Clients

FIELD

Microenterprise Fund for Innovation,
Effectiveness, Learning and Dissemination



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Project Overview

The impetus for this project grew out of years of extensive research by FIELD, the Microenterprise Fund for Innovation, Effectiveness, Learning and Dissemination, into the types of training and technical assistance provided by microenterprise programs across the United States. FIELD's research revealed that although more than 90 percent of all microenterprise programs provide training and technical assistance, there are few resources available to help implementers improve their services and/or assess their efforts against best-practice standards.

This project aims to address that need. Using grant support from the U.S. Small Business Administration and the Charles Stewart Mott Foundation, FIELD has created this series of “best practices” training modules designed to help microenterprise programs deliver more effective training and technical assistance to low-income clients.

These modules are based on lessons learned from FIELD's past work, as well as from input obtained from leading practitioners, who served as advisors. As funding becomes available, additional guides will be developed. Topics for the first four modules in the series are:

FIELD Best Practice Guide: Volume 1

Entering the Relationship: Finding and Assessing Microenterprise Training Clients explores how program practitioners can conduct market research, develop effective marketing strategies, and appropriately screen and assess incoming clients.

FIELD Best Practice Guide: Volume 2

Building Skills for Self-Employment: Basic Training for Microentrepreneurs offers best practices in core training and their implications for improving training services.

FIELD Best Practice Guide: Volume 3

Training for Microenterprise Development: A Guide to Curricula identifies the characteristics of an effective business-planning curriculum for low-income clients and reviews a set of products currently being marketed to practitioners.

FIELD Best Practice Guide: Volume 4

Keeping It Personalized: Consulting, Coaching & Mentoring for Microentrepreneurs provides a summary of findings from research in business consulting, coaching and mentoring with case-study examples of best practices in all three types of technical assistance targeted to low-income clients.

Introduction

A microenterprise program's initial contacts with its clients set the stage for the success and effectiveness of the relationship – for both the client and the program. Just as program clients' marketing efforts and initial interactions with potential customers are critical to their ability to build a customer base, so too do they build the program's success. The messages that programs send to potential clients about the types of individuals they want to serve and the types of products or services they offer, strongly influence who, in fact, chooses to become and stay a client. Similarly, the degree to which the products or services offered reflect the demands of program clients and their readiness for business development is critical to a program's success and effectiveness.

Ultimately, the ability of a microenterprise program to achieve best practice – in terms of the quality and scale of its service delivery – will depend on the extent to which it understands and meets the needs of its customers. Because the initial stages of the relationship are so critical to future success, this module focuses on three aspects of the earliest phases of interaction between a microenterprise training and technical assistance program¹ and its clients – the stages in which the program and its customers learn about each other. They are:

- **Market research:** The process by which a program gathers information about the characteristics and needs of the individuals that it serves (or seeks to serve), and uses that information to shape program products and services.
- **Marketing and outreach:** The process by which a microenterprise program informs potential clients about the services that it offers, and enlists their participation in the program.
- **Client assessment:** The tools or strategies that a program uses, together with the client, to determine the client's readiness to engage in business ownership, and to determine the set of microenterprise services necessary to help him or her reach that goal.

In each section, we begin with an overview of each of these three program components, and present a set of lessons and findings, based on research conducted by FIELD and others, regarding the best practices in use within the industry today. Each section is also accompanied by a set of tools, found in the last section of the module, which can be adapted by practitioners seeking to adapt these best practices to their own institutions.

Prior to these sections, however, the module begins with the assessment tool on the following pages. This tool is intended to assist practitioners to identify how well their current practices reflect best practice industry-wide. This tool also serves as a guide to help readers to identify which parts of the module might be most useful. In areas where an organization scores well, the reader might simply want to review a few tools that might be of interest. In instances where the organization scores poorly, the reader will benefit from reading the whole section, and engaging in broader discussions within his or her organization regarding how some of the practices detailed here might be incorporated into his or her program's operations.

¹ Although this volume deals with microenterprise training and technical assistance programs, in the interest of brevity the term "training" is used to refer to both training and technical assistance services.

Assessment Tool: Entering the Relationship

Place a “1” before each statement that is true for your organization. Your point total for each section can be used to assess which parts of this module may be most useful for your microenterprise program.

Market Research: My microenterprise training and technical assistance program:

- ☐ Has engaged in research efforts aimed at defining the overall size and location of its target market.
- ☐ Has conducted market research into the characteristics of its key target clients.
- ☐ Has conducted market research into the product and service needs of target customers.
- ☐ Has researched which marketing messages and modes of communication are most effective with its target clients.

If your organization scores fewer than three points above, read the Market Research section, starting on Page 10. If you score three points or more, you may want to refer to the sections of the document associated with any points you have missed.

Marketing and Outreach: My microenterprise training and technical assistance program:

- ☐ Has developed a marketing/outreach plan that identifies key market outreach targets and methods.
- ☐ Has clearly identified the program resources dedicated to marketing efforts (staff, materials development, etc.).
- ☐ Captures and analyzes referral sources for all individuals who contact and enroll in the training/technical assistance.
- ☐ Has developed a system for evaluating the effectiveness of the various marketing approaches employed by the program.

If your organization scores fewer than three points above, read the Marketing and Outreach section starting on Page 20. If your organization scores three points or more, you may want to refer to the specific discussions of the points you have missed.

Assessment and Screening: My microenterprise training and technical assistance program:

- ☐ Implements an identified assessment process at the beginning of the training/technical assistance relationship that seeks to identify client readiness.
- ☐ Has developed assessment tools or processes that seek to identify the clarity and viability of a potential customer’s business idea.

- ___ Uses assessment tools or processes that identify a potential customer's entrepreneurial skills.
- ___ Uses assessment tools or processes that illuminate a client's personal readiness to engage in business ownership.
- ___ Has developed a menu of microenterprise services/products that can be adapted to the business readiness of individual customers.

If your organization scores fewer than four points, read the Client Assessment and Screening section starting on Page 30. If your organization scores four points or more, you may want to refer to the sections of the text associated with any points you have missed.

Market Research

Microenterprise practitioners are keenly aware that their clients' level of knowledge about their markets influences many other parts of their businesses, and is critical to their ultimate success in business. Without good information about their potential clients, business owners cannot develop effective marketing and advertising strategies. As important, information about potential customers is critical to determining the specific product features – the right business hours, the best location, the types of products offered and the correct pricing – that will attract and hold customers. For this reason, marketing and sales are always key components of microenterprise training.

The importance of market information holds true for microenterprise programs as well. Creating and using market knowledge about microentrepreneurs is critical to addressing two of the most significant challenges facing the microenterprise industry today: increasing program scale and quality. In order to increase the number of clients that they serve, microenterprise programs need to learn more about the size of potential demand for microenterprise services and the various types of products and services that are needed to tap that demand. Yet even for programs that are not focused on increasing scale, the quality of services delivered to clients is key, both to clients (who are investing significant resources in pursuing their microbusinesses), and to funders, who want to see strong results for the investments they make in an organization. Market information that can help to design program services that are effective in meeting clients' needs is critical to achieving high levels of program quality.

As the microenterprise industry in this country becomes more mature and experienced, it is placing greater emphasis on market research. Doing so is often a challenge, because most programs function on very tight resources, and funders are typically most interested in funding direct services to clients, rather than “administrative” costs, such as market research. However, increasingly the most effective and fastest-growing programs are dedicating resources to market research. And, fortunately, some have found donors – including funders new to the organization – that are willing to support investments in market research, because they represent a more business-like approach to nonprofit program management.

Market research is a complex function, and there have been several recent efforts to document leading-edge research efforts undertaken by microenterprise programs in the U.S.² As such, this module does not attempt to serve as the definitive source of information regarding market research. Rather, the rest of this section outlines four key components of market research for microenterprise programs, provides some sample tools for organizations interested in pursuing additional market research, and highlights some key “best practice” lessons. A bibliography that includes additional resources on market research is also included at the end of this module. These resources can be valuable tools for organizations seeking to implement specific market research initiatives.

² Sarah Abbe and others, *A Guide to Strategic Marketing Research for Microenterprise Development in the United States* (Washington, D.C.: ACCION International, December 2001); Elaine Edgcomb and others, *Scaling up Microenterprise Services* (Washington, D.C.: The Aspen Institute, May 2002); and the Aspen Institute, “Marketing Strategies for Scale-Up: FIELD’s Grantees Share their Experiences,” *FIELD forum* Issue 13, (March 2002).

KEY COMPONENTS OF MARKET RESEARCH

From its research into the challenges of increasing program scale and program quality, FIELD has identified four different types of market research in which microenterprise training and technical assistance programs need to engage. These are:

- Efforts to *define the overall size and location of the market* – the number of individuals engaged in microenterprise development and the specific geographic locations of these individuals.
- Efforts to *identify the characteristics of potential clients*.
- Efforts to *gather information on the specific training and technical assistance products* demanded by both current and potential clients.
- Efforts to *identify and understand the messages and methods of communication* that are most useful in reaching various parts of the target market.

Defining the Size and Location of the Microenterprise Market

Identifying the overall scope and characteristics of the market for microenterprise services is critical for programs in various stages of development. For programs that are just being established, it is important to ascertain if, in fact, there is demand for microenterprise services, particularly given that in many areas there may already be organizations providing some level of services to low-income entrepreneurs. For more mature organizations that are seeking to achieve greater levels of scale, it is critical to begin to quantify the level of market demand within the geographic region served by the program, in order to understand the type of products, staffing and financing that such growth will require. FIELD's work with microenterprise organizations seeking to achieve higher levels of scale revealed that market research that seeks to quantify the level of potential demand can be a powerful tool for building a case for donor support. It also can motivate staff members to think strategically about how they might reach higher levels of service provision than they had previously thought possible.³

This market research is central to organizational development at many points in time. It is also extremely challenging to develop data on the size of the microenterprise market, because low-income entrepreneurs are hard to find. Research efforts that seek to gauge the scope of a market generally begin with secondary data sources, examining established databases, such as those created through the U.S. Census or commercial market research firms. Yet entrepreneurs operating in the informal economy are generally not included or specifically identified in secondary sources. As a result, microenterprise programs must either use more sophisticated techniques, or use other approximations, as a means of gauging market size. The following are some techniques that organizations have used to begin to estimate the size of their markets.⁴

Market surveys. When secondary data sources are not available, market surveys that seek to collect primary data are the remaining means of gathering direct information on a targeted group of individuals. Market surveys involve telephone, in-person or mailed surveys that seek to gather information on a sample of a broader population. Depending on the size of the group or area to be described, and the costs involved in conducting the interviews, market surveys can be highly expensive. As a result, relatively few microenterprise organizations have sought to conduct market surveys. One organization

³ FIELD forum Issue 13.

⁴ FIELD forum Issue 13.

that has is ACCION USA. ACCION's goal was to estimate the number of microentrepreneurs in the United States, and among those, the number that had not received a bank loan. To develop this estimate, ACCION hired a market research firm that combined some information from secondary data with telephone interviews (contacting 200 individuals in each of nine markets).⁵ The research concluded that there were 13.1 million microentrepreneurs in the United States. Of these, 82 percent had not previously received a bank loan, and 45 percent had never even considered one.

Geographic mapping of key demographics. Microenterprise organizations have also found it useful to map the geographic location of their key target markets as a means of determining where they should focus their marketing and service delivery efforts. Basic demographic and household income data are available by metropolitan areas and even by Census tract, and can, therefore, be "mapped." This type of analysis can be facilitated by the use of GIS (geographic information system) software, which combines databases to pinpoint geographic areas of interest. Two organizations that have used this analysis to inform their programs are the Florida Atlantic University/Center for Urban Redevelopment and Empowerment (FAU/CURE) and ACCION New York. FAU/CURE's analysis laid individual income data over maps of the three Florida counties served by the organization; this enabled it to create maps that highlighted census block groups where at least half of the residents had incomes below 150 percent of federal poverty guidelines. Additional analysis allowed the organization to identify market sectors with the highest concentrations of likely need, and to identify centrally located community-based centers that might serve as training sites and likely partners. Based on this analysis, the organization was able to increase its number of training graduates by a factor of nine in a one-year period. Similarly, relying on GIS research supported by a local financial institution, ACCION New York was able to pinpoint New York neighborhoods with high percentages of Hispanics and strong business activity, but low bank penetration. These neighborhoods became the focus of its "Street Reach" expansion program.

Extrapolation based on past performance. Past experience can also be a tool for estimating potential demand. Programs can examine their history in a new or similar market, and apply those figures to new market areas as a way of setting a benchmark for demand. The Nebraska Microenterprise Partnership Fund (NMPF) has used this approach to project the level of demand for microenterprise loans in Nebraska. NMPF funds a number of microenterprise organizations across the state; to estimate overall levels of demand it has looked at the number of loans made both per capita and overall by the highest performing sites. It then used these figures to estimate the potential annual demand for loans statewide. Similarly, FAU/CURE used its previous experience to refine the figures created through the GIS analysis cited above. The GIS research identified a total of 124,750 residents who met the income targeting criteria in the block groups identified by FAU/CURE; the organization used its past experience to estimate that among these individuals, just over 3,000 per year would demand training services.⁶

Identifying the Characteristics of Potential Clients

Market research that identifies the key characteristics of a program's potential clients is also critical to achieving best practice in microenterprise training services. The industry has learned

⁵ ACCION USA, executive summary; available from <http://www.accionusa.org/pressreleases.asp.html>; Internet.

⁶ Elaine Edgcomb and others, *Scaling up Microenterprise Services*.

over time that there are, in fact, a range of specific market segments within the overall microenterprise population. Some entrepreneurs are very low-income individuals who have spent years struggling to leave poverty and reduce their reliance on public assistance. Others are recent immigrants who may have specific language needs and lack an understanding of the U.S. economic system, while at the same time possessing strong business management experience from their home countries. There is also a set of potential clients who have been engaged in microenterprise development for a few years, and are seeking services to expand the size and profitability of their enterprises. Increasingly, microenterprise programs are expanding to serve multiple segments of the microenterprise market.

The design of the training products offered by an organization should be based directly on the specific business development needs of the market segments it serves.⁷ Therefore, having a detailed understanding of a program's client characteristics and the service needs of each of these individual market segments is critical to best practice in program design.

Fortunately, information on client characteristics and their service needs is somewhat easier to develop than data on the overall size of the market. FIELD's research has identified four different techniques for collecting this information. While some techniques involve the use of outside resources, they are generally smaller in scale and more affordable than some of the more sophisticated survey research and mapping systems described above. These four techniques are:

Reviews of demographic data on the local population. Many programs have turned to sources of local demographic information (secondary data sources) to provide a profile of the status of key demographic groups within their market areas. For example, a market research study completed for Mercy Corps/Oregon's Mercy Enterprise Corporation CDFI by a team of MBA students at Portland State University used a combination of Census data and other state and commercial databases to provide a detailed analysis of the size and key characteristics of the Portland area population. This analysis identified the size of individual segments of the market by detailed ethnic categories as well as by gender. It also described growth trends in these market segments. This demographic data, when combined with focus group research and key informant interviews (techniques described below), resulted in an analysis that identified the most promising potential targets for Mercy Corps/Oregon's future microenterprise activities.⁸ These findings were used to shape the program's initial design and outreach efforts.

Focus group research. Focus groups bring together a group of individuals to whom a moderator poses a set of questions for group discussion. The benefit (as well as potential drawback) of a focus group is that participants often build upon and influence each other's comments, for what can be a very rich discussion. Focus groups require a skilled moderator who can keep the discussion focused on the research questions at hand, keep one or a few participants from dominating the discussion, and provide a compilation of the results after the completion of the session. Focus groups can be an excellent means for distilling information about the needs and wants of particular sets of clients. For example, as described in the case study on the following pages, the Mountain Microenterprise Fund (MMF) convened focus groups that represented several of its key target markets: women, rural residents, African Americans, Latinos and low-income individuals. Through this research, MMF identified specific barriers to business ownership and training participation

⁷ Candace Nelson, FIELD Best Practice Guide: Volume 2: *Building Skills for Self-Employment: Basic Training for Microentrepreneurs* (Washington, D.C.: The Aspen Institute, August 2002).

⁸ Eric Landon and others, "An Assessment of Microloan Program Opportunities in Portland, Oregon, Prepared for Mercy Enterprise Corporation (dba Mercy Corps/Oregon)" (MBA Business Project, Portland State University, Summer and Fall Terms, 2001).

experienced by the various market segments. Copies of the focus group questions posed to clients by MMF can be found in the Tools section of this publication.

Key informant interviews. Interviews with individuals who have a strong knowledge of a particular target market – such as leaders of local community groups – can also provide important, and cost effective, insights into the characteristics of a particular target group. As part of their market study for Mercy Enterprise Corporation, the MBA team from Portland State University interviewed 17 “key informants” who had information about specific market segments and/or existing sources of microenterprise assistance in the community. These interviews revealed that some ethnic groups relied heavily on their own internal resources (such as loan lotteries) and tended to concentrate in industries where there was collective knowledge, while others appeared to be stronger candidates for assistance from a microenterprise program.⁹

Market surveys. The market surveys described in the previous section can also be used to gather information on client characteristics. While market surveys can be expensive if they involve a sample of significant size, one advantage is that they can also collect outcome or impact data that can be useful for other purposes. For example, Coastal Enterprises, Inc., recently conducted a market study of women business owners in Maine, with funding support from Fleet Bank. The study involved telephone interviews with 301 randomly selected women business owners; the interviews and data analysis were conducted by a private market research firm. The study revealed a number of findings regarding the characteristics and needs of women business owners. For example, it found that a high percentage (79 percent) of women business owners sought advice from others on the management of their businesses. It also found that while 70 percent had a computer for their business, relatively few used their computers for marketing or market research; most limited computer use to administrative tasks, such as accounting and bookkeeping. The study findings also indicated that younger women business owners (those 18 to 29 years of age) differ significantly from other business owners (they were more focused on growth, saw greater need for capital in the future, and were more likely to use computers in their businesses). The study also found some distinctions among businesses in different regions of the state.¹⁰ In addition, the study also yielded data on the size and impact of women-owned businesses in Maine – such as the fact that 56 percent of women business owners contribute 50 percent or more of their households’ income – that help to build the case for public and private support of women’s business programs.

