Preparing today to serve the entrepreneurs of tomorrow

SCORE
FOR THE LIFE OF YOUR BUSINESS

Preparin today to serve the entrepreneurs of tomorrow
EMPOWERING FUTURE SMALL BUSINESS SUCCESS

Once again, this year was a powerful reminder of how SCORE plays a critical role in the lives and business success of the entrepreneurs we serve. Thanks to the extraordinary efforts of our volunteer mentors, donors, corporate partners, board members and staff in 2018, SCORE helped our clients to create 32,387 new small businesses and 103,300 new, non-owner jobs. 91% of clients who started or acquired a business while receiving services from SCORE stayed in business.

SCORE remains the most efficient and effective business formation and job creation engine funded by the federal government. In 2018, SCORE’s cost to help create one business was $340, while our cost to create one job was just $81. For every federal dollar appropriated to SCORE, our clients returned $47 to the Federal Treasury.

This impressive impact would not have been possible without the generosity of SCORE’s 10,750 volunteer mentors, who together donated an incredible 4,335,760 hours to helping their clients through free small business mentoring sessions, workshops and educational services.

While this annual report looks back over the previous year at SCORE, the metrics and stories within it illustrate how SCORE is preparing to serve the clients of the future.

Within an ever-changing business and economic landscape, SCORE is making data-driven decisions to ensure organizational relevance for the next 50 years. Going beyond simply managing change, we are actively embracing it through our Vision 2025 Futures work.

SCORE is currently moving toward a more centralized operating model in which support functions such as accounting, technology and social media marketing are executed and coordinated at the headquarters level, giving volunteers more time to focus on delivering direct client services. This will increase consistency, efficiency and client satisfaction, and save volunteers time spent on administrative tasks.

We continue to expand our online educational offerings with the addition of the new SCORE Business Learning Center, a free online platform featuring courses on key small business topics. Sponsored by .net, the SBLC provides the foundational knowledge entrepreneurs need to make sound decisions and achieve growth.

Our Megaphone of Main Street data report series positions SCORE as a prominent source of research and thought leadership within the small business community, and continues to earn significant national media attention.

With the number of women-owned and minority-owned businesses in the U.S. skyrocketing, SCORE is taking significant steps to diversify our volunteer ranks and cultivate an inclusive environment for all. All field leaders have completed in-person inclusion training, and SCORE Diversity and Inclusion Ambassadors are beginning their work. We have grown from 22.33% women and minority volunteers in 2012 to 30.80% in 2018, and a $476,500 grant from Deluxe will be used to support continued diverse volunteer recruiting.

No matter how much we grow, client satisfaction, client success and the growth of the small business community will remain the fundamental criteria for our success. Client engagement improved significantly in 2018, measured by survey responses from more than 20,000 clients. The overall client engagement index score for 2018 is 4.33 on a 5.00 scale, up from 4.09 in 2016 and 2017.

Special thanks to the U.S. Small Business Administration for its continued support, to our Board of Directors for their vision and guidance, and to our hardworking mentors and inspiring clients.

To continue our forward progress, all of us — headquarters, the chapters, volunteers and the SCORE Foundation — must pull together under a “One SCORE” mindset, which unites us in our dedication to delivering accessible services that are best-in-class, and rooted in a values-based, growth-oriented culture. No matter how much the business landscape continues to change, our vision, preparation and teamwork will ensure that SCORE continues to provide relevant and helpful business advice and mentoring to entrepreneurs across the nation for years to come.

With sincere appreciation for all that you do,
Annual Survey Shows Increased Client Satisfaction

For the tenth year in a row, SCORE conducted a Client Impact Survey measuring client satisfaction and the impact SCORE’s services had on the clients we served. 20,500 clients completed the survey, which was administered by PricewaterhouseCoopers (PwC) online and via telephone from October 29, 2018 to January 8, 2019.

The survey results show that client engagement improved significantly in 2018. Client engagement measures the client’s perspective of whether SCORE’s products and services — and the organization’s execution and impact — align with SCORE’s overarching brand promise.

The overall client engagement index score for 2018 was 4.23 on a 5.00 scale, up from 4.09 in 2016 and 2017. Additionally, in 2018, 84% of clients surveyed indicated they were willing to return to SCORE, compared to 83% the past two years. Similarly, 86% of clients stated that they were likely to recommend SCORE, versus 83% in 2016 and 2017.

In 2018, SCORE clients started 32,387 new businesses and added 103,300 non-owner jobs to the American economy. The cost to create one business was $340, and the cost to create one job was just $81. For every dollar appropriated to SCORE, $47.16 was returned to the Federal Treasury. Additionally, 67% of clients said their revenue increased in 2018.
Aarti Garehgrat dreamed up Bagel Dots when she was working her first job post-college at PricewaterhouseCoopers in New York City. By the time she started her company, she had talked about the idea of “donut holes for bagels” so often that it had become a joke in the family. By then she’d moved back to Houston, gotten married, and realized that being a tax accountant wasn’t for her. Casting about for what to do next, she decided to bring her idea for bite-sized bagels filled with cream cheese to life.

Purav Patel, Garehgrat’s husband and business partner, says that in the early days, Garehgrat would wake him up at 5 a.m. saying, “We’ve got to make five dozen Bagel Dots.” They’d bake the Bagel Dots from scratch in their home kitchen and hand-deliver them all over Houston. Word spread fast, says Patel, because, “the nature of the product is that you put it out for people to share.”

Soon, they couldn’t keep up with the demand, and Patel worried that their system wasn’t scalable. “But people liked them and [Garehgrat] just wanted to keep pushing,” says Patel. “She was like, ‘Well figure it out later.’” She was right. Two years later, they started renting a commercial kitchen. By then, they’d gotten some media attention and had become a sought-after product in Houston. From the beginning, the couple worked with SCORE mentors Raj Mashruwala and Judy Myers. Soon, calling them for guidance became “like a reflex,” says Patel.

