1964→2014

50 Years of Mentoring Small Businesses!

SCORE Annual Report

10 million helped since 1964... Help us help 10 million more!
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Shaping America’s Modern Entrepreneurial Landscape

For half a century, America’s entrepreneurs have been turning to SCORE for their assistance, guidance and insights into achieving small business success. Working together hand in hand, SCORE mentors have shaped the way these more than 10 million small business owners strive for and attain the American dream. The entrepreneurial landscape of America as it stands today and the path to getting there has truly been shaped by the work and dedication of SCORE mentors across the nation for more than 50 years.

These resulting enterprises have had a profound impact on the overall economy of our country. The 28.2 million small businesses currently in America account for 48.5 percent of private-sector employment and 64 percent of net new private-sector jobs, according to the U.S. Small Business Administration (SBA). Thanks to the availability of helpful resources like SCORE, entrepreneurship is not only a viable option for Americans seeking self-employment but also a means to provide valuable jobs in one’s own community.

For 50 years, the core of SCORE’s service to entrepreneurs has remained the same — personalized, one-on-one mentoring by experienced, knowledgeable and caring businesspeople volunteering their time. More than 11,000 such individuals across the nation today give back to the small business community by volunteering with SCORE. In these 5 decades, SCORE has evolved with changing times to develop and offer an arsenal of resources that complement these mentoring relationships including educational in-person workshops, online workshops and a wealth of templates, tools and articles developed by business experts. Together these offerings meet a variety of needs of an aspiring or current entrepreneur and cater to small business owners via their preferred communication method.

Using these resources, in the past year alone, SCORE clients started $6,079 new businesses and created 47,187 new jobs. Since 2009, SCORE has gathered these statistics through a census-style survey administered by PricewaterhouseCoopers (PwC) and made possible by the generous support of Constant Contact. The 6 years of data collected through this yearly survey have revealed that SCORE’s impact on the American entrepreneur has totaled 779,680 clients who have started businesses, increased revenues or created jobs in their communities.

The best way to understand the true impact of these numbers is to look at the difference just a single mentoring relationship can have on a business’s owners, employees and community. A client from SCORE’s first decade of existence, the Jelly Belly Company, came to better understand its financial health with the help of their SCORE mentor and flourished from small family-owned enterprise into a household name. The company continues to thrive, provide employment worldwide and delight consumers to this day.

The story of client ViArch Integrated Solutions, Inc. of Orange County, CA illustrates how SCORE has evolved with the times, today serving entrepreneurs whose businesses thrive in technological sectors like the aerospace industry. By improving their sales strategy with the guidance of SCORE mentor, ViArch doubled both its revenues and workforce in the span of a single year.

Each individual mentoring relationship is important because every entrepreneur, every business and every employee is important. Our network of more than 11,000 volunteers in more than 300 chapters make a lasting, measurable impact in our communities across our nation. We express our sincere gratitude to our SCORE volunteers who donated more than 1.2 million hours to providing 497,436 services to small business clients in 2014. We also express our thanks to the U.S. Small Business Administration (SBA) for their support; our Board of Directors for guiding our organization’s vision and to all of our volunteers and clients for continuing to inspire the work that we do every day with your dedication.

With sincere appreciation,

Ken Yancey
CEO of SCORE

Jerry Glenn
Board Chair

1
For the Life of Your Business

Values, Beliefs and How We Act.

Clients Matter: Our clients’ success is our success.

Giving Back Matters
Small businesses are critical to vibrant communities through mentoring and education.

Volunteers Matter
SCORE is volunteer driven – 1 million volunteer hours of their time, energy, and experience are given each year to support business owners who are seeking help from SCORE.

Experience Matters
All SCORE clients matter – their relevant knowledge, wisdom and experience serve our mission.

Relationships Matter
A client’s experience matters – the success of SCORE.

Diversity Matters
The diversity of people and experiences is important and valuable in SCORE.

Lifelong Learning Matters
Lifelong Learning builds, aligns, engages and motivates the National office to anticipate and respond to stakeholder needs.

Our Mission:
Foster vibrant small business communities through mentoring and education.

Our Vision:
Every person has the support necessary to thrive as a small business owner.

Our Goal:
Help 1 Million Clients By 2020.

SO1: Grow the number of new clients using SCORE

<table>
<thead>
<tr>
<th>Strategy</th>
<th>Description</th>
<th>Indicators</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1.1</td>
<td>Increase awareness of SCORE</td>
<td>Web Visits, Brand Awareness Survey</td>
</tr>
<tr>
<td>$1.2</td>
<td>Increase new clients of SCORE through national marketing and promotion efforts</td>
<td>Total New Mentoring Requests via <a href="http://www.score.org">www.score.org</a>, Total Online Workshop attendees</td>
</tr>
<tr>
<td>$1.3</td>
<td>Increase new clients through local chapter marketing and referral relationship building</td>
<td>New unique clients, Number of new local referral relationships</td>
</tr>
<tr>
<td>$1.4</td>
<td>Develop new clients and relationships in underserved markets and existing channels</td>
<td>Number of new national relationships, Client Diversity (Race, Ethnicity, Gender), Client Demographics (Age, Segment, Geography)</td>
</tr>
<tr>
<td>$1.5</td>
<td>Improve lead to client conversion</td>
<td>Online conversion (website leads to client requests)</td>
</tr>
</tbody>
</table>

SO2: Improve quality at every level (mentoring, administrative, leadership, recruiting, education/services)

