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A YEAR OF Resilience

FY2020 is a year that tested the world – and SCORE – in ways we could never have expected. As the pandemic hit, we banded together as “One SCORE” to successfully navigate significant challenges and to support small business owners at critical moments.

More business owners than ever before reached out to SCORE for help in navigating the impact of the pandemic, as evidenced by our 30% increase in FY2020 total annual services. As businesses sought help from SCORE to address critical questions about funding and daily operations, SCORE quickly pivoted to deliver 100% virtual mentoring and education, without missing a single day of service.

“United in our efforts, we helped entrepreneurs start 45,027 new businesses, creating 74,535 additional non-owner jobs.”

Working with our corporate partners and sponsors, SCORE also created the Small Business Resilience Hub, which has served more than 700,000 business owners to date through online mentoring, resilience training and partner resources.

Since the pandemic began, we have seen firsthand how desperately small businesses owners need SCORE’s guidance and support. Many business owners told us they would not have applied for PPP or EIDL funding opportunities without a SCORE mentor to walk them through the confusing and overwhelming process, step-by-step.

In August, more than 600 volunteer leaders attended our first-ever Virtual Leadership Conference on the topic of “One SCORE.” While we wish we could have come together in person, volunteers and staff made the best of the opportunity and enjoyed productive days of learning and networking. Feedback was very positive and field leaders returned to their chapters, districts and regions inspired, informed and eager to share the best practices learned from fellow volunteers.

Last fall, we reinforced our Diversity Matters value by putting it into thoughtful action. We underscored the importance of our Code of Ethics for the entire SCORE organization and sought to increase diversity among both volunteers and clients with online recruiting campaigns.

Despite the dramatic challenges brought on by COVID-19, the ongoing efforts of SCORE volunteers, staff, corporate sponsors and the Board of Directors led to a significant positive impact within the U.S. small business community. United in our efforts, we helped entrepreneurs start 45,027 new businesses, creating 74,535 additional non-owner jobs. Eighty-two percent of our “in-business” clients were still in business at year-end.

We achieved a great deal in FY2020 and our important work continues. “One SCORE,” together with our Diversity, Equity and Inclusion initiative, remain top priorities in FY2021. These efforts support our mission of fostering vibrant small business communities through mentoring and education by working to ensure clients and volunteers have the same incredible experience no matter where or how they interact with SCORE.

SCORE continues to help the most vulnerable small business owners overcome challenges and utilize new opportunities effectively, to keep their doors open and keep people employed.

Thank you for continuing to generously donate your time, treasure and talents to achieve SCORE’s mission. Your support helps U.S. small businesses not only survive, but thrive.

Bridget Weston
CEO
SCORE is a uniquely American organization that synthesizes two national ideals: entrepreneurial spirit and volunteerism. Since 1964, SCORE has served as the nation’s largest network of volunteer business mentors, providing expert mentoring to more than 11 million entrepreneurs and small business owners.

More than any previous year, 2020 and the COVID-19 pandemic put extensive pressure on most business owners. Clients looked to SCORE for information and guidance on funding, adopting regulations, new opportunities, business development and growth. Mentors pivoted to virtual video mentoring as a critical mechanism for support.

Each year, the SCORE Foundation and PricewaterhouseCoopers (PwC) conducts research to measure SCORE’s engagement and economic impact in the U.S. economy. Results from the 2020 study show SCORE’s client satisfaction remained high for the twelfth year in a row. Beyond satisfaction, SCORE’s 2020 Client Impact Survey measured client engagement, revenue, business creation and job creation among other metrics. 22,765 small business clients nationwide completed the survey between October and December 2020. Total numbers were calculated with straight line extrapolation from the survey respondents to the total number of 2020 SCORE clients (143,651).

Survey responses share how clients perceive SCORE and whether the organization’s actions and influence align with SCORE’s overarching brand and promise.

Throughout 2020, SCORE offered notable value to entrepreneurs and small businesses nationwide:

- **85%** of clients would recommend SCORE to family and friends.
- **82%** of clients remained in business throughout 2020.
- **75%** of clients confirmed SCORE helped them with their business.

Small business clients who receive three or more hours of SCORE mentoring report higher revenues and increased business growth.

See what 10,000 volunteers can accomplish in a year.
2020 BY THE NUMBERS:

45,027
New Businesses Started

74,535
Non-owner jobs created

$259.84
cost to create one new business

119,562
Total jobs created

$156.97
cost to create one new job

1,500+ communities

3,980,987
SCORE volunteer hours

(that’s 165,874 days – 454 years – of expertise and advice!)

10,000+ volunteers

347,389
attendees served across
local workshops

204,925
attendees served via national workshops

1,500+ communities

315,283
mentoring sessions

143,651
clients served across

307,027
Non-owner jobs created

$259.84
cost to create one new business

119,562
Total jobs created

$156.97
cost to create one new job

1,500+ communities

3,980,987
SCORE volunteer hours

(that’s 165,874 days – 454 years – of expertise and advice!)

10,000+ volunteers

347,389
attendees served across
local workshops

204,925
attendees served via national workshops

$67.35
is returned to the federal treasury

For every $1 appropriated to SCORE…

SCORE.org

SCORE FY2020 Annual Report
With a true embodiment of resilience, Jennifer Jones, founder of Cosmopolitan Plated, explains: “Working outside my traditional kitchen setting really gets my creative juices flowing! Now, when I’m hosting an online cooking class, I know there’s no ‘scratch and sniff’ … I just have to get VERY creative!”

For her business, Jennifer combines experiential action with cooking as a meaningful and even metaphysical way to build and strengthen communities. Her work is lively and interactive, and it always ends with a joyfully shared meal.

