2012 Annual Report

Supporting America’s Job Creators: Small Business
Our Vision:
Strengthen small businesses, local communities and America by supporting our nation’s proud heritage of entrepreneurs seeking opportunities and building success.

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

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In every community throughout the United States, small businesses serve as major economic engines, employing local citizens and creating new jobs for the American workforce. These nearly 27.5 million enterprises make up 99.7% of all employer firms and are credited with generating 65% of net new jobs - jobs created minus jobs eliminated - in the past 17 years, according to the U.S. Small Business Administration (SBA). Whether it be a barber shop or an IT security firm, small businesses create the employment opportunities that allow each individual to find their niche and flourish.

Since 1964, SCORE has come to the aid of these employers, helping every step along the way from idea conception, through successful expansion and even business transition. We pass along knowledge, experience and wisdom gained from years of working with and for successful companies ourselves to help these companies generate and effectively maintain jobs over the long term. Over the past 48 years, SCORE has assisted nearly 10 million entrepreneurs in creating and sustaining jobs in their communities.

Our network of more than 12,000 volunteer business mentors provide this insight to small business clients through face-to-face and online mentoring sessions, educational workshops and proven business resources. This direct interaction affords entrepreneurs practical, real-time answers to their pressing questions and obstacles, assisting in their success.

And the results are clear. This year, SCORE partnered with PricewaterhouseCoopers (PwC), thanks to the generous support of Constant Contact, to measure the impact of our services. This census-style survey demonstrated SCORE's significant impact on job creation in the U.S.: our clients started 37,054 new businesses and created 82,207 new jobs. Tallying these results since 2009, 581,039 SCORE clients started enterprises, created employment opportunities or increased their revenues.

These successful clients include startups like Rachel Lutz, owner of The Peacock Room, an upscale women's boutique. Her SCORE mentor guided her through the process of opening a retail location that tripled its sales projections within 3 months. That resounding success allowed her to add 6 new jobs to her local community.

Fellow job creator Robert Edwards started out not looking to become an entrepreneur but to solve a problem within his family. His invention, The Squatty Potty, was designed to aid his mother in dealing with a difficult medical condition but turned out to be a great business concept as well. In fact, thanks to his mentors' expertise in marketing and operations, by the end of 2012 sales had increased to the point of supporting 9 additional employees.

It is because of the work of each of our volunteers that small businesses like The Peacock Room and The Squatty Potty are able to grow and acquire new human capital, and that all of our clients can have such a profound impact on the American employment level. The SCORE organization is comprised of over 350 chapters and more than 12,000 volunteers throughout the country who donated 1,158,220 hours providing 589,146 services to small businesses in 2012.

Every hour of every mentoring session or workshop has a real impact on that business, and on its owner's and employees' ability to thrive.

We are incredibly gratified by the success of each of our clients. It is these stories of the pursuit of the American dream that inspire others to do the same. Every story of startup, stumbling blocks and eventual success motivates our volunteers, staff and Board to continue to work hard to make this dream a reality again and again, for anyone who chooses the noble entrepreneurial pursuit.

It is only with the dedicated work of our volunteers and staff and the generous support of the U.S. Small Business Administration (SBA) that we are able to provide these valuable services. We would like to thank the volunteers, as well as the SCORE Board of Directors, who continually guide our work towards our vision and the ultimate goal of assisting small businesses in creating and sustaining employment in the United States.

Every American deserves the opportunity of a fulfilling occupation and the success of small businesses is a clear means to achieving this goal. SCORE continues to equip enterprises and individuals with the tools and advice they need to make this happen.

With sincere appreciation,
SCORE Aids Small Business

Throughout 2012, small businesses across the country continued to make a profound impact by offering new opportunities for employment in their local communities - and SCORE played a pivotal role in helping them do so. SCORE’s force of 12,000+ volunteers nationwide assisted a total of 352,081 small business clients, 53% of whom were women, 32% minorities and 13% military veterans, start and grow their ventures in 2012. The following are just two examples of the many SCORE clients who achieved small business success in 2012 and became valued employers along the way.

The Peacock Room
SCOR E Helps to Rebuild the Motor City

Rachel Lutz had worked in retail most of her life. After working in a variety of luxury home stores and spending a large portion of her career with Nordstrom, she had the skills and desire to blaze her own path in the retail world. With the help of SCORE, Lutz created a solid business plan that was the foundation for the success of her venture, The Peacock Room.

The Peacock Room is a vintage-inspired women’s apparel and accessories shop, appropriately housed in the restored Park Shelton building in Detroit, Michigan. At the recommendation of a loan officer, Lutz began meeting with SCORE mentors Henry Moses and John Muir who helped her draft a thorough and realistic business plan that guided her through the startup process. SCORE workshops on topics like small business financing gave her additional insight into managing loans and projecting revenues. The Peacock Room welcomed its first customers in December 2011.

Thanks to her hard work, thorough planning and strong online marketing promotions, the store is on track to triple her original revenue projections within its first year. This surge in demand has allowed Lutz to add six new employees to her team, creating vital jobs within the Detroit community.

The Squatty Potty
SCORE Guides Client from Garage to Warehouse

The jump into entrepreneurship is often born as the solution to a problem. That was the case for Robert Edwards who sought to create a device to help his mother, Judy, whose medical condition caused her to struggle to use traditional toilets. A business was born once Edwards had created a prototype that worked and realized that it may be a solution for others who faced similar difficulties.