<table>
<thead>
<tr>
<th>Strategy</th>
<th>Description</th>
<th>Indicators</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2.1</td>
<td>Provide quality tools, products and services to meet the needs of the client</td>
<td>Number of new products, tools and services</td>
</tr>
<tr>
<td>$2.2</td>
<td>Increase total clients through relationship-building</td>
<td>Percentage of Long-term Client, One-and-done Client Rate</td>
</tr>
<tr>
<td>$2.3</td>
<td>Develop and disseminate on-going training to improve SCORE services</td>
<td>Percentage of certified mentors, Number of new training programs with participation goals</td>
</tr>
<tr>
<td>$2.4</td>
<td>Recruit and retain the right volunteers</td>
<td>Number of new volunteers, Individual Volunteer NPS</td>
</tr>
<tr>
<td>$2.5</td>
<td>Identify and cultivate the right volunteer leaders</td>
<td>Chapter Chair and District Director Questions (Volunteer Engagement Survey), Leader SCOREcard</td>
</tr>
<tr>
<td>$2.6</td>
<td>Build, align, engage and motivate the National office to anticipate and respond to stakeholder needs</td>
<td>360 Review of CEO and Senior Staff, I believe SCORE is moving in the right direction (Volunteer &amp; Staff Engagement Survey), Grand Mean (Volunteer Engagement Survey)</td>
</tr>
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</table>

SO3: Develop a culture nationwide that supports SCORE’s values, beliefs and the way we act

<table>
<thead>
<tr>
<th>Strategy</th>
<th>Description</th>
<th>Indicators</th>
</tr>
</thead>
<tbody>
<tr>
<td>$3.1</td>
<td>Clearly defines and develops understanding of SCORE’s values across the entire organization</td>
<td>Volunteer Engagement</td>
</tr>
<tr>
<td>$3.2</td>
<td>Create an environment that is consistent with SCORE’s values</td>
<td>I have been able to help every client through other personal mentoring, or the right referral (Volunteer Engagement Survey), I changed a business practice because of SCORE/Did SCORE Help You? (Client Engagement Survey), I would recommend SCORE as a good place to volunteer (Volunteer Engagement Survey), Increase diversity of SCORE volunteers, Number of chapters with set and achieved goals based on market demographics for volunteers</td>
</tr>
<tr>
<td>$3.3</td>
<td>Create an environment of accountability</td>
<td>Volunteer Level NPS, Chapter-level client engagement scores, Minimum standards met</td>
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</tbody>
</table>

SO4: Develop sustainable funding that allows us to achieve our goals

<table>
<thead>
<tr>
<th>Strategy</th>
<th>Description</th>
<th>Indicators</th>
</tr>
</thead>
<tbody>
<tr>
<td>$4.1</td>
<td>Develop multiple private funding channels</td>
<td>Total funds raised, % from new channels</td>
</tr>
<tr>
<td>$4.2</td>
<td>Achieve sufficient federal funding to reach goals</td>
<td>Total funds appropriated to SCORE</td>
</tr>
<tr>
<td>$4.3</td>
<td>Secure all funds are spent in pursuit of SCORE’s mission</td>
<td>Form 3 (Changes in chapter cash balances and reported usage of funds by pre-defined areas/budgets), Budget approval</td>
</tr>
</tbody>
</table>
Who We Are

- 11,100 volunteers
- 56% women clients
- 39% minority clients
- 13% veteran clients

Service Performance

1.2+ million volunteer hours

Mentoring

- 118,507 new clients
- 144,882 follow-on sessions

Training

- 11,701 local workshops
- 227,613 attendees
- 98,963 online workshop attendees

How We Impact

- 98,963 online workshop attendees
- 227,613 attendees
- 118,507 new clients
- Total of 475,376 clients served in 2014 alone
- 47,187 jobs created in 2014
- 56% of whom were women, 39% minorities and 13% military veterans

Surveying Client Needs and Outcomes

For the 6th year in a row, SCORE has conducted an annual survey of its small business client base with the goal of taking stock of the quality of the organization’s service offerings. The survey is administered by PricewaterhouseCoopers (PwC) and made possible by the continued generous support of Constant Contact. Six years of data have proven to be invaluable insight into making sure the organization is on track to meeting its goals and helping to craft SCORE’s new guiding mission, vision and values.

This year’s client engagement survey indicators were at a three-year high, improving each year since 2012. SCORE’s client engagement index is a high 4.04 measured on a 5.00 scale. The percentage of clients willing to return to SCORE has increased to 81% while the likelihood they will recommend SCORE has increased to 82%. The strength of these three indicators is bolstered by increases in client agreement with the following prompts:

- “My mentor was able to assist me.”
- “My mentor approaches each interaction with an open mind.”
- “My mentor encourages me to pursue my goals and dreams.”

The percentage of clients considered engaged SCORE “champions” has increased every year since 2010, with a total 9% increase to 2014. The percent of clients considered to be “disconnected” or actively disengaged from SCORE has fallen every year of the same time period.

The survey data revealed a few key conclusions about SCORE as an organization:

- SCORE is effective and helps clients across all service channels.
- SCORE’s client demographics show strength in gender and age diversity.
- SCORE clients continue to be relationship driven.

SCORE extends a wholehearted thank you to Constant Contact for funding the client impact survey and allowing otherwise unavailable insight into clients’ perspectives and how SCORE can continue to improve in the future.