In 2016, Bagel Dots won first place in grocery chain H-E-B’s small business competition, Quest for Texas Best. The prize included $25,000 and the chance to pitch their product to be sold at H-E-B stores. Here they faced a dilemma: None of the commercial vendors they spoke to was willing to produce Bagel Dots on a large scale.

“That was a huge crossroads for us,” says Patel. “We wanted to use the heavy machinery needed to produce Bagel Dots on a large scale.”

Mentors Mashruwala and Myers guided Patel and Garehgrat to the answer that was best for them. They took out a loan, bought $50,000 worth of equipment, and went from producing 500 Bagel Dots per day to 80,000. Their product now appears in 205 grocery stores in Texas, and is used by wholesale food service clients in four states.

“We can honestly say Bagel Dots would not be where we are today without the support and guidance of SCORE and our mentors,” says Garehgrat. “Every time we hit a bump along the road, our mentors were right there helping us talk through the problem and connecting us with people and services from SCORE’s network that could help.”

Watching people eat bugs changed Kathleen Rolin’s life. As a nutrition student at Montana State University, Kathleen attended the annual “Bug Buffet” and saw how excited people were to eat insects – a practice that has huge implications for ending hunger and protecting the planet. “I wanted to be a part of that,” she says.

When Kathleen approached her husband James (who she met when they were both in the Coast Guard) about the idea of starting a cricket farm, he was reluctant — until he started doing research. Hoping to prove to Kathleen that the farm was a bad idea, James only found information that proved it wasn’t. Crickets are high in protein, iron and amino acids. They create 80 times less methane than cows, and use 2,000 times less water. What’s more, they’re in high demand.

It was not the ideal time for the couple to start a business — they had declared bankruptcy a few years earlier. But Kathleen believed in her vision. The Rolins started by requesting letters of intent from companies that use crickets in their products — and were quickly inundated with requests for crickets. Thus, Cowboy Cricket Farms, Montana’s first cricket farm, was born. Because they struggled to get a loan, the Rolins used credit cards to cover their startup costs.

Early on, the couple began working with SCORE mentor Rick Sanders, who helped them with their business plan and encouraged them to apply for grants. The Rolins, who had always considered grants out of their reach, received every grant and award they applied for, securing $100,000 of funding in their first year.

Sanders also encouraged them to start charging for tours of the farm, which they had been giving for free. The tours became an important source of revenue, generated press and led to further educational outreach, including hosting school groups and giving lectures at the university. In 2018, the Rolins opened an IPO set at $750,000 after getting a small business exemption from Montana’s state auditor.

The same year, Cowboy Cricket Farms won the SCORE Award for Outstanding Military-Owned Business.

After just two years in business, the Rolins are branching out. They now have a cafe where customers can buy their signature “Chocolate Chirp Cookies” and other cricket-enhanced foods. They have created a network of partner farms throughout Montana that uses their proprietary feed and processes, and then sells adult crickets to the Rolins for processing.

“We are also a research company,” says Kathleen. “From state-funded research we are developing the ‘Super Cricket,’ which is an omega-3 enhanced cricket. They are in the process of developing automated cricket habitats that make cricket farming easier and more cost-effective.”

Kathleen attributes much of their success to SCORE: “We trust Rick like he [was] a founder in the company. He’s been an important part of how we have shaped the business,” she says.
Ali and Samantha Blatteis are twin sisters who found in distilling bourbon an unlikely way to express their creativity, honor their independent spirits and stick to their values. Their vision was shaped by a 2011 distillery tour that helped them see whiskey as a channel for supporting local farms and beyond to not only list our ingredients, but our sourcing,” says Ali. “That spirit of transparency is apparent in every sip. Ali says they use ingredients in unique proportions “to get whiskey drinkers thinking, ‘Oh, this tastes like grain!’”

When – after years of research, classes, and founding a women’s whiskey club – the two decided to take the plunge and start their business, they created a detailed business plan and took it to SCORE mentor Richard Arney. Arney helped them trim down their 20-page business plan and advised them on how to make it more appealing to potential investors. The sisters wound up doing “a lot more market research and showing that as an extremely small producer we could still be successful in an industry dominated by extremely large producers,” says Samantha. The revamped business plan helped Ali and Samantha to secure an angel investor.

They later sought cash-flow help from mentor Jim Cogan. “It necessarily takes at least a year before we have anything to sell. That’s a particular challenge to this industry that we needed help getting our minds and documents around,” said Samantha. He helped them create “a spreadsheet mapping out our cash flow so that we would have monthly goals, yearly goals, quarterly goals, and that was really helpful. We still use all of that now in our business.”

That lag time in production also meant that they couldn’t taste their product for years after they made it. But they balanced that gamble by sticking to their principles of “sourcing high quality ingredients and working with producers … People are willing to pay for that,” says Samantha.

The sisters have hit their projections each year and are on course to launch their next products and to increase production and sales over the next few months.

“When you see a company, we have figured out a way in this massive industry to carve out a little niche and achieve what we think of as success,” says Samantha.

Charlynda Scales was an active duty in the U.S. Air Force in 2013 when her mother handed her an envelope containing her inheritance: a secret recipe for her grandfather’s famous sauce. The sweet and tangy tomato-based sauce, which her grandfather invented in 1956, had been his calling card. Whether on active duty in Japan, or at barbecue in his hometown of Cookeville, T.N. Charlie Ferrell, Jr. – nicknamed “Mutt” because of his ability to blend in anywhere – used the sauce both to connect with people and make food taste great.

Scales grew up eating the versatile sauce with breakfast. She’s also seen it used as a salad dressing, on meatloaf, in Bloody Marys, and even to top off a bowl of ceviche.

Once Scales had the recipe, she felt an obligation to share both the sauce and Mutt’s life story. She quickly found SCORE, and started meeting weekly with mentor John Soutar. Soutar gave her checklists for each phase of the process and became Scales’ “personal cheerleader.”

Scales says, “Even though I don’t come from a family of entrepreneurs … John made me see it was still possible, and I launched four months after we started working together!”