Jennifer began her career as a personal chef and owned a catering company, but she found that work to be isolating. With some reflection, she learned “people” are the most enjoyable ingredient to her cooking and teaching. That insight led her to her new business of Cosmopolitan Plated. Jennifer’s aim is to give her clients a cooking experience that’s transformative. “I like bringing the cooking experience – and everyone involved – from zero to 100,” she says.

Just as Cosmopolitan Plated was getting off the ground, the pandemic struck and all social gatherings stopped. Jennifer had to quickly pivot and learn to achieve her mission in new ways or face business failure.

Fortunately, Jennifer had access to her SCORE mentor, Ed Coleman. He encouraged her to evolve, grow and even thrive during this challenging time. Jennifer feels that Ed truly wants her to succeed as he coaches her through details like timing and pricing, and bigger picture skills like how to “think” like a businesswoman. Ed would say, “On the other side, your business is going to be better because of these challenges.” As a result, Jennifer learned to operate her business with a variety of new service options: digital, in-person or a hybrid.

Jennifer now works with organizations like Wounded Warriors, neighborhood associations, developers and others looking for a fun community-building activity where they can unleash unforeseen talents and connections among employees. “Each time I meet a new group, I learn new things to help them reach their goal as a team. I just love it,” she reflects.

Ask Jennifer what makes her resilient and she says failure and vision, explaining: “When you believe in your vision and believe in your work, you can easily get back up after falling. You stay in and fight.” Jennifer would also attribute her resilience to the support of people like her SCORE mentor, whom she considers her “life vest.” This support and the experiences of the past year have given her confidence to survive anything life cooks up.
Even as online exercise options boomed during this past year, Cardiomelon remains the only online fitness video subscription service that combines mind and body exercises. This unique concept was developed by Minnesota speech therapist and entrepreneur, Alison Weinlaeder:

“As a speech therapist, I help people with thinking trouble and memory changes that result from stroke or other brain injuries – but I also see many age-related memory problems. I know people need to exercise their body AND brain to prevent memory loss. Thinking, memory and attention are completely connected to brain health. Yet, when I began, there were no targeted programs for people over the age of 50 that combined exercises for memory and thinking with physical activity.”

The launch of Cardiomelon happened just as COVID-19 was forcing gyms to close due to restrictions. The timing was ideal for the launch of a virtual fitness subscription service for people over the age of 50. Her company’s instructors can relate to her target audience because they too are aged 40s – 70s, and are mindful to offer exercise accommodations for people who need them. What also makes Cardiomelon special is the way each exercise video includes prompts for word and math challenges, memory activities and other problem-solving questions that stimulate the mind.

Alison has seen that she's onto something truly valuable: “I did pre- and post- surveys with some of my participants where they rated how often they worked out and how well their memory was functioning with daily tasks. After one to three months of Cardiomelon, I did a follow up survey and people felt stronger, sharper...felt their balance was better and that they worked out more. These are huge wins!”

Connecting with her SCORE mentor, Ron Nelson, has felt like a gift for Alison. She explains, “I have no background in business at all, so I needed the support. My mentor helps me get ideas on how to market my business, meet the needs of my customers better and steer my work in important ways.”

Starting and getting up-to-speed during this pandemic hasn't been easy. Alison reminds herself to be patient as she works full-time at the hospital and has two kids under the age of five – in addition to her startup. Though life is busy, Alison is very proud of Cardiomelon and the positive impact it has had on the lives of her clients. She’s excited to grow and see where this business adventure takes her.
If you’ve ever wondered how to pursue happiness, just ask Dr. Kiki Ramsey. Kiki is a dynamic and insightful Positive Psychologist with two businesses framed by her deeply meaningful life experiences.

Kiki Ramsey International is her first business. It capitalizes on Kiki’s skills as a motivational speaker to guide personal and professional development. She is a keynote speaker for a wide range of organizations on topics such as happiness, resilience, finding purpose and facing challenges. She also offers executive coaching and writes books to guide and inspire life changes. Her second business is the Positive Psychology Coaching and Diversity Institute (PPCaDI), which includes highly trained coaches that help business leaders and their staff find greater purpose, courage and belonging.

Kiki has lofty goals and anyone who meets her can sense her confidence in achieving them. She knows, however, that she needs help to get where she wants to go. In 2017, when she only ran Kiki Ramsey International, Kiki learned about Karen Williams from SCORE’s Washington, DC chapter. Karen agreed to be her mentor and they spoke for hours about Kiki’s checklist of questions on advertising, marketing and raising awareness for her business. Karen was incredibly helpful and has been a critical part of Kiki’s life ever since.

In 2020, when Kiki experienced the national attention and trauma following the George Floyd and Brianna Taylor murders, among others, she sought to play a greater role in developing strategies that address issues of adverse leadership and injustice in the workplace, particularly with respect to diversity, equity and inclusion. That’s when she decided to launch PPCaDI.

PPCaDI is built on a coaching model she developed called the Positively Diverse Leadership Coaching Model. This model aims to help leaders work within their strengths and relate better with their teams as they communicate with more positive awareness around issues of leadership, diversity, equity and inclusion. It considers eight critical elements for growth-based leadership: (1) meaning and purpose, (2) values, (3) resilience, (4) empathy, (5) growth mindset, (6) emotional regulation, (7) belonging and (8) acceptance.

Kiki’s SCORE mentor has been a great source of support as both businesses grow. With 20 coaches now partnering with PPCaDI, Kiki has had to learn to manage a consulting staff, develop accounting systems, expand contracts for coaching and more. Her mentor, Karen, provided Kiki with a resource list of professionals that helped Kiki find a lawyer for contracts, insurance and to establish her LLC. Before her new business was even six months old, Kiki was offered contracts in the $500,000+ range. With this explosive growth, it has helped to have Karen as a shoulder to lean on.