Since 1964, SCORE mentors have assisted more than 10 million of America’s entrepreneurs in launching and growing their ventures. In 2014 alone, SCORE’s network of 11,100 volunteers nationwide served a total of 475,376 clients, 56% of whom were women, 39% minorities and 13% military veterans.

The following two stories - one from early in the organization’s existence and one from just this past year - show how SCORE has evolved over the decades but has remained strong in its core values and mission.

Helping American Entrepreneurs Achieve Sweet Success

A Household Name is Born

One day in the mid-1960’s, 22-year-old Herm Rowland was thumbing through a copy of Reader’s Digest when he read an article about SCORE, then a new program that offered free counseling services to small businesses. If there was one thing that Herm felt he and his parents needed at the time, it was good advice. They were the owners of the Herman Goelitz Candy Company (today known as the Jelly Belly Company), an Oakland, CA candy manufacturing business founded by his grandfather. Despite its reputation at the time for quality and modest annual growth rate, the company yielded only a minimal profit. A disappointing experience with a paid consultant had made the family leery of seeking outside help, but the no-risk proposition of free counseling led Herm to give SCORE a call. It was a decision that Herm says, “changed my life.”

Herm recalls his mentor, Mr. McDaniel, as being “all-business,” yet genuinely concerned about helping the family turn the business around. And there were no shortages of issues to tackle. “One problem was that we were operating out of a cramped 10,000-square-foot building, which created a lot of manufacturing inefficiencies,” Herm recalls. “Mr. McDaniel told us that we needed to expand, even though we weren’t making money. Ordinarily, we wouldn’t have even considered taking such a bold step. But we trusted his judgment and decided to move forward.”

Herm’s mentor helped him, for the first time, understand and value profit and loss statements and define their overhead expenses which formed the basis of the costing system they still use today. Perhaps more importantly, McDaniel proved to be an ideal mentor for Herm, providing practical business tools and wisdom that would prove valuable as he guided the company through the ups and downs of business, and be positioned for the once-in-a-lifetime opportunity to introduce gourmet jelly beans in 1976.

“There’s no doubt that Mr. McDaniel helped save our family’s company, because he gave me real-life solutions to address our challenges,” Herm says. “But he also taught me that to be successful, you have to think in terms of ‘us’ and ‘we’, not ‘I’ and ‘me’. That was a small mental adjustment, but it really woke me up to the importance of teamwork and commitment.”

Now each year, Jelly Belly produces more than 34 million pounds of tasty treats, including more than 50 varieties of jelly beans ranging from bubble gum to kiwi. With nearly 800,000 square feet of production facilities in its two U.S. factories, Jelly Belly also makes candy corn, chocolates, gummies, sour candies and over 100 other tasty confections.

Now the company’s chairman and CEO, Herm has enjoyed watching his children and grandchildren become involved with the business, making Jelly Belly a fifth-generation family enterprise.

Sweet Dreams Become a Reality

Piece, Love & Chocolate, a boutique chocolate shop in Boulder, Colorado, started as a mere chocolate-covered dream of owner Sarah Amorese but making it a reality proved to be more complex. “I never realized opening a real-life brick and mortar chocolate shop had so little to do with chocolate,” she reflected. She soon realized that the side of the business that was her passion – the chocolate making – was “the gravy;” creating a sustainable business was the real “meat” of the problem. She turned to a team of SCORE Denver mentors to help her make the seemingly impossible happen.

Sarah met with her mentors 27 times before the doors to her business opened in 2011. “All my cherished advisers were and continue to be supportive, honest, caring and blunt.” Enrique Garcia, a mentor specializing in food service, helped her consider the options of used kitchen equipment while Tom Moore brought her accounting expertise to teach Sarah how to understand and create financial projection and reports. Finally, Larry Storms used his expertise in banking to guide her in securing the funding she needed. This dream team of three helped to create a business plan that has led the business along the path to continued success.

Now thriving, the business has grown every year, increasing in revenue, and she now employs 14 members of her local community. Revenues increased 45% in 2012 and an additional 26% in 2013.
Celebrating 50 Years of Small Business Success at the 6th Annual SCORE Awards

The important thing is not being afraid to take a chance. Remember, the greatest failure is to not try. Once you find something you love to do, be the best at doing it.

—Debbie Fields

Outstanding Veteran-Owned Small Business
Sponsored by Walmart/Sam’s Club
Monet Medical
Andrew Caprio | Mentor: Dick Perez
“Planning has been a big part of our company and SCORE helped us invaluably to plan well before we attempted to actually move forward.”

Outstanding Nonprofit Organization
Sponsored by Office Depot Foundation
ASCNYC
Sharen Duke | Mentor: Munir Saltoun
“I could not have grown the organization if I wasn’t able to achieve this level and really it started with my work with Munir and New York SCORE.”

Outstanding Woman-Owned Small Business
Sponsored by Constant Contact
A&E Audiology & Hearing Aid Center
Dr. Kamal Ellick | Mentors: Everett Williams & Jerry Glenn
“I couldn’t have started this business without Everett’s help. SCORE has been one of the most helpful resources in starting and now growing my business.”

Outstanding Innovative Small Business
Sponsored by Dell
LulyBoo
Pazit Ben-Ezri
Mentor: Bob Godlasky
“Bob, for me, is like an angel. He has amazing knowledge about everything in business so with little details, little questions or a connection that I need, he’s the first one that I’m calling.”

Outstanding Small Business Launched by an Individual Aged 50+
Sponsored by FranNet
Yamane Mixed Martial Arts
Niall Yamane | Mentors: Marvin Wilder & Marion Smith
“SCORE has helped us become successful by making a substantial contribution and impact to this community… We have a lot to be grateful for and SCORE got us started.”