Scales attributes her quick launch to Soutar setting her up with a peer entrepreneur – Pegge Bellamy, owner of Bit of a Bite Salsa. “She met me in a cafe and gave me all of her contacts for manufacturing, distribution, and labels that would have taken me a long time to research,” says Scales.

Then, in 2017, Scales won Bob Evans Farms’ grant competition for veterans. Heroes to CEOs. Scales was awarded $25,000 and a mentoring session with Shark Tank’s Daymond John. She strategically used that money to scale up her business, going from producing 700 bottles of sauce per day to 8,000, and getting her product into more than 60 Kroger grocery stores. Early on, Soutar told Scales, “Whatever you learn, at some point you’ll want to give back.” That’s proven true. Scales now volunteers to help other small business owners, including speaking at her local SCORE chapter. This year, she will also co-direct Dayton Startup Week, a free three-day conference for entrepreneurs. She’s started her own consulting company, Oh Taste Marketing. Her first client secured three retail accounts within months of hiring Scales. Recently, Scales visited Soutar at his home, where he showed her a photo album full of press clippings about Mutt’s Sauce. “He’s proud like a family member would be proud of someone,” she says.
“Never let them see you sweat” may be an adage to most of us, but to entrepreneurs Randy Choi and Billy Thompson, it was motivation for going into business. Both Choi and Thompson suffer from a condition called hyperhidrosis, or excessive sweating. Hyperhidrosis is about more than just sweating through a T-shirt; this condition can impact the activities, affect the quality of life and disrupt the emotional well-being of the 15 million Americans who suffer from it.

Thompson, who has had hyperhidrosis since seventh grade, came up with the idea for a sweat-blocking T-shirt in the 1990s. He researched the concept and the patent process, but was stymied by the difficulty of finding a material that was sufficiently absorbent and was also comfortable and machine washable.

Thompson was finally at the point of making prototypes when he met Choi, who had more than 20 years of experience in domestic garment production. “He knew exactly what I was trying to do,” says Thompson. The two went into business together in 2011. In 2012, they opened an online store and two years later received a patent for their Hydro-Shield sweat-proof technology.

Things were rocky at first, says Thompson. “We lacked experience in e-commerce, and marketing and selling a product that never existed before,” he explains.

In a bind, Thompson and Choi turned to SCORE. Initially, the business partners sought help on debt financing, but they quickly branched out, turning to a slew of SCORE mentors for expert advice on a variety of topics. Thompson and Choi primarily worked with John Pietro and Larry Tucker, who helped them develop their business model.

“We’ve learned to focus on what’s important,” Thompson says. “Focus on our revenue model — don’t chase revenue that doesn’t make sense.” Pietro also convinced them that direct selling was better than selling to retailers. SCORE provided them with information about banking, loans, distribution channels, manufacturing reps and marketing.

Thompson and Choi now have a thriving e-commerce business serving more than 100,000 customers in 135 countries. In 2017, they appeared on Shark Tank, where they accepted $700,000 in funding from Robert Herjavec. In 2018, Thompson Tee was named the 2018 SCORE Awards winner for Outstanding Diverse Business — and in 2019, the company sold its millionth T-shirt.

Pietro is proud of what Choi and Thompson have accomplished. “They’ve created tax revenues and jobs,” he says. “They’ve contributed a great deal to the state of California and the city of Orange.”

Thompson and Choi are most proud of the lives that they are changing. Reading ecstatic testimonials from customers kept them going even during the low points. “We’re giving people confidence,” says Thompson.
2018 Senate Small Business Champion
John Boozman, Arkansas
Lou Campanelli Award
The Lou Campanelli Award, which recognizes outstanding volunteerism on behalf of both SCORE and the national small business community, was presented to small business thought leader Steve Strauss, the best-selling author of The Small Business Bible and a small business columnist for USA Today.

2018 House Small Business Champion
Alma Adams, North Carolina

Outstanding Small Business Advocates
2018 Senate Small Business Champion
John Boozman, Arkansas
Lou Campanelli Award
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2018 House Small Business Champion
Alma Adams, North Carolina

Outstanding Small Business Advocates
At the 10th annual SCORE Awards, SCORE and Sam’s Club named Pip & Grow, My Buddy Towel and The Grindhouse Radio as the 2018 grand prize winners of the American Small Business Championship (ASBC). The grand champions, selected out of 102 finalists, were each awarded $15,000 to grow their businesses.

### Pip & Grow

**Owners:** Kate Compton Barr, Lauren Hughey and Amber Kroeker  
**Mentor:** Jon Stuart  
**Location:** Portland, OR

During an annual girls’ weekend, Amber Kroeker told her best friends Kate Compton Barr and Lauren Hughey about a business idea that could help save the lives of 3,500 infants per year. As an infant safety expert, Kroeker had found that, to prevent babies dying from sudden infant death syndrome (SIDS) and suffocation, exhausted parents needed a sleep solution that was safe and portable. Kroeker’s solution was the Smitten Sleep System, an American version of the Finnish baby box. The University of Michigan was the Smitten Sleep System, an American version of the Finnish baby box, and Kroeker had found that, to prevent babies dying from sudden infant death syndrome (SIDS) and suffocation, exhausted parents needed a sleep solution that was safe and portable. Kroeker’s solution was the Smitten Sleep System, an American version of the Finnish baby box, and Kroeger had found that, to prevent babies dying from sudden infant death syndrome (SIDS) and suffocation, exhausted parents needed a sleep solution that was safe and portable.

Eighteen months after launching, Pip & Grow is profitable. Just as importantly, they are sticking to their values and saving lives. Their bassinets are produced solely by American manufacturers that importantly, they are sticking to their values and saving lives. Their bassinets are produced solely by American manufacturers that are passionate during the process you will succeed! "If you have a drive to bring your idea to life and are passionate during the process you will succeed!"