Gathering Information on Specific Training Products and Services

Market research is useful not only to identify and understand new target markets, but also to enable an organization to improve its existing products and services, or create new ones. In the course of their work with clients, programs often identify additional needs or products that might further support business development – such as advanced training or consulting services, or economic literacy training. Alternatively, an organization may suspect over time that its services are less effective – perhaps due to a changing client population. In these instances, gathering information from current and past clients can be an important tool for product development and refinement. For this purpose, two market research tools are useful:

⁹ Findings from the key informant interviews were reinforced by focus groups with individuals from four potential market segments.

¹⁰ Coastal Enterprises, *Making a Difference: Women Business Owners in Maine 2001* (Maine: Coastal Enterprises, September 2001); available by contacting efg@ceimaine.org or ann_c_morrissey@fleet.com.

Focus groups. The focus group technique described above can be particularly useful in soliciting feedback from clients – potential, current and past – regarding new and existing products. For example, the Nebraska EDGE Program and its funder, the Nebraska Microenterprise Partnership Fund, worked jointly to conduct a set of focus groups on the training needs of small businesses in Nebraska. They conducted two focus groups, one with EDGE clients, and one with small businesses that were not clients of EDGE. The research found that while some prospective business owners were planners who would likely enroll in a training program such as EDGE, others made more spontaneous decisions to start a business and were unlikely to reach out for assistance before doing so. For this latter group, the research suggested the creation of new products (such as workshops and newsletters) aimed at providing strategic and timely information to those who were already in business and faced specific management challenges.

Client surveys. Surveys of current, past and potential clients are another tool for gathering customer information that can be used for product development. Surveys can be completed in many ways – through face-to-face or telephone interviewing, or paper questionnaires mailed to clients. Each type of survey has its strengths and weaknesses relating to who may respond, surveying costs and the quality of information that may result.¹¹ MicroCredit New Hampshire, a peer lending organization that offers a range of training workshops for its members, conducted a small client survey in 2001 that focused specifically on its low-income customers. The instrument was developed by the director, but implemented by individual staff members who each conducted a relatively small number of interviews. The survey was conducted on current clients and individuals who had attended a MicroCredit-NH orientation, but chosen not to enroll in the program. Because of the quality of the feedback received, the director has decided to make this relatively low-cost effort an annual part of his program's activities. Copies of client surveys used by MicroCredit-NH and Mountain Microenterprise Fund can be found in the Tools section of this volume.

Identifying Effective Messages and Methods of Communication

A fourth key use of market research is to identify and refine the messages that microenterprise programs use in their marketing efforts. As noted above, within the microenterprise market, there are some very different segments or niches. These customers demand special training products. In addition, microenterprise programs that have conducted market research have found that very different messages and means of communication may be required to successfully reach these diverse market segments. Thus, market research can be essential to understanding what will draw customers into a program. Focus groups and tracking of client-referral sources offer two good ways to gather information about marketing techniques and messages.

Focus groups are an excellent setting for receiving feedback on specific marketing tools and messages. The Institute for Social and Economic Development (ISED) in Iowa used focus groups with clients in part to review existing marketing brochures. It learned that males were somewhat put off by the fact that all of the business owners pictured on the brochure were women. In addition, focus groups held with ISED's key referral agencies revealed that those agencies still viewed ISED as serving only welfare recipients, despite the fact that the program had been serving a broader range of target groups for several years. A copy of the focus group questions that ISED posed to key influencers is included in the Tools section.

¹¹ For more information on methodological and other issues associated with client surveys, see Sarah Abbe and others; and *FIELD forum* Issue 13.

Tracking of client referrals can help to identify which information or referral sources are most effective in bringing in new clients. Programs can track this information in several ways. ISED has implemented a toll-free number that prospective clients call to sign up for its training services; staff who answer this line have been trained to ask and record information about where the client heard about ISED. Several affiliates of ACCION USA have created contact management databases that provide fields in which staff enters information regarding the information and/or referral source for each client. As is discussed in the next section of this module, with this information, programs can complete a relatively simple analysis of their marketing efforts that can help them to identify which approaches may be most effective.

DEVELOPING INSTITUTIONAL CAPACITY FOR MARKET RESEARCH

Market information is clearly important to microenterprise organizations as they seek to improve their practices. But as noted above, few microenterprise organizations have to date made significant commitments to market research. The following lessons may help guide organizations in incorporating ongoing collection and integration of market information into their operations:

Make a commitment at the top to support market research. Because market research requires staff and financial resources, it requires a commitment at the top levels of the organization. In the majority of the organizations highlighted above, the market research efforts stemmed from the executive director's interest in growing or strengthening the program, and his or her commitment to finding and dedicating the necessary resources. Some of these resources were external and involved raising funds so that research expertise could be hired. In other cases, the director directed and assisted staff to find the time to engage in market research activities. Thus, top level commitment appears essential; as program managers make this commitment, it is important that they understand that to be most effective, market research must also be an ongoing, rather than a one-time, effort.

Maximize internal opportunities to collect market information. In addition to engaging in periodic, focused market research activities, such as client surveys or focus groups, microenterprise programs can also develop and implement ongoing internal systems and processes for collecting and analyzing market information. In the regular course of operations, programs get information that provides them with feedback on the quality of their services. For example, when programs hold orientation sessions, some attendees elect to join the program and others do not. Individuals who come to orientation sessions hear about the program from various sources; knowing which referral or information sources result in the most clients is important. Later on in the process, some clients complete training and others do not. By capturing and analyzing information on these experiences, programs can gain important insights as to the marketing messages they are sending, as well as the extent to which their products and services are meeting the demands of their customers.

The good news is that many organizations already have some basic components of these management information systems, for program management, if not marketing purposes. For example, most programs have client-tracking systems that allow them to capture information on the race, gender and, in some cases, incomes of their clients.¹² This data is often required by funders, as a means of measuring the outputs and outcomes of the program. However, it can

¹² For more information on client tracking databases, or systems, for microenterprise programs, see Charles Waterfield, *Findings Report: FIELD Project to Improve Management Information Systems for Microenterprise Practitioners* (Washington, D.C.: The Aspen Institute, May 2001); and Charles Waterfield, *MIS for Microenterprise: A Practical Approach to Managing Information Successfully* (Washington, D.C.: The Aspen Institute, September 2002).

also be an important source of market information. Some programs also regularly collect information on how each new client heard about them. From a systems perspective, therefore, what programs require is a way to link or expand their client-tracking system to include the types of information required for market research purposes.¹³

Create a structure and process for reflecting on market information. From a process perspective, programs need to establish ongoing means for analyzing what the data they collect tells them in terms of their marketing issues and efforts. Programs often don't take this step. Rather, pushed by the many competing demands on their limited staff time, managers often compile data requested by their funders and send it off, without taking the time to reflect on what it can tell them. This data can often reveal important trends or issues. For example, changes over time in the percent of low-income individuals or clients from a particular ethnic group might provide a program with important insights regarding its marketing efforts, or the appropriateness or effectiveness of its products or services.

Programs can begin to create these structures and processes by identifying the staff that will be responsible for coordinating market research efforts, and beginning to set aside staff time to discuss and analyze market information. In the early stages, much of the discussion may focus around how the organization can begin to develop and use market information; in later stages, as such information is developed, these sessions can be a time for reflecting on how organizational products and processes can be changed to better meet identified customer demands.

Consider using outside expertise. While programs should maximize internal opportunities to collect marketing information, certain types of market research, such as focus groups and client or market surveys (mentioned above) that are statistically rigorous, involve specialized expertise. Although programs can attempt to undertake these efforts on their own, external expertise can be particularly valuable. Such expertise not only can enhance the quality of the end product, but also reduces the need to divert staff time away from other important tasks. Although survey research can become quite expensive, depending on the size of the sample and length of the questionnaire; focus-group research can be more affordable. For example, most of the focus-group research described in this paper cost between \$3,000 and \$6,000. To save costs, several programs have found it useful to use graduate students (often MBA candidates) to gather market information. Using students is obviously cheaper than hiring a private consultant, although it is important to note that the latter, because they are paid and often have greater expertise, are often more responsive to the needs of the microenterprise organization.

Recognize that some market research techniques can yield several different types of information. Focus groups can yield information on client characteristics, the demand for specific products, and marketing messages and techniques. For example, ISED used focus-group research to receive feedback on its existing products and services from existing clients and key referral sources. They also asked both current and potential clients about their reactions to its marketing materials. Similarly, client surveys can be used to ask past clients about any additional training or lending needs they might have, or to document outcome information that may be valuable for fundraising purposes.

Consider building a multi-year process that blends periodic, external research with ongoing internal data collection. While externally conducted research clearly has benefits, it requires additional resources. Fortunately, the types of research that are best conducted in partnership with external expertise do not need to be conducted annually; they can be initiated every few

¹³ For a more detailed discussion on the use of contact management databases for market research and marketing, see Sarah Abbe and others, 32-35.

years as program conditions change and evolve. Thus, organizations may want to consider building a market research plan that combines smaller, annual tasks (such as the collection and analysis of data on referral sources or small-scale customer surveys), with larger efforts (such as focus groups or larger-scale client or market surveys) to be conducted every three to five years.

Engage donors – new and old – in the benefits of market research. Although market research requires resources that are often above those an organization may already access, it can also be of great interest to donors, both new and old. Many of the research efforts highlighted above were supported with dedicated grant funding. In some cases, these funds were provided by donors who were long-time supporters of an organization, and wanted to be partners as the microenterprise program sought to move to increased levels of scale or effectiveness. In one case, a microenterprise program was able to bring on a new donor that was intrigued by its commitment to adopting more business-like management practices.

Case Study: Mountain Microenterprise Fund, Asheville, N.C.

The Mountain Microenterprise Fund (MMF) is a peer lending program, based in the mountains of western North Carolina, which conducts a seven-week training program that offers basics in peer group operations and business planning as part of its core microenterprise services. After hearing the president of ACCION USA speak about that organization's efforts in market research, the director of MMF realized that his group's past approach to market research and marketing had been scatter-shot. He decided to take a more systematic approach.

Working with a board member with strong expertise in marketing, MMF developed a grant proposal for a two-part market research effort. The first part would include focus group research with key segments of MMF's target base. Part two was a survey of past MMF clients. Understanding the overall level of demand within the region was not a key issue in designing MMF's market research efforts, as the program had been growing at a rate of 50 percent per year for the last few years. However, MMF had seen some fluctuation over the years in the percent of its clients who were low-income, and staff wanted to ensure that it maintained a strong focus on serving low-income clients. Thus, the purpose of the research was to learn more about how to be effective in communicating to and meeting the needs of MMF's core target markets.

The organization was successful in raising grant funds from a donor, and contracted with a local market research firm to undertake both parts of the research. It first embarked on a series of focus groups with each of its core market segments: low-income individuals, African Americans, Latinos, women and rural residents. The focus groups sought to elicit feedback on MMF's core programs and services, as well as on the materials and messages it was using to communicate about its work. In creating the focus groups, the market research firm identified a profile of the types of individuals to be included and then worked with local community groups and other resources to find individuals who met those profiles. Those individuals were then invited to participate in the focus groups.

One of the first challenges that emerged was in identifying participants for the low-income focus group. The organization wanted to find individuals who were interested or engaged in entrepreneurship, but who were not familiar with MMF and its services. The market research consultant found it difficult to identify such individuals, particularly as other

nonprofit agencies who might know them often were reluctant to disclose the names of their low-income clients for reasons of confidentiality. As a result, the low-income focus group was fairly small, although interesting findings did result.

The focus group research found some similarities, but also some key differences, among the key market segments surveyed. Generally, they found that most individuals had not heard of MMF, despite its growth in recent years. It also found that trust was a key factor among potential clients, who felt they needed a connection to the staff in terms of common languages or connections to their specific local communities. Women from all ethnic backgrounds noted challenges with balancing work and family issues, and concerns about risk. Several client groups also noted their perception that discrimination – racial, ethnic, and gender – is a key factor in the business world.

Differences emerged, in part, in the financing options used by different target markets. Women clients tended to have and use credit cards, while Latino clients showed a strong preference for financing their businesses with their own resources – even if this meant slower growth over time. Rural residents faced key challenges with transportation, wanted services to be accessible in their own local communities, and were generally resistant to change and politically conservative.

In addition to the focus-group research, MMF conducted a mail survey of 725 past clients. The survey, which was contracted out to the same marketing firm that did the focus groups, asked specific information about where past clients go to receive information; the survey was designed to allow MMF to analyze that information according to the race and income level of the client. The survey also gathered more qualitative information on clients' experiences with various MMF products, including its training programs.

Eighteen percent of the past clients responded to the survey (15 percent is typically considered statistically significant). The survey form was designed to be anonymous and was mailed back into the marketing firm to ensure objectivity, as well as to provide respondents with more comfort in answering the questions honestly. In addition to the standard responses that were entered into the data tabulation software, the survey also yielded many hand-written "other" responses that provided rich feedback as well.

MMF's next step will be to put together a more formal and detailed marketing plan, based on the results of the focus group and client survey. As part of that plan, MMF is considering a number of changes to its current marketing practices, and more importantly, its core products. On the marketing side, because word of mouth has been such a vital source of new clients for the program, the organization is looking to identify ways that it can more proactively use its existing clients as marketers for the program.

Because MMF clearly wants to target low-income clients, but is concerned about stating this explicitly in its marketing materials (as its experience is that some low-income clients do not consider, or want to identify, themselves as low-income), it is considering how it might begin to enforce an income-based screening process. MMF recently implemented a priority system in which 75 percent of its training slots are reserved for someone from one of its target groups. Non-target group members will fill in the group as needed, or if insufficient target group members are available. It is also contemplating whether to raise the price of the training program significantly, and then implement a generous scholarship program for anyone who is lower-income.

Marketing and Outreach

Marketing is the process by which microenterprise programs reach out to their potential clients to inform them about the products and services they offer. While market research may be a new area of concern to microenterprise program managers and staff, marketing is not. Any microenterprise program that has clients has clearly engaged in some level of marketing activity. What, then, is important about marketing from a best practice perspective?

Firstly, just as marketing is key to the success of any business, it is central to a microenterprise organization's ability to fulfill its mission and satisfy its donors. If a program cannot bring in the number and kinds of clients that its board and funders want it to serve, then its long-term sustainability will be undermined. Thus, any high-functioning microenterprise program will need to have a strong marketing component.

Secondly, increasing the industry's capacity to engage in effective outreach is central to its ability to reach scale, on both the individual program and industry levels. While there are many challenges involved in dramatically increasing the level of clients that receive services from microenterprise programs in the U.S., one of these is clearly to identify and inform the millions of low-income entrepreneurs who currently operate without assistance that microenterprise programs do exist and are located in their communities. Many market research efforts conducted to date have found that the existence of microenterprise programs is, in fact, a well-kept secret.

Thirdly, marketing plays a role not only in bringing in new clients, but also ultimately in serving them well. The messages sent during the outreach process shape a client's expectations about what participation in a microenterprise program will do for them. While messages need to be clear and compelling in order to attract clients, they also need to be constructed to ensure a good match between the needs of the client, and the products and services that the program is able to offer.

Finally, marketing takes resources – which are always scarce within microenterprise organizations. Finding ways to become more effective and efficient in marketing is important if organizations are to make wise use of their limited financial resources.

TECHNIQUES FOR MARKETING MICROENTERPRISE PROGRAMS

Microenterprise programs have identified many creative techniques for marketing, including direct mail to targeted markets, pizza-box toppers, paid and free radio and television placements, door-to-door canvassing, marketing relationships with bank loan officers or social service providers, videos and Web-based advertising. These techniques can range in price from very low-cost (free except for the staff labor involved) to highly expensive, in the case of paid advertising. Ultimately, the effectiveness of any technique depends on the extent to which it resonates with the intended target market, bringing in new customers at a cost that is sustainable by the organization.

Previous FIELD publications have detailed a range of marketing techniques used by microenterprise programs, including those aimed at specific audiences.¹⁴ These fall into three basic categories:

- **Program-managed and implemented efforts**, in which the microenterprise organization develops and distributes marketing materials and information directly. This includes efforts such as posting fliers, speaking at community events, door-to-door canvassing, direct mail campaigns and free seminars.
- **Media initiatives**, in which the microenterprise program develops a commercial or public service announcement (PSA), or participates in a radio or television show, which is then distributed by the media.¹⁵
- **Cooperative marketing efforts**, in which the microenterprise program collaborates with other nonprofit organizations, public agencies or private companies to pass on information about the program's services to the partner's clients, customers or constituents.

Ultimately, the success of any particular technique will depend on the extent to which both the message and the mode of communication are effective with an organization's targeted clients. Given that the demands of clients vary by their characteristics and geographic locations, it is difficult to identify a single, or even a set, of marketing techniques that work best in all cases. However, looking across the experiences of a range of organizations, the following overall themes emerged regarding marketing approaches:

With many target groups, establishing or creating trust in the microenterprise program is critical to marketing success. Many low-income and disadvantaged entrepreneurs come from negative experiences with organizations that purport to provide business assistance. Some have experienced discrimination, based on race or gender, from traditional financial institutions or business development agencies. Others may be refugees or immigrants from countries where government or private sector institutions are corrupt or charge exorbitant prices for assistance. Thus, in marketing to clients, it appears important that microenterprise programs use language and techniques that convey that they are solid, trustworthy organizations. Many programs have found that emphasizing their nonprofit status helps to create a sense of trustworthiness. In other cases, it appears that having staff that match the gender, race or ethnicity, and the age of the targeted clients is central to establishing a sense of trust.

Client referrals appear to be a particularly important and effective form of marketing. Organizations that have tracked their referral and information sources carefully have found that client referrals are almost always a primary source of new customers. This may be partly due to the importance of trust, as people may be more likely to believe recommendations from friends and family than marketing materials. This suggests that organizations should focus on how to support and increase referrals from past clients. Although some programs have experimented with ideas such as incentive schemes (in which customers are paid a monetary bonus for referring individuals who become new customers), and with developing marketing materials specifically for use by existing clients, to date few have found significant success in stimulating client referrals in a more significant or proactive way. As organizations continue to experiment with new approaches to enhancing client referrals, it will be worth watching to see if effective strategies emerge.

¹⁴ *FIELD forum* Issue 13; and the Aspen Institute, "Recruiting, Assessing and Screening TANF Recipients," *FIELD forum* Issue 7 (October 2000).