Outstanding Young Entrepreneur
Sponsored by Deluxe Corporation
FreshCorner Café
Noam Kimelman | Mentor: David Broner
“Now we’re in 27 stores but in the future we’ll be in hundreds of stores and that’s thanks to our financial sustainability and David Broner and SCORE.”

Outstanding Small Business with Outstanding Citizenship
Sponsored by MassMutual
Smiles to You, Newport News, VA
Katherine Fitchett-Reynolds | Mentor: Barbara Drohan-Ballard
“SCORE has helped me from the very start. I don’t think without SCORE I would have been able to get where I am now.”

Outstanding Minority-Owned Small Business
Sponsored by AT&T
Mojo Barbershop
Marian Lee | Mentor: Vince Dydasco
“From helping me write my business plan to analyzing financial projections and going over my marketing plan, Vince has always been there for me to bounce ideas off of.”

Outstanding Young Entrepreneur
Sponsored by The UPS Store
Liberty Tax, Cincinnati
Gina Perez Williams | Mentor: Dennis Murphy
“The guidance and education that SCORE provides has helped us achieve a high level of success.”

Outstanding Green Small Business
Sponsored by Office Depot Corporation
Garbage to Garden, Portland, ME
Tyler Frank | Mentor: Alan Shaver
“Alan Shaver gave me the confidence to take steps in the business that are permanent or semi-permanent knowing that I had a partner there that was helping me make the right choices.”

Outstanding Woman-Owned Small Business
Sponsored by Constant Contact
A&E Audiology & Hearing Aid Center
Dr. Kamal Ellick | Mentors: Everett Williams & Jerry Glenn
“I couldn’t have started this business without Everett’s help. SCORE has been one of the most helpful resources in starting and now growing my business.”

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Partnerships Expand SCORE’s Reach within the Entrepreneur Community

Refresh ing a Valued Educational Tool
The Simple Steps for Starting Your Business (SSSB) workbook series and accompanying workbook have been translated into Spanish. Their inputs ensure a useful workbook for all those interested in starting a business. The workbook translated into Spanish has been well received and continues to be a valuable resource for new business owners. The series is comprised of 5 workshops presented at local SCORE chapters that tactically lead a hopeful entrepreneur through each phase of launching their business. Thanks to the generous support of Canon U.S.A through their partnership with the SCORE Foundation, the SSSB workbook was revised in 2014.

In order to revise and update the content of the workbook, SCORE volunteers from across the country participated in a working group that offered comments and feedback to help to ensure the relevancy of the new workbook. As the project continued to evolve, SCORE volunteers also assisted in the review of the workbook translated into Spanish. Their inputs ensured a quality translation. Finally, because SCORE and Canon recognized the importance of expanding the reach of the SSSB program, a series of online educational modules were developed to supplement the SSSB workbook and program. Thanks to Canon, anyone interested in starting a business can now participate in this fundamental learning opportunity from the comfort of their home computer.

Rewarding Excellence in Small Business
In December of 2013, the SCORE Foundation partnered with Brother International Corporation to announce “BizClips: The Small Business Productivity Makeover Video Contest” and invited small businesses across the country to submit a 30-second video entry describing how their business could benefit from a productivity makeover and SCORE advice.

A total of 87 small businesses from 32 states submitted videos to the BizClips contest platform and after entering their videos, contestants encouraged others to vote online during April. The top 25 vote-getters from the contest’s nearly 10,000 votes became finalists. A panel of small business experts including Reva Lesonsky of GrowBiz Media, Brian Moran of Brian Moran & Associates, Director of the Office of Strategy for USA Today’s John Wansditch of Brother, and Ken Yancey of SCORE then independently evaluated the finalists’ videos and chose Heelee as the Grand Prize Winner. The other finalists were each rewarded with a Brother P-touch® label maker.

At the 2014 SCORE Awards ceremony in August, Heelee was announced as the contest’s Grand Prize Winner. Based in Golaeta, California, Heelee provides shoes research, development, and laboratory testing for footwear companies. Their winning video, “A Revolutionary Approach to Footwear,” told their inspiring story and described their need for a three Ts business makeover, including time with their local SCORE mentor, tools, and technology.

Weekly Tips Lead to Social Success
In celebration of SCORE's 50th anniversary in 2014, the SCORE Foundation teamed up with MassMutual to bring 50 pieces of invaluable knowledge to small business owners in a new way – each Thursday of the year a new #BizTipThursday tip was distributed through SCORE and MassMutual’s social media accounts including Facebook, Twitter and Pinterest. Many tips also linked to case studies of real SCORE clients who had used this knowledge to improve their business, demonstrating the real life applications of this advice.

The #BizTipThursday campaign was wildly successful throughout the year; these posts earned over 1,000 likes, 335 shares and reached an audience of over 2 million users. So successful in fact that #BizTipThursday will be re-launching in April 2015.