### The Grindhouse Radio

**Owners:** Brimstone, Kim Adragna and Steve Zambito  
**Mentor:** Betsy Dougert  
**Location:** Levittown, NY

William “Brimstone” Kuzmirowski has been in media long enough to recognize talent when he sees it. Just a few months after hiring Kim Adragna and Steve Zambito as interns at his publishing and entertainment business, he says that they both had creativity, drive and a solid knowledge of radio. He suggested that the three of them do an hour-long test run on the mic to see how well they might mesh in a radio show. During that trial-run, says Brimstone, “everything clicked.”

What began that day evolved into a freewheeling pop culture podcast called The Grindhouse Radio, which now has 620,000 listeners on Long Island, their home market. Brimstone says, “It was a quick growth — sometimes too quick!”

As their listenership has grown, they have evolved from crowding around a single microphone after work to leasing their own office with a fully functional sound studio. Brimstone, Adragna and Zambito have hired interns and employees as well.

The Grindhouse Radio was voted Long Island’s Best Radio Station in 2017 and 2018 and received a Certificate of Recognition from New York Mayor Bill de Blasio. Beyond Long Island, they’ve been ranked as high as number eight on iTunes, with a weekly spot in their Top 20 Best Comedic Podcasts worldwide.

The Grindhouse gang found out about SCORE’s services when they entered the 2018 ASBC. At the ASBC training and networking symposium, the partners saw a presentation by SCORE Communications and Public Relations Director Betsy Dougert. The trio promptly requested she mentor them.

“We wanted to pick Betsy’s brain on certain aspects of the media that we are already involved in, [but] needed a clearer outside of the box-looking in” type of view,” they say. “We enjoyed a mentoring session that confirmed that we were doing the right things — as well as picked up a few great ideas that assisted in building metrics.”

Brimstone advises other creative small business owners not to “become a cookie cutter image of what you believe corporate America expects.” Instead, he says, you need, “heart and thick skin. You need to love what you do.”
Megaphone of Main Street

In May 2018, SCORE published its third Megaphone of Main Street data report, based on a survey of more than 20,000 small business clients. This edition of the Megaphone focused on the state of women’s entrepreneurship, exploring women business owners’ unique successes and struggles. SCORE released four infographics in conjunction with the report.

The complete Megaphone report is available at: www.score.org/megaphone-main-street

This installment of the Megaphone has generated:
- 850 press release pickups (total potential audience: 257,441,261)
- 35 media mentions, including five in Forbes and one in AARP Magazine (total potential unique viewers: 149,918,991)

Key Findings:

Part I: Women-Owned Business Success

- Women are slightly more likely than men to start businesses, with 47% of women in the pre-start or idea phase of business ownership following through on starting a business in the past year, compared to 44% of men.
- Women-owned businesses and men-owned businesses are equally successful, as measured by business starts, revenue growth, job creation and number of years in business.
- Women are significantly more likely to launch businesses within the healthcare (10%) or education sectors (9%) than men (5% in both cases). In contrast, men are significantly more likely to start businesses in the construction and manufacturing industries (12%) than women (4%).

Part II: Financing and Female Entrepreneurs

- 62% of women entrepreneurs depend on their business as their primary source of income.
- Over the lifespan of their business, men were more likely to seek financing (34% of men, vs. 25% of women).
- Among all business owners seeking financing, male entrepreneurs were more likely to receive it (with 34% of men acquiring loans or equity financing in the past year, compared to 31% of women).
- Entrepreneurs’ reasons for seeking financing were very similar across genders, with one exception: Men were more likely than women to seek financing to launch a new product (26% of men, compared to 23% of women).
- The most popular funding sources for business owners across genders included other (non-SBA) loans, personal savings and credit cards (with more women relying on credit cards than men).
- Mentorship increases the likelihood of a business opening and staying open.

Part III: The Impact of Mentoring on Business Success

- Working with a mentor for five or more hours greatly increases an entrepreneur’s likelihood of business success.
- Women entrepreneurs experience greater success when they are mentored, regardless of their mentor’s gender.

Part IV: How and Why Women Start Businesses

- Millennial women (27.8%) start businesses due to market opportunity, while baby boomers (28.2%) are driven by necessity. Generation Xers (25.8%) cited family considerations as most influential on their decisions about when to start businesses.
- The most popular industries pursued by women entrepreneurs include professional services (covering fields such as law, engineering, architecture and accounting) at 29% and health care/social assistance at 14%.
- Almost half of women business owners surveyed chose their industries based on prior experience and education.
Volunteer Engagement:

Driving Organizational Success

SCORE’s annual volunteer engagement survey helps to build the foundation of SCORE’s approach to organizational health. It accomplishes this by providing SCORE leadership with a consistent measurement of engagement and the ability to align, execute, and sustain volunteer performance.

In comparing each year’s survey data to previous years’ results, SCORE analyzes changes in engagement across different volunteer groups, roles, and geographic locations, and identifies specific drivers of engagement that inform strategic action in the year ahead.

To this end, actions taken in response to the 2017 volunteer engagement survey include the launch of SCORE’s diversity and inclusivity programming, the development of new volunteer roles along with new volunteer onboarding and standardization processes, and increased communication of success initiatives.

A Strong Response

6,166 volunteers completed the 2018 survey, with a response rate of 61%.

Engaged Volunteers

Survey results showed that engagement, as a whole, continues to be very strong. Overall, SCORE volunteers maintained their engagement level (4.38 on a 5-point scale), with increased engagement reported by district directors and assistant district directors, and slightly decreased engagement reported by district directors and chapter chairs.

SCORE Champions

76% of respondents are characterized as Champions, defined as having a strong identification with SCORE’s objectives, a high level of loyalty to the organization, and a high level of willingness to cooperate and motivate colleagues. Volunteers who are more engaged also demonstrate higher-quality mentoring skills, as defined by:

• A greater ability to adapt to their client needs
• A more holistic focus on developing and supporting a client’s many needs, as opposed to just their initial business idea
• Prioritizing the development of their own mentoring skills, as opposed to just relying on their subject-matter expertise

4.38

Engagement Score

61%

Response Rate

6,166

Respondents

76%

Champions

SCORE Lancaster-Lebanon was honored as SCORE’s Chapter of the Year at the National Small Business Week kick-off event held in Washington, D.C., on April 29, 2018. This is the second time that the chapter has received this honor, having previously been named Chapter of the Year in 2013. Since then, SCORE Lancaster-Lebanon has significantly expanded its local reach: From FY 2012 to FY 2017, the chapter increased unique clients served by 35%. During the same time frame, Lancaster-Lebanon increased total mentoring sessions by 64%.