The Edwards family worked with SCORE to learn about distribution, marketing and sales for their new product. Joseph Stambaugh and Paul Campbell, mentors from the Southern Utah SCORE chapter, met with the Edwards family around their kitchen table once or twice a week for several months as they ironed out the details for starting their company, The Squatty Potty.

In the beginning, the company sold between three and five units per day. Instead of focusing on increasing sales, their SCORE mentors suggested establishing an operations platform that could support future growth while putting into place day-to-day processes that would help fulfill orders, manage inventory, and strengthen vendor relationships. As these plans took hold, the Edwards family continued to utilize the expertise of their SCORE mentors to develop a long term business strategy including brand management and marketplace positioning. SCORE also worked with Robert Edwards to help establish credibility within the online healthcare community and retain a nationally recognized healthcare public relations firm.

As 2012 came to a close, the company went from five units shipped per day to over three hundred. The Edwards family moved their business into a ten thousand square foot warehouse to keep up with current demand and needs. Along with the expanded building came a need for an expanded work force as they brought on nine new employees. In 2013 they plan to expand further with direct TV sales, international partnerships, and hopefully a national retail chain distribution deal. Yet they never forget it all started with a call to SCORE.
In 2009, SCORE began working towards better understanding its small business clients with a yearly client survey, this year administered by PwC and made possible thanks to funding from Constant Contact. Four years later the data has revealed information that is helping shape SCORE’s approach to the future. In better understanding client needs, SCORE is becoming more effective and efficient.

The 2012 client survey found that SCORE’s client engagement index is high, measuring 4.00 out of a 5.00 scale. It reinforced the notion that SCORE clients want more engaged, relationship-oriented experiences with their mentors: 71% of respondents agreed that a long term relationship with SCORE would be beneficial to them. This finding supports SCORE’s motto of “For the Life of Your Business” and goal to help businesses throughout every point of their life cycle.

The survey also measured the usefulness of SCORE’s online resources offered at www.score.org. With 77% of respondents reported having visited the website, 71% agreed that “SCORE provides valuable tools on its website.” This supports SCORE’s efforts to provide highly practical templates, tools and online workshops direct to small business clients via the web.

Overall, the survey found that clients are engaged and satisfied with SCORE’s services; 80% of SCORE clients agree that they would recommend SCORE to friends or associates.

A tool that is helping volunteers improve client engagement is the SLATE mentoring certification program. The SLATE mentoring certification process arms mentors with proven tools and methods for achieving success in their mentoring relationships. The acronym SLATE stands for:

- Stop and Suspend Judgment
- Listen and Learn
- Assess and Analyze
- Test Ideas and Teach with Tools
- Expectation Setting and Encouraging the Dream

SCORE’s outcome measures show solid production, but there are still opportunities for growth. From 2009 to 2012, SCORE saw the number of total clients that have started, added jobs, or grew revenue reach 581,039. Currently this progress extrapolates to over 1.17 million small business clients by 2017.
Celebrating Business Success
At the 4th Annual SCORE Awards

Outstanding Non-Profit Organization
Sponsored by The Office Depot Foundation
Greater Boca Raton Chamber of Commerce, Boca Raton, FL
Executive VP Beth Johnston and CEO Troy McLellan
Mentor: Hal Finkelstein

“SCORE has been a critical partner and resource for us to provide those necessary services to our businesses, particularly our small businesses.”

Outstanding Franchise Small Business
Sponsored by The UPS Store
Massage Envy, Louisville, KY
Owners, Terri Paradise and Marcia Connelley
Mentor: Bill Lehman

“We always talk about SCORE, literally the only reason our second Massage Envy is open is because our first paid for it. We never wanted to disappoint them; we’d rather disappoint ourselves than our mentors.”

Outstanding Green Small Business
Sponsored by The Office Depot Corporation
USA Gypsum, Reinholds, PA
Terry Weaver | Mentor: Lou Davenport

“My mentor’s experience in finance being at a level closer to where I want to go than where I’m at is something I don’t know if I could have purchased, or afforded to purchase.”

Outstanding Small Business Launched by an Individual 50+
Sponsored by Deluxe Corporation
Bohrrmann Knives, Yarmouth, ME
Bruce Bohrmann | Mentor: Nancy Strojny

“The relationship with my mentor has been wonderful; with immediate responses and support. With volunteers like these people, they become a part of you.”

Outstanding Corporate Supporter
The Walmart Foundation and Sam’s Club

Outstanding Minority-Owned Small Business
Sponsored by AT&T
Creative Jewelry by Bridgeja’, LLC, New Orleans, LA
Bridgeja’ Baker | Mentor: Veronica Johnson

“SCORE has given me a lot of tips on different venues my jewelry could go in and different locations to check out. Thanks to my SCORE mentor Veronica Johnson for all of her hard work and dedication.”

Outstanding Woman-Owned Small Business
Sponsored by Constant Contact
My Story, Inc., Marina Del Rey, CA
Tasha Oldham | Mentor: Cal Woodard

“When I started my company I did not want to do it by myself. Then I found SCORE, and they are the real deal. Now when I have a question they’re a phone call away. I’m not alone.”

Outstanding Veteran-Owned Small Business
Sponsored by Insperity
Aurico Reports, Inc, Arlington Heights, IL
Ben Goldberg | Mentor: Don Crossett

“The SCORE people have never said no. Whenever we've called them they were willing to take their time, to talk to us; they were willing to meet with us on our schedule.”