Check out all the 2014 #BizTipThursday tips and case studies at score.org/celebrate-50th-anniversary

Chapter of the Year: Orange County, CA
On May 15, 2014 the Orange County SCORE chapter received the National SCORE Chapter of the Year award in recognition of the chapter’s commitment to innovative and outstanding service in assisting entrepreneurs to start and grow their enterprises in FY2013. This chapter consistently serves the highest number of clients of all SCORE chapters across the nation and this is the 4th time it has earned this title. Beyond sheer service volume, a culture of innovation is the hallmark of this chapter, driving continual expansion and improvement in services, bringing more and more clients into their educational and mentoring services. By focusing on their client feedback survey results Orange County SCORE identified the meaningful metrics they sought to improve and developed a strategy for making these changes a reality. The chapter saw huge improvements in both client survey results and volunteer engagement survey results through the following initiatives: restructuring of leadership positions, strategic partnerships with Chambers of Commerce and libraries, focusing on local awareness and client attraction, innovating their use of technology including social media efforts, engaging volunteers and providing volunteer recognition.

“The Orange County SCORE chapter has proven its excellence year after year by not only serving an incredible number of small businesses but also in pioneering new ways of making mentoring even more effective,” said SCORE CEO Ken Yancey.

Orange County SCORE created the following successes:

• 287 clients started new businesses
• 1,615 new jobs created
• 17% increase in total services
• 14% increase in workshop attendance
• Total revenue growth of clients was $130,000,000, more than three times that of any other SCORE chapter

The chapter achieved these FY2014 results through the following best practices:

• Offering new workshop topics including social media marketing as well as evening workshop sessions
• Meeting demand in 18 locations, and utilizing numerous public venues for workshops, including universities, public libraries, city halls and Chamber of Commerce offices
• Creation of an Advisory Board and CEO Forum programs
• Working with the military through the TAPS/Boots to Business program
• Focusing on women by sponsoring Women in Business breakfasts and hosting Women Business Owners conferences
• Working closely with the Chambers of Commerce and city government

The innovative CEO Forum program consists of monthly half-day collaborative meetings of small business owners that are active members of SCORE mentors. SCORE Orange County hosted 7 of these events in 2013 and, with Chapter Chair Larry Tucker’s guidance, the concept has now been successfully replicated in a number of other SCORE chapters, including Minneapolis and San Diego.

ViArch Integrated Solutions, Inc.,
an Orange County Success Story

Founded by husband and wife team Angela and Eric Jones, ViArch Integrated Solutions Inc. was created with the mission of providing technology consulting to the aerospace industry, specifically developing software applications for rocketry that can control important functions related to heat, tensile strength and guidance. Angela and Eric certainly had the technical know-how to achieve great results for their clients, but their SCORE mentor helped them get their foot in the door with solid marketing and sales tactics. Before reaching out to SCORE, the ViArch team did not have an effective method for soliciting new business; instead they relied on word of mouth to fill their pipeline. They also did not understand the uniqueness of their services to the aerospace industry. SCORE Mentor John Pietro helped the team understand that they needed to communicate with their target audience in terms of solutions and benefits, not technical jargon. Angela and Eric learned how to better position their technology, changed their message and their inquiries from social media doubled their business for at least the next 3-5 years. Their clients include many of the leading aerospace companies like Boeing and Easton. Recently, they have been working on software that will link and unlink spacecraft to the space station.

Spotlight on Exemplary Service in Communities

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SCORE is headquartered in Herndon, VA and has 11,000+ volunteers in 300+ 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 $7.615 million via the U.S. Small Business Administration (SBA) which provides the primary financial support for SCORE’s operations. SCORE generated nearly $7 million additional revenue from the field.

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

### FY14 SCORE Association Statement of Financial Position – Year ended Sept. 30

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<tr>
<th>Assets</th>
<th></th>
<th>2014</th>
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<td>$ 8,453,648</td>
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<td><strong>$ 8,861,215</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities</th>
<th></th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Payable and Accrued Expenses</td>
<td>$ 863,381</td>
<td>$ 608,183</td>
<td></td>
</tr>
<tr>
<td>Advances from SBA</td>
<td>-</td>
<td>235,593</td>
<td></td>
</tr>
<tr>
<td>Accrued Vacation and Payroll</td>
<td>119,545</td>
<td>88,872</td>
<td></td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>$ 982,926</strong></td>
<td><strong>$ 922,648</strong></td>
<td></td>
</tr>
</tbody>
</table>

| **Total Net Assets** | **$ 8,124,133** | **$ 7,928,567** |

<table>
<thead>
<tr>
<th>Net Assets</th>
<th></th>
<th>Unrestricted</th>
<th>Restricted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unrestricted and Board Designated</td>
<td>3,030,265</td>
<td>1,602,067</td>
<td></td>
</tr>
<tr>
<td>Temporarily Restricted</td>
<td>5,093,868</td>
<td>6,326,500</td>
<td></td>
</tr>
<tr>
<td><strong>Total Net Assets</strong></td>
<td><strong>$ 8,124,133</strong></td>
<td><strong>$ 7,928,567</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FY14 SCORE Association Revenues, Expenses and Net Assets – Year ended Sept. 30</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Unrestricted</strong></td>
</tr>
<tr>
<td>Grant - U.S. Small Business Administration</td>
</tr>
<tr>
<td>Chapter Program Revenue</td>
</tr>
<tr>
<td>Gifts and Grants</td>
</tr>
<tr>
<td>Donated Office Space, Goods and Services</td>
</tr>
<tr>
<td>Other</td>
</tr>
<tr>
<td><strong>Total Revenue, Support and Other Changes</strong></td>
</tr>
</tbody>
</table>

| **Net Assets Released from Restrictions** | **$ 3,207,732** | **$ 3,207,732** |