In an effort to make its services known to as many potential clients and prospective volunteers as possible, Lancaster-Lebanon launched a social media campaign in January 2017 that reached between 10,000 and 30,000 people a month. Approximately 50% of the chapter’s mentoring applicants applied as a result of the chapter’s brand awareness initiatives.

To further expand its local reach, the chapter — originally catering to Lancaster County alone — started serving neighboring Lebanon County in 2015. To establish a strong presence in this rural county, the chapter has developed strategic partnerships with organizations such as the Lebanon city mayor’s office and the Lebanon County chambers of commerce.

Each year, SCORE Lancaster-Lebanon celebrates the achievements of local entrepreneurs by hosting the Small Business Awards Luncheon, which brings together 300 community leaders from organizations such as the Lancaster Chamber of Commerce, the Lancaster County Community Foundation, and the Lancaster Downtown Investment District.

“No chapter has shown the consistent high-level performance that SCORE Lancaster-Lebanon has achieved,” says Steve Records, SCORE’s vice president of field operations.

At SCORE Lancaster-Lebanon, we are committed to our mission of fostering vibrant small businesses in our communities through mentoring and education,” says Chapter Chair Bobb Bewley. “Our clients, our mentors, and the Lancaster and Lebanon County communities matter greatly to us, and we are grateful that SCORE matters to these groups as well. Our mentors are passionate about giving back and sharing their knowledge and experience, and SCORE provides them with a unique platform to do just that.”

“Notable FY17 Chapter Successes:

• 62 mentors conducted 2,452 mentoring sessions, serving 800 unique clients
• Lancaster-Lebanon helped its clients start 243 new businesses, in turn creating 372 non-owner jobs
• The chapter hosted 93 different workshops, drawing 1,320 total attendees
To serve our future clients and meet the needs of our future volunteers, partners and staff, SCORE must not only increase connectivity among clients, volunteers, headquarters and partners but also improve operational efficiency, consistency and effectiveness. This requires increased process capability and capacity supported and enabled by technology.

During FY 2018, SCORE laid the groundwork for more consistent and efficient tech integration, accounting practices, onboarding procedures, and social media branding.

### One SCORE

**SCORE Chapters**

In October 2018, the centralized accounting program was rolled out at SCORE Washington, D.C. as a beta chapter.

**Centralized Accounting Project**

In FY 2019, SCORE will begin to centralize all of its accounting and finance systems nationwide. Centralizing accounting functions will reduce the burden on SCORE chapter chairs and treasurers regarding reporting requirements, bookkeeping tasks and clerical duties. At the same time, chapters will maintain control over how, when and where they spend and raise their monies.

Instituting uniform policies and procedures for chapter treasury operations will enable more consistent onboarding and training of treasurers, reduce risk for the overall organization, and improve insights into SCORE’s financials to better support national accounting and fundraising.

**Onboarding**

In FY 2018, SCORE announced that it is rolling out a new onboarding program that aims to create a more flexible and inclusive SCORE for the next generation of volunteers. As a part of the onboarding program, SCORE will be adding three new official volunteer classifications in addition to the traditional “mentor” designation.

Volunteers will now be able to assume the following volunteer classifications:

- **Mentors** use their industry-based knowledge and expertise to help business owners who are looking for guidance.
- **Subject matter experts** collaborate with experienced mentors to offer advice in their specific area of expertise.
- **Workshop presenters** educate through giving presentations on specific small business topics.

**Chapter support** assists their local chapter with marketing, finance, scheduling and other key administrative tasks. These classifications will lower barriers to entry for prospective volunteers who can’t comply with the time requirements traditionally expected of mentors. The addition of these roles will also enable more flexibility for prospective volunteers who have valuable skills to contribute to the organization, but aren’t interested in mentoring.

SCORE tested the new volunteer classifications and training requirements for each of the classifications at 15 beta chapters in FY 2018. Based on the beta chapters’ feedback, SCORE’s field operations team refined the onboarding process and materials in preparation for the national roll-out, which began at the start of FY 2019.

Another major piece of the new onboarding program is the incorporation of coaches into the volunteer onboarding process. In the new onboarding program, each provisional volunteer is assigned an established volunteer who will act as his or her coach. Coaches help to facilitate new volunteers’ social integration into the chapter community, and assist new volunteers with their training. By assigning coaches to provisional volunteers, SCORE aims to generate greater volunteer satisfaction, engagement and retention.

**Chapter Social Media Program**

During the past three years, SCORE has tested and enhanced its centralized Social Media Program for SCORE chapters. Through this program, SCORE works with a digital marketing vendor to build awareness of SCORE’s services in local communities, making sure that SCORE presents a consistent online brand while boosting local mentoring requests and workshop attendance. The vendor specifically runs participating chapters’ Facebook and LinkedIn pages, and claims each chapter’s Google My Business and other online directory listings.

In May 2018, SCORE added 75 more chapters to the program. In order to qualify, interested chapters showcased two client success stories on their websites, and hosted at least one workshop a month. In total, 180 chapters participated in the Social Media Program in 2018.

**Fiscal Year 2018 Highlights from Chapters Participating in the Social Media Program**

**Google Search Results:**

- Among chapters participating in the Social Media Program, organic search results in Google have significantly improved since FY 2017. This means that more people actively engaged in searching for small business help in Google are being presented with their local SCORE chapter as a top search result. Nine key search terms are monitored each month and the following improvements were recorded for FY 2018:
  - 86% of chapters ranked first in search results in FY 2018, versus 49% in FY 2017
  - 93% of chapters ranked in the top three search results in FY 2018, versus 60% in FY 2017
  - 95% of chapters ranked in the top 10 search results in FY 2018, versus 68% in FY 2017
  - Google My Business client leads (clicks to website, clicks for directions, call to call) were up 10% in FY 2018 compared to the previous year.
  - In FY 2018, local SCORE website sessions were up by 8% compared to the previous year, while new users to the local websites were up by 5%.