¹⁵ For a detailed discussion of one organization's experience with a multi-market public relations and media campaign, see Edgcomb and others, 25-29.

Strategic investments in organizational partnerships for marketing also show strong benefits. Microenterprise programs have found success in working through organizations that have established relationships or contacts with the markets they are trying to reach. This may again be due to trust – individuals who are new to a microenterprise organization may be more likely to trust in it if referred by an organization that they believe is of high quality or legitimacy. Microenterprise programs have found, for example, that in seeking to target new ethnic communities, it is often important to partner with social services agencies that have a history or mission of serving those markets. Organizational referrals are also critical in instances where the referring organization serves as the gatekeeper, determining if an individual will receive services. For example, public assistance caseworkers may determine whether individuals qualify to receive a particular publicly-funded service, or whether their time spent pursuing self-employment is consistent with public assistance rules.

Several large-scale microenterprise training programs have centered their effective marketing efforts around organizational referral strategies. FAU/CURE built its outreach strategy around partnerships with community-based organizations that serve the specific target markets and communities it seeks to serve. These partners are, in fact, directly responsible for outreach and recruitment for FAU/CURE's training classes; they are willing to undertake these functions, because they see microenterprise training as an important service for their communities.¹⁶ The Institute for Social and Economic Development, which has had a contract to provide training services to recipients of Temporary Assistance for Needy Families (TANF) in Iowa, focused its recruitment efforts on welfare agency caseworkers, as well as on individual TANF recipients. It developed a video and manual that sought to increase caseworkers' awareness of microenterprise and ISED's services, and provided them with all of the regulations, paperwork and other materials they needed in order to make a referral to ISED.¹⁷

Private sector organizations can also be potential marketing partners. ACCION New Mexico's market research found that while their potential clients had not received loans from a bank and did not anticipate doing so, many cited banks as a primary source they would look to for business information. As a result, ACCION New Mexico has worked with banks to develop a program in which the financial institutions engage in loan promotion, application and sometimes even closings for ACCION.¹⁸ Similarly, ACCION New York is currently developing a co-branding marketing strategy in partnership with *El Diario*, the major Spanish language newspaper in the New York region.¹⁹

In all of these partnership models, it is important to note that the microenterprise program has invested significant resources in supporting the marketing efforts of its partners. These include developing marketing materials, conducting educational programs for staff of the partner organizations, and creating reference and training manuals. Thus, partnership approaches may not necessarily reduce marketing costs, but they do appear to be highly effective for many organizations.

Broad media campaigns can be a challenge because of cost; however, media coverage may be good for reinforcing referrals from other customers or trusted organizations. Seeking to combat their status as largely unheard-of organizations, many microenterprise organizations have used the media to promote their programs in some form. Most have done so by taking advantage of

¹⁶ For more information on FAU/CURE's outreach strategy, see Edgcomb and others, 47-54.

¹⁷ For more discussion of ISED's work with caseworkers, see *FIELD forum* Issue 7; and Edgcomb and others, 79-80.

¹⁸ Edgcomb and others, 31-36.

¹⁹ Edgcomb and others, 59-60.

free media, particularly by participating in radio or television talk shows or television interviews, or through public service announcements (PSAs). Generally, programs appear to have found that while features on talk shows or the news may generate many new inquiries to the program, these often do not result in large numbers of new clients. ACCION Texas, which has experimented with paid media advertising, as well as placements in free media, found that the former resulted in relatively few new loans.²⁰

The bottom line on radio and television media to date seems to be that it is useful for general publicity, legitimacy and name recognition, but does not seem to translate efficiently into new clients. This may be particularly true in large media markets. If it is true that individuals must hear a message three times before internalizing it, then it seems unlikely that in a large metropolitan area with multiple media outlets, any one individual will hear a media message enough times for it to sink in. However, the media does appear to play a role in conveying legitimacy, particularly in tandem with referrals. This may be because news stories or talk shows may be seen as “objective” and often emphasize a program’s nonprofit status. Thus, cultivating the media (particularly free media such as television or radio appearances) does appear to have some good benefits for the overall name recognition of the organization.

Quality and consistency are central to effective marketing. Because microenterprise programs generally lack time and resources, they tend to spread responsibility for the development of marketing materials and the implementation of marketing efforts across different staff. As a result, the look and message of the materials may differ, sending disparate messages about the program. Focus-group research can be a useful means of testing different marketing materials to determine which messages and approaches resonate best with potential customers. As is discussed in the remaining parts of this section, a more deliberate approach to the management of a program’s marketing efforts can help to ensure consistency and efficiency in its marketing materials and efforts.

MANAGING THE MARKETING PROCESS

Increasingly, as microenterprise programs are recognizing the importance of knowing and responding to their customers through marketing (and market research), they are considering how best to implement these functions within their organizations. This has led to greater consideration of the staff and financial resources that are allocated to marketing, the types of marketing and market research skills that are required within the organization, and the types of management and information systems needed to support these functions. MicroCredit New Hampshire is an example of one organization that has invested significant time and energy into the development of its marketing systems; its efforts are profiled in the case study at the end of this section.

Among larger microenterprise programs – those with multiple training, consulting and/or lending staff – there appears to be a move toward having staff dedicated to outreach and, in some cases, market research. For example, MicroCredit-NH has hired a marketing and outreach coordinator who works directly with each of the organization’s five regional coordinators to market its series of training workshops. Similarly, the manager of ISED’s microenterprise programs has traditionally played a strong role in marketing the program to welfare agency managers and caseworkers, who, as noted above, are critical to making referrals to their programs. And, ACCION New York, Texas and New Mexico have each developed marketing director positions to spearhead their marketing and market research efforts.

²⁰ Edgcomb and others, 27-28.

Hiring a marketing manager or director may not be an option for all microenterprise programs, depending on their size and funding capacity. Most programs do, however, have a staff member who is responsible for leading or supporting this function as part of his or her other responsibilities. In either case, there is a set of lessons regarding effective marketing that will be useful to organizations as they examine their existing practices. These are as follows:

Program managers must see marketing as a separate program component, to which they devote staff and budgetary resources. In fact, programs are beginning to include marketing as a separate line item in their budgets and proposals. Some are looking to cultivate funding sources that may be interested in funding the marketing and market research components of their work.

Marketing staff needs to have strong people skills; additional media or marketing experience is also highly useful. Programs have found that individuals who are extroverted, persistent, flexible in their approach to others, and comfortable going into a variety of new settings are the most effective marketers. Staff responsible for marketing will be dealing not only with potential clients, but also with organizational partners as well. Marketing staff needs to be able to quickly understand the cultures and key concerns of each of these target markets, and respect and respond to them. MicroCredit-NH also has found it extremely helpful to have a marketing director with past experience in the media industry; he or she brings knowledge about how the industry works, as well as skills in such areas as writing press releases.

To ensure consistency and accuracy in marketing messages, it is important to create linkages between staff who market the program and those who provide services. Regardless of whether those who market the program do it full time or as part of a broader set of job responsibilities, it is important to ensure ongoing dialogue and cooperation among marketing and training staff. Marketing begins the process of setting customers' expectations of how they will benefit from program participation. It is important that the message delivered reflects what the program can realistically deliver. For example, Women's Initiative for Self Employment, a training-led microenterprise program in the San Francisco Bay Area, found it important that its outreach staff members communicate their belief that self-employment is a process that takes several years, and that clients should not expect to see immediate success.

Training staff members will be the best judge of the accuracy of the message. They will also have important insights regarding the nature of the client base. In addition, although marketing staff may have primary responsibility for marketing the program, training staff members also need to see marketing as an integral part of their job descriptions, as they are often out in the community representing the program. Marketing messages need to be consistent across staff. There are several ways to facilitate consistency. MicroCredit-NH uses monthly meetings between its regional marketing and executive directors; at these meetings the team discusses ongoing marketing efforts and also reflects upon any new market information developed by the marketing team. ACCION Texas has developed promotional materials that staff can use. Staff training that covers how to make public presentations on the program, which clarify the organization's key messages, is also a useful tool.

Programs must look to build a set of systems to support marketing (and market research).

Proper tools and systems can be critical in enhancing the effectiveness and efficiency of marketing activities. These systems include databases that can record information on new clients (including multiple sources of contact information, such as address, phone, fax and e-mail, and how they learned about the program), and mailing and e-mail lists that can be used to efficiently

disseminate information about events, and to follow up with current and past clients. Systems can also include a set of tools or guidelines that detail how marketing activities are to be undertaken.

The right systems and focus can allow programs to be more effective in marketing with a relatively small commitment of budgeted resources. The information systems described above can help programs to efficiently reach a large number of individuals with their marketing materials, or to better target particular efforts. Marketing meetings among staff can help to ensure that messages are clear and consistent, thereby increasing their impact. They can also be a means of harnessing the collective creative energy of the staff around new marketing ideas. Finally, as is noted below, evaluating the effectiveness of marketing efforts is central to the efficient allocation of marketing resources.

It is critical to respond rapidly to all inquiries. Once a program's marketing efforts are successful in generating inquiries from potential customers, it is vital that the program respond rapidly to that interest. It is important that potential clients be able to contact the program easily, and be able to speak with a knowledgeable and responsive staff person. Programs have found that having a toll-free number is a valuable tool, and that it is much more effective when a client reaches a person, rather than voice mail. Organizations such as MicroCredit-NH, ISED and Women's Initiative for Self Employment have organized their staffing so that they have individuals dedicated to responding to inquiries, in addition to other tasks. Once programs have provided an initial response to an inquiry, some have also found it useful to make automatic follow-up calls, if the individual has not taken the next steps within a week or two. These calls sometimes stimulate the individual to move forward; they also provide the opportunity to gather information about why the caller has not yet responded – data that can be quite useful from a market research perspective.

Evaluation is key to effectiveness and efficiency in marketing. Programs need to identify means of evaluating the effectiveness of their marketing efforts. On the simplest level, this means understanding which marketing techniques are most effective in bringing in new customers. The Calmeadow Metrofund in Toronto developed a simple tool for this analysis, which is included in the Tools section of this volume.²¹ In order to conduct this analysis, a program must have some system in place (such as those described above) for recording the referral or information source for each new customer.

On a more sophisticated level, it is useful to examine both the costs and benefits (in terms of new customers) of individual marketing strategies and even individual marketing efforts. Programs with more sophisticated data collection systems and greater resources to support their marketing efforts can take this analysis to a very specific level (looking even at the differences in the types of clients generated by different marketing efforts, and their implications for the costs incurred and outcomes generated for the program). Additional information on evaluation techniques for marketing efforts can be found in ACCION's monograph on market research.²² Programs need to find the level of evaluation that is most appropriate given the current status of their marketing efforts; however, it is critical to recognize that while evaluation itself takes resources, the payoff for this investment is greater efficiency and effectiveness.

²¹ Cheryl Frankiewicz, *Calmeadow Metrofund: A Canadian Experiment in Sustainable Microfinance* (Toronto: Calmeadow Foundation, April 2001), Appendix E.

²² Sarah Abbe and others.

Case Study: MicroCredit New Hampshire

MicroCredit New Hampshire (MicroCredit-NH) is a peer lending program that operates statewide, offering business loans, business skills training and access to networking to self-employed individuals. MicroCredit-NH began to examine its marketing and outreach activities carefully in 2000, when it made the commitment and successfully raised funding to move from a regionally-based to a state-wide organization. At that point, the organization had the resources to deploy regional staff across the state; the critical question became how to expand its marketing efforts to bring in clients, thereby achieving greater scale statewide. At the same time, the organization received a grant from FIELD to focus specifically on expanding its lending activities to low-income individuals (those with incomes below 150 percent of federal poverty guidelines). This grant, combined with the organization's mission and focus on serving low-income individuals, further focused the organization's marketing efforts on low-income entrepreneurs.

Although MicroCredit-NH is a peer lending program, it also offers training programs to a range of customers: group members, potential group members and "associate" members (who participate in training sessions but are not members of a peer lending group), as well as individuals who simply attend individual training events. Thus, MicroCredit-NH markets its loan products, but also engages in significant marketing around the extensive series of workshops and training programs it offers throughout the state.²³

As it began to build its marketing and outreach systems and strategies, MicroCredit-NH identified a number of challenges to be met for its marketing effort. These included:

- Increasing program scale.
- Articulating a message that resonates (i.e., knowing what the customer wants).
- Creating systems that allow the organization to create a significant statewide presence.
- Increasing involvement by low- to moderate-income (LMI) clients.
- Asking (and answering) the question: What does the organization consider "success" in its marketing efforts?

Simultaneous to the development of its marketing systems and strategies, the program also embarked on a market research process that sought to test the assumptions behind its existing peer lending product, and to see how its marketing efforts affected participants in terms of who they were and how and why they chose to join. That market research effort is described in the above section of this module (see Page 10).

The overall leadership for the development of the MicroCredit-NH marketing capacity and strategy comes from the program's director. An initial key step was the creation, through a staff-wide effort, of an overall marketing strategy for the program. Based on the program-wide strategy, each region then developed a strategic plan for outreach in the individual communities within its service area. These regional plans are built around specific workshops, training events and/or program orientations that are held within the communities in a region.

A second key step in building MicroCredit New Hampshire's marketing capacity was the hiring of two staff members, a marketing and outreach coordinator and a customer service representative, to structure and help support the marketing efforts of the regional

²³ For more information on MicroCredit-NH's training model, see FIELD Best Practice Guide: Volume 2.

managers, who are responsible for direct program delivery. The role of the marketing and outreach coordinator is to support implementation of the marketing strategy through the creation of key marketing timelines, materials, and connections to key media outlets such as radio call-in shows. The customer service representative plays the critical role of being the live voice that potential customers reach when responding to marketing efforts. In addition, the customer service representative maintains the marketing systems, such as the inquiry log and contact database, and assists in the development of marketing materials, such as session-specific fliers and e-mail campaigns.

MicroCredit-NH has developed a number of systems and tools that guide and support its marketing efforts. Two planning tools are particularly notable: an event marketing guide and a community outreach guide. The former relates to the set of activities that promote training workshops; the second, to the set of community outreach activities involved in getting to know a particular community and culminating in an orientation for the group lending program. Both tools, versions of which are included in the following Tools section, include a timeline, a set of marketing targets, and tasks, and identify the key parties responsible for each task.

A third key tool is a visual graphic that the organization has developed to guide its community outreach efforts. Through its market research efforts, as well as reflections on its past performance, the organization realized that if its goal was to reach out to low-income individuals, its outreach process was, in a sense, backwards. In seeking to partner with local organizations, MicroCredit-NH was first going to more traditional economic and business development organizations, such as chambers of commerce, and local and regional development corporations. It learned that to reach lower-income individuals, its best targets were social service organizations, rather than development agencies. As a result, it has created a “bull’s-eye” graphic that identifies key marketing targets by priority, with those that provide the best access to low-income individuals listed in the center of the bull’s-eye (a copy of this tool is included in the Tools section of this volume). Staff members hang these graphics in their offices as a reminder of how they can best focus their marketing efforts as they move into a new community.

MicroCredit-NH has also developed a set of systems that help support its marketing efforts. These include a referral log, mailing list systems (that include phone, fax and e-mail lists), and calendar and mailing processes and procedures. The organization also has an 800-number, always answered live, which clients across the state can use to access program information.

From a management perspective, the director of MicroCredit-NH has also instituted a number of practices that support outreach. Firstly, he convenes weekly staff meetings that focus discussions on marketing and market learning. These have become an important tool for brainstorming and learning, as well as sharing information about ongoing marketing activities. From these have come, for example, ideas about designs for new fliers – which help to freshen the message, even when the content remains similar. In addition, the director has also begun to include a line item for marketing in each funding proposal developed for the program – a way to recognize both internally, and to donors, that marketing is a separate and important function that needs to be supported. Finally, the director continues to drive the organization’s market research agenda – with support from other staff – as a means to continue to inform the marketing process. The diagram on the following page illustrates how MicroCredit New Hampshire’s market analysis and

marketing and outreach activities feed its training and membership services, and how learning from these program services in turn further informs its market research and marketing efforts.

MicroCredit-NH is seeing the payoff from this investment in market research and marketing: between 2000 and 2001, the organization experienced a 218 percent increase in inquiry calls to the main office (from 30 to 96 per month); for the first six months of 2002, the number rose slightly, to 100 per month. In fiscal year 2001, these increased inquiries translated into a 38 percent increase in participants, 40 percent increase in members, and 22 percent increase in the number of peer lending groups. The number and percentages of low-income customers also grew. This growth continued in MicroCredit-NH's fiscal year 2002, in which the organization experienced another 30 percent increase in participants and a 20 percent increase in members, with higher percentage growth in the number of both participants and members with incomes below 150 percent of federal poverty guidelines. This growth in participants and members translated into increases in lending activity in fiscal year 2002, in which MicroCredit-NH saw a 95 percent increase in the number of new loans and a 110 percent increase in new borrowers, again with higher-percentage growth at the lower income levels.

Despite the clear payoff from these outreach initiatives, challenges remain. With the level of marketing required, given the large number of events held by the organization, it is a challenge to keep the message fresh to both customers and donors. Furthermore, additional work needs to be done to maximize the impact of the marketing systems, such as the e-mail list developed by the organization. Finally, as the organization reaches out to more people, it generates demand for a wider range of products and services. As the organization seeks to respond to this demand, it must find the correct balance between finding ways to capitalize on the demand for its services and spreading itself too thin.

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Client Assessment and Screening

Assessment and screening are the final steps in the process by which potential customers come to participate in a microenterprise program. The assessment process is the one through which clients and programs come to know each other better, and clients (sometimes with significant input from the program) make the decision as to whether to enroll in training. From a potential client's perspective, the assessment process is about gaining a more in-depth knowledge of the services offered by the microenterprise program, and determining whether the present is, in fact, a good time to commit time, as well as perhaps monetary resources, to the program and to self-employment. From the program's perspective, this is the time to determine the client's level of readiness for self-employment and to identify whether the client may have additional needs that need to be met during the course of training, and whether the client is a good fit with the services and mission of the program. This "getting to know you" process is critical, as it sets the stage for the relationship between the program and the client.

Assessment and, more notably, screening can be somewhat controversial topics within the microenterprise industry. In the early years of program development in this country, most programs placed a strong emphasis on self-selection. It was their strong belief that it must be the client's decision and choice as to whether he or she should pursue self-employment. Certainly, there are strong reasons to promote client choice, particularly among low-income individuals who typically face limited opportunities to make critical choices affecting their lives.