Lou Campanelli Award Winners
Rieva Lesonsky, CEO Growbiz Media
Brian Moran, Owner Brian Moran & Associates

2012 SCORE Congressional Champion
Richard Hanna
24th District of New York
Partnerships Strengthen SCORE’s Reach

Teammates in Entrepreneurial Success: SCORE & the NFLPA

In 2012, SCORE and the National Football League Players Association (NFLPA) announced a partnership aimed at nurturing the small business aspirations of former and current NFL players. SCORE’s proven Simple Steps for Starting Your Business and Simple Steps for Growing Your Business workshop series equip these entrepreneurs with real action steps and tools they can use to kick off or expand their ventures.

Ken Jenkins, former NFL running back, says that former athletes like him are well-suited to entrepreneurship as their time in the sport “has armed them with the ability to weather difficult times.” He describes his own launch into entrepreneurship as quite similar to his days returning punts in the NFL: “It’s the most frightening, harrowing experience ever but also hugely rewarding.” Jenkins spent the 20 years after his football career working for others in every industry from banking to IT, but grew tired of being at the mercy of industry fluctuations that could swiftly change his employment status. Thanks to the NFLPA he found out about the Washington, DC chapter of SCORE and soon began meeting with his mentors, Joe Clarke and Dee Rogers. Together the trio developed a business plan for Got Pro Health, LLC that has allowed Jenkins to “prioritize goals” and “create a more focused strategy to grow.” Just 2 years into his alternative medicine business, Jenkins has already witnessed the improvements these plans have made; Got Pro Health will be adding 2 full time administrative employees by mid-2013 with plans to add 4 more positions by the end of the year.

Sam’s Club Donates Time & Funds to Small Business

As part of Sam’s Club annual “Step Up for Small Business” celebration in May 2012, the company’s associates volunteered time assisting community small businesses and made generous donations to 12 local chapters of SCORE in support of education and outreach initiatives. Sam’s Club managers earned the grant money for their local chapters through a national competition in which the managers spent a day working with local businesses and submitting as many photos of the events as possible. This volunteering allowed Sam’s Club associates to not only assist small businesses with their day-to-day operations, but to also better understand their members and potential opportunities to better serve local small businesses.

Deluxe Corporation Foundation Expands Scope of SCORE PSAs

The SCORE Public Service Announcements (PSAs), developed in 2011 by SCORE client and Project Rev winner Tasha Oldham, will reach expanded audiences on TV and radio stations across the country thanks to a grant by the Deluxe Corporation Foundation. The PSAs serve as a fantastic tool for showcasing the possibilities afforded to entrepreneurs by working with SCORE as well as the opportunities to volunteer their expertise and assist small businesses. This expanded distribution will take place in two waves; the first launched in February 2013. The second wave will launch in 2014.

Project Rev, now in its 3rd year, is a year-long collaboration between SCORE and Deluxe Corporation which provides indispensable marketing education, resources and assistance for a group of select small business owners. One of this year’s participants, Shawn Scarlata, owner of Blueline Security in Landover, Maryland, said the mentoring and guidance he received through Project Rev was “priceless.” The company’s newly formed marketing plan included SEO efforts, a website redesign, testimonial collection and improved collateral. These initiatives resulted in the company tripling its prior year’s revenues. To keep up with demand, Blueline also tripled their number of employees in 2012, now employing a force of 175.
Training the Trainers

Measuring Volunteer Engagement
In the spring of 2012, SCORE administered an organization-wide Volunteer Engagement Survey aimed at better understanding each individual chapter - its challenges, strengths and perception of the overall organization. This survey, conducted by PwC, was the first of its kind in SCORE’s history. The results allowed SCORE to have a clearer picture of volunteers’ engagement and satisfaction levels and realize opportunities for improvement in these areas. The ultimate goal of improving volunteer engagement is enhancing the small business clients’ experience with SCORE services.

The survey revealed that SCORE is overall a highly engaged organization, with an average volunteer engagement score of 4.27 out of 5. Volunteers communicated that they are proud of their work, the organization and its values. There are also areas where SCORE can do more to better communicate the vision, available resources and improvements from the national office to chapters as well as create an improved feedback system.

Cooking Up Marketing Success
At the National Leadership Conference in August of 2012, the SCORE Marketing department debuted the SCORE Marketing Cookbook for Chapters, a comprehensive collection of “recipes” for achieving chapter marketing success. These recipes provide practical methods and resources for a variety of topics including assembling a chapter marketing team, planning, online marketing, promoting local workshops and events, and attracting new clients.

Many SCORE volunteers, especially those with marketing backgrounds, have had high praise for this new resource. Norm Paige, a SCORE District Director in South Carolina commented, “The Cookbook is the BEST material and guide on marketing that SCORE has ever had and the materials are excellent. It’s an easy guide for both marketing expert members and even members who do not have much marketing knowledge or experience.”

Showcasing Volunteer Achievements
Without SCORE volunteers, small business owners would have a tougher time achieving their success. Through the “SCORE Volunteer Spotlight” program, we highlight volunteers who are doing exceptional work with their small business clients.