Dr. Kiki Ramsey is a true force of nature. She oozes possibility and positivity. She explains: “I’ve exemplified small business resilience by never quitting. I see a need and I try to fulfill that need, no matter how hard it is. I live and breathe what I teach because I want people to know all the goodness we can bring to this world.”
Kyle and his brother Randy opened their brand-new business in the middle of June during the thick of the COVID-19 pandemic. “It was a crazy time to open a new business,” Kyle admits, but in February 2020, the local development corporation asked if he and his brother would be interested in opening a bike shop in the old Fort Edward Train Station. One of the members knew of the brothers, their bike-repair skills, and their aspirations to one day own their own shop.

About a year earlier, Kyle participated in a business start-up program from the State University of New York (SUNY) Adirondack. While there, he was introduced to a presenter from SCORE. “I contacted SCORE to develop my business plan for a mobile bike shop … but by working with my mentor, I realized that I wanted to interact with customers and work with people. A van wouldn’t provide that, so I developed a new plan for a brick-and-mortar bike shop. That’s how Evergreen Bicycle Works took shape.”

The old train station they were offered was built before 1900. It was renovated but small and not designed for a lot of bikes. Still, the brothers jumped at the offer. At the time, bicycles were in huge demand. When they opened Evergreen Bicycle Works, there was so much demand for new bicycles that there was a nationwide shortage: “Everything was sold out when we opened,” explained Kyle. Fortunately, there was also a huge demand for bike repair, which is where Kyle and Randy decided to focus their energy.

SCORE mentors Steve Hovey, Dennis Crimi and Matthew Mazzone worked with Kyle and Randy every step of the way, “from getting our loan to helping us open our doors,” Kyle says. The team of SCORE mentors helped with financial planning, projections, expanding their business plan and securing funding. They met with the Cozzens weekly from December 2019 until July 2020 via Zoom. Kyle shares, “We may have been frustrated with what they told us at times, but they made us think and see a bigger picture. We really grew to appreciate their feedback and critiques.”

Now, the market for bike shops is even larger, especially considering all the new bike owners who will need repairs. The brothers are happily busy and look forward to getting busier. They’ve learned how to stay true to their vision and just keep pedaling forward.

“There were plenty of times when the financial numbers were very discouraging, but SCORE helped us push through and focus on the end goal. We were reminded that so many other small businesses were able to do the same things and survive, so we could, too.”
Launched in March 2020, SCORE’s Small Business Resilience Program (www.score.org/resilience) helped hundreds of thousands of business owners pivot, survive and thrive.

The Resilience Hub includes three parts: remote mentoring, resilience training and a resource portal to help entrepreneurs successfully navigate everything from government and corporate COVID-19 relief programs, to adaptation and change, to launching a business post-pandemic, to inspiring customers to rally.

On the spot remote/virtual mentoring through the Resilience Hub meets the urgent needs of small business owners by providing immediate answers to their most pressing business questions. The program offers real-time answers to questions, quickly and conveniently in both English and Spanish. The range of topics covered include:

- Funding and finance
- Recovery and growth
- E-commerce and technology
- Startup and business plans
- Marketing and sales
- Human resources and operations
- Networking

Resilience training can be easily accessed from anywhere with live virtual events or with timely information via blogs, expert-designed webinars, checklists and e-guides.

The resource portal offers access to tips on new technology and marketing strategies, discounts for services, insight into small business funding streams and targeted resources for specific businesses.

Between April 2020 - May 2021...

730,320 people used the Resilience Hub on SCORE.org

28,425 small business clients participated in 36,774 mentoring sessions

199,937 attendees joined in national and local workshops
In FY2020, America’s small business community faced unprecedented change and challenges brought on by the COVID-19 pandemic. SCORE responded, swiftly focusing on the delivery of tools, resources and up-to-date information to help small business owners stay open, be resilient and thrive through the pandemic and beyond.

“The SCORE Small Business Resilience Program is presented by:

Sponsored by:

1. FedEx
2. Progressive
3. Advance Your Reach
4. Grow with Google
5. Nav
6. Trend Micro
7. ADP
8. Deluxe
The Startup Roadmap

The Startup Roadmap, sponsored by FedEx, is SCORE’s 12-chapter step-by-step guide to help entrepreneurs start their business. Acknowledging there are many steps in the process, the Startup Roadmap provides detailed directions, tips on avoiding detours and helpful resources to help new entrepreneurs reach their destination. The Roadmap also stresses the importance of having a SCORE mentor as a guide - someone who has experienced their own journey to entrepreneurship.

Beginning with instructions to chart a course for business success, the Startup Roadmap helps define business goals and then moves through specific areas of expertise needed to reach those goals. The program is flexible and offers entrepreneurs a clear vision that eliminates fears and intimidation, with tips on how to work successfully with a SCORE mentor throughout the journey.

“I deeply appreciate [my mentor’s] wisdom, support, guidance and willingness to meet with me weekly for over a year now. It’s been great to have a woman business leader as my SCORE mentor.”
SCORE'S Megaphone of Main Street

The fifth installment of the Megaphone of Main Street data report explored the impact of the COVID-19 pandemic on U.S. small businesses. Utilizing both qualitative and quantitative data from a diverse group of 3,500 small business owners across the nation, the Megaphone showed how COVID-19 significantly and negatively impacted U.S. small businesses in terms of revenue, employment and cash flow.

Data showed that Black and Hispanic business owners were harder hit than White business owners, particularly with access to funding. They were more likely to seek both private and public funding opportunities than their White counterparts but were much less likely to be awarded funds.