However, as the industry has matured and learned, the issue of if and how to engage in assessment and screening has become more nuanced. It is now clear that there are very different market niches, or segments, served by microenterprise programs, and that these often have very distinct product and service needs. In other words, one single product or service will not fit every customer, and a product that might be right for one client may not be appropriate or sufficient for another. In such an environment, it is important to ensure that there is a good match between the needs and demands of the client and the products offered by the microenterprise program. The assessment process is the means through which programs and clients can judge the strength of this fit. In this sense, the assessment process is central to ensuring that a client's choice to enter the program is an informed choice.²⁴

In addition, as is discussed below, recent research funded by FIELD has revealed that certain client characteristics and skills correlate with increased success in both training graduation and eventual business operations.²⁵ Programs use assessment to help identify which of these skills or characteristics potential clients possess. In almost all cases, programs use the assessment process to make sure that potential clients are aware of the importance of these factors as they make their decision to enroll in the program. In addition, some programs choose to provide additional services or training to address any weaknesses. And, in some cases, programs elect to screen out

²⁴ The importance of screening and assessment for programs serving TANF recipients is discussed in *FIELD forum* Issue 7.

²⁵ Elaine Edgcomb and others, *Improving Microenterprise Training and Technical Assistance: Findings for Program Managers* (Washington, D.C.: The Aspen Institute, 2002).

clients who may be lacking in a number of factors that they believe necessary to success in self-employment. In many instances, individuals who are screened out are provided with information, and in some cases referrals to other agencies, that can help them to strengthen their readiness for business ownership.

This latter approach – in which a program actively makes the choice not to enroll an individual in the program – is where the process of assessment and screening becomes more controversial. Screening refers to the decision as to whether an individual will enter a microenterprise program. Screening decisions can be made by the client (through self-selection), by the program staff, or by some combination of the two.

From a microenterprise program's perspective, screening is often a resource-related question. Many programs receive funding from sources that prescribe the types of individuals to be served (such as low-income, refugees, women, etc.). Many, if not most, programs have eligibility requirements that are related to their resource base (and in some cases, also to their mission), and screen clients based on these requirements. The desire to achieve greater efficiency and effectiveness – by limiting or targeting services to those individuals who appear to have the greatest chances to succeed in microenterprise training and in self-employment – is another example of how screening decisions are often driven by resource considerations. For example, many programs require individuals to have a clear business idea prior to enrolling in training; they do so on the grounds that individuals who lack a clear business concept simply are not ready to make good use of the material taught in the course.

However, even programs that have clear and defined points at which staff make screening decisions have constructed their overall assessment and screening process such that it is a learning experience for the client as well as the program, and that clients are engaged in the assessment process. And, although programs may continue to have differing views on the extent to which the screening or selection process should be driven by program staff versus the clients themselves, a strong assessment process is clearly directly related to later success in the program – in terms of both client satisfaction with the program and client outcomes. To help microenterprise practitioners reflect on and improve their assessment and screening processes, the remaining sections of this module lay out the basic content of these assessment and screening components, and the processes that programs use to implement them. Finally, it concludes with some key best practice lessons regarding assessment and screening.

ASSESSMENT AND SCREENING CONTENT

The assessment and screening process focuses on two basic elements: eligibility for program services (as dictated by a program's mission and/or funding sources) and business or self-employment readiness. The assessment and screening process for eligibility is typically straightforward: the program gathers information on demographic and economic factors such as gender, race, refugee status and household income, typically through some sort of intake form or application, and uses this information to determine whether there is a fit with its organizational guidelines. The second factor – business readiness – is much more complex to assess, and is the primary focus of the remainder of this section.

As one looks across the range of assessment processes used by microenterprise programs, there appears to be wide consensus that an individual's readiness for self-employment consists of three different factors:

- The quality of his or her business idea or vision – does the individual have a clear idea for a specific product or service to market? Is it viable given local market conditions? It is achievable given the individual’s level of resources and experience?
- His or her entrepreneurial traits and characteristics – does the individual have experience with business ownership or management (directly or through his or her family?) Does he or she have a passion for his or her business idea or product? Does he or she have experience in the industry in which his or her business is located?
- His or her personal readiness to engage in self-employment – what does the individual’s credit history look like? How strong is his or her personal financial situation? How much does he or she need to make to support his or her family? Does he or she have child care that can support his or her work in the business? Does he or she, or a family member, have physical or mental health issues?

Most of the processes that are in use today were built upon industry experience that these are the key factors influencing an individual’s ability to move successfully through a training program. Programs can share numerous examples of individuals who did not progress through training, because they lacked a clear business idea; who wanted to “be their own boss,” but lacked commitment to or passion for their business concept; or who were prevented from attending classes by personal crises, such as poor health or lack of child care.

These industry intuitions are being borne out by research. In 2000, FIELD funded a series of research grants that sought to understand the factors that related to effective microenterprise training and technical assistance. Some of this research focused on the connection between client characteristics and positive training and business outcomes. The research found the following:²⁶

- Business ownership and/or exposure to business ownership is clearly associated with completing training and having a final business outcome after training.
- Relevant work experience is also associated with completing training.
- Personal support and encouragement are critical, particularly from family members who are supportive of the business.
- Access to basic infrastructure – such as reliable transportation, a telephone, computer and bank account – also supports a client through training.
- The clarity of a client’s goals, his or her level of commitment, and his or her basic organizational capacities all contribute to training completion and a successful business outcome.

Based on these findings, the practitioners engaged in these research efforts strongly recommended that microenterprise programs find ways to help clients assess their strengths and weaknesses in each of these areas. They further recommended that programs find ways to help clients address their weaknesses in these areas: through the content of their training (by incorporating training content that deals with skills such as goal setting and time management), by developing support and referral services (that can assist with child care, health, transportation or other barriers), and by providing opportunities to gain relevant business and work experience (through apprenticeship or intern opportunities). Thus, the assessment process becomes a means through which programs can identify the range of training and supportive services that an individual client may require to successfully complete microenterprise training and start a business.

²⁶ Edgcomb and others, *Improving Microenterprise Training and Technical Assistance*.

THE ASSESSMENT AND SCREENING PROCESS

As is noted above, there is fairly widespread consensus, borne out by research, about the key business readiness factors that should be addressed in an assessment process. In implementing this process, practitioners use a range of tools and techniques. The most widely-used techniques are as follows:

Written applications and/or intake forms. Many programs use a written application or intake form that collects basic demographic and economic data on a client. This information can be used to make screening decisions based on eligibility criteria set by the program. These written application forms may also collect other information on the client in narrative form – such as a description of the business idea, detail on the applicant’s business and educational background, or information on his or her personal situation, including the need for child care. This additional background information often feeds into, or is used in combination with, a client interview. Copies of application forms used by Women’s Initiative for Self Employment and the Institute for Social and Economic Development can be found in the Tools section of this volume.

Group orientation sessions. Most programs hold group orientation sessions as a means of informing potential clients about the services they offer. These are often the first step to enrollment in the program. But, in addition, many microenterprise programs use the orientation session as an opportunity for self-assessment. Most orientations include a discussion of the pros and cons of self-employment. This often acts as a “reality check” that helps clients to make a more informed choice. The Tools section includes a session outline and self-assessment survey from the orientation sessions held by Women’s Initiative.

Interviews between clients and program staff. One-on-one interviews between potential customers and program staff also provide an opportunity for programs to collect information about a client’s business readiness. For example, for its program for TANF recipients, the Detroit Entrepreneurship Institute uses a client interview that centers on the potential client’s business idea, as well as his or her personal readiness. While DEI does screen out some clients in cases where classes are over-subscribed, the interview is used primarily to flag areas where clients may need additional assistance – in the form of an internship at a related business, or services provided by the program’s social worker – as well as to assist the client to reflect on how his or her personal situation may affect participation in the training program.

Training sessions. Some microenterprise organizations use multi-session trainings as a means to assess business readiness. These training sessions typically cover, in an initial way, all three aspects of business readiness: the business idea, entrepreneurial skills and personal readiness. The training sessions typically identify these issues and skills as being central to business success, and then take participants through a series of exercises that allow them to explore their readiness in each area. The trainings are structured in different ways. Some organizations (such as Women’s Initiative) hold a “vestibule” training, which occurs prior to the core training course. The purpose of such introductory training is clearly to facilitate and inform the participant’s decision as to whether to enroll in core training. In other cases, such as that of ISED, this content is covered early in the core training course (for ISED, the first three weeks of core business training focus on assessment). In these instances, initial training can be used both to inform the enrollment decision (ISED’s clients do not formally enroll in training until they have completed these three weeks of training), as well as to identify early on any specific readiness needs and issues that the program and client should seek to address in the course of core training. Outlines of the core topics covered in these training sessions can be found in the Tools section and the case study that follow.

Two or more of these techniques are often combined to create the assessment and screening process; depending on the number and intensity of these approaches, the assessment process can last several hours and be completed within a one-day period, or can involve up to about 20 hours and take place over several weeks. Women's Initiative – profiled in the case study at the end of this section – is one organization that uses a more intensive assessment and screening process, which includes an orientation, introductory training and client interview (the latter two using written applications). Although the components of its process and the manner in which they are applied may not be relevant to every training organization, Women's Initiative does provide an example of an organization that has worked hard to be thoughtful, methodical and clear in the design and implementation of its assessment and screening process.

BEST PRACTICE LESSONS REGARDING CLIENT ASSESSMENT AND SCREENING

Experience and research confirm that three key aspects of business readiness – the clarity of the business idea, entrepreneurial skills and attitudes, and personal readiness – correlate with success in business training and with self-employment outcomes. Almost every microenterprise program incorporates some form of assessment, and ultimately, some combination of the client and staff makes the decision as to whether the individual will enroll in the training program. These assessment processes benefit the program, helping it to use resources appropriately and efficiently, and the client, enabling him or her to make informed decisions about whether to fully engage in microenterprise training.

Thus, the question for microenterprise programs is not whether to engage in assessment and screening, but how. Or, as stated by Rob Riley, executive director of MicroCredit-NH, “Practitioners should understand that they do have an assessment process, and they should have one; what is important is not whether you assess, but that you do it well and be complete about it.” As FIELD has engaged with microenterprise practitioners engaged in assessment and screening, working with a broad range of client groups and program methodologies, the following best practice lessons have emerged:

Client assessment processes should vary based on the program's target markets and methodology. Differences in the characteristics of certain groups of clients may necessitate more intensive screening processes. For example, the nature of poverty means that lower-income clients tend to face more personal barriers as they move toward self-employment. Recipients of TANF face even greater barriers, as they are subject to work requirements and time limits on assistance that require them to make a fairly rapid transition to self-sufficiency. For these groups of clients, an intensive screening process that takes a hard look at the personal barriers they confront is important for the client. As they make difficult decisions regarding their best strategies for pursuing self-sufficiency, understanding the barriers is essential. As another example, programs serving refugees often screen for language issues – not necessarily to determine entrance into the program (which may be taught in the refugee's native language), but as it relates to the business concept. Individuals with a business idea that targets a general market, but who lack the English language skills to communicate, may need to be counseled to revise their business strategies to focus on a market they can serve effectively.

Program methodology may also affect the content and nature of the assessment process. For example, peer lending programs often look at an individual's interpersonal or group skills as part of the assessment process, as these skills will influence whether a client will function well in a group setting. Individual lending programs may focus more explicitly on factors that relate to

strong repayment. For example, the Vermont Development Credit Union uses a counseling-based lending process in which its loan officer assesses the credit readiness of each customer and develops an individualized work plan that lays out the steps necessary to qualify for a loan.²⁷ Thus, as a program reflects on the content of its assessment process, it should consider what it has learned over time about factors that lead to success in the training program.

In developing and implementing screening processes, programs need to recognize that it is okay to say “no.” Given the wide variety of training and technical assistance needs that exist from client to client and the limited resources faced by most programs, no one program can meet the needs of every individual who comes through its doors. It is important for staff to recognize that in these cases, it is good for programs to say “no.” Programs should also realize that “no” can be said directly (through screening decisions made by staff) or indirectly (through clear messages sent in the assessment process). While each program should think carefully about how to balance self-selection with staff selection, it is important to recognize that even in facilitating the self-selection process, the program can and does send strong messages about whether an individual is a strong candidate for self-employment.

Among programs in which staff makes explicit screening decisions, the key reason clients are screened out is a weak business idea. When one looks at the list of factors that programs use in the assessment process, it appears daunting. Very few clients of microenterprise programs could score highly across all of the factors. And, in reality, very few programs screen out clients who exhibit weaknesses in entrepreneurial traits or on personal readiness; rather, they work to provide training content and other services that can help clients to overcome these weaknesses. Among programs that do screen out clients, the two factors that most often result in negative decisions are basic eligibility criteria and the lack of a clear or viable business idea. The reason the latter becomes a key factor is that programs have found that individuals who do not have a clear business idea to which they are strongly dedicated – or who are wedded to an idea that is simply not viable – often fail to make progress through or beyond training. While some programs have developed short training courses that aim to help such individuals to select a clear business idea, others simply tell them to come back when their business concept is more solid.

While there are positive reasons to say “no” to a client, there are negative consequences as well. As is noted above, many organizations use screening because it enables them to target their resources more efficiently to those individuals who appear likely to succeed. However, screening also reduces the overall size of the program. And, while efficiency and strong outcomes are important to donors, so is the issue of program scale. Furthermore, because no screening process is perfect, programs may screen out or significantly discourage some individuals who would have succeeded. Thus, in designing assessment and screening processes, programs need to balance their desire for efficiency against their interests in providing opportunity to all those who seek it and in achieving greater scale. Finally, screening can have negative political ramifications if individuals who disagree with the screening decision make their concerns known to key donors or community partners.

Consistency and transparency are important in the assessment and screening process; the right tools and systems can help to ensure that these goals are met. Clients and staff need to clearly understand why and how screening decisions are being made. This is important because, as is noted above, screening decisions can have negative political implications. In order to defend against charges of unfairness or discrimination, programs need to be able to clearly

²⁷ The Aspen Institute, “Reflecting on Operating Microenterprise Services from Within CDFIs,” *FIELD forum* Issue 10, (November 2001).

explain and justify their decisions. Transparency is also important for the individual who is being denied service. Many poor clients have experienced failure and rejection at many points in their lives; it is important that they be told why the program believes a negative decision is in their interest, and if possible, that they be given guidance as to how to address the weaknesses as a potential business owner – so that they can come back to the program at a future time.

The right tools and systems can help to ensure consistency and transparency. Tools – such as interview guides, written applications and scoring sheets – ensure that the same questions are being asked of every applicant, and that answers to those questions are interpreted and screening criteria applied in a consistent manner. And, tools alone may not be sufficient – if multiple staff members are involved in the screening process, it will be important to have training sessions in which staff is taught to use the tools consistently.

Case Study: Women's Initiative for Self Employment

Women's Initiative for Self Employment (WI) is a microenterprise program, founded in 1988, which serves low-income women throughout the San Francisco Bay Area. Its core training programs include both an English language program and a Spanish language program.²⁸ Several years ago the organization undertook a strategic planning process that included a review of its recent experiences and challenges. One of the key findings of that review was that although the organization was reaching large numbers of women, it was not targeting its resources toward those individuals who had the best chance of successful self-employment outcomes. In other words, the organization was dedicating too many resources toward training women who ultimately did not make progress toward self-employment; it could become more efficient by identifying those likely to engage and succeed in self-employment at an earlier point, and focusing training and support services toward those women.

With that in mind, staff members reflected on their knowledge of what characteristics, or factors, were associated with positive progress through their program, and developed an assessment and screening process that sought to identify clients who possessed those characteristics. The process focuses on the three key areas of business readiness identified in this module:

- Clarity and feasibility of the business idea,
- Entrepreneurial skills and attitudes, and
- Personal readiness.

The process is designed to be predominantly a learning and self-assessment process for clients, in which they explore their own readiness for self-employment and make decisions regarding whether to proceed in the training process. However, as identified below, there are also two key points at which WI staff makes screening decisions regarding entry into the program.

The assessment and screening process that WI uses is a three-part system; participants are required to participate in all three parts of the process. It includes:

- An introductory orientation, during which the client engages in a self-assessment process;

²⁸ This case focuses on the assessment and screening process for Women's Initiative's English language program. The Spanish language program uses a different assessment and screening process.

- A short, introductory training course on business readiness entitled “Making Sense of Your Business (Making Sense);”
- Application to the core training program, “Managing Your Small Business,” which entails a written application that addresses basic business feasibility issues covered in the Making Sense course, and an in-person interview conducted by a business trainer. The written application and interview are scored using a common scoring tool, and the final score is used to determine entry into the core training class.

The introductory orientation is a two-hour session that covers two basic topics: an introduction to the range of services offered by WI and a self-assessment segment which includes small group activities. The orientation seeks to be inspirational, but also clearly realistic. It focuses on the fact that self-employment is a process that takes three to five years, includes a discussion of the pros and cons of self-employment, and reviews common misconceptions about self-employment (you can make a lot of money right away; the hours are flexible; it is easier on children and family). The session also introduces participants to the fact that self-employment can be a tool for supplementing other income sources, and that it can qualify as a job for welfare recipients.

Clients who have completed the orientation can then apply to the business readiness workshop, “Making Sense of Your Business.” To enroll, clients must complete a written nine-page application and have a specific business idea. In addition, at this point clients must be screened for income eligibility; the written application includes the income information required to make this determination. Admission to the workshop is noncompetitive, but all clients must meet the program’s income criteria of having household income below 60 percent of median area income. Making Sense consists of two three-hour workshops over a two-week period, and focuses on clients’ exploration and self-assessment of their readiness to engage in self-employment, as clients seek to address the topics and questions in the following box:

Making Sense of Your Business: Business Readiness Topics

Entrepreneurial Characteristics: Do I have the characteristics I need?

- Self-motivated
- Multi-task oriented
- Visionary
- Autonomous
- Organized
- Passionate about idea

Customers and Target Market: Do I know who my customers are?

Business Industry: Do I know enough about my industry?

Business Costs: Do I know what my business costs are?

Financial Readiness: Am I financially ready to start a business?

Business Skills and Knowledge: Do I have the skills and knowledge?