| **Total Net Assets** | **$ 15,816,232** |

<table>
<thead>
<tr>
<th><strong>Expenses</strong></th>
<th><strong>Chapter Expense</strong></th>
<th><strong>Donated Office Space, Goods and Services</strong></th>
<th><strong>Volunteer - Chapter Services and Travel</strong></th>
<th><strong>Salaries and Fringe Benefits</strong></th>
<th><strong>Technology and Website</strong></th>
<th><strong>Chapter Clerical Support</strong></th>
<th><strong>National Leadership Conference</strong></th>
<th><strong>Marketing</strong></th>
<th><strong>Professional Services</strong></th>
<th><strong>Communications and Publications</strong></th>
<th><strong>Office Supplies, Postage and Equipment</strong></th>
<th><strong>Amortization</strong></th>
<th><strong>Board of Directors</strong></th>
<th><strong>Other</strong></th>
<th><strong>Insurance</strong></th>
<th><strong>Sandy Relief Program</strong></th>
<th><strong>Boots to Business</strong></th>
<th><strong>Change in Net Assets</strong></th>
<th><strong>Net Assets - Beginning of Year</strong></th>
<th><strong>Net Assets - End of Year</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>4,094,093</td>
<td>2,571,334</td>
<td>2,012,319</td>
<td>1,965,281</td>
<td>1,031,609</td>
<td>659,650</td>
<td>506,472</td>
<td>290,496</td>
<td>160,825</td>
<td>144,098</td>
<td>115,924</td>
<td>95,304</td>
<td>75,477</td>
<td>22,821</td>
<td>14,639</td>
<td>542,424</td>
<td>85,268</td>
<td>1,428,198</td>
<td>1,602,067</td>
<td>3,030,265 $</td>
</tr>
</tbody>
</table>
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 FY2014, more than $2.59 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 Sam’s Club, Canon, Brother International and Verisign. Constant Contact continues to support SCORE as well through its many workshop events and product donations to SCORE chapters.

The SCORE Foundation would like to recognize and thank the many corporate partners and individuals that have assisted in helping strengthen small businesses in America with their unwavering commitment to SCORE during 2014.

**FY14 The SCORE Foundation Revenues, Expenses and Net Assets – Year ended Sept. 30**

<table>
<thead>
<tr>
<th>Revenue, Support and Other Changes</th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions</td>
<td>684,697</td>
<td>2,324,659</td>
</tr>
<tr>
<td>Events and Special Projects</td>
<td>264,300</td>
<td>264,300</td>
</tr>
<tr>
<td>Interest and Dividends</td>
<td>3,316</td>
<td>3,316</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>952,313</td>
<td>2,592,275</td>
</tr>
</tbody>
</table>

**Net Assets Released from Restrictions**

<table>
<thead>
<tr>
<th>Satisfaction of Restrictions</th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Revenue and Other Support</strong></td>
<td>1,844,658</td>
<td>2,592,275</td>
</tr>
</tbody>
</table>

**Expenses**

<table>
<thead>
<tr>
<th>Expense</th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>SCORE Program Support</td>
<td>613,551</td>
<td>1,338,460</td>
</tr>
<tr>
<td>Grants to SCORE</td>
<td>19,516</td>
<td>18,745</td>
</tr>
<tr>
<td>Salaries and Benefits</td>
<td>19,516</td>
<td>19,516</td>
</tr>
<tr>
<td>Special Events</td>
<td>243,937</td>
<td>243,937</td>
</tr>
<tr>
<td>Government Relations</td>
<td>84,050</td>
<td>95,703</td>
</tr>
<tr>
<td>Professional Fees</td>
<td>64,952</td>
<td>144,029</td>
</tr>
<tr>
<td>Licenses and Software</td>
<td>25,948</td>
<td>26,964</td>
</tr>
<tr>
<td>Travel and Registration</td>
<td>24,081</td>
<td>25,710</td>
</tr>
<tr>
<td>Donor Recognition, Bank Fees</td>
<td>6,777</td>
<td>2,446</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td>1,700,655</td>
<td>2,396,739</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Change in Net Assets</th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Liabilities</strong></td>
<td>1,700,655</td>
<td>2,396,739</td>
</tr>
</tbody>
</table>

The SCORE Foundation Financial Report

**FY14 The SCORE Foundation Statement of Financial Position – Year ended Sept. 30**

<table>
<thead>
<tr>
<th>Assets and Liabilities</th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cash and Cash Equivalents</strong></td>
<td>2,526,812</td>
<td>1,807,188</td>
</tr>
<tr>
<td><strong>Promises to Give: Net</strong></td>
<td>848,106</td>
<td>656,155</td>
</tr>
<tr>
<td><strong>Due from SCORE Association</strong></td>
<td>75,000</td>
<td>47,633</td>
</tr>
<tr>
<td><strong>Prepaid Expenses</strong></td>
<td>9,586</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>3,459,504</td>
<td>2,510,976</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Payable and Accrued Expenses</td>
<td>206,369</td>
<td>149,461</td>
</tr>
<tr>
<td><strong>Due to SCORE Association</strong></td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td>206,369</td>
<td>149,461</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Total Net Assets</strong></th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Liabilities and Net Assets</strong></td>
<td>3,459,504</td>
<td>2,510,976</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Net Assets</th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Fund</td>
<td>1,575,801</td>
<td>1,431,798</td>
</tr>
<tr>
<td>Board Designated</td>
<td>130,580</td>
<td>130,580</td>
</tr>
<tr>
<td><strong>Total Unrestricted</strong></td>
<td>1,706,381</td>
<td>1,562,378</td>
</tr>
<tr>
<td><strong>Restricted</strong></td>
<td>1,546,754</td>
<td>799,137</td>
</tr>
<tr>
<td><strong>Total Net Assets</strong></td>
<td>3,253,135</td>
<td>2,361,515</td>
</tr>
</tbody>
</table>
Baumann, Martin F.
Martin Baumann of Tampa, FL, is 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, is founder, president, and chief executive officer of LedeLines, LLC, a company whose vision is to empower men and women worldwide to live truly exceptional lives. A seasoned executive coach and presentation skills trainer, Blanke has advised CEOs, presidents, 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, LBS, 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 Vce. Chair
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 serves on the board of both Canopy International, a software IT company that specializes in web 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 ICR 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 successful business models to meet the demands of their missions. In 2004, she received the title of “Woman of the Year” by Hispanic Business Magazine.