The data report created more than 140 million media impressions, generating more than $120,000 in publicity value. It was also used by lawmakers on Capitol Hill to inform policy hearings and testimonies on the pandemic’s impact on small businesses.

Scroll to the next page for key findings for each Megaphone of Main Street section

The complete Megaphone report is available at www.score.org/megaphone-main-street
Part 1: Impact of COVID-19 on Businesses, Owners and Employees

- COVID-19 impacted profitability for all businesses, but most dramatically for Black- and Hispanic-owned business. Black owners reported a decrease in business profitability from 40% in 2019 to 26.5% in 2020; and Hispanic business owners reported a decrease in profitability from 51.2% in 2019 to 29.2% in 2020.
- COVID-19 and other health concerns directly impacted Black business owners 90.7% more and Hispanic business owners 42.4% more than White business owners.
- Lack of childcare more significantly disrupted business operations for Hispanic and Black business owners.
- Seventy-three percent of all businesses had to lay off, furlough or reduce employee hours/pay due to COVID-19.

Part 2: Impact of Resources and Support

- Racial disparities are measurable among recipients of federal loans. Black and Hispanic business owners were far less likely to receive funds, though they applied at greater rates. White business owners were three times more likely to get Payroll Protection Program (PPP) loans; three times more likely to get Economic Injury Disaster Loans (EIDL); and four times more likely to get other Small Business Administration (SBA) loans than Black business owners.
- Most business owners (75.3%) used personal funds to keep their businesses from closing. Half (46%) downsized operations (hours, staff, etc.); some (14.6%) took on additional personal debt (HELOC, etc.) or loans from friends or family (13.1%).
- Most business owners (66%) agreed that stimulus checks to individuals were the most helpful government program.

Part 3: Business Owner Expectations and Outlook

- COVID-19 caused businesses to make significant changes in their operations. Most businesses (70.8%) had to invest in personal protective equipment, new safety protocols and telework.
- On a positive note, more than half of all business owners (55.2%) felt somewhat or very optimistic about growth within the next 12 months.

2020 Megaphone Key Findings:
Volunteer Engagement Survey

Each year, SCORE’s 10,000+ expert volunteers provide business mentoring and education through more than 240 chapters in 1,500 communities nationwide, empowering local business owners, boosting regional economies and growing the American economy.

Volunteers come from across the country and offer diverse backgrounds and expertise in different areas of industry. All are experienced businesspeople with a passion to help small business owners succeed. About half are currently working as entrepreneurs or executives, with the other half retired. The overall 2020 client engagement index score was an impressively high 4.15 on a 5-point scale. SCORE’s overall NPS (net promoter score) also slightly increased to 87.33.

SCORE volunteers are the lifeblood of our organization. The annual volunteer engagement survey provides SCORE’s leadership with in-depth measurement of volunteer satisfaction and engagement. Feedback given through the survey is used to inform SCORE’s strategy and future direction.

**Engaged Volunteers**

Survey results indicate that overall engagement continues to be strong throughout the pandemic. SCORE volunteers maintain an engagement level of 4.38 on a five-point scale.

**SCORE Champions**

Seventy-seven percent of respondents are characterized as Champions because they hold a strong identification with SCORE’s objectives, a high level of allegiance to the organization and a high inclination to cooperate and motivate colleagues.

Volunteers with a higher engagement also demonstrate a:

- Greater ability to adapt to client needs.
- More holistic approach to develop and support a client’s unique needs.
- Priority to develop their own mentoring skills as opposed to relying solely on their subject-matter expertise.

“"I'm really passionate about helping entrepreneurs because I think [entrepreneurship] is such a daunting task, and you need all the support you can, especially as you get started.”

—Ken Alozie, SCORE Washington DC
In the past two years, SCORE volunteers assisted entrepreneurs in the opening of more than 1,000 new businesses in the Seattle area.”

— Krista Fuller, Chapter Chair
SCORE is headquartered in Herndon, Va. with a staff of 40 and 10,000+ volunteers in 240+ chapters across the nation. Office space is generously donated by SBA district offices, Chambers of Commerce and other community supporters. In 2020, SCORE received a federal grant of $11.7 million from 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.

**FY2020 The SCORE ASSOCIATION Statement of Financial Position – Year ended Sept. 30**

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>$9,401,756</td>
<td>$8,256,819</td>
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<td>Grant receivable</td>
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<td>Other current assets</td>
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<td>71,564</td>
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<tr>
<td><strong>Total Current Assets</strong></td>
<td><strong>$10,052,562</strong></td>
<td><strong>$11,127,063</strong></td>
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<table>
<thead>
<tr>
<th>LIABILITIES AND NET ASSETS</th>
<th>2020</th>
<th>2019</th>
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</thead>
<tbody>
<tr>
<td>Current Liabilities</td>
<td></td>
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<tr>
<td>Accounts payable and accrued expenses</td>
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<td>$1,542,358</td>
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<tr>
<td>Accrued payroll and related liabilities</td>
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<td>41,076</td>
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<td>Accrued vacation</td>
<td>146,798</td>
<td>106,049</td>
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<td>Note payable, line of credit</td>
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<td>1,500,000</td>
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<tr>
<td>Deferred revenue</td>
<td>32,956</td>
<td>58,800</td>
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<tr>
<td><strong>Total Current Liabilities</strong></td>
<td><strong>$1,450,763</strong></td>
<td><strong>$3,248,283</strong></td>
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<table>
<thead>
<tr>
<th>Net Assets</th>
<th>2020</th>
<th>2019</th>
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<tr>
<td>Without donor restrictions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Undesignated</td>
<td>$8,261,059</td>
<td>$7,774,254</td>
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<tr>
<td>Board designated</td>
<td>1,900</td>
<td>1,900</td>
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<tr>
<td>With donor restrictions</td>
<td>338,840</td>
<td>102,626</td>
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<tr>
<td><strong>Total Net Assets</strong></td>
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<td><strong>7,878,780</strong></td>
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<th></th>
<th><strong>2020</strong></th>
<th><strong>2019</strong></th>
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<tbody>
<tr>
<td><strong>Total</strong></td>
<td><strong>$10,052,562</strong></td>
<td><strong>$11,127,063</strong></td>
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### FY2020 The SCORE Association Revenues, Expenses and Net Assets – Year ended Sept. 30