Goal Setting: Am I able to set business goals?

Time Management: Do I have the time to start/run my business?

In addition, the course provides an introduction to business language and reiterates that self-employment is a process. Finally, it also reinforces the fact that the workshop leads

directly into the written application that is required for entry into WI's core training program, and is based on the client's specific business idea.

Individuals who complete Making Sense can then go on to apply to "Managing Your Small Business," WI's 14-week, 69-hour core business training program. This process again involves a written application (which is 10 pages long), re-determination of income eligibility (if six months have passed since application to Making Sense), and an interview between the applicant and a business trainer. The written application comes first and focuses on the quality of the business idea and initial business research. Building off of work completed as part of Making Sense, the application covers the business readiness topics in the box below:

Written Application for Managing Your Small Business

Experience:

- Previous self-employment or management of a business,
- Paid and unpaid work experience,
- Training and/or education,
- Written business plan,
- Record-keeping,
- Saving money.

Business Research:

- Customers,
- Competition,
- Industry,
- Basic costs.

The business trainer reviews the application and scores it. Low-scoring applicants are eliminated by staff at this point. Those who remain in the process then have an individual interview with a business consultant/trainer. The interview focuses on personal readiness and entrepreneurial skills and traits, by covering the following topics:

Individual Interview for Managing Your Small Business

Personal Readiness:

- Support systems – family and friends,
- Available time for 14-week class and homework/research,
- Stability of living situation,
- Physical and mental health.

Entrepreneurial Skills and Traits:

- Ability to view setbacks as opportunities,
- Planning and goal setting,
- Self-motivation.

The applicant's responses to these questions are then also scored by the consultants. Generally applicants with the highest scores, usually with a minimum business readiness score of six, are admitted into the Managing course. Classes are also limited to 15 to 18

clients, so the availability of space may also affect the scores required for entrance into the program. A copy of the application, interview guide and scoring tool for the Managing Your Small Business application process can be found with the assessment tools in the Tools section of this publication.

Women's Initiative is considering changing its assessment and screening process to enhance the focus on personal finance in the "Making Sense of Your Business" course. The Spanish language program addresses personal finance more thoroughly prior to the core training program. In the English language course, personal finance issues are currently not being thoroughly assessed until the middle of the core training ("Managing Your Small Business"). Staff members are finding that a great many of their clients have heavy credit card debt, which hurts their ability to start their business, as well as Women's Initiative's ability to market and utilize its loan fund.

The Women's Initiative assessment process is clearly lengthy and intensive. By the time clients enter the "Managing Your Small Business" class, they have demonstrated their readiness and commitment in many ways. Staff finds that clients understand that if they are admitted to the Managing class, it is a clear sign that Women's Initiative believes they can succeed in self-employment. Furthermore, the process is designed to be rigorous, because Women's Initiative's client base is low-income; the organization wants to minimize the chance that low-income women will end up in a more precarious financial position, because they have chosen self-employment, which is an exciting but gradual process. Thus, Women's Initiative believes that the drop-off in the assessment process is necessary and beneficial for both the client and the organization.

Conclusion

Market research, marketing and outreach, and client assessment and screening are not the central focus of microenterprise training and technical assistance efforts; however, they play a key role in shaping client success. At their core, these three program elements are all about knowing your clients – who they are, what they want and need, how to communicate with them, and how to create services that meet their needs and demands.

From a best practice perspective, it is important that microenterprise organizations reflect on these early-stage components of their programs and set about to do them explicitly and appropriately, as befits their target markets, program mission and program methodology. While there is no question that these program components place demands on scarce resources, in the long run, they can also lead to important efficiencies, as well as greater effectiveness in program delivery.

This module has sought to provide practitioners with an introduction to best practice in these three program elements, based on findings from research conducted by FIELD and others, as well as discussions with leading practitioners. Regarding **market research**, it makes the case that understanding the size and specific demands of the microenterprise market served by a program is critical to developing the right training and technical assistance products, as well as to succeeding in client outreach. The module outlines a variety of tools that can be used to conduct market research: market surveys, reviews of secondary data sources, geographic mapping of key demographic data, focus groups, client surveys, key informant interviews and extrapolation of past performance. Although not every technique will be effective or affordable for a microenterprise program, what is important is that practitioners begin to identify market research as a key program function that must be planned and budgeted for, and staffed at some level.

In the case of **marketing and outreach**, the module notes that over the years microenterprise programs have experimented with a wide range of techniques for reaching out to prospective clients and informing them about their products and services. Patterns are beginning to emerge regarding which marketing messages and techniques are most effective. In terms of best practice, programs need to be more deliberate in organizing their outreach processes and systems, so that they can be more strategic and effective. This again will require specific attention to staffing and budgeting for the marketing function. It also involves efforts to ensure consistency in marketing messages, quick and personal responses to client inquiries, and the development of internal systems – such as contact management and referral databases – that can be used to support and analyze the effectiveness of program marketing efforts.

The module identifies **client assessment and screening** as the critical step in ensuring that clients make well-informed and appropriate decisions regarding whether to enroll in microenterprise training. Most programs engage in assessment and screening on some level – whether it is to ensure basic eligibility according to program- or donor-set criteria, or also to assist both the client and program staff to understand a potential client's readiness to engage in

self-employment, and to identify the services that are needed to assist him or her to reach that goal. The assessment process can involve a range of processes, including orientation sessions, written application forms, introductory trainings and client interviews. Their content typically focuses on three key aspects of readiness, which both program experience and recent research have identified as being associated with client success in microenterprise training. These are the quality of the business idea, entrepreneurial skills and personal readiness to engage in self-employment. From a best practice perspective, the content and design of the client assessment and screening process can and should vary according to a program's target market, methodology, resource constraints and other factors. What is clear across programs, however, is that assessment processes should be clear and transparent to clients and staff, and supported with tools and systems that allow for consistency.

The findings and recommendations in this module provide guidance on how microenterprise programs can examine their current efforts to understand, recruit and assess prospective clients. As the examples highlighted here reveal, programs that are dedicated to increasing their scale and quality increasingly are taking a more deliberate approach to market research, marketing and client assessment. As programs become more engaged in these activities – particularly market research, which is a relatively new area of focus – best practice will continue to advance. By providing this overview and set of illustrative tools, as well as pointing the reader to additional resources, this module provides a starting point for strengthening a microenterprise program's capacity in this emerging area of practice.

Tools

This section presents a range of program tools used by microenterprise organizations to support their market research, marketing and outreach, and assessment and screening processes. These tools are each referenced earlier in the report. Those references provide some context for how these tools are used by the program.

These tools are provided for two reasons. Firstly, they provide concrete examples of processes used by organizations, which we hope can help to clarify the points made in the earlier text. Secondly, they provide a starting point for other organizations that might seek to adopt some of the practices described here. It is important, however, to add a cautionary note for organizations seeking to use these tools. Each tool was developed by the organization with a good deal of thought to the specific circumstances in which it was operating. A number of factors – including the organization’s mission, client base, geographic context and scale of operations – influenced the final design of these tools. Thus, as other organizations seek to adopt them, it is important to consider how they might – and in fact, should – be adapted or changed to fit the context of their organizational settings. With that in mind, these tools can be a practical starting point for organizations seeking to enhance their level of practice.

Focus Group Framework

Mountain Microenterprise Fund

Marketing – Focus Group Project
Fall 2001

September 26, 2001

Goal:

To build MMF (participant) capacity through effective marketing methods that target low income, minority, women, and rural areas.

Objectives:

- Build credibility of MMF
- Build program (capacity) sustainability
- Increase access to MMF
- Increase knowledge of MMF
- Refine focus to target areas
- Diversify small business program offerings
- Promote integration and cooperation with other organizations

Strategies:

- Profile demand for small business services in target areas.
- Determine most desired and relevant small business services for target areas
- Assess knowledge of/reaction to MMF's current programs
- Assess/evaluate effectiveness of current marketing materials
- Determine appropriate, most effective messaging
- Determine those other services most desired by prospects
- Identify those mediums for highest and best communication/response success
- Identify organizations/institutions with which MMF can cooperate
- Determine communication/access obstacles

Determining Focus Group Participants:

- I. Four target areas: Low income, Minorities, Women, Rural
- II. Already own their own business or have demonstrated desire (?)
- III. Contact sources/database for identification/client selection
- IV. Knowledge of MMF not necessary
- V. Willingness to participate (Do we feel a stipend is necessary?)
- VI. Elements affecting participation: (Control for:)
 - * Work Schedule
 - * Child Care
 - * Transportation

Focus Group Profile:

6 – 8 participants
Facilitator – Karen, Rosario
MMF overview – Greg, Victoria, Ellen
Lunch/Dinner
Nametags
Communication packets (8)
Handout questions
Handout MMF overview
Flip Charts and markers
Dots
Facility (rental?)
Time
Date

Process:

Finalize FG instrument
Set dates
Determine times (recommend 1.5 hours)
Determine meal
Determine place
Determine selection method/database/organizational referrals to FG

Make direct calls to invite
Letter of follow up
Phone call to remind and follow-up, reserve
Prepare materials and facility
Focus Group(s) (by October 31)
Tabulate results
Inferences and reporting
Recommendations (by November 15)

Prospective Focus Group Agenda

- I. Welcome & Introduction of Participants --- Karen/Rosario
- II. Outlining the Day's Activities
- III. Lunch & Overview of MMF – Greg/Victoria/Rosario
- IV. Questions and Input
- V. Wrap-Up and Thank You.

NOTE: FOLLOW UP THANK YOU LETTER SHOULD BE SENT.

**FOCUS GROUP QUESTIONS
MOUNTAIN MICROENTERPRISE FUND**

Current Status:

1. Do you own your business?
2. Did you receive any help from any one or any institution?
3. Describe your “start-up” experience.
4. If not, have you ever considered owning your business?
5. What has prevented you from starting/running your own business?

Personal Obstacles:

Community Resource Obstacles:

6. (Optional) Do you know what a Business Plan is?

MMF & Small Business Programming

1. Before today, have you ever heard of Mountain Microenterprise Fund (MMF)?
2. If yes, what do you recall or what have heard about MMF?
3. How did you learn about MMF?
4. Did you seek additional information or make contact with MMF? (DO you know how to reach MMF?)
5. Are you aware of the specific programs/services that MMF offers?
Which ones?
6. What is your reaction to the availability of these services?
7. If you knew that small business services (or loans) were offered by an organization that you trusted or that was near you, would you participate in or take advantage of those services?
If NO, why not?

8. Are there organizations (other than MMF) that you rely upon for services?
9. How did you hear about them?
10. What services are most relevant to your particular needs?
11. Do you feel that you need certain skills or educational opportunities to succeed?
12. In reviewing MMF's programs, are there services that you need (might be interested in) that are not currently offered by MMF?

How & Where (Review sample materials)

1. Have you ever seen or read any of MMF's materials?
2. How did you receive them or where did you find them?
3. What is your overall feeling/perception of MMF's materials?
 - Look? (Are they inviting?)
 - Are they easy to understand/follow?
 - Are the programs/services presented relevant to your needs?
 - Do you understand the programs/services?
4. In your opinion, is there a way that MMF's materials might be improved? What would help you understand them better or more easily?
5. Where do you go when you seek business or financial help or information? (person, place, institution, etc.)

PRIORITIZE

Communication & Messaging

1. What is the best way to reach you with information?
2. From what sources do you receive most of your information?
 - TV (How often? Programs?)
 - Radio (How often? Programs?)
 - Books (What kind?)
 - Newspapers (How often? Which ones? What sections?)
 - Magazines/publications

Mail (What do you read? What do you throw away?)

Internet

Friends

Organizations: Churches, Chambers, Libraries, Schools

3. What words (business or otherwise) would trigger your interest?
4. What you MMF say that would get your or your friend's attention?
5. How can we best reach people in your community and share information about MMF?

Client Survey Questionnaire

MicroCredit-NH

The purpose of this survey is to gain an understanding of how and why this particular population uses (or does not use) the services offered by MicroCredit-NH. Also desired are data about this sample's perception of the strength and weaknesses of the program relative to their needs and goals.

Questions for full, current members with an income at or below 150% of poverty:

1. Tell me about your business? (Category – or just idea)
 - ☐ Food
 - ☐ Child care
 - ☐ Cleaning
 - ☐ Beauty shop or salon
 - ☐ Construction or home repair
 - ☐ Pets
 - ☐ Desktop publishing
 - ☐ Lawn care
 - ☐ Gifts, parties or flowers
 - ☐ Computers
 - ☐ Arts and crafts
 - ☐ Health services
 - ☐ Real estate
 - ☐ New age products, candles, aromatherapy
 - ☐ Other _____
 - ☐ not yet
2. How long have you been in business?
 - ☐ Under 1 year
 - ☐ 1-5 years
 - ☐ 5+ years
 - ☐ not yet a business
3. (To all those who are already in business) Where did you get the money that you used to start your business?
 - ☐ self
 - ☐ family or friend(s)
 - ☐ financial institution (bank, credit union)
 - ☐ Other (please specify) _____
4. Tell me about what first caused you to consider joining MicroCredit-NH?
 - ☐ Prospect of getting a loan
 - ☐ Networking
 - ☐ Technical assistance and programming
 - ☐ Expanded markets
 - ☐ Other _____

5. What is it about MicroCredit-NH that keeps you involved?
- ☐ Prospect of getting a loan
 - ☐ Networking
 - ☐ Technical assistance and programming
 - ☐ Expanded markets
 - ☐ Other _____
6. Are there factors that have made it difficult for you to attend meetings? Yes No
If yes, what are they?
- ☐ Lack of transportation
 - ☐ Distance to meeting location
 - ☐ Childcare problems
 - ☐ Conflict with business schedule
 - ☐ Conflict with Job schedule
 - ☐ Family issues
 - ☐ Other _____
7. Tell me about your goals for the size of your business.
- ☐ Employ others in addition to myself
 - ☐ Work FT in business
 - ☐ Work PT in business
 - ☐ Sell business
 - ☐ Other _____
8. Is borrowing from MC-NH part of your plan for the growth of your business?
- ☐ Yes
 - ☐ No
9. Have you ever borrowed money from MC-NH?
- ☐ Yes
 - ☐ No
- If yes, what was the most challenging part of obtaining the loan?
- ☐ The loan review process with your group
 - ☐ The amount of time it took
 - ☐ Paperwork
 - ☐ Other _____
10. Tell me about what factors led you to choose not to borrow from MC-NH?
- ☐ Don't want financing (Say more ... because ...)
 - ☐ Don't need financing
 - ☐ Loan application was rejected
 - ☐ Received financing from another source (please specify) _____

- ☐ Loan process takes too long
- ☐ Didn't like group review process
- ☐ Too much paperwork
- ☐ Loan amount too small
- ☐ Interest rate too high
- ☐ Not ready yet, still planning to
- ☐ Other _____

11. Tell me about what, for you; is the best part about being a member of MC-NH? (Ask as an open-ended question)

- ☐ My group and the support it offers me
- ☐ Networking with other business people
- ☐ A sounding board for my business ideas
- ☐ Access to loans
- ☐ Reduce isolation
- ☐ Being a part of something
- ☐ Workshop opportunities
- ☐ Manual – training materials
- ☐ Other _____

12. What is the most challenging or hardest part of being an MC-NH member? (Ask as an open-ended question.)

- ☐ Getting to the meetings
- ☐ Paperwork is too complicated
- ☐ Time commitment
- ☐ Getting the group to be organized
- ☐ Meetings don't feel productive
- ☐ Other _____

13. How did you originally hear about the program?

- ☐ Newspaper
- ☐ Radio
- ☐ Flyer
- ☐ Poster
- ☐ Referral
- ☐ Friend/Family
- ☐ Other _____

14. Tell me about what specific recommendations would you make to MicroCredit-NH to improve our loan products, or our services, to better serve people with businesses like yours? (Ask as an open-ended question)

Questions for non-members who attended an orientation and did not return to form a group, living on income at or below 150% of poverty.

1. Tell me about is your business? (Category – or just idea)

- ☐ Food
- ☐ Child care
- ☐ Cleaning
- ☐ Beauty shop or salon
- ☐ Construction or home repair
- ☐ Pets
- ☐ Desktop publishing
- ☐ Lawn care
- ☐ Gifts, parties or flowers
- ☐ Computers
- ☐ Arts and crafts
- ☐ Health services
- ☐ Real estate
- ☐ New age products, candles, aromatherapy
- ☐ Other _____
- ☐ not yet

2. How did you originally hear about MicroCredit-NH

- ☐ Newspaper
- ☐ Radio
- ☐ Flyer
- ☐ Poster
- ☐ Referral
- ☐ Friend/Family
- ☐ Other _____

3. What was it that drew you to the orientation?

- ☐ Wanted financing
- ☐ Wanted to network for support
- ☐ Wanted to network for increased contacts in the community
- ☐ Hoped to sell product or service to other participants
- ☐ Need for technical assistance and programming
- ☐ Hoped to expand your market
- ☐ Other _____

4. Tell me about what you experienced at the orientation that you liked?

- ☐ Networking amongst attendees
- ☐ Dialogue amongst attendees
- ☐ Doing the cost-benefit analysis
- ☐ Learning about the peer-lending model
- ☐ Regional manager's facilitation of the meeting
- ☐ Learning about MicroCredit-NH overall

☐ Other _____

5. What factors led you to not join a group?

- ☐ Couldn't get to following meeting location
- ☐ Child care problems
- ☐ Family issues
- ☐ Meetings conflict with work schedule
- ☐ Meetings conflict with business schedule
- ☐ Loan amounts too small
- ☐ Loan process took too long
- ☐ Didn't like group process
- ☐ Interest rate too high
- ☐ Found another source of financing (please specify) _____
- ☐ Found another source of business support/assistance (please specify) _____
- ☐ Decided to put business on hold
- ☐ Group was not sophisticated enough for my business
- ☐ Other _____

6. Do you continue to want assistance to grow your business or get it off the ground?

Yes No

If yes, what type of assistance are you seeking?