For example, Walt Abbott of Washington, DC, was recognized for his efforts to reach out to veterans, active military and their family members to assist them in starting and growing successful enterprises. Tanya Berg of Traverse City, MI, serves as Marketing Chair, Fundraising Committee member and workshop presenter/specialist within her chapter. Bill Morland of Orange County, CA, is an 11-year SCORE volunteer who has held over 15 different positions at the chapter and district level, including Chapter Chair, District Director, Workshop Chair and Legislative Contact. Linda Ranslow of Rochester, NY, had a significant impact on her chapter’s ability to utilize technology in better serving clients. Nancy Strojny of Portland, ME is a strong voice for SCORE on a local and national level, actively working on community outreach, marketing, branding, recruitment and media outreach. James Summers of South Bend, IN has worked hard to actively engage a diverse group of small business clients in underserved communities.

Cross-Chapter Collaboration & Learning
The best way to grow is often through learning from the experiences of others. This certainly holds true for the more than 350 SCORE chapters throughout the country who operate independently and yet work towards the same goals day in and day out. Towards this end, SCORE has organized several opportunities for volunteers to collaborate among chapters, gaining knowledge and sharing experiences for the betterment of all.

In late 2012, the Learning and Organizational Development team introduced two new initiatives to increase volunteer engagement and education: Continuing Education and the Learning Collaboration Group. The Continuing Education initiative seeks to bring new, relevant content to volunteers in the form of webinars and the new Learning Warehouse section of the Volunteer Center. These webinars cover internal information such as the Client Impact Survey results, the “Coffee Talk” series where volunteers have the chance to learn from sponsoring organizations, and hot topics like crowdfunding and healthcare reform. The Learning Collaboration Group hosts conference calls every other month discussing topics important to volunteer and client education in the chapters.

Through the Best Practices section of the Volunteer Center, chapters across the nation share information about the effective ways they have served clients or increased their local reach. Such practices have included program ideas, innovations and tips to enhance chapter effectiveness, ways to boost client mentoring, and methods for bringing new SCORE volunteers on board.
South Palm Beach SCORE helped over 5,000 small businesses in 2011. That alone would have been a banner year for any SCORE chapter but South Palm Beach SCORE was just getting started. They also created a number of programs that have helped their community prosper. The chapter has gone through a metamorphosis that has made it one of the most effective chapters in the organization.

When asked about South Palm Beach SCORE, CEO Ken Yancey said, “I am proud that South Palm Beach SCORE has been chosen as the National SCORE Chapter of the Year. Hal Finkelstein and the members of his chapter have gone above and beyond our expectations. I have followed South Palm Beach SCORE as they have grown over the past five years, and it was never a matter of if they would become SCORE Chapter of the Year, but when.”

The way that the chapter has engaged clients and formed new entrepreneurial programs in their community continues to have a significant impact on those they are serving. One of these programs, the Young Entrepreneur Academy (YEA), helps aspiring entrepreneurs under the age of 17 to develop their own ideas into potential small businesses. The chapter’s Veterans Business Grant and Training Program helps local military veterans acquire the skills to start their own business through workshops and mentoring sessions. The chapter has also established relationships with the community, Chamber of Commerce, and local universities to help broaden the reach of SCORE in South Palm Beach.

Hal Finkelstein, South Palm Beach SCORE Chapter Chair, has been at the helm of the chapter over the past few years. When it comes to making South Palm Beach SCORE successful, Finkelstein says, “We all recognize the fact that our country needs entrepreneurs. Entrepreneurs generate the majority of jobs in this country and we are in a position to help more and more entrepreneurs succeed and that’s what we want to do.”

Revelle Academy, a Florida Success Story

Revelle Academy, owned and operated by Evelyn Squires, has been a SCORE success story since 2009 when they were named SCORE Client of the Year in Florida. Founded by Squires, a Norwegian-born ballet dancer, when she moved to Sarasota in 2007, Revelle Academy continues to surpass expectations. She credits her work with SCORE with helping her to learn the ropes of entrepreneurship.

The school continues to grow with the number of students now exceeding 200 and has been adding new instructors to keep up with class sizes and the demand for new dance styles. While the Revelle Academy’s roots are in ballet, they now offer courses in tap, jazz, flamenco, modern, lyrical and hip-hop dance. Squires continually looks to hire more instructors to increase the school’s offerings. The school currently operates out of their 8,200 square foot building, but is always thinking of ways to expand.

A major way SCORE has assisted Revelle Academy was by helping Squires avoid making rushed expansions. When the opportunity arose to purchase an existing dance studio, Squires met with her SCORE mentors, Charles Sax and Richard Radt, to evaluate the opportunity. When asked about the role SCORE has played in her business she says, “I would have made a lot more mistakes if SCORE hadn’t helped.”
SCORE is headquartered in Herndon, VA and has 12,500+ volunteers in 350+ chapters across the nation. Office space is generously donated by SBA district offices, Chambers of Commerce and other community supporters.

SCORE received a federal grant of $7.04 million via the U.S. Small Business Administration (SBA) which provides the primary financial support for SCORE's operations. SCORE generated $3.77 million of its revenue from the field.

The SCORE Association thanks the generous individuals and organizations that have helped improve the lives of small business entrepreneurs across the country with their support.