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted</th>
<th>Restricted</th>
<th>2020 Totals</th>
<th>2019 Totals</th>
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<tr>
<td><strong>REVENUE AND SUPPORT</strong></td>
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<td>U.S. government grant</td>
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<td>11,600,118</td>
<td>11,882,049</td>
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<td>Chapter program revenue</td>
<td>–</td>
<td>1,297,680</td>
<td>1,297,680</td>
<td>1,885,141</td>
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<tr>
<td>Gifts and grants</td>
<td>2,126,797</td>
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<td>2,126,797</td>
<td>2,108,921</td>
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<tr>
<td>Donated facilities, goods and services</td>
<td>2,156,047</td>
<td>–</td>
<td>2,156,047</td>
<td>2,369,315</td>
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<tr>
<td>Interest and other</td>
<td>834,295</td>
<td>–</td>
<td>834,295</td>
<td>1,260,984</td>
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<tr>
<td>Net assets released from restrictions</td>
<td>1,061,466</td>
<td>(1,061,466)</td>
<td>–</td>
<td>–</td>
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<td><strong>Total Revenue and Support</strong></td>
<td>17,778,723</td>
<td>236,214</td>
<td>18,014,937</td>
<td>19,506,410</td>
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<table>
<thead>
<tr>
<th><strong>EXPENSES</strong></th>
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<tbody>
<tr>
<td>Chapter expenses</td>
<td>3,527,533</td>
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<tr>
<td>Donated facilities, goods and services</td>
<td>2,156,047</td>
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<tr>
<td>Salaries and fringe benefits</td>
<td>3,740,909</td>
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<td>Chapter volunteers reimbursement</td>
<td>2,885,703</td>
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<td>Technology and website</td>
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<td>Chapter clerical support</td>
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<td>National leader conference</td>
<td>108,853</td>
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<td>Professional services</td>
<td>897,176</td>
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<tr>
<td>Marketing</td>
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</tr>
<tr>
<td>Board expenses</td>
<td>30,397</td>
</tr>
<tr>
<td>Office supplies</td>
<td>230,770</td>
</tr>
<tr>
<td>Staff travel</td>
<td>16,687</td>
</tr>
<tr>
<td>Other</td>
<td>175,192</td>
</tr>
<tr>
<td>Equipment</td>
<td>–</td>
</tr>
<tr>
<td>Volunteer services and field staff</td>
<td>548,100</td>
</tr>
<tr>
<td>Insurance</td>
<td>31,388</td>
</tr>
<tr>
<td>USDA</td>
<td>–</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td>17,291,918</td>
</tr>
</tbody>
</table>

| **Change in Net Assets** | 486,805 |
| **Net Assets - Beginning of Year** | 7,776,154 |
| **Net Assets - End of Year** | $8,262,959 | $338,840 | $8,601,799 | $7,878,780 |
The SCORE Foundation was established to serve as the philanthropic arm 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 and stimulate American small business growth and development. During FY2020, the Foundation raised more than $1.2 million to support SCORE programs. Establishing national corporate partnerships aids SCORE’s efforts to provide outstanding services for small business clients. The SCORE Foundation would like to recognize and thank the many corporate partners and individuals who help strengthen small businesses in America with their unwavering commitment to SCORE.

### FY2020 The SCORE Foundation Statement of Financial Position – Year ended Sept. 30

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>$1,709,944</td>
<td>$208,377</td>
</tr>
<tr>
<td>Certificate of deposits and money market funds</td>
<td>4,970</td>
<td>705,511</td>
</tr>
<tr>
<td>Accounts receivable, related party</td>
<td>8,935</td>
<td>205</td>
</tr>
<tr>
<td>Promises to give, net</td>
<td>2,970</td>
<td>75,000</td>
</tr>
<tr>
<td>Prepaid expenses</td>
<td>7,964</td>
<td>5,238</td>
</tr>
<tr>
<td>Total Current Assets</td>
<td>$1,734,783</td>
<td>$994,331</td>
</tr>
<tr>
<td>Promises to give due after one year, net</td>
<td>108,900</td>
<td>213,985</td>
</tr>
<tr>
<td></td>
<td>1,843,683</td>
<td>1,208,316</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LIABILITIES AND NET ASSETS</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Liabilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accounts payable and accrued expenses</td>
<td>$178,068</td>
<td>$102,313</td>
</tr>
<tr>
<td>Due to SCORE Association</td>
<td>18,448</td>
<td>24,452</td>
</tr>
<tr>
<td>Total Current Liabilities</td>
<td>196,516</td>
<td>126,765</td>
</tr>
<tr>
<td>Net Assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Without donor restrictions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Undesignated</td>
<td>$795,430</td>
<td>40,407</td>
</tr>
<tr>
<td>With donor restrictions</td>
<td>851,737</td>
<td>1,041,144</td>
</tr>
<tr>
<td>Total Net Assets</td>
<td>1,647,167</td>
<td>1,081,551</td>
</tr>
<tr>
<td>Total Liabilities and Net Assets</td>
<td>$1,843,683</td>
<td>$1,208,316</td>
</tr>
</tbody>
</table>
## FY2020 The SCORE Foundation Revenues, Expenses and Net Assets – Year ended Sept. 30