**Social Media:**

- The social media fan base of program participants grew by 56% in FY 2018, bringing the total fan community of local chapters from 49,300 to 77,000.
- Engaged users on the local chapter Facebook pages increased by 14% in FY 2018, compared to the previous year.
- During FY 2018, the vendor manually created nearly 4,000 Facebook events to support local chapter workshops, helping to increase awareness and participation in chapter events.

**Overall Services:**

Program chapters had a 4.16% increase in in-person workshop attendance and a 4.18% increase in total services in FY 2018.
This FREE conference is necessary to start or enlarge your business. The information received was worth thousands of dollars. Thank you!

–SCORE VC Attendee
SCORE is headquartered in Herndon, VA with a staff of 25 and 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 $11.5 million via the U.S. Small Business Administration (SBA) which provides the primary financial support for SCORE’s operations. SCORE generated nearly $5.2 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.

FY18 SCORE Association Financial Report

FY18 SCORE Association Statement of Financial Position – Year ended Sept. 30

<table>
<thead>
<tr>
<th>Assets</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and Cash Equivalents</td>
<td>$ 8,952,990</td>
<td>$ 8,307,242</td>
</tr>
<tr>
<td>Receivables &amp; prepaid Expenses</td>
<td>509,663</td>
<td>565,008</td>
</tr>
<tr>
<td>Fixed Assets</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$ 9,462,653</strong></td>
<td><strong>$ 8,872,250</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Payable &amp; Accrued Expenses</td>
<td>$ 897,973</td>
<td>$ 526,458</td>
</tr>
<tr>
<td>Accrued Vacation &amp; Payroll</td>
<td>243,543</td>
<td>223,598</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>1,141,516</strong></td>
<td><strong>750,056</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total Net Assets</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>8,321,137</strong></td>
<td><strong>8,122,194</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Net Assets</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unrestricted &amp; Board Designated</td>
<td>$ 8,321,137</td>
<td>$ 8,122,194</td>
</tr>
<tr>
<td>Temporarily Restricted</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total Net Assets</strong></td>
<td><strong>8,321,137</strong></td>
<td><strong>8,122,194</strong></td>
</tr>
</tbody>
</table>

FY18 SCORE Association Revenues, Expenses and Net Assets – Year ended Sept. 30

<table>
<thead>
<tr>
<th>Revenue, Support and Other Changes</th>
<th>2018 Totals</th>
<th>2017 Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Grant - U.S. Small Business Administration</strong></td>
<td>$11,499,628</td>
<td>$10,755,910</td>
</tr>
<tr>
<td><strong>Chapter Program Revenue</strong></td>
<td>-</td>
<td>2,070,597</td>
</tr>
<tr>
<td><strong>Gifts and Grants</strong></td>
<td>$1,988,352</td>
<td>$1,988,352</td>
</tr>
<tr>
<td><strong>Donated Office Space, Goods and Services</strong></td>
<td>$2,611,200</td>
<td>$2,611,200</td>
</tr>
<tr>
<td><strong>Other</strong></td>
<td>$1,233,765</td>
<td>$1,233,765</td>
</tr>
<tr>
<td><strong>Total Revenue</strong></td>
<td>$17,332,945</td>
<td>$17,899,156</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenses</th>
<th>2018 Totals</th>
<th>2017 Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Chapter Expense</strong></td>
<td>$5,093,770</td>
<td>$4,763,083</td>
</tr>
<tr>
<td><strong>Volunteer - Chapter Services and Travel</strong></td>
<td>$2,887,051</td>
<td>$3,226,825</td>
</tr>
<tr>
<td><strong>Salaries &amp; Fringe Benefits</strong></td>
<td>$2,759,093</td>
<td>$2,749,549</td>
</tr>
<tr>
<td><strong>Donated Office Space, Goods &amp; Services</strong></td>
<td>$2,611,200</td>
<td>$2,677,689</td>
</tr>
<tr>
<td><strong>Technology &amp; website</strong></td>
<td>$1,491,174</td>
<td>$1,119,287</td>
</tr>
<tr>
<td><strong>Chapter clerical support</strong></td>
<td>$872,288</td>
<td>$872,288</td>
</tr>
<tr>
<td><strong>Communications &amp; Publications</strong></td>
<td>$704,855</td>
<td>$680,355</td>
</tr>
<tr>
<td><strong>National Leadership Conference</strong></td>
<td>$675,255</td>
<td>$654,677</td>
</tr>
<tr>
<td><strong>Marketing</strong></td>
<td>$217,233</td>
<td>$458,429</td>
</tr>
<tr>
<td><strong>Professional Services</strong></td>
<td>$1,066,575</td>
<td>$321,179</td>
</tr>
<tr>
<td><strong>Boots to Business - 2018</strong></td>
<td>$151,135</td>
<td>$255,909</td>
</tr>
<tr>
<td><strong>Board of Directors</strong></td>
<td>$98,593</td>
<td>$115,063</td>
</tr>
<tr>
<td><strong>Office Supplies, Postage &amp; Equipment</strong></td>
<td>$263,305</td>
<td>$234,215</td>
</tr>
<tr>
<td><strong>Other</strong></td>
<td>$309,364</td>
<td>$49,141</td>
</tr>
<tr>
<td><strong>Insurance</strong></td>
<td>$21,708</td>
<td>$18,747</td>
</tr>
<tr>
<td><strong>Amortization</strong></td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td>$19,204,599</td>
<td>$18,196,681</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Change in Net Assets</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Unrestricted</strong></td>
<td>$198,943</td>
<td>$198,943</td>
</tr>
<tr>
<td><strong>Restricted</strong></td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Net Assets - Beginning of Year</strong></td>
<td>$8,122,194</td>
<td>$8,419,719</td>
</tr>
<tr>
<td><strong>Net Assets - End of Year</strong></td>
<td>$8,321,137</td>
<td>$8,122,194</td>
</tr>
</tbody>
</table>
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 FY 2018, more than $1.59 million was raised by the Foundation to support SCORE programs. Establishing national corporate partnerships aids SCORE’s efforts to provide outstanding services for small business clients. In FY 2018, the SCORE Foundation secured several crucial donors, including the Deluxe Foundation, FedEx, MassMutual and OnDeck. The SCORE Foundation would like to recognize and thank the many corporate partners and individuals who have helped to strengthen small businesses in America with their unwavering commitment to SCORE during FY 2018.