### FY12 SCORE Association Statement of Financial Position – Year ended Sept. 30

<table>
<thead>
<tr>
<th></th>
<th>2012</th>
<th>2011</th>
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<tbody>
<tr>
<td><strong>Assets</strong></td>
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<td>Cash and Cash Equivalents</td>
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<td>Advances from SBA</td>
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<td>Accrued Vacation &amp; Payroll</td>
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<td><strong>Total Liabilities &amp; Net Assets</strong></td>
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<td><strong>$8,318,103</strong></td>
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<tr>
<td>FY12 SCORE Association Revenues, Expenses and Net Assets – Year ended Sept. 30</td>
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<td></td>
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<tr>
<td>-------------------------------------------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Revenue, Support and Other Changes</strong></td>
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<td>2011</td>
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<td>Unrestricted</td>
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<td>Grant - U.S. Small Business Administration</td>
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<td>Gifts &amp; Grants</td>
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<td>Donated Office Space, Goods &amp; Services</td>
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<td>Other</td>
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<td><strong>Net Assets Released from Restrictions</strong></td>
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<td>Satisfaction of Restrictions</td>
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<td>(1,729,610)</td>
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<td><strong>Total Revenue and Other Support</strong></td>
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<td>Volunteer - Chapter Services and Travel</td>
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<td>Salaries &amp; Fringe Benefits</td>
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<td>Communications &amp; Publications</td>
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<td>Amortization</td>
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<td>Professional Services</td>
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<td>Marketing</td>
<td>163,399</td>
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<td>Office Supplies, Postage &amp; Equipment</td>
<td>108,983</td>
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<td>Board of Directors</td>
<td>99,364</td>
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<td>Other</td>
<td>30,878</td>
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<td>Insurance</td>
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<td><strong>Total Expenses</strong></td>
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<td><strong>Change in Net Assets</strong></td>
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<td><strong>Net Assets - Beginning of Year</strong></td>
<td>928,403</td>
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<td><strong>Net Assets - End of Year</strong></td>
<td>$736,504</td>
<td>$6,607,396</td>
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The SCORE Foundation was established to serve as the philanthropic support of SCORE and to assist in raising vital funds to extend SCORE’s mentoring and training across the country. The Foundation has cultivated partnerships with corporations to increase SCORE’s outreach in the entrepreneurship community with impact on American small business growth and development. During FY12 more than $2.05 million was raised by the foundation to support SCORE programs.

Establishing national corporate alliance partnerships aids SCORE’s efforts to provide outstanding services to clients. The SCORE Foundation secured several crucial donors, including Walmart Foundation and Constant Contact. Sam’s Club continues to support SCORE as well through its many workshop events.

The SCORE Foundation would like to recognize and thank the many corporate partners that have assisted in helping strengthen small businesses in America with their unwavering commitment to SCORE during 2012.

<table>
<thead>
<tr>
<th>Revenue</th>
<th>FY12</th>
<th>FY11</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corporate</td>
<td>91%</td>
<td>96%</td>
</tr>
<tr>
<td>Individual</td>
<td>8%</td>
<td>3.5%</td>
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<tr>
<td>Chapter</td>
<td>1%</td>
<td>0.5%</td>
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<tr>
<td>Total</td>
<td>100.0%</td>
<td>100.0%</td>
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## FY12 SCORE Foundation Statement of Financial Position – Year ended Sept. 30

<table>
<thead>
<tr>
<th>Assets</th>
<th>2012</th>
<th>2011</th>
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</thead>
<tbody>
<tr>
<td>Cash and Cash Equivalents</td>
<td>$1,182,244</td>
<td>$2,426,354</td>
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<tr>
<td>Promises to Give: Net</td>
<td>900,931</td>
<td>180,757</td>
</tr>
<tr>
<td>Prepaid Expenses</td>
<td>-</td>
<td>7,500</td>
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<tr>
<td>Total Assets</td>
<td>$2,083,175</td>
<td>$2,614,611</td>
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<table>
<thead>
<tr>
<th>Liabilities</th>
<th></th>
<th></th>
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<tbody>
<tr>
<td>Accounts Payable &amp; Accrued Expenses</td>
<td>$60,513</td>
<td>$165,703</td>
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<tr>
<td>Due to SCORE Association</td>
<td>100,000</td>
<td>50,000</td>
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<tr>
<td>Total Liabilities</td>
<td>160,513</td>
<td>215,703</td>
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</table>

<table>
<thead>
<tr>
<th>Net Assets</th>
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<tbody>
<tr>
<td>General Fund</td>
<td>325,864</td>
<td>695,477</td>
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<tr>
<td>Board Designated</td>
<td>130,580</td>
<td>130,580</td>
</tr>
<tr>
<td>Total Unrestricted</td>
<td>456,444</td>
<td>826,057</td>
</tr>
<tr>
<td>Temporarily Restricted</td>
<td>1,466,218</td>
<td>1,572,851</td>
</tr>
<tr>
<td>Total Net Assets</td>
<td>1,922,662</td>
<td>2,398,908</td>
</tr>
</tbody>
</table>

| Total Liabilities & Net Assets  | $2,083,175 | $2,614,611 |
## FY12 SCORE Foundation Revenues, Expenses and Net Assets – Year ended Sept. 30

<table>
<thead>
<tr>
<th>Revenue, Support and Other Changes</th>
<th>2012</th>
<th>2011</th>
</tr>
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<tbody>
<tr>
<td><strong>Total</strong></td>
<td>Unrestricted</td>
<td>Restricted</td>
</tr>
<tr>
<td><strong>Revenue, Support and Other Changes</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contributions</td>
<td>$483,138</td>
<td>$1,272,422</td>
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<tr>
<td>Events and Special Projects</td>
<td>229,063</td>
<td>60,000</td>
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<tr>
<td>Interest and Dividends</td>
<td>8,988</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total Revenue and Other Support</strong></td>
<td>721,189</td>
<td>1,332,422</td>
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</table>