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted</th>
<th>Restricted</th>
<th>2020 Totals</th>
<th>2019 Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>REVENUE, SUPPORT AND OTHER CHANGES</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contributions</td>
<td>1,015,000</td>
<td>41,541</td>
<td>1,056,541</td>
<td>1,104,543</td>
</tr>
<tr>
<td>Events and special projects</td>
<td>–</td>
<td>773,155</td>
<td>773,155</td>
<td>30,000</td>
</tr>
<tr>
<td>Investment income</td>
<td>6,692</td>
<td>451</td>
<td>7,143</td>
<td>13,744</td>
</tr>
<tr>
<td>Net assets released from restrictions</td>
<td>1,004,554</td>
<td>(1,004,554)</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td><strong>Total Revenue and Support</strong></td>
<td>2,026,246</td>
<td>(189,407)</td>
<td>1,836,839</td>
<td>1,148,287</td>
</tr>
<tr>
<td><strong>EXPENSES</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SCORE program support</td>
<td>527,202</td>
<td>–</td>
<td>527,202</td>
<td>476,904</td>
</tr>
<tr>
<td>Salaries and benefits</td>
<td>339,638</td>
<td>–</td>
<td>339,638</td>
<td>517,900</td>
</tr>
<tr>
<td>Special events</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>43,308</td>
</tr>
<tr>
<td>Government relations</td>
<td>678</td>
<td>–</td>
<td>678</td>
<td>6,465</td>
</tr>
<tr>
<td>Professional fees</td>
<td>85,161</td>
<td>–</td>
<td>85,161</td>
<td>84,840</td>
</tr>
<tr>
<td>Travel and registration</td>
<td>17,823</td>
<td>–</td>
<td>17,823</td>
<td>23,431</td>
</tr>
<tr>
<td>Bad debt expense</td>
<td>10,114</td>
<td>–</td>
<td>10,114</td>
<td>2,875</td>
</tr>
<tr>
<td>Grants to SCORE</td>
<td>187,558</td>
<td>–</td>
<td>187,558</td>
<td>216,640</td>
</tr>
<tr>
<td>Printing and supplies</td>
<td>9,399</td>
<td>–</td>
<td>9,399</td>
<td>1,785</td>
</tr>
<tr>
<td>Licenses and registration</td>
<td>17,516</td>
<td>–</td>
<td>17,516</td>
<td>17,642</td>
</tr>
<tr>
<td>Software licenses</td>
<td>6,213</td>
<td>–</td>
<td>6,213</td>
<td>6,509</td>
</tr>
<tr>
<td>Postage</td>
<td>274</td>
<td>–</td>
<td>274</td>
<td>727</td>
</tr>
<tr>
<td>Insurance</td>
<td>5,238</td>
<td>–</td>
<td>5,238</td>
<td>5,207</td>
</tr>
<tr>
<td>Bank fees</td>
<td>2,370</td>
<td>–</td>
<td>2,370</td>
<td>2,162</td>
</tr>
<tr>
<td>Prospect research</td>
<td>2,039</td>
<td>–</td>
<td>2,039</td>
<td>1,186</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td>1,271,223</td>
<td>–</td>
<td>1,271,223</td>
<td>1,407,581</td>
</tr>
<tr>
<td><strong>Change in Net Assets</strong></td>
<td>755,023</td>
<td>(189,407)</td>
<td>565,616</td>
<td>(259,294)</td>
</tr>
<tr>
<td><strong>Net Assets - Beginning of Year</strong></td>
<td>40,407</td>
<td>1,041,144</td>
<td>1,081,551</td>
<td>1,340,845</td>
</tr>
<tr>
<td><strong>Net Assets - End of Year</strong></td>
<td>$ 795,430</td>
<td>$ 851,737</td>
<td>$ 1,647,167</td>
<td>$ 1,081,551</td>
</tr>
</tbody>
</table>
Larry Tucker, Chairman of the Board
Larry Tucker of Orange County, Calif., has been a SCORE volunteer for 15 years. He served as chairman and vice chairman of the Orange County Chapter. Larry helped found and currently serves as the chairman of their CEO Forum Program. In 2015, Larry received SCORE’s Special Recognition for Highest Achievement in Job Assignment. In 2014, he earned the Gold Member Award for Exceptional Contribution and Meritorious Service. In 2020, Larry received the Chapter’s Lifetime Achievement Award. Larry is a board member of the Executive Coaches of Orange County, previously serving as its CEO from 2010 to 2012. Prior to his years of volunteering, Larry was part owner of Hewitt Associates, an international consulting firm.

Mary Landry, Vice Chair
Rear Admiral (Ret) Mary Landry of Bonita Springs, Fla. is a director of the United Services Automobile Association (USAA) and Norwegian Cruise Lines, Ltd. Prior to her corporate governance work, Mary served over 35 years with the government, including service on the White House National Security Council as a special assistant to the president and senior director for resilience policy, and active duty in the United States Coast Guard. She served in many assignments across the country including commander of the Eight Coast Guard District, where she oversaw Coast Guard operations for a 26-state region with more than 9,000 active, reserve, civilian and auxiliary personnel under her command and an assignment as director of governmental and public affairs at Coast Guard headquarters in Washington, DC.

Nancy Strojny, Secretary
Nancy Strojny of Cape Elizabeth, Maine, is the principal of Beauty Vintage Consulting, focusing on building brands in the U.S. and Middle East hospitality channel markets. Her broad experience includes Fortune 100 companies and business startups. Nancy has been a sales and marketing executive with Procter & Gamble, CVS, Outsourcing Services Group and Power Brands. She maintains strategic alliances with MGM Resorts International in Las Vegas. She is a certified SCORE mentor and chapter chair of the Portland chapter of SCORE. In March 2012, Strojny was honored 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.