- ☐ Money
- ☐ If "Yes" to "Money": What specific recommendations would you make to MicroCredit-NH to improve its loan products to people with businesses like yours?
- ☐ Business management (if so, in what areas):
 - ☐ business planning
 - ☐ record-keeping
 - ☐ marketing
 - ☐ financial management and record-keeping
 - ☐ other (please specify): _____
- ☐ Support from peers and colleagues
- ☐ Networking opportunities
- ☐ Other _____



ALUMNI SURVEY 2002

Mountain Microenterprise Fund invites you to complete this special Alumni Survey as part of our 2002 planning process. Your participation and comments will help shape the direction of our programs and services, while providing important information about how we can reach more people in Western North Carolina and help them grow their businesses from the ground up.

YOUR EXPERIENCE WITH MOUNTAIN MICROENTERPRISE FUND

How did you first learn about MMF?

Please check one.

- | | |
|--|--|
| <input type="checkbox"/> Friend or relative | <input type="checkbox"/> Local business person |
| <input type="checkbox"/> News article | <input type="checkbox"/> Other organization |
| <input type="checkbox"/> Minister | <input type="checkbox"/> Other |
| <input type="checkbox"/> Event | |
| <input type="checkbox"/> Brochure | |
| <input type="checkbox"/> MMF graduate or staff | |

Please be specific

Approximately when did you complete the MMF *FOUNDATIONS* business planning course?

- ☐ 1989-1992 ☐ 1993-1998 ☐ 1999-2001

Did you become a member of MMF after completing the course? ☐ Yes ☐ No

Did you receive a loan from MMF? ☐ Yes ☐ No

Have you increased your family's income as a direct result of your MMF training? ☐ Yes ☐ No

IF YES, by how much?

- | | |
|----------------------------------|---------------------------------|
| <input type="checkbox"/> 0-5% | <input type="checkbox"/> 21-30% |
| <input type="checkbox"/> 6-10% | <input type="checkbox"/> 31-50% |
| <input type="checkbox"/> 11-20 % | <input type="checkbox"/> 51+ % |

How much of your total family income is derived from your business?

- | | |
|---------------------------------|----------------------------------|
| <input type="checkbox"/> 0-10% | <input type="checkbox"/> 51-75% |
| <input type="checkbox"/> 11-25% | <input type="checkbox"/> 76-100% |
| <input type="checkbox"/> 26-50% | |

Were you already in business for yourself when you began MMF training? ☐ Yes ☐ No

Did you start your business after MMF training? ☐ Yes ☐ No

Is your business still operating? ☐ Yes ☐ No

IF YES, how many employees including yourself are in your business?

- | | |
|------------------------------|-------------------------------|
| <input type="checkbox"/> 1-2 | <input type="checkbox"/> 5-10 |
| <input type="checkbox"/> 3-4 | <input type="checkbox"/> 11+ |

Where did you get financial help to start your business?

- | | |
|---------------------------------------|--------------------------------------|
| <input type="checkbox"/> MMF | <input type="checkbox"/> Friend |
| <input type="checkbox"/> Bank | <input type="checkbox"/> Family |
| <input type="checkbox"/> Credit Union | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Sold Assets | |

Please rate how useful the following MMF services have been to you?

	Extremely useful			Not at all useful	
Seven-week basic business planning class	1	2	3	4	
Loans	1	2	3	4	
Discounts and co-op ads	1	2	3	4	
Monthly center meetings	1	2	3	4	
Marketing assistance	1	2	3	4	
Meeting other business people	1	2	3	4	
Writing a business plan	1	2	3	4	
One-on-one business counseling	1	2	3	4	
Follow-up advanced workshops	1	2	3	4	
Other_____	1	2	3	4	

Please rate your overall feelings about the following MMF services.

	Excellent		Average		Poor
Ability to get a loan	1	2	3	4	5
Basic training course	1	2	3	4	5
Services are easy to understand	1	2	3	4	5
Services are easy to use	1	2	3	4	5
Services are relevant to your needs	1	2	3	4	5
Professional supportive staff	1	2	3	4	5
Membership program benefits	1	2	3	4	5
Networking	1	2	3	4	5
Marketing	1	2	3	4	5

What additional services/programs could MMF offer that would help you?

Have you recommended MMF to a friend, family member, or anyone else in the community? ☐ Yes ☐ No

Would you recommend MMF to a friend, family member, or anyone else in the community? ☐ Yes ☐ No

GENERAL INFORMATION

Please check the appropriate responses.

Are you:

- | | |
|--|--|
| <input type="checkbox"/> Self-employed | <input type="checkbox"/> Employed/working for someone else |
| <input type="checkbox"/> Not working | <input type="checkbox"/> Student |
| <input type="checkbox"/> Retired | <input type="checkbox"/> Other _____ |

Are you:

- | | | |
|---------------------------------|----------------------------------|---|
| <input type="checkbox"/> Male | <input type="checkbox"/> Female | |
| <input type="checkbox"/> Single | <input type="checkbox"/> Married | <input type="checkbox"/> Divorced/Separated |

Your Age Range:

- | | | | | | |
|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|------------------------------|
| <input type="checkbox"/> 18-24 | <input type="checkbox"/> 25-34 | <input type="checkbox"/> 35-44 | <input type="checkbox"/> 45-54 | <input type="checkbox"/> 55-64 | <input type="checkbox"/> 65+ |
|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|------------------------------|

Race/Ethnic Origin:

- | | | |
|---|--|--------------------------------------|
| <input type="checkbox"/> African-American | <input type="checkbox"/> Asian | <input type="checkbox"/> Caucasian |
| <input type="checkbox"/> Hispanic | <input type="checkbox"/> Native American | <input type="checkbox"/> Other _____ |

Number in your household, including yourself:

- | | | | | | | |
|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|-----------------------------|
| <input type="checkbox"/> 1 | <input type="checkbox"/> 2 | <input type="checkbox"/> 3 | <input type="checkbox"/> 4 | <input type="checkbox"/> 5 | <input type="checkbox"/> 6 | <input type="checkbox"/> 7+ |
|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|-----------------------------|

Approximate Income:

- | | | |
|--|--|--|
| <input type="checkbox"/> less than \$10, 000 | <input type="checkbox"/> \$11,000 - \$20,000 | <input type="checkbox"/> \$21,000 - \$30,000 |
| <input type="checkbox"/> \$31,000 - \$40,000 | <input type="checkbox"/> \$41,000 - \$50,000 | <input type="checkbox"/> over \$50,000 |

Education Level:

- | | | | |
|---|--|---|---------------------------------------|
| <input type="checkbox"/> Some High School | <input type="checkbox"/> GED | <input type="checkbox"/> High School Graduate | <input type="checkbox"/> Some College |
| <input type="checkbox"/> College Graduate | <input type="checkbox"/> Graduate School | | |

How long have you lived in Western North Carolina?

- | | | | | |
|---------------------------------|------------------------------------|------------------------------------|-------------------------------------|------------------------------------|
| <input type="checkbox"/> Native | <input type="checkbox"/> 0-2 years | <input type="checkbox"/> 3-5 years | <input type="checkbox"/> 5-10 years | <input type="checkbox"/> 11+ years |
|---------------------------------|------------------------------------|------------------------------------|-------------------------------------|------------------------------------|

Do you own or rent your place of residence?

- | | |
|------------------------------|-------------------------------|
| <input type="checkbox"/> Own | <input type="checkbox"/> Rent |
|------------------------------|-------------------------------|

What county do you live in? *Please check one.*

- | | | | |
|--|---|---------------------------------------|--------------------------------|
| <input type="checkbox"/> Buncombe | <input type="checkbox"/> Jackson | <input type="checkbox"/> Madison | <input type="checkbox"/> Macon |
| <input type="checkbox"/> Henderson | <input type="checkbox"/> Clay or Cherokee | <input type="checkbox"/> Transylvania | |
| <input type="checkbox"/> Graham or Swain | <input type="checkbox"/> Haywood | <input type="checkbox"/> Other _____ | |

Do you do any of the following, regularly?

	<i>Yes</i>	<i>No</i>
Ride the bus	<input type="checkbox"/>	<input type="checkbox"/>
Attend church	<input type="checkbox"/>	<input type="checkbox"/>
Use a laundromat	<input type="checkbox"/>	<input type="checkbox"/>
Use a car wash	<input type="checkbox"/>	<input type="checkbox"/>
Use a check-cashing facility	<input type="checkbox"/>	<input type="checkbox"/>
Use a day-care center	<input type="checkbox"/>	<input type="checkbox"/>
Ride a bike	<input type="checkbox"/>	<input type="checkbox"/>

Do you attend any of the following events?

	<i>Yes</i>	<i>No</i>
Asheville Smoke (Hockey)	<input type="checkbox"/>	<input type="checkbox"/>
Asheville Tourists (Baseball)	<input type="checkbox"/>	<input type="checkbox"/>
Asheville Altitude (Basketball)	<input type="checkbox"/>	<input type="checkbox"/>
Bele Chere/local festivals	<input type="checkbox"/>	<input type="checkbox"/>
Movies	<input type="checkbox"/>	<input type="checkbox"/>
Concerts	<input type="checkbox"/>	<input type="checkbox"/>
Gun shows	<input type="checkbox"/>	<input type="checkbox"/>
Craft shows	<input type="checkbox"/>	<input type="checkbox"/>

Other _____

PERFORMANCE & COMMUNICATION

Please rate the importance of the following MMF communication tools.

	Extremely Important			Not At All Important	
Monthly Alumni Newsletter	1	2	3	4	5
Annual Report	1	2	3	4	5
Annual Printed Business Directory	1	2	3	4	5
Email Notices	1	2	3	4	5
Website	1	2	3	4	5
General Brochure	1	2	3	4	5
Membership Brochure	1	2	3	4	5

What other community organizations have given you help or information?

- | | |
|---|---|
| <input type="checkbox"/> SCORE | <input type="checkbox"/> DSS (Dept. of Social Services) |
| <input type="checkbox"/> Eagle Market St. Development Corporation | <input type="checkbox"/> Family Resource Center |
| <input type="checkbox"/> ESC (Employment Security Commission) | <input type="checkbox"/> Chambers of Commerce |
| <input type="checkbox"/> Cooperative Extension Service | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> College, Schools, or Training Centers | |

Please indicate which types of television programming you watch.

	<i>Yes</i>	<i>No</i>		<i>Yes</i>	<i>No</i>		<i>Yes</i>	<i>No</i>
Sports	<input type="checkbox"/>	<input type="checkbox"/>	Game shows	<input type="checkbox"/>	<input type="checkbox"/>	Soaps	<input type="checkbox"/>	<input type="checkbox"/>
News	<input type="checkbox"/>	<input type="checkbox"/>	Talk shows	<input type="checkbox"/>	<input type="checkbox"/>	Dramas	<input type="checkbox"/>	<input type="checkbox"/>
Sitcoms	<input type="checkbox"/>	<input type="checkbox"/>	Movies	<input type="checkbox"/>	<input type="checkbox"/>	Other	_____	

Do you watch the following cable channels?

	<i>Yes</i>	<i>No</i>		<i>Yes</i>	<i>No</i>		<i>Yes</i>	<i>No</i>
ESPN	<input type="checkbox"/>	<input type="checkbox"/>	Hispanic	<input type="checkbox"/>	<input type="checkbox"/>	A&E	<input type="checkbox"/>	<input type="checkbox"/>
MTV/VH1	<input type="checkbox"/>	<input type="checkbox"/>	Discovery	<input type="checkbox"/>	<input type="checkbox"/>	Biography	<input type="checkbox"/>	<input type="checkbox"/>
Weather	<input type="checkbox"/>	<input type="checkbox"/>	History	<input type="checkbox"/>	<input type="checkbox"/>			
Disney	<input type="checkbox"/>	<input type="checkbox"/>	Lifetime	<input type="checkbox"/>	<input type="checkbox"/>			

What time of the day are you most likely to watch television? *Please check one.*

- ☐ Early morning ☐ Morning ☐ Afternoon ☐ Evening ☐ Late night

Please indicate which of the following radio formats you listen to. *Check all that apply.*

- | | | |
|------------------------------------|---|---|
| <input type="checkbox"/> News Talk | <input type="checkbox"/> Public Radio/NPR | <input type="checkbox"/> Urban/Contemporary |
| <input type="checkbox"/> Metal | <input type="checkbox"/> R&B/Hip Hop | <input type="checkbox"/> Country |
| <input type="checkbox"/> Rock | <input type="checkbox"/> Easy Listening | <input type="checkbox"/> Other _____ |

When are you most likely to listen to the radio? *Please check one.*

- ☐ Early morning ☐ Morning ☐ Afternoon ☐ Evening ☐ Late night

Please indicate which newspapers you read the most. *Please check two.*

- | | | |
|--|--|---|
| <input type="checkbox"/> Mountain Xpress | <input type="checkbox"/> Asheville Citizen-Times | <input type="checkbox"/> Community Newspapers |
| <input type="checkbox"/> Asheville Tribune | <input type="checkbox"/> La Opinion | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Iwanna | <input type="checkbox"/> La Noticia | |

Please indicate which of the following TV stations you watch for news coverage. *Check all that apply.*

- | | | |
|-----------------------------------|------------------------------|-------------------------------|
| <input type="checkbox"/> WLOS/ABC | <input type="checkbox"/> FOX | <input type="checkbox"/> NBC |
| <input type="checkbox"/> CBS | <input type="checkbox"/> CNN | <input type="checkbox"/> CNBC |

From what media sources do you get the majority of your information? *Please check two.*

- | | | |
|--|-------------------------------------|-----------------------------------|
| <input type="checkbox"/> Television | <input type="checkbox"/> Church | <input type="checkbox"/> Internet |
| <input type="checkbox"/> Internet | <input type="checkbox"/> Library | |
| <input type="checkbox"/> Mail | <input type="checkbox"/> Billboards | |
| <input type="checkbox"/> Community Bulletin Boards | <input type="checkbox"/> Radio | |

Do you have a computer with access to the Internet? ☐ Yes ☐ No

Do you use the Internet to gain knowledge about businesses? ☐ Yes ☐ No

Have you visited the MMF website? ☐ Yes ☐ No

IF YES, how frequently?

- ☐ Only once ☐ A few times ☐ Monthly ☐ Weekly ☐ Daily

How would you suggest that MMF reach people that otherwise wouldn't know about us?

Please share any comments or suggestions you have for MMF:

THANK YOU

Please respond at your earliest convenience.

Influencer Focus Group Questions
Institute for Social and Economic Development
Microenterprise Development Program

Welcome

- Introduction of Essman/Research moderator
- Purpose of the discussion

Essman/Research¹ is conducting a comprehensive Research Project to assess self-employment opportunities and outreach activities in the Greater Des Moines area:

1. Identify the needs of lower-income residents in urban neighborhoods (underemployed, unemployed and individuals with disabilities). What types of programs and services are needed/desired?
 2. Discuss the awareness of specific types of programs available in the Des Moines area.
 3. Identify the target audiences and determine the best ways to reach and serve those individuals.
 4. Discuss the most effective message strategies. How should we communicate with potential clients?
- Meeting with three groups:
 1. Influencer Groups
 2. Current Program Clients
 3. Potential Program Clients
 - Ground Rules:
 1. Audio and video taping
 2. Ask everyone to speak up and participate. Share opinions one at a time.
 3. Confidentiality. Express opinions. Be objective.
 4. Brief introductions of all participants/occupation and where they work

The intent of our research is to identify the need for outreach activities and programs for lower-income individuals (underemployed, unemployed and individuals with disabilities) and potential business owners.

1. To begin the discussion, let's talk about the basic needs of your clients relative to their employment opportunities. What are the employment needs of your clientele?

What types of programs and services are desired?

¹ Essman/Research prepared this discussion guide in conjunction with ISED staff.
Essman/Research is located at 100 East Grand Suite #340, Des Moines, IA 50309-1800 (515) 282-7145.

2. What types of programs and services, specifically for employment training or *job* advancement opportunities, are you familiar with?

What types of programs and services do you recommend most often to your clients?
Who offers the programs/services? Where are the programs/services offered?

What is the criteria for determining which programs or services are appropriate for your clients?

3. How did you hear about these programs? (Probe)
- Department of Human Services
 - Newspaper
 - Radio
 - Direct Mail
 - Internet/Web sites
 - Personal visits (specify agency/organizations)
 - Other sources? (specify other sources)
4. Are you familiar with the Institute for Social and Economic Development (ISED)? (Show of hands)
What are your general perceptions of ISED? (Develop a list)
What types of programs and services are offered? What is the scope of ISED services?
5. Are you aware of the ISED Microenterprise Development Program? (show of hands)
How familiar are you with the Microenterprise Development Program?
How would you describe the program?
What are your general perceptions of the program? (Develop a list)

***Description: Microenterprise Development Program:**

The primary purpose of ISED's entrepreneurial training program (Microenterprise Development Program) is to help participants develop the skills and business knowledge they will need to become (and remain) successfully self-employed.. The services are designed to provide individuals with the skills, knowledge and support they need to successfully enter into business ownership and achieve self-sufficiency.

6. How did you hear about the ISED Microenterprise Training Programs? (Probe)
- Department of Human Services
 - Newspaper
 - Radio
 - Direct Mail
 - Internet/Web sites
 - Personal visit from ISED
 - Other sources? (specify)

7. Is there a demand (*need*) for the ISED Microenterprise Development services in greater Des Moines? Small Business Training including marketing assistance and obtaining financing?

If no, why not? What programs are currently available?

8. Have you referred clients to the ISED Microenterprise Development Program? (show of hands)

Will you refer/continue to refer clients? If not, why?

What do you need/what will it take for you to refer clients to the Microenterprise Development Program?

How do you determine if a client would benefit from the ISED entrepreneurial training programs?

***Description: Training**

ISED currently conducts a basic assessment of participants to assess participants' business needs and personal barriers. ISED currently offers an intensive 13-week training program.

The Microenterprise Development Training programs are currently offered on Tuesday evenings from 6 -9 p.m. or Saturday morning from 9:30 a.m. - 12:30 p.m. Training classes are held at the United Way campus in downtown Des Moines.

9. What type of feedback have you received from your clients regarding the ISED training program? (screening and assessment of clients and customized training)
10. How can we increase the interest levels in the ISED Microenterprise Program? How can we better serve clients? What can be improved?

Brochures and Materials

11. Review brochure material. Identify the strengths and weaknesses of materials.

What is the message? How do you respond to the words:

- Ownership
- Opportunity
- Independence

Is ISED sending the right message to you?

What type of message should ISED send? What do you need from ISED--what will it take for you to drive clients to the Microenterprise Development Program?