<table>
<thead>
<tr>
<th>Net Assets Released from Restrictions</th>
<th>2012</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td>Unrestricted</td>
<td>Restricted</td>
</tr>
<tr>
<td><strong>Net Assets Released from Restrictions</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Satisfaction of Restrictions</td>
<td>1,439,055</td>
<td>(1,439,055)</td>
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</tbody>
</table>

| Total Revenue and Other Support | 2,160,244 | (106,633) | 2,053,611 | 3,193,160 | | |

### Expenses

<table>
<thead>
<tr>
<th>Expenses</th>
<th>2012</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td>Unrestricted</td>
<td>Restricted</td>
</tr>
<tr>
<td><strong>Expenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SCORE Program Support</td>
<td>1,521,256</td>
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<tr>
<td>Grants to SCORE</td>
<td>174,297</td>
<td>-</td>
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<tr>
<td>Salaries and Benefits</td>
<td>425,394</td>
<td>-</td>
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<tr>
<td>Special Events</td>
<td>150,189</td>
<td>-</td>
</tr>
<tr>
<td>Government Relations</td>
<td>74,500</td>
<td>-</td>
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<tr>
<td>Professional Fees</td>
<td>52,822</td>
<td>-</td>
</tr>
<tr>
<td>Travel and Registration</td>
<td>40,571</td>
<td>-</td>
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<tr>
<td>Printing and Supplies</td>
<td>15,121</td>
<td>-</td>
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<tr>
<td>Licenses and Software</td>
<td>28,321</td>
<td>-</td>
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<tr>
<td>Bad Debt Expense</td>
<td>24,177</td>
<td>-</td>
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<tr>
<td>Telephone and Postage</td>
<td>5,859</td>
<td>-</td>
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<tr>
<td>Donor Recognition, Bank Fees</td>
<td>8,519</td>
<td>-</td>
</tr>
<tr>
<td>Insurance and Prospect Research</td>
<td>8,831</td>
<td>-</td>
</tr>
</tbody>
</table>

| Total Expenses | 2,529,857 | - | 2,529,857 | 2,550,470 | | |

<table>
<thead>
<tr>
<th>Change in Net Assets</th>
<th>2012</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td>Unrestricted</td>
<td>Restricted</td>
</tr>
<tr>
<td><strong>Change in Net Assets</strong></td>
<td>(369,613)</td>
<td>(106,633)</td>
</tr>
<tr>
<td><strong>Net Assets - Beginning of Year</strong></td>
<td>826,057</td>
<td>1,572,851</td>
</tr>
<tr>
<td><strong>Net Assets - End of Year</strong></td>
<td>$456,444</td>
<td>$1,466,218</td>
</tr>
</tbody>
</table>
Baumann, Martin F.
Martin Baumann of Tampa, FL, a CPA, has more than 30 years of experience in public accounting with PricewaterhouseCoopers, auditing some of the largest U.S. and international banking, insurance and other financial services companies. Since 2006, he has served in Washington, D.C. as a director of regulatory review and compliance in the accounting sector.

Blanke, Gail
Gail Blanke of New York, NY is founder, president, and chief executive officer of Lifedesigns, LLC, a company whose vision is to empower men and women worldwide to live truly exceptional lives. A renowned executive coach and presentation skills trainer, Blanke has advised CEO’s, presidential candidates, college presidents – and even a jazz musician. Considered one of the finest motivational speakers in the country, she has delivered keynote addresses for corporations including GE, MasterCard, JPMorgan Chase, UBS, AXA Financial, Citigroup and at events such as the “Global Summit of Women” in Taiwan, the “Decade to Democracy” conference in Budapest and Cornell University’s symposium, “Contracting Out: Danger Signal for Working Women and Men” chaired by Betty Friedan.

Campbell, John
John Campbell of Monument Beach, MA, is currently director of WAM Systems, Inc. and a director of Constant Contact. He has more than 30 years of experience in the high-tech field. His extensive industry experience includes the co-founding of Marcam Corporation, a leading developer of ERP software, in 1980. He sits on the board of both Canopy International, an e-business service provider specializing in enterprise and business-to-business integration, and WAM Systems, Inc., a company that provides supply chain management software for the chemical industry. John is also on the advisory boards of Vanguard Solutions, Inc., Vase, Inc. and e-tractions, Inc.

Carranza, Jovita
Jovita Carranza of Skokie, IL is founder and president of The JCR Group, a consulting firm serving corporations and NGOs on issues of business development and profit and loss management. She served as the Deputy Administrator for the U.S. Small Business Administration from December 2006 to January 2009 and previously as vice president of air operations for UPS where she led the cutting-edge automated package processing operation. As Vice-Chair of both The American Cancer Society Corporate Advisory Council and the Hispanic Health Coalition of Georgia, Carranza helps non-profits create sustainable business models to meet the demands of their missions. In 2004, she received the title of “Woman of the Year” by Hispanic Business Magazine.

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

Finnerty, William
William Finnerty of Arlington, VA, is a Private Wealth Advisor at UBS Financial Services. In addition to being featured in Washingtonian magazine as a leader in wealth management, Finnerty was also interviewed by Southeast Wealth Management Business in April 2008 for a series on industry leaders. An accredited IMCA CPWASM, he has earned the professional designations of Investment Management Strategist and Certified Investment Management Analyst SM as well as the wealth management and alternative investment certificates. Finnerty was the top finance graduate of the McDonough School of Business at Georgetown University in 1994. He dedicates much of his spare time to Georgetown University’s McDonough School of Business, where he is an adjunct professor of entrepreneurship. He also sits on the Board of Directors for Compass Partners, which is an organization dedicated to the effective teaching of social entrepreneurship at the college level.