Fred Glave, Treasurer
Fred Glave has over 40 years of experience in the telecommunications industry. After senior officer positions with Nortel Networks, he founded a new venture-financed company in Silicon Valley and has since held senior executive positions with several telecommunications enterprises, primarily at the CEO level. Fred is a certified SCORE mentor and past president of the Washington, DC chapter of SCORE. He earned his undergraduate degree from the University of Toronto and holds a master’s degree from MIT and a Ph.D. from University of California, Berkeley, all in electrical engineering.
SCORE Board Members

**Mukesh Asarpota** is a recognized business technology leader known for crafting the requisite strategic vision to achieve business goals. He brings a unique blend of executive acumen, global team-building and business solutions to achieve strong ROI and operational improvement for both domestic and international companies. He is currently the director of IT at Salesforce and has a verifiable record of achievement in managing large and dynamic global IT operations. Mukesh holds a master’s degree in computer science from the University of Massachusetts and is certified in CIO leadership from MIT’s Sloan School of Management.

**James Capolongo** is the executive vice president, head of deposits + payments for Live Oak Bank, the nation’s largest SBA lender and a leader in bank innovation. In this role, James oversees all aspects of the deposits business – product management, funding portfolio, deposit pricing, money movement, bank operations and customer support. James joined Live Oak after spending nearly 20 years in various senior leadership roles at large financial institutions, including most recently TD Bank. James received a B.S. in accounting and finance from Tulane University and earned his master’s degree in business administration from the University of Notre Dame, Mendoza College of Business. He currently resides in Wilmington, NC.

**Scott Harkins** leads the Global Portfolio Marketing organization and oversees: global digital; global customer segment and experience design; global products, solutions and business agility and global marketing foundations talent development program. He is responsible for the creation and execution of global marketing programs, including digital transformation, e-commerce and global products and business agility. Prior to his current role, Scott served as the vice president of strategy and product management, director of FedEx Kinko’s marketing and director of segment and alliances marketing. He joined FedEx in 1992 in the pricing department. Scott earned his bachelor’s of science in mechanical engineering from the University of Notre Dame and his master of science in management from Georgia Institute of Technology.

**Cherylyn Harley LeBon** is a lawyer, corporate advisor and board director with more than 20 years of experience in Washington, DC and abroad. She is a partner with Dunlap, Bennett & Ludwig (DBL) law firm and works with small to large businesses and government contractors across the country. She is a former senior executive at the Small Business Administration and the Department of Veterans Affairs and served as senior counsel on the U.S. Senate Judiciary Committee. Cherylyn is a director of Copart, Inc. (NASDAQ: CPRT) based in Dallas, Texas.

**Susan E. Hartman** of Evergreen, Colo. is the 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 of worldwide film manufacturing and supply chain. As a guest lecturer, she has shared her expertise with numerous academic institutions, including Rensselaer Polytechnic Institute and the University of Michigan, as well as professional organizations including Agility Forum and the Institute of Electrical and Electronics Engineers (IEEE).

**Pat Loftus** of Venice, Fla. is an investor and executive committee chair with Bridge Angel Investors. For over six years, Pat has served as a SCORE business mentor and previously held field chapter leadership roles in the Southwest Florida District. She has over 35 years of general global nuclear energy industry technical and business leadership and management experience with Exelon, Northeast Utilities and Westinghouse Electric Corporation, as well as six years in the small business environment. Her corporate expertise includes federal regulatory affairs and compliance, independent oversight, strategy, marketing and business operations and financial management. She serves on university entrepreneurship and engineering advisory councils and is a former director/officer of engineering affiliate alumni society boards. Pat earned her bachelor’s of science degree in nuclear engineering from Pennsylvania State University, a master’s degree in nuclear engineering from Carnegie Mellon University and an MBA from the University of Pittsburgh.
Bob Manza lives in Austin, Texas, where he retired from PepsiCo in 2018. While at PepsiCo, Bob held several senior leadership roles including senior vice president and CFO roles in Canada and Mexico. Bob’s broad experience in finance includes strategic and business planning, business optimization and investment, international business development, acquisition evaluation and integration, and accounting and control activities. Bob is a SCORE certified mentor and serves as a volunteer leadership member with Foundation Communities, an Austin charity. Bob holds a bachelor’s degree in business administration from the University of Michigan and an MBA from the University of Detroit Mercy.

John McCloskey has volunteered with SCORE for 10 years serving as Chapter Chair and District Director for North Carolina. For 17 years, John was a member of the management boards of publicly traded German Corporations FAG Bearings and Schaeffler AG. He was also president and CEO of the Aerospace Group, the largest manufacturer of jet engine bearings and structures in the world. Prior to that, he was executive vice president of North American operations for GKN Automotive. He earned a bachelor’s degree in engineering, a master’s degree in business administration and has completed post graduate work at Harvard, London Business School and IMI Geneva.

Perri Richman is vice president of external communications at Trane Technologies and the director of the Trane Technologies Foundation. She is also the innovator of a breakthrough personal leader branding methodology that helps entrepreneurs realize the value of their behavior and image on the success of their endeavors. Perri earned a bachelor’s degree in journalism from New York University and a master’s in organizational psychology from the University of Hartford. She is a certified executive coach, change leadership professional and reputation crisis manager.

Michael Sandman served as a principal and COO of Fuld & Company, a Boston-based consulting firm focused on helping clients understand their competitors’ strategies. Mike has over 25 years of experience working with clients across a wide range of industries – from cheese to rocket boosters. Prior to his career in consulting, he was the CEO of a composites manufacturer and acquired an extensive background in technology transfer to overseas licensees and joint venture partners. A mentor in the Boston chapter of SCORE, Mike is also a former chapter co-chair. He received his undergraduate degree from Clark University and an MBA from Cornell University.