Carroll, Tim
Tim Carroll of Minneapolis, MN is the President of Small Business Marketing at Deluxe Corporation. As a seasoned marketing leader with over 20 years of general management experience in B2C and B2B markets, he has expertise in growing online audiences, generating leads and sales, and driving customer retention. Carroll leads the Deluxe Group via SSO/SEM, small marketing & CRM, UX/UI, and e-commerce team and analytics. Prior to Deluxe, Carroll was VSP and General Manager at North American Membership Group.

Glave, Fred
Fred Glave of Great Falls, VA has over 40 years experience in the telecommunications industry. Beginning in the research and development area, he successively moved through positions in engineering, marketing, general management and senior officer positions with Nortel Networks. He founded a new venture-financed company in Silicon Valley and went on from there to a senior executive and CEO in several telecommunications enterprises. He has had extensive experience in international marketing and been the lead initiator in several technology and corporate acquisitions or partnerships. He is a graduate of the University of Toronto in Electrical Engineering and holds a Masters degree from MIT and a PhD from Univ of Calif, Berkeley, all in electrical engineering. Dr Glave is President of the MIT Club of Washington, DC and a member of the Advisory Board and the Executive Committee of the Washington, DC/Atlantic MIT Enterprise Forum. He is also a volunteer tutor with the AAAS Senior Scientists and Engineers program, tutoring in eighth grade science classes.

Glen, Jerry
Chairman of the Board
Jerry (Gubsy) Glen 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 Beilburg-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-Chair of the Lancaster SCORE chapter District Director and as a member of the Finance Committee.

Goodman, Gail
Gail Goodman of Acton, MA, is the CEO of Constant Contact, the trusted provider of online marketing services for small businesses and nonprofits. A small business expert and visionary, Goodman has revolutionized the way that small organizations find and grow their customer relationships. Since taking over leadership of Constant Contact, she led the company from pre-revenue to a successful IPO (NASDAQ: CTCT) and has been the architect of the company’s growth to 1,000+ employees and seven locations, including one in the U.K. Today more than 600,000 small businesses and nonprofits use Constant Contact’s online marketing tools to engage their customers and grow their businesses. Author of The Customer Success Playbook: How Small Business Succeeds in a Socially Connected World, Goodman has received numerous awards and recognitions for her work with small businesses and is a frequent speaker at national technology and entrepreneurial events. She also serves on the boards of Blade, a Boston-based startup foundry, and the Mass Technology Leadership Council.

Hartman, Sue
Susan E. Hartman of Evergreen, CO is President of The Hartman Group. Sue has over 30 years of diversified experience in strategic planning, business management, organizational design, mergers and acquisitions, operations and international business development. She began her career with Eastman Kodak Company, working her way up from Research Scientist to General Manager, Worldwide Film Manufacturing and Supply Chain. Through guest lectures she has shared her expertise with numerous academic institutions, including NP and University of Michigan, as well as professional organizations including AgileForum and IEEE.

Ogata, Keith
Keith Ogata of Honolulu, HI is the president of 3-K Financial Corporation in Nevada, a private investment and consulting firm. As a seasoned executive and chief financial officer of several technology startups, he is a well-known industry expert and has provided critical financial and operational guidance to entrepreneurial ventures nationwide. He has been active in community service and has found time to support numerous charitable causes. He is a part-time lecturer at University of Hawaii at Manoa, School of Business and Human Resource Management.

Prasad, Patricia
Patricia Prasad of Austin, TX is the Managing Director of Pricing Analytics Practitioners, NPD Group. She is an industry leader in pricing analytics and provides strategic consulting services to Fortune 100 companies and start-ups. She is also a frequent presenter at industry conferences and events. She holds an MBA from The Wharton School and a BS from the University of Illinois.

Radewald, Laura
Laura Radewald of Hopkins, MN currently serves as President of Minnesota Interactive, Inc. Throughout her many years in the marketing industry working with firms including the Deluxe Corporation, Dunn Brothers, General Mills, American Express Financial Advisors, JPM, and multiple software and technology start-ups, she has specialized in the repackaging 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.

Stephens, Nigel
Nigel Stephens of Bativoltse, MD is the Senior Director for Federal Government Relations at Accenture Federal Services, a wholly owned subsidiary of Accenture LLP where he manages the legislative and policy portfolio for the Civilian and Public Safety business groups. Prior to joining Accenture, he served in both the U.S. House and Senate in various roles, including: Chief of Staff for Congresswoman Yvette Clarke (D-NY), Professional Staff on the Senate Committee on Small Business and Entrepreneurship for Senator John Kerry (D-MA), and Legislative Assistant for former Congressman Albert Wynn (D-MD). In addition to his tenure on Capitol Hill, he has served as the Manager of Government Relations for the AIDS Action Foundation and as a Government Relations Specialist for COMPASAT Corporation.