Glenn, Jerry – Board Chair
Jerry (Gerard) Glenn of Lancaster, PA is principal of G Squared Consulting, specializing in mergers and acquisitions for medium to large companies. He held several prominent positions throughout his 35 year tenure with Armstrong World Industries, Inc., including President and CEO of Armstrong International Floor Operations based in Bietigheim-Bissingen, Germany. He earned a Bachelor of Science in Business Administration from the University of Arkansas. An active member of SCORE, he has served in several roles within the organization including Chair of the Lancaster SCORE chapter, District Director and as a member of the Finance Committee.
Goodman, Gail
Gail Goodman of Waltham, MA, is the CEO of Constant Contact, a leading provider of email marketing, social media marketing, event marketing and online survey tools for small organizations. Since joining Constant Contact, Goodman has led the company to more than 350,000 customers worldwide and an initial public offering in October 2007. Gail was named “Executive of the Year” at the 2009 American Business Awards and was the 2008 New England Regional Winner of Ernst & Young Entrepreneur of the Year. Goodman develops and tracks best practices in small business success, email marketing, customer communications and entrepreneurship.

Ogata, Keith – Secretary
Keith Ogata of Honolulu, HI, is the president of 3-K Financial Corporation in Nevada, a private investment and consulting firm. Prior to that, he was chief financial officer and treasurer of the National Education Corporation in Irvine, Calif., a leading education, training and publishing company. His responsibilities included accounting and finance, strategic planning, investor and public relations, human resources, risk management and information systems.

Pelka, Lawrence – Treasurer
Larry Pelka of Chicago, IL has been a SCORE member since 2001 and is currently the Assistant District Director in Illinois; previously chapter chair in Chicago SCORE. Pelka was CEO of Associates Commercial Corp., a world wide commercial lessor and lender with over 12 divisions. Prior to his 22 years with ACC, Larry was the central region manager for General Electric Capital.

Radewald, Laura
Laura Radewald of Hopkins, MN currently serves as Vice-President of Brand, Media Relations, and Customer Experience for Deluxe Corporation. Throughout her many years in the marketing industry working with firms including General Mills, American Express Financial Advisors, 3M, and multiple software and technology start-ups, she has specialized in the repositioning and reinventing of brands. In 1999, she co-founded ExperienceArt.com which was chosen to be a member in the highly-selective Austin Technology Incubator. She is a member of the Advisory Board for the Deluxe Foundation which contributes to education, human services & cultural organizations.

Shelton, Hal – Vice Chair
Hal Shelton had a successful career in the energy industry. First at Sunoco, Inc. including a four-year assignment in London; then with USEC Inc., a global energy company and the world’s leading supplier of enriched uranium fuel for commercial nuclear power plants. At USEC he was senior VP & Chief Financial Officer and quarterbacked its privatization—the largest for a US Government entity, via an IPO. Hal also was a board member and audit committee chair for a NASDAQ listed technology company and CFO/Treasurer for a community health clinic. Hal is a certified mentor in the Washington DC Chapter and has been a SCORE Chapter Chair and District Director.

Traylor, Margie
Margie Traylor of Tempe, AZ is Chief Executive Officer of both Sitewire, an interactive marketing agency that connects customers and brands through meaningful digital experiences, and The Whale Hunters, a strategic sales coaching company that helps small businesses grow by making bigger sales to bigger customers. In 2010, she was named Arizona’s Small Business Person of the Year by the U.S. Small Business Administration (SBA) and is also a recipient of the Distinguished Women Award from Northwood University. She also serves as a Director for the John C. Lincoln Health Network.
Generous Donors Support Entrepreneurship & SCORE Mentoring

National Corporate Patrons
FY2012 donors who contributed $50,000 or more to The SCORE Foundation
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- Constant Contact
- Deluxe Corporation Foundation
- Intuit
- Paychex
- UPS
- VISA U.S.A., Inc.
- Wal-Mart Foundation/Sam's Club

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FY2012 individual donors who contributed $1,000 or more to The SCORE Foundation
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- Mark and Stephany Dobosz
- Will Finnerty
- Edie Fraser
- Gerard Glenn
- Gail Goodman
- Dedra Johanneson
- Mike Mendez
- Keith Ogata
- Lawrence Pelka
- Richard Perez
- Richard N. Priest
- Laura Radewald
- Greater Cincinnati SCORE
- Buffalo Niagara SCORE
- Charlotte SCORE
- Atlanta SCORE
- Corpus Christi SCORE
- Midlands SCORE
- Piedmont SCORE
- Treasure Valley SCORE
- Hal Shelton
- Ken and Alicia Yancey

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- American Express OPEN
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- Deluxe Corporation
- FranNet
- Google
- Groupon
- ihost
- MassMutual
- Microsoft Corporation
- Moody's
- NAMM
- NFLPA
- Patch Media Corporation
- Red Wing Shoes
- The Regus Group
- Rocket Lawyer
- SPIKE TV

Lester Fraser Fund Donors
- David and Irene Addlestone
- Edie Fraser
- Phil & Helene Tucker
- Jeanne Walsh
- Suzanne Zamoiski
**SCORE Titley Legacy Society**