Tracy Shaw of Southbury, Conn., serves as head of content and client engagement strategy for Equitable. She has nearly three decades of experience as a business development strategist in industries ranging from financial services to health care and is dedicated to enriching the customer experience, streamlining process improvements and developing innovations that enhance ROI. Tracy serves as vice chair of the Immune Deficiency Foundation and is a member of CHIEF. She earned an MBA from Western Connecticut State University and is currently a doctoral candidate through Adler University. From her time as a business owner, Tracy also holds a patent for 401kSecure, which is designed to replace defined contribution plan deferrals of disabled participants.

Luke Walling is an accomplished entrepreneur, angel investor and former corporate executive with 25 years of success in the technology, cybersecurity and IT services industries. In his current role as CEO and president of Temprano Techvestors, he has led his startup through three sales channel acquisitions, subsequent optimization of those businesses and signed strategic contracts with emerging market software vendors. He achieved month-to-month profitability in the first year and annualized revenues approaching $20 million in the second year. Luke has held leadership positions with AVG Technologies and Avast Software, which are among the world’s largest security software brands.
Ron Weiss of Nashua, NH, has been a SCORE volunteer since 1998 and is the past district director of New Hampshire SCORE. He is a SCORE certified mentor, a past chapter president of the Merrimack Valley SCORE, the current assistant New Hampshire director and current member of SCORE’s National Advisory Council. He is also the CEO/CTO of ARkival Technology Corporation, a leading technology company in the field of magnetics and cancer research. He holds several degrees in physics and has been CEO of several high technology startups that include an IPO and leveraged buyout.

Ian Williams is an innovative business leader who is recognized for leading organizational transformation and growth, having led P&Ls from $10M to $3.2B across numerous business sectors including technology, software, data storage, data security, SaaS/IaaS, financial technology, payments and business services and solutions. Most recently Ian was vice president, small business services at Deluxe Corporation based in Shoreview, Minn. Prior to Deluxe, he held senior leadership positions with leading global technology companies including Imation, Seagate, Hewlett-Packard, Compaq and Apple. He is recognized for providing strategic and visionary leadership to transform organizations and deliver impressive financial results. Ian is adept at combining financial pragmatism with innovative product planning and aggressive organizational design to assess and seize new market opportunities. Ian holds a master’s degree in business administration from York University Schulich School of Business (Toronto, Ontario) and a bachelor’s degree from Brock University in St. Catharine’s, Ontario, Canada.

David Zechman is a seasoned healthcare executive with 20 plus years of experience at the executive level at large, integrated healthcare systems where he aligned goals, behaviors and processes to drive the vision to provide kind and compassionate care. His responsibilities included fundraising, strategic planning, operations management, physician alignment/integration, partnership development and service-line management. In his current role as president of The Zechman Group, he is a first-time author as well as public speaker, executive coach and healthcare consultant. He is also a founding board member and CEO of a new company specializing in the acquisition and management of assisted living facilities and home health agencies and serves on three medical technology advisory boards. David has a bachelor’s degree in education from Miami University (Ohio), a master’s in public administration from Cleveland State University and is a fellow in the American College of Healthcare Administration.
Valuable Contributors to SCORE’s Mission

SCORE PARTNERS

Progressive Commercial Insurance sponsored SCORE’s Small Business Resilience program, which allowed SCORE to pull together timely information and resources for small business owners affected by the COVID-19 pandemic. As a Fortune 100 company, trusted by thousands of small business owners to protect their livelihood for more than 50 years, Progressive was dedicated to helping those who needed it most throughout the pandemic.

Recognizing that minority-owned small businesses are essential to providing communities with the diversity, vibrancy and opportunity they need to thrive, Citizens established the Minority-Owned Small Business Grant program as part of its $10 million commitment to promote social equity and economic opportunity. As part of this initiative, Citizens partnered with SCORE to match grant recipients with SCORE mentors and to promote SCORE services to more than 22,000 small business customers.

Through our national partnership, Kimco Realty tenants and prospective tenants have access to SCORE’s network of small business mentors. At the start of the pandemic shutdowns, Kimco collaborated with SCORE to provide their tenants with tailored education around PPP loans and other SCORE services available to help them through this challenging time.

MassMutual worked with SCORE to develop and deliver educational workshops aimed to help small business owners in rural communities transition the businesses they worked so hard to build. Through their “Legacy Planning for Farm Owners” workshops, MassMutual helped more than 130 small business owners plan for the continuation of their businesses for the next generation. MassMutual also supported SCORE’s implementation of Spanish language content and tools for SCORE’s national website.
2020

Donors and Corporate Sponsors

With many thanks...

We are incredibly grateful for the generous support of the individuals, foundations and corporations listed below. Thank you for your help in advancing SCORE’s mission.

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Constant Contact
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FedEx
MassMutual
Progressive Commercial Insurance

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Google
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Susan Hartman
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Bob Manza
John McCloskey
Trane Technologies
Perri Richmond
Larry Tucker
Luke Walling
USAA
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Stark Community Foundation
Nancy Strojny
Chris Van Wagoner
Gregory Warner
Ian Williams
David and Rhonda Zechman
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Nancy Hartwell
Paul M. Kalicky
David L. Lewis
Microsoft
Walter Moeller
Network for Good
Erin Schultz
Tracy Shaw
Michael Wrenn

If your name has been inadvertently missed or if you wish to learn more about donating to support SCORE, please contact Jessica Pisano, vice president of The SCORE Foundation, at jessica.pisano@score.org.