Is ISED a viable resource for your clientele?

Are the materials effective? Does it catch your attention?

12. How can we communicate more effectively with you about ISED programs and services?

13. How can we communicate with potential clients about ISED programs and services?

How can we best deliver the message?

What is the best way to reach you? What are the most effective ways to communicate with you?

14. Closing comments

- Other comments
- Thank the participants
- Distribute honorariums

Outreach Strategy Evaluation Form

Calmeadow Metrofund

OUTREACH STRATEGY	INQUIRIES	LOANS (at study end)	COST RATIO *
<u>MASS MEDIA</u> <ul style="list-style-type: none"> ARTICLES WRITTEN ABOUT METROFUND ADS IN COMMUNITY NEWSPAPERS TTC BUS Ad CAMPAIGN WEBSITE POSTERS 	Total: 23 13 2 3 2 3	Total: 4 3 0 1 0 0	 LOW MODERATE HIGH LOW MODERATE
<u>COMMUNITY REFERRAL SOURCES</u> <ul style="list-style-type: none"> COMMUNITY GROUPS LIBRARIES BANKS LINKAGES TO BUSINESS SERVICE PROVIDERS BUSINESS IMPROVEMENT ASSOCIATIONS (BIA) LOCAL POLITICAL OFFICES FAITH COMMUNITIES 	Total: 60 46 3 5 2 2 1 1	Total: 11 7 1 1 1 0 1 0	 LOW LOW LOW LOW LOW LOW LOW
<u>EVENTS</u> <ul style="list-style-type: none"> NEIGHBOURHOOD EVENTS: STREET FAIRS EXPLORING SELF-EMPLOYMENT WORKSHOP 	Total: 53 6 47	Total: 0 0 0	 MODERATE MODERATE
<u>MARKET RESEARCH</u> <ul style="list-style-type: none"> IN-PERSON VISITS DATABASE DEVELOPMENT (TELEPHONE SURVEYS) 	Total: 42 22 20	Total: 6 4 2	 HIGH HIGH
<u>OTHER</u> <ul style="list-style-type: none"> WORD OF MOUTH REFERRALS 	Total: 6 6	Total: 3 3	 N/A

* Low = \$500 or Less; Moderate = \$500 - \$1,000; High = More than \$1,000

MicroCredit-NH

How will MicroCredit-NH reach entrepreneurs who need us the most?

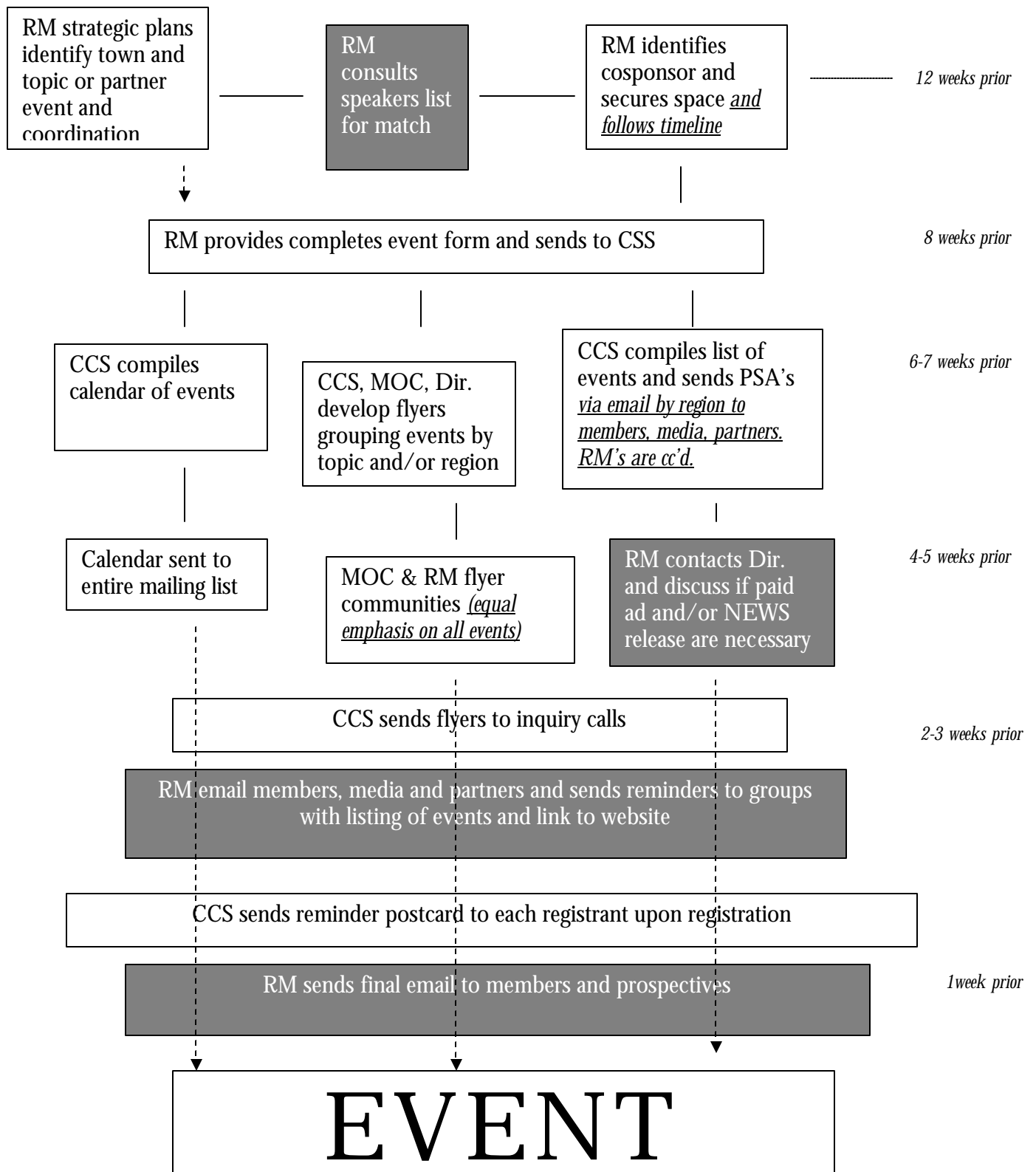


This is your target.
Use it well and often.

Any to add? Please let us all know!
Aim in the Target.

EVENT PROMOTIONS GUIDE

MicroCredit New Hampshire



Community Outreach Guide

MicroCredit New Hampshire

Community: _____

Timeframe	Task	Responsibility	Deadline	DONE
9-10 weeks prior to event Research	Pick community—research community profile form: Partners/referral sources Local media Known micropreneurs Other “who’s”	RM & MOC		
8 Weeks prior Plan	Set date to hold interested parties meeting/orientation Complete community profile	RM & MOC		
	Arrange location	RM		
	Prepare news release, PSA, Flyer	CSS		
	Begin contacting referral sources	MOC		
7 Weeks prior Schedule	Begin developing referral list--Goal is list of 30-40 Micro entrepreneurs & 10-20 partners	MOC		
	Send news release, PSA	CSS		
	Begin meeting with referral sources	MOC		
	Begin outreach to micropreneurs: (Name, Business, & No.):	MOC & RM		
3-6 Weeks Outreach	Follow contact with all Have we contacted “bullseye list”— (to be filled in when finalized, but includes, with contact name & ph. #): CAP 1-stop Catholic Charities Churches—Episcopalian UCC Welfare offices NHCLF Board member(s) in area NHCLF partners Local Housing Trust Housing authority Community/recreation center Voc. Rehab. NHHFA Ad hoc local social service association Other	MOC & RM		
	Set up media appearances, speaking engagements Newspaper Radio station(s) Community Access cable Kiwanis Club Rotary Club Other	MOC		
1-2 Weeks prior Prep	Poster or flyer laundromats, town hall, bowling alley, restaurants, bars	MOC		
EVENT	Hold interested parties meeting (goal of 20-30 attendees including micropreneurs & partners), announce date for 2-part Orientation/Group Launch OR	MOC & RM		
EVENT	Hold Orientation with goal of 12-15 micropreneurs attending (Purple packet)	RM		
Event Week +1-2	Hold Group Launch with goal of 7-10 attendees (blue packet)	RM		
Week +2-4	Charter group with 4-10 members (meeting 1 of the “first seven”—Yellow packet)	RM		

CCS: Customer Service Specialist
MOC: Marketing & Outreach Coordinator
RM: Regional Manager

Microenterprise Program Application

Institute for Social and Economic Development

Date: _____

Client Information:

Full Name: _____ Social Security Number: _____

Complete Mailing address: _____

County: _____ Home e-mail address: _____

Home telephone: _____ Other telephone: _____

1. Are you currently operating a business? *(Check one)*

☐ Yes

☐ No

If yes, please answer the following:

Business Name: _____ ☐ (check if no business name)

Business mailing address: _____

Business Telephone: _____ Business E-Mail: _____

2. Is your goal a business start up, expansion or stabilization? *(Check one)*

☐ Business start up

☐ Expansion

☐ Strengthen/Stabilization

3. Primary type of business (if existing) or business idea (if start up). *(Check one)*

☐ Retail

☐ Wholesale

☐ Other _____

☐ Construction

☐ Service

☐ No answer

☐ Manufacturing

☐ Nothing decided

4. Do you think you will need business financing? *(Check one)* ☐ Yes ☐ No ☐ Don't know

5. Are you physically disabled? ☐ Yes ☐ No

6. Are you currently receiving SSI (Social Security Insurance) or SSDI (Social Security Disability Insurance)? ☐ Yes ☐ No

7. Are you currently receiving FIP {Family Investment Program}? *(Check one)* ☐ Yes ☐ No
If yes, have you been receiving it continuously for 2 or more years? ☐ Yes ☐ No

8. Is your income:

☐ At or under 100%? ☐ Yes ☐ No

☐ At or under 185%? ☐ Yes ☐ No

☐ At or under 150%? ☐ Yes ☐ No

☐ At or under 200%? ☐ Yes ☐ No

(Please use the table below to determine your income level. Family size = the number of people dependent on household income.)

Family Size	Income Level			
	100%	150%	185%	200%
1	\$8,350	\$12,525	\$15,447	\$16,700
2	\$11,250	\$16,875	\$20,812	\$22,500
3	\$14,150	\$21,225	\$26,177	\$28,300
4	\$17,050	\$25,575	\$31,542	\$34,100
5	\$19,950	\$29,925	\$36,907	\$39,900
6	\$22,850	\$34,275	\$42,272	\$45,700
7	\$25,750	\$38,625	\$47,637	\$51,500
8	\$28,650	\$42,975	\$53,002	\$57,300
Each addl. person add	\$2,900	\$4,350	\$5,365	\$5,800

9. How did you hear about this program? (*Check all that apply*)
- | | |
|---|--|
| <input type="checkbox"/> Letter or notice | <input type="checkbox"/> Previous Participant Referral |
| <input type="checkbox"/> DHS or DPA | <input type="checkbox"/> Friend/Relative |
| <input type="checkbox"/> JTPA | <input type="checkbox"/> Bank/Credit Union |
| <input type="checkbox"/> Newspaper/Radio/TV | <input type="checkbox"/> Other (please write in _____) |
| <input type="checkbox"/> Phone book | |

10. Are you a client of any of the following programs? (*Check all that apply*)
- | | |
|---------------------------------------|--|
| <input type="checkbox"/> VA | <input type="checkbox"/> DED/CMA |
| <input type="checkbox"/> PROMISE JOBS | <input type="checkbox"/> Voc Rehab/Dept. of Blind |
| <input type="checkbox"/> DHS/DPA | <input type="checkbox"/> Other (please write in _____) |
| <input type="checkbox"/> JTPA | <input type="checkbox"/> None |

If agency indicated, write in case worker's name: _____

11. Were you referred to ISED from any of the following programs? (*Please check all that apply*)
- | | |
|---------------------------------------|--|
| <input type="checkbox"/> VA | <input type="checkbox"/> DED/CMA |
| <input type="checkbox"/> PROMISE JOBS | <input type="checkbox"/> Voc Rehab/Dept. of Blind |
| <input type="checkbox"/> DHS/DPA | <input type="checkbox"/> Other (please write in _____) |
| <input type="checkbox"/> JTPA | <input type="checkbox"/> None |

If agency indicated, write in case worker's name: _____

12. Are you currently employed? (*Check One*) ☐ Yes ☐ No
- If no, what best describes your circumstance.*
- ☐ Laid-off/plant closing
- ☐ Quit
- ☐ Other (please write in _____)

13. Gender (*Check one*)
- ☐ Male
- ☐ Female

14. Ethnic Group (*Check one*)
- ☐ Caucasian/White
- ☐ African American
- ☐ Native American
- ☐ Hispanic
- ☐ Asian/Pacific Islander
- ☐ Other: (please write in _____)

15. Are you a veteran? (*Check one*) ☐ Yes ☐ No

If yes: Vietnam veteran? (Check one) ☐ Yes ☐ No

Desert Shield/Desert Storm veteran? (*Check one*) ☐ Yes ☐ No

16. Are you a refugee? (*Check one*) ☐ Yes ☐ No

Introductory Orientation Agenda Women's Initiative for Self Employment

Introduce W.I. Program as Comprehensive:

- Training – Business and Technical Aspects
- Personal Empowerment Component
- Loan Fund
- Post-Training Services: Seminars, Coaching, Individual Consultation

Is Self-Employment Right for You?

- Focus is inspirational but realistic
- Self-employment as a *process* (3-5 years)
- Pros and cons of self-employment
- Review of common misconceptions:
 - “Be Your Own Boss” vs. Passion about specific product or service
 - Make a lot of money right away
 - Flexible hours
 - Easier on children and family

Self-Employment to Supplement Primary Income

Self-Employment Qualifies as Job for Cal Works

Self-Assessment Survey Women's Initiative for Self Employment

This is not a test! This survey is for your personal information and will not be collected. We do suggest that you take it home after the orientation and read through the summary following this page.

Please answer each of the following questions as honestly as possible.

	Strongly Agree	Somewhat Agree	Strongly Disagree
	5	3	1
_____ 1.			
_____ 2.			
_____ 3.			
_____ 4.			
_____ 5.			
_____ 6.			
_____ 7.			
_____ 8.			
_____ 9.			
_____ 10.			
_____ 11.			
_____ 12.			
_____ 13.			
_____ 14.			
_____ 15.			
_____ 16.			
_____ 17.			
_____ 18.			
_____ 19.			
_____ 20.			
_____ TOTAL			

Total the numbers you placed before the statements and enter the total in the space provided.

Characteristics of an Entrepreneur

The following list describes some common characteristics of an entrepreneur. The number(s) after each characteristic indicates the related statement(s) in the assessment form. This list interprets the form qualitatively. Note that arriving at a conclusive portrait of a typical entrepreneur is very difficult. Therefore, you may score low on the assessment and still succeed as an entrepreneur.

Works Hard (Statements 1 & 8)

Self-employment requires a great deal of time and effort. The entrepreneur must perform a wide variety of time-consuming tasks. 77% of all entrepreneurs report working 50 hours or more per week, and 54% say that they work more than 60 hours per week. Such a time commitment requires that you have a high energy level.

Has Family Support (Statement 2)

A successful entrepreneur needs family support. If you are married, your spouse must believe in your business because it will require that both of you sacrifice time and money. The stress may create disruptions in family relationships. If you have children, they will need encouragement in understanding your need to spend so much time away from the family. The more positive support you receive from your family, the more you can concentrate on making the business a success.

Takes Risks (Statement 3)

Entrepreneurs are risk takers. They risk their careers, time and money in order to make a success of their businesses. To be successful in self-employment, you should feel comfortable taking reasonable risks.

Sacrifices employment benefits (Statement 4)

One of the major realities of self-employment is that you won't receive a regular paycheck. You pay for your own fringe benefits. A nice office, secretarial assistance, equipment and other features of employment you have grown to expect are no longer available unless you provide them for yourself.

Is Independent (Statements 5 & 9)

Entrepreneurs like to be independent and in control of situations. Many people who become self-employed consider the opportunity to be their own boss as one of the major benefits of self-employment. Although being independent may not be a major concern for you, it is certainly an aspect of self-employment that you need to feel comfortable with. If you cannot afford to hire other employees when you begin your business, you may at first be lonely as a self-employed person.

Wants financial success (Statement 6)

A primary reason that most entrepreneurs have for going into business is to achieve financial success. If you want to be an entrepreneur, you need to establish a reasonable financial goal that you want to achieve through self-employment. This goal will help you measure how well you are doing in fulfilling your personal needs through an entrepreneurial career.

Is energetic (Statements 1 & 8)

Self-Employment requires long work hours. You will frequently be unable to control the number of hours required to fulfill all the necessary tasks. The entrepreneur must have a high energy level to respond to the job's demands.

Has an internal "locus of control" (Statement 10)

Successful entrepreneurs have an internal *locus of control* or inner sense of responsibility for the outcome of a venture. To be an entrepreneur, you should have a strong sense of being a "victor" who is responsible for your actions. If, however, you often consider yourself a "victim" and blame other people, bad luck, or difficult circumstances for your failures, entrepreneurship might not be the right career move for you.

Has a need to achieve (Statements 7 & 11)

Entrepreneurs have a strong need for achievement. They strive to excel and accomplish objectives that are quite high. You should be willing to set high goals for yourself and enjoy striving to achieve those goals.

Has business experience (Statement 12)

An entrepreneur should have extensive business experience to be successful. General management experience is beneficial because an entrepreneur should know something about all types of management. Formal training and education in management also are helpful.

Has a self-employed parent as a role model (Statement 14)

Research has shown that entrepreneurs are more likely to have a parent who is self-employed. A

parent's inspiration and knowledge about operating a business can contribute to an entrepreneur's success.

Has self-confidence

(Statements 10, 15, and 18)

An important characteristic of entrepreneurs is self-confidence. This factor is particularly important when you face major challenges and difficulties with your business. You need to believe in yourself. Your belief will help you overcome the problems that inevitably affect all self-employed persons at some point in their careers.

Has integrity (Statement 16)

People often cite honesty and integrity as characteristics of entrepreneurs. Customers do not want to deal with business owners who are dishonest and unethical. You should feel positive about your ethical treatment of people and be committed to conducting your business with the utmost integrity.