*Pledges as bequests in wills and estate planning. Titley Society pledges do not appear on the statement of income.*

<table>
<thead>
<tr>
<th>Anonymous (3)</th>
<th>Niels H. Fischer</th>
<th>Lynne-Anne Lombardi</th>
<th>Alvin Roselin</th>
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</thead>
<tbody>
<tr>
<td>Herb Ausderau</td>
<td>Edie Fraser</td>
<td>Douglas Martin</td>
<td>Arnold Sandness</td>
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<tr>
<td>Christine Banning</td>
<td>Kasey Freesland</td>
<td>Ronnie McClure</td>
<td>Alan Simon</td>
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<td>Patrice Barnes</td>
<td>Kristine Gabel</td>
<td>Mike Mendez</td>
<td>Mel Spiegelman</td>
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<td>Sandy Britt</td>
<td>Roz Goldmacher</td>
<td>Stephanie Mendez</td>
<td>Bob St. Angelo</td>
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<td>Nancy Brown</td>
<td>Claude Hagelberg</td>
<td>Billie Moreland</td>
<td>Dorothy St. Angelo</td>
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<td>Duncan Brown</td>
<td>Dick Hannis</td>
<td>Cynthia Mottle</td>
<td>Marilyn Tam</td>
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<td>Lou Campanelli</td>
<td>Jan Hannis</td>
<td>Ellwyn &amp; Marjorie Nellis</td>
<td>Edith Titley</td>
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<tr>
<td>John Carden</td>
<td>Sue Hartman</td>
<td>Gregory Nelson</td>
<td>John Titley</td>
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<td>Sivewright Carden</td>
<td>Elaine Holtzman</td>
<td>Keith Ogata</td>
<td>Carl Trautmann</td>
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<td>Marjorie Christiansen</td>
<td>Michael Holtzman</td>
<td>Joseph Oppenheimer</td>
<td>Joe Wollenberger</td>
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<td>Jerry Jensen</td>
<td>Betty Otte</td>
<td>Alicia Yancey</td>
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<td>Phyllis Cowen</td>
<td>Devin Jopp</td>
<td>Roger Otte</td>
<td>Ken Yancey</td>
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<tr>
<td>Martha Davidson</td>
<td>Doug Kindred</td>
<td>Norman Paige</td>
<td>Chuck Zellner</td>
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<td>Richard Davidson</td>
<td>Bobbi Kindred</td>
<td>Donald Patience</td>
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<td>Rose D’Alessandro</td>
<td>Paul Kopelcheck</td>
<td>Dick Priest</td>
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<tr>
<td>Patty DeDominic</td>
<td>Edith Kopelcheck</td>
<td>Karen Priest</td>
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<tr>
<td>Mark Dobosz</td>
<td>Richard F. Leslie</td>
<td>James Pyles</td>
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<tr>
<td>Stephany Dobosz</td>
<td>Barbara Lippard</td>
<td>Vernease Pyles</td>
<td></td>
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</table>

**SCORE 2012 Chapter Champions**

*Generous Donors Fund Growth through Expert Advice & Training*

<table>
<thead>
<tr>
<th>Indianapolis SCORE</th>
<th>Charlotte SCORE</th>
<th>Piedmont SCORE</th>
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<tr>
<td>Pittsburgh SCORE</td>
<td>Dutchess SCORE</td>
<td>Treasure Valley SCORE</td>
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<tr>
<td>Reading SCORE</td>
<td>Orange County SCORE</td>
<td>Ventura SCORE</td>
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<td>San Francisco SCORE</td>
<td>Manasota SCORE</td>
<td>Coastal SCORE</td>
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<tr>
<td>Broward SCORE</td>
<td>San Diego SCORE</td>
<td>Grand Strand SCORE</td>
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<td>Kansas City SCORE</td>
<td>Upper Valley SCORE</td>
<td>Silicon Valley SCORE</td>
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<td>Rochester SCORE</td>
<td>Merrimack Valley SCORE</td>
<td>Quad Cities SCORE</td>
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<td>Southwest Florida SCORE</td>
<td>Northern Illinois SCORE</td>
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<td>Houston SCORE</td>
<td>Corpus Christi SCORE</td>
<td>Central Illinois SCORE</td>
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<td>Fairfield City SCORE</td>
<td>Midlands SCORE</td>
<td>SouthCentral Region SCORE</td>
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<tr>
<td>Buffalo Niagara SCORE</td>
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<td>East Carolina SCORE</td>
</tr>
</tbody>
</table>
SCORE Supporters (continued)

Generous Donors Support Entrepreneurship & SCORE Mentoring

FY2012 Annual Fund Donors
These generous individuals, organizations and companies helped expand SCORE’s outreach and services in 2012

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Alan Baer Oscar Goldberg
Bob Bailey GoodSearch
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Martin F. Baumann HMS Agency
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Jane Boorman Loren Don Herbst
R. Duncan Brown Dedra Johanneson
Eileen Steets Buchanan Charles M. Johnson
John D. Carden Bryan Jones
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Peter J. Flquets Keith Ogata
Edie Fraser Joe Olcott
Rowland G. Freeman Norman Paige
Morris Friedell Lawrence Pelka
John Fuqua Wallace L. Pensgen
Richard Perez
David L. Pickard
Darlene Pollard
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Dun & Bradstreet
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The Regus Group
Rocket Lawyer
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SPIKE TV
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