<table>
<thead>
<tr>
<th>Revenue</th>
<th>FY18</th>
<th>FY17</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corporate</td>
<td>88.6%</td>
<td>79.2%</td>
</tr>
<tr>
<td>Individual</td>
<td>4.7%</td>
<td>4.5%</td>
</tr>
<tr>
<td>Chapter</td>
<td>6.7%</td>
<td>16.3%</td>
</tr>
</tbody>
</table>

| FY18 The SCORE Foundation Statement of Financial Position - Year ended Sept. 30 |
|-----------------|------|------|------|------|
| Assets          |      |      |      |      |
| Cash and Cash Equivalents | $1,258,262 | $1,702,901 |
| Promises to Give: Net | 310,860 | 798,146 |
| Due from SCORE Association | 17,000 | - |
| Prepaid Expenses | 5,238 | 5,474 |
| Total Assets | $1,591,360 | $2,506,521 |
| Liabilities     |      |      |      |      |
| Accounts Payable and Accrued Expenses | $226,467 | $126,134 |
| Due to SCORE Association | 24,048 | 10,893 |
| Total Liabilities | 250,515 | 137,127 |
| Total Net Assets | 1,340,845 | 2,369,494 |
| Total Liabilities and Net Assets | $1,591,360 | $2,506,521 |

| FY18 The SCORE Foundation Revenues, Expenses and Net Assets – Year ended Sept. 30 |
|---------------------------------|------|------|------|------|
| Unrestricted | Restricted | 2018 Totals | 2017 Totals |
| Revenue, Support and Other Changes |        |        |        |        |
| Contributions | 92,233 | 1,351,883 | 1,444,116 | 1,465,930 |
| Events and Special Projects | 142,000 | - | 142,000 | 62,803 |
| Interest and Dividends | 12,848 | - | 12,848 | 14,403 |
| Total Revenue | 247,081 | 1,351,883 | 1,598,964 | 1,543,136 |
| Net Assets Released from Restrictions | 2,043,194 | (2,043,194) | - | - |
| Total Revenue and Other Support | 2,290,275 | (691,311) | 1,598,964 | 1,543,136 |
| Expenses |        |        |        |        |
| SCORE Program Support | 1,010,208 | - | 1,010,208 | 1,408,714 |
| Salaries and benefits | 869,264 | - | 869,264 | 836,687 |
| Grants to SCORE | 261,681 | - | 261,681 | 179,298 |
| Government Relations | 124,869 | - | 124,869 | 123,198 |
| Special Events | 191,059 | - | 191,059 | 95,693 |
| Travel, Registration and Memberships | 49,989 | - | 49,989 | 88,024 |
| Professional Fees | 51,782 | - | 51,782 | 78,484 |
| Licenses and Software | 30,609 | - | 30,609 | 35,659 |
| Insurance and Prospect Research | 24,079 | - | 24,079 | 11,883 |
| Donor Recognition, Bank Fees | 4,250 | - | 4,250 | 10,407 |
| Printing and Supplies | 9,653 | - | 9,653 | 8,101 |
| Bad Debt Expense | (2,484) | - | (2,484) | 5,961 |
| Telephone and Postage | 2,654 | - | 2,654 | 4,930 |
| Total Expenses | 2,627,613 | - | 2,627,613 | 2,877,039 |
| Net Assets |        |        |        |        |
| General Fund | (106,440) | $230,898 | - | - |
| Board Designated | 130,580 | 130,580 | - | - |
| Total Unrestricted | 24,140 | 361,478 | - | - |
| Restricted | 1,316,705 | 2,008,016 | - | - |
| Total Net Assets | $1,340,845 | $2,369,494 | - | - |
**Score Board of Directors**

**John Campbell**  
**Chairman of the Board**  
John Campbell of Monument Beach, MA, is currently director of WAM Systems, Inc. and previously served as 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 MARMAC Corporation, a leading developer of ERP software, in 1980. He sits on the board of both Canopy International, an e-business service provider specializing in enterprise and business-to-business integration, and WAM Systems, Inc., a company that provides supply chain management software for the chemical industry. John is also on the advisory boards of Vanguard Solutions, Inc., Vase, Inc. and e-tractions, Inc.

**Mary Landry**  
**Vice Chair**  
Mary Landry, Rear Admiral (Ret) of Belmont, MA, currently serves as a director of the United Services Automobile Association (USAA). USAA is a Fortune 123 company serving more than 11,000 military members and their families with highly competitive property and casualty insurance, banking and financial services. Rear Admiral Landry has more than 35 years with the government including service on the White House National Security Council as special assistant to the president and senior director for resilience policy, and active duty in the United States Coast Guard. Rear Admiral Landry served in many assignments across the globe including commander of the Eighth 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.

**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 in the Mobile Data space. Fred is a certified SCORE mentor and past president of the Washington, D.C. chapter of SCORE. He is a graduate of the University of Toronto in electrical engineering and holds a master’s degree from MIT and a PhD from University of California, Berkeley, in electrical engineering.