Strojny, Nancy
Secretary
Nancy Strojny of Cape Elizabeth, ME is the principal of Beauty Vantage Consulting, focusing on building brands in the hospitality channel in the U.S. and the Middle East. Her broad experience includes Fortune 100 companies and business start ups. Strojny has been a Sales & Marketing Executive with Procter & Gamble, CVS, Outsourcing Services Group, and most recently Power Brands. She maintains strategic alliances with MGM Resorts International in Las Vegas. Strojny is a Certified SCORE Mentor, and the Chair of the Portland Chapter of SCORE. She was honored in March of 2012 as a White House Champion of Change for entrepreneurial mentorship. She is a member of the Maine Marketing Association and the SCORE National Advisory Board.

Traylor, Margie
 Treasurer
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 Hunter, 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 Woman Award from Northwood University. She also serves as a Director for the John C. Lincoln Health Network.

Weiss, Ronald D.
Ron Weiss of Nashua, NH has been a SCORE volunteer since 1998 and the past District Director of New Hampshire SCORE. He is a SCORE-certified mentor, a past Chapter President of Merrimack Valley SCORE, the current Assistant NH Women Award from Northwood University.  She also serves as a Director for the John C. Lincoln Health Network.

Weisheit, Robert L.
Robert Weisheit, PhD, is a recognized expert in physics. He has been a full professor at the University of Wisconsin-Madison since 1992 and was formerly a faculty member at the University of California, Berkeley. Dr. Weisheit has published numerous papers in physics and has been the recipient of several awards for his contributions to the field of quantum mechanics.
Generous Donors Support Entrepreneurship & SCORE Mentoring

National Corporate Patrons
Corporate donors who contributed $50,000 or more to the SCORE Foundation
AT&T, Inc.
GoDaddy
Google
Canon U.S.A. Inc.
Constant Contact
Brother International
MassMutual
Paychex, Inc.
Verisign
Sam’s Club
The Deluxe Corporation
& Deluxe Corporation Foundation
The UPS Store
Wal-Mart Foundation

Honor Roll
Individual donors who contribute $1000 or more to the SCORE Foundation
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Gail F. Goodman and David Swindell
Pamela Kaul
Margie Taylor
Gregory S. Nelson Trust
Gold Level
Jovita Carranza
Fred Glave
Mr. and Mrs. Gerard L. Glenn
Susan Hartman
Keith Ogata
Nancy Stoyny
Rob Waite
Silver Level
Martin F. Baumann
David R. Bobbitt
Joe Clarke
Tom Patty
Richard N. Priest
Laura Radewald
Patrice Barnes
Sandy Britt
Nancy Brown
Duncan Brown
Lou Campanelli
John Carden
Swayne Wright Carden
Marjorie Christiansen
Gene Cowen
Phyllis Cowen
Martha Davidson
Richard Davidson
Rose D’Alessandro
Patty DeDominic
Mark Dobosz
Stephany Dobosz
Niels H. Fischer
Edie Fraser
Kasey Freeland
Kristine Gabel
Roz Goldman
Claude Hagelberg
Dick Hannis
Jan Hannis
Sue Hartman
Elaine Holtzman
Michael Holtzman
Jerry Jensen
Devin Jopp
Doug Kindred
Bobbi Kindred
Paul Kopelcheck
Edith Kopelcheck
Richard F. Leslie
Lynne-Anne Lombardi
Douglas Martin
Ronnie McClure
Mike Mendez
Stephanie Mendez
Billie Moreland
Cynthia Mostle
Ellwyn & Marjorie Nellis
Gregory Nelson
Keith Ogata
Joseph Oppenheimer
Betsy Orte
Roger Orte
Norman Paige
Donald Patience
Dick Priest
Karen Priest

SCORE Titley Legacy Society
Pledges as bequests in wills and estate planning. Titley Society pledges do not appear on the statement of income.
Anonymous (3)
Herb Ausderau
Christine Banning
Patrice Barnes
Sandy Britt
Nancy Brown
Duncan Brown
Lou Campanelli
John Carden
Swayne Wright Carden
Marjorie Christiansen
Gene Cowen
Phyllis Cowen
Martha Davidson
Richard Davidson
Rose D’Alessandro
Patty DeDominic
Mark Dobosz
Stephany Dobosz
Niels H. Fischer
Edie Fraser
Kasey Freeland
Kristine Gabel
Roz Goldman
Claude Hagelberg
Dick Hannis
Jan Hannis
Sue Hartman
Elaine Holtzman
Michael Holtzman
Jerry Jensen
Devin Jopp
Doug Kindred
Bobbi Kindred
Paul Kopelcheck
Edith Kopelcheck
Richard F. Leslie
Lynne-Anne Lombardi
Douglas Martin
Ronnie McClure
Mike Mendez
Stephanie Mendez
Billie Moreland
Cynthia Mostle
Ellwyn & Marjorie Nellis
Gregory Nelson
Keith Ogata
Joseph Oppenheimer
Betsy Orte
Roger Orte
Norman Paige
Donald Patience
Dick Priest
Karen Priest

SCORE is grateful to each and every donor. If your name has been inadvertently missed or if you wish to learn more about donating to support SCORE, please contact David Bobbitt, President of the SCORE Foundation at david.bobbitt@scorefoundation.org or (703) 487-3661.