Has determination (Statement 17)

One of the most important characteristics of entrepreneurs is determination. This trait is closely related to self-confidence. The more you believe in yourself, the more likely you are to continue to struggle for success when faced with tremendous obstacles. You need determination in order to overcome the problems that beset every new venture.

Adapts to change (Statement 13 and 19)

A new business changes rapidly, so an entrepreneur must be able to adapt to change. Two primary skills are required for adaptation to change: the capacity to solve problems, and the ability to make quick decisions. Another skill is the ability to learn from your problems.

Has a good network of professionals (Statement 20)

An entrepreneur has a good network of professionals. This network provides access to those who can be consulted for advice, information, and referrals. You should have an extensive network of professionals to whom you can turn for assistance.

Score	Assessment
80 - 100	You have outstanding ability to be an entrepreneur.
60 - 79	You have satisfactory ability to be an entrepreneur.
40 - 59	Self-employment may not be an appropriate career for you.
0 - 39	Probably you should avoid an entrepreneur career.

Women's Initiative

For Self Employment

Managing Your Small Business Application

PROGRAM DESCRIPTION

In this 14 week intensive training program (21 classes), you will learn the business skills and personal development tools necessary to succeed as a self-starting, self-directed small business owner.

Business Skills Training: You will define your business and clarify your vision, identify your potential customers and analyze your competition, develop plans to attract new customers, and consider what it will take to run your business from day to day. You will focus on managing money: analyzing the costs of running your business, anticipating when money will be coming in and going out, making a budget, keeping records of how much you earn and spend, and finding the money to get started or expand.

Personal Effectiveness & Power Training: In addition to gaining these important business skills, you will build greater confidence in yourself and your abilities. You will identify your strengths and learn to build on them, explore obstacles that keep you from achieving your dreams, and learn how to create the support necessary to be a successful entrepreneur.

Schedule and Time Commitment Required:

Business Skills Training:	Meets for 3 hours every week for a total of 14 classes Approximately 3-10 hours/week homework
Personal Effectiveness & Power Training:	Meets for 3 hours every other week for a total of 7 classes

HOW TO APPLY

This application is used to assess your readiness for the Managing Your Small Business course. Your income eligibility has already been determined and will not be effected by any financial information you provide here.

Mail the completed application to:

**Women's Initiative For Self Employment
Attn: Workshop Coordinator
1390 Market Street, Suite 113
San Francisco, CA 94102
FAX: (415) 247-9471**

(Please keep cover sheet for your file)

If you have any questions about the program application process or need assistance with the application, please call (415) 247-9473 and ask for the Workshop Coordinator.

Women's Initiative does not discriminate against any person or group of persons solely because of race, color, creed, religion, national origin, ancestry, age, sex, sexual orientation, gender identity, or disability.

Managing Your Small Business Application

WORKSHOP INFORMATION

Date: _____

First Name: _____ Middle Initial: _____ Last Name: _____

Birth Date: _____

Home Address: _____

City: _____ State: _____ Zip: _____

Personal E-Mail: _____ Personal Web Address: _____

Phone numbers where you can be reached: Home: (____) _____

Work: (____) _____

Your Own Business Phone: (____) _____

Your Own Business Address: _____

City: _____ State: _____ Zip: _____

Your Own Business E-Mail: _____

Your Own Business Web Address: _____

1. Have you ever given Women's Initiative your name before?

☐ Yes

☐ No

If your name has changed since the last time you gave it, please write your former name here: _____

2. Have you graduated from Making Sense of Your Business?

☐ Yes

☐ No (You must complete Making Sense of Your Business before submitting this application.)

3. Managing Your Small Business Class date:

1st choice:

☐ San Francisco _____

☐ Oakland Date _____ Time _____

2nd choice:

☐ San Francisco _____

☐ Oakland Date _____ Time _____

Please refer to the Workshop Schedule for class dates and times.
The application will be returned to you if you do not fill in the date and time.

BUSINESS INFORMATION

4. Where are you right now in the self-employment process? Check all that apply.
- ☐ a. I'm still trying to decide whether to start my own business.
 - ☐ b. I'm in the process of starting my own business.
 - ☐ c. I have been selling my product or service for less than 12 months. Date Started: _____
 - ☐ d. I have been selling my product or service for 12 months or more. Date Started: _____
 - ☐ e. I have been selling my product or service for 12 months or more and I am documenting a net profit.
5. What is your business or business idea? Please check your category and **describe** your product or service.
- ☐ a. Arts _____
 - ☐ b. Business services _____
 - ☐ c. Child care _____
 - ☐ d. Cleaning services _____
 - ☐ e. Clothing accessories/textiles/home furnishings _____
 - ☐ f. Food _____
 - ☐ g. Health services _____
 - ☐ h. Personal service/beauty _____
 - ☐ i. Social services _____
 - ☐ j. Travel/tourism _____
 - ☐ k. Other _____

If you currently have more than one business or area of self-employment please describe below:

6. What is your current employment status? Check all that apply

Employment Status

Hours per Week

- ☐ a. Self-employed _____
- ☐ b. Employed by someone else _____
- ☐ c. A full-time homemaker
- ☐ d. Unemployed (since: _____)

7. What percentage of your income would you like to come from self-employment earnings? Please give a number from zero to one hundred percent. _____ %

8. Have you ever owned another business in the past?

☐ Yes ☐ No

9. Has anyone in your family ever owned a business?

☐ Yes ☐ No

Are you currently selling your product or service?

- ☐ Yes: Please answer questions 10 through 18
☐ No: Please skip to question 17 on page 4

10. What is the name of your business?

Business Name: _____

Product or Service: _____

11. Do you run this business out of your home?

- ☐ Yes
☐ No

12. Does your business have any employees?

- ☐ Yes
☐ No

If Yes:

How many full-time employees (35 hours per week or more): _____

How many part-time employees (less than 35 hours per week): _____

How many temporary employees: _____

How many contract employees: _____

How many unpaid employees: _____

13. What were your total sales and expenses in the past year? If you do not keep records please estimate to the best of your knowledge.

If your business is Less than 12 months old	If your business is More than 12 months old
What were your total sales in the last month? \$ _____	What were your total sales over the last 12 months? \$ _____
Are most months like this? <input type="checkbox"/> Yes <input type="checkbox"/> No	What were your total business expenses over the last 12 months? \$ _____
If no, please explain:	
What would be an average month's sales? \$ _____	
What were your total business expenses in the last month? \$ _____	
Are most months like this <input type="checkbox"/> Yes <input type="checkbox"/> No	
If no, please explain:	
What would be an average month's business expenses? \$ _____	

14. What was your profit or loss? If you've been selling your product or service for more than 12 months please include totals for the last 12 months. If you've been selling your product or service for less than 12 months please include totals since your business began.

TIPS

- ✓ Use your responses to the previous question above
- ✓ Please give the profit or loss before you pay taxes and before you pay yourself a draw
- ✓ If you are not sure how to determine your total sales and expenses, multiply your average month's sales and expenses by 12.
- ✓ Include Totals for the last 12 months or since your business began:

Total Sales:	\$
Total Business Expenses:	- \$
<i>(Subtract Expenses from Sales)</i>	
Business Profit or Loss:	\$

15. Did you pay yourself a salary or take a draw from your business?

☐ Yes ☐ No

If in business less than one year:

\$ _____ on average per month for _____ months

If in business one year or more:

\$ _____ per year

16. Did a household member or business partner receive a salary or take a draw from the business?

☐ Yes ☐ No

☐ *Household Member:*

If in business less than one year:

\$ _____ on average per month for _____ months

If in business more than one year:

\$ _____ per year

☐ *Business Partner:*

If in business less than one year:

\$ _____ on average per month for _____ months

If in business more than one year:

\$ _____ per year

17. What sources of funding did you use to start and/or expand your business? If you have used funding multiple times from one source please add the amounts and give a total.

Source of funding	Yes/no	Amount
Personal Savings	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
Credit Card(s)	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
Government Loan	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
Business Loan from a commercial financial institution	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
Women's Initiative Loan	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
Loan from Family or Friends	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
Gift from Family or Friends	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
Investor(s)(venture capital, silent partner, etc.)	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
Other Funding: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
TOTAL FUNDING		\$

18. What does your **business** currently own and what does it currently owe?

Business Assets and Liabilities					
What your business owns (business assets)			What your business owes (business liabilities)		
Does your business have :	Yes/ No	What is the current value	Does your business owe a balance on a:	Yes/ No	How much is the balance owed?
Building or land	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	Mortgage	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
Cars or trucks	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	Auto Loan(s)	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
Equipment or materials, including inventory	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	Credit card(s)	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
Business savings accounts	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	Business loan	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
Business checking accounts	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	Debt to Suppliers	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
Other financial accounts	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	Other Liabilities Specify:	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
Stocks or bonds	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$			
Other Assets Specify:	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$			
TOTAL BUSINESS ASSETS		\$	TOTAL BUSINESS LIABILITIES		\$

BUSINESS EXPERIENCE

19. For each type of experience below, describe what you did and for how long (months/years):

- a) Experience running your own business

Experience	Length of time

- b) Paid and unpaid work experience that would help you in the type of business you run or would like to run including a current job (work at home for family, volunteer work, etc.)

Experience	Length of time

- c) Training or education you have had that would help you in the type of business you run or would like to run

Experience	Length of time

- d) Based on your experience, what do you think is the most challenging issue or aspect of running your own business? _____

20. Do you have a written business plan?

- ☐ Yes
☐ No

If yes, how do you feel Women's Initiative's services can help you? _____

21. Do you keep records of your personal or household budget and expenses?

- ☐ Yes
☐ No

22. Have you ever saved money for something you wanted or needed?

- ☐ Yes
☐ No

Please explain: _____

BUSINESS RESEARCH

23. Describe what you know about:

a) your best customers (target market)_____

b) your competition_____

c) your industry_____

d) how much are your basic costs. Please indicate if the cost is part of your start-up, overhead or direct costs.

Describe	Cost
	\$
	\$
	\$
	\$

24. How much money do you think you need to start your business? How do you plan to get it? (Savings, loans from family, loans from banks, grants?)

PERSONAL READINESS

25. Explain who will support your decision to be self-employed (family, friends, religious organizations, support groups, etc.) and how they will support you.

26. Managing Your Small Business will meet 21 times over a period of 14 weeks, including once a week business training, and a workshop every other week for personal effectiveness training. In addition, you will be required to complete approximately 3 - 10 hours of homework per week. Explain how you plan to make time to attend class and do business research and writing.

FINANCIAL GOALS

Our goal is to help women reach their economic and personal goals. In order to know how well we are doing, we are tracking how our clients' household income and assets change over time. The following questions help us to understand where you are when you enter our program, so that we can see your progress toward achieving your goals. Client confidentiality is very important to us. The information you provide in this application will not be shared with anyone without prior permission. *YOUR INCOME ELIGIBILITY HAS ALREADY BEEN DETERMINED AND WILL NOT BE AFFECTED BY ANY FINANCIAL INFORMATION YOU PROVIDE HERE.*

27. What is the value of the assets and liabilities that you and your household may currently have?

- ◆ *If you and your other household members own more than one of the following assets, add the value of the assets and report the total amount owned.*
- ◆ *Please add all debt in each category and report the total amount owed.*

Household Assets and Liabilities					
What your household owns Household assets			What your household owes Household liabilities		
Do you or anyone in your household own:	Yes/ No	How much is/are the asset(s) worth now?	Do you or anyone else in your household owe a balance on:	Yes/ No	How much is the balance owed?
House, condominium, mobile home, or apartment	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	Home Mortgages	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
Other real estate: Specify:	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	Other property mortgage	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
Cars or Trucks	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	Auto Loan(s)	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
Savings account	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	Credit card(s)	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
Checking account	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	Educational loans	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
Retirement Fund	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	Other liabilities Specify:	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$
Stocks or bonds	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$			
Other assets worth over \$1,000 Specify:	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$			
TOTAL HOUSEHOLD ASSETS		\$	TOTAL HOUSEHOLD LIABILITIES		\$

Assessment Consultation
Women's Initiative for Self Employment

Name: _____

Date: _____

Assessor: _____

1. Think about a setback or challenge in your life. What was it and how did you respond to it?

Setback or failure:

Response:

2. Think about a goal you have in your life right now. What is the goal and what are the steps you plan to take to achieve it?

Note: Interviewer should emphasize that goal does not have to be business related. If interviewee says that her goal is to start her own business and her steps are to take WI class, interviewer should ask for another goal and remind her that it does not have to be business related.

Goal:

Steps:

3. Show question #3 on a separate piece of paper and read aloud.

Choose the statement that best describes you:

- a) When I think of a project or task that needs to be done, I usually take care of it right away. I like getting things done and I often do a lot of things at once.
- b) When I'm doing a job or a project for the first time, I work best when there is someone there to help me figure out what needs to be done next.
- c) I am easy going and work at a relaxed pace. I avoid doing too many things at once.

Statement #:

Why did you pick this statement?

Please describe to me times that you acted that way:

4. What is your living situation like?

5. How is your health? Is there anything about your health that might get in the way of attending classess or running your own business?

Choose the statement that best describes you:

- a) When I think of a project or task that needs to be done, I usually take care of it right away. I like getting things done and I often do a lot of things at once.
- b) When I'm doing a job or a project for the first time, I work best when there is someone there to help me figure out what needs to be done next.
- c) I am easy going and work at a relaxed pace. I avoid doing too many things at once.

Managing Your Small Business Assessment Sheet

Women's Initiative for Self Employment

Client # _____

VLIA: ☐ Yes TANF: ☐ Yes ☐ No ☐ No

SS #: _____

Personal Information

Name: _____

☐ Making Sense or BP1: _____

Date Received: _____

☐ Other Services : _____

Phone: _____

1st choice Workshop: Date: _____ Location: _____

2nd choice Workshop: Date: _____ Location: _____

Assessment

Business Readiness	Personal Readiness	Entrepreneurial Traits & Skills
Small Business Consultant	Assessment Coordinator	Assessment Coordinator
Initials: _____ Date: _____	Initials: _____ Date: _____	Initials: _____ Date: _____
Raw Score: _____	Raw Score: _____	Raw Score: _____
Minimum: 4 = 12.5%	Minimum: 9 = 12.5%	Minimum: 5 = 12.5%
5 = 25.0%	10 = 25.0%	6 = 25.0%
6 = 37.5%	11 = 37.5%	7 = 37.5%
7 = 50.0%	12 = 50.0%	8 = 50.0%
8 = 62.5%	13 = 62.5%	9 = 62.5%
9 = 75.0%	14 = 75.0%	10 = 75.0%
10 = 87.5%	15 = 87.5%	11 = 87.5%
11 = 100%	16 = 100%	12 = 100%
% Score: _____	% Score: _____	% Score: _____

Total Score

Total % = _____ / 3 = Average % _____

Accept

Denial

☐ Accept
☐ Class Date: _____

☐ Reject: _____

Workshop Coordinator

Date

Assessment Consultation _____

Acceptance Letter _____

Rejection Letter _____

Notes: _____

Microenterprise Training Curriculum
Assessment Training Topics
Institute for Social and Economic Development

Workshop I: Laying the Foundation

Agenda:

- Introduction of ISED
- Complete paperwork
- Discussion: Advantages and Disadvantages of Entrepreneurship (worksheet)
- Discussion: Entrepreneurial Traits (worksheet)
- Discussion: Why Do People Become Self-Employed
- Discussion: What is Your Starting Point (worksheet)
- Discussion: Personal Barriers and Barrier Resolution
- Discussion: Overview of a Business Plan – Worksheet
- Discuss assignments, expectations, assistance available

Assignments:

- Complete Workshop worksheets
- Explore and/or refine ideas

Workshop II: Developing Your Personal Management Style

Agenda:

- Review of prior week's assignments
- Introduction of Importance of Developing Management Style
- Discussion: Setting and Achieving Goals
- Discussion: Time Management
- Discussion: Stress Management
- Discussion: Values Management/Affirmations
- Discussion: Financial Management/Preparing a Budget
- Credit Report

Assignments:

- Set and follow-through on the first of your 7-day Business and Personal Goals
- Complete your Daily Pattern Analysis and decide if you need to follow-up with a time study
- Complete the worksheet on stress management and evaluate your ability to manage the new stresses from being a microentrepreneur
- Complete the Affirmation Worksheet
- Complete the Relational Management Worksheet
- Complete your Personal Budget Plan
- Send for a Copy of Your Credit Report

Workshop III: Possibility Thinking

Agenda:

- Review of prior week's assignments
- Discussion: Business Idea Research
- Discussion: Development of a Business Idea
- Discussion: Discovering Your Community
- Review of Community Analysis from Workshop I and Introduction of Discovering Your Community worksheet
- Introduction to Business Feasibility Study
- Introduction to Sources of Information
- Review of how to access information from the Library and the Internet
- Discussion: Writing a Survey
- Introduction to Entrepreneur Interview

Assignment s:

- Briefly describe your business idea
- Complete Discovering Your Community Worksheet
- Find the information on your SIC/NSIC code, trade association, trade journals
- Write the Iowa Department of Economic Development
- Begin your list of possible sources of information for your research
- Conduct three to five Entrepreneur Interviews

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ALSO AVAILABLE:

Improving Microenterprise Training and Technical Assistance: Findings for Program Managers, a synthesis and compilation of executive summaries drawn from research projects undertaken by five microenterprise programs seeking to identify the elements of effective training and technical assistance. This 60-page volume can be downloaded free or ordered for \$10 to cover shipping and handling.

Full reports written by the five microenterprise programs that conducted research for *Improving Microenterprise Training and Technical Assistance: Findings for Program Managers*, are posted on FIELD's Web site, www.fieldus.org/li/improvingME.html, and can be viewed or downloaded free.

Assessment Tools for Microenterprise Training and Technical Assistance, a manual offering 13 tools designed and used by practitioners to conduct in-depth assessments of their training and technical assistance services. Priced at \$15, the manual explains the purpose of each tool, as well as when, during the training and technical assistance process, it should be applied.

A section of FIELD's Web site (www.fieldus.org/li/index.html) also provides information about FIELD's research into such topics as: how practitioners can deliver ongoing technical assistance to clients at reasonable costs; how microenterprise organizations can expand their outreach and generate significantly higher numbers of clients; and how organizations can help microentrepreneurs sell their products in more lucrative markets. For general information about FIELD, please visit: www.fieldus.org.

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