**James Capolongo**  
James Capolongo is the senior vice president and head of retail deposit products and pricing for TD Bank, America’s Most Convenient Bank. In this role, James is responsible for more than eight million customer accounts generating more than 30% of the TD Bank’s revenue, while helping TD customers meet their banking needs. James joined TD Bank in 2012 as the US Consumer Bank CFO. He served in this capacity for three years, leading finance responsibilities for the largest individual business unit in the bank. Prior to TD Bank, James spent more than 15 years across several top-U.S. financial institutions leading corporate and retail strategy groups. Throughout his career, James has worked on $10 billion mergers and acquisitions, $10 billion of capital raising and several hundred branch openings and closings.

**Nancy Strojny**  
**Director, Membership**  
Nancy Strojny of Cape Elizabeth, ME is the principal of Beauty Vantage Consulting, which focuses on building brands in the hospitality channel in the U.S. and the Middle East. Her broad experience includes Fortune 100 companies and business startups. Strojny has been a founding partner of Procter & Gamble, CVS, Outsourcing Services Group and Power Brands. She maintains strategic alliances with HOGG Resorts International in Las Vegas. Strojny is a certified SCORE mentor, and chair chapter 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.

**Fred Glave**
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 in the Mobile Data space. Fred is a certified SCORE mentor and past president of the Washington, D.C. chapter of SCORE. He is a graduate of the University of Toronto in electrical engineering and holds a master’s degree from MIT and a PhD from University of California, Berkeley, in electrical engineering.

**Larry Tucker**
Larry Tucker of Orange County, California, has been a SCORE volunteer for nine years. He has served as chapter chair and vice-chair of Orange County SCORE and chairman of their CEO Forum Program. In 2015, Larry received SCORE’s Special Recognition for Highest Achievement in Job Assignment award, and in 2014, he earned the Gold Member Award for Exceptional Contribution & Meritorious Service. Larry is a board member of the Executive Coaches of Orange County, previously serving as its CEO from 2010 to 2012. He is an advisory board member of Robert Kimco Financial Advisors and mentor at the University of California-Irvine School of Business. Prior to his years of volunteering, Larry was part owner of Hewitt Associates, an international consulting firm.

**Ronald D. Weiss**
Ron Weiss of Nashville, NH has been a SCORE volunteer since 1998 and is the past district director of New Hampshire SCORE. He is a SCORE mentor, a past chapter president of Merrimack Valley SCORE, the current assistant NH district director and a current member of SCORE’s National Advisory Council. He is also the CEO/TG of Arkiwal 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-tech startups, companies that include an IPO and a leveraged buyout.

**Sue Hartman**
Susan E. Hartman of Evergreen, CO is president of The Hartman Group. Sue has more than 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 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 insights with numerous academic institutions, including RRI and University of Michigan as well as professional organizations such as Agility Forum and IEEE.

**Nigel Stephens**
Nigel Stephens of Beltsville, MD is the senior manager 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 Senator Wyden (D-OR). In addition to his tenure on Capitol HI, he has served as the manager of government relations for the AIDS Action Foundation and as a government relations specialist for COMSAT Corporation.

**Joe Citizen**
Joe Citizen of Orange County, CA, is a fashion executive with more than 27 years of experience in corporate development, product development, product marketing, business operations (including supply chain management), and strategy planning. Joe has held leadership positions at mid-sized to large companies such as Merry Go Round Enterprises Inc, Gap Inc., Apollo Inc. and Harvey’s Industries. He has served on several advisory boards including the Stanford University, a new organization that empowers entrepreneurs in all stages of business development. He is currently the founder and CEO of KTYLA, a Los Angeles-based luxury handbag brand.

**Tracy A. Shaw**
Tracy Shaw of Southbury, CT, currently serves as assistant vice president of business development for MassMutual. MassMutual is a leading financial services firm offering insurance, retirement and investment services for families, businesses and employees. Shaw has nearly three decades of experience as a business development strategy in industries ranging from financial services to health care, with dedication to enriching the customer’s experience, streamlining process improvements and developing innovations that enhance ROI. Tracy serves as a volunteer for the Immune Deficiency Foundation and Make-A-Wish Connecticut. Tracy earned a master’s of business administration from the University of Connecticut State University. From her time as a business owner, she holds a patent for 401(k) Secure, which is designed to replace defined contribution plan deferrals of disabled participants.

**Mike Stolz**
Mike Stolz is CEO of Source Support Services. During his 30-year career, Mike has held senior leadership positions at companies such as Intran, Xyratex, StandMagic, and XIO Technologies. He has demonstrated success as a senior executive in marketing, sales and technical support for startup through mid-size public companies. Mike has served as a board member chair and volunteer for Make-A-Wish Minnesota, and a member of the Chapter performance committee for Make-A-Wish Foundation’s national organization. Mike earned a bachelor’s in business administration with a concentration in marketing from Northeastern University.
**Corporate Patrons**

Corporate donors that contributed $50,000 or more to the SCORE Foundation

FedEx
Kimco Realty
MassMutual
OnDeck Capital, Inc.
The Deluxe Corporation

**Corporate Partners**

Constant Contact
Epsilon Data Management, LLC/Thryv
FresnNet
Google
Holland and Knight
Intuit
National Foundation for Credit Counseling, Inc.
Nav
NFL Players Trust
Phil & Co.
Square
The Panther Group
Trend Micro Incorporated
VistaPrint

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**Platinum Level**

($10,000+)

Gail Goodman
James Capolongo
Kristine Gabel Trust
Larry Tucker

**Gold Level**

($5,000 – $9,999)

Frederick Glave
John Campbell
Michael Stolz

**Silver Level**

($1,001 – $4,999)

Henry (Hal) Shelton
John Fuqua
Jovita Carranza
Mary Ellen Landry
Michael Paige
Nancy Strojny
Nigel Stephens
Richard N. Priest
Richard Reller
Ronald D. Weiss
Susan Hartman
Tracy A Shaw

**Honor Roll**

(Individual donors who contribute $500 or more to the SCORE Foundation)

Andrew Burnett
Gary Rosenblum
Gregory Warner
Karen Winn
Elizabeth Winship

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**2018 Community Supporters**

Benevity Community Impact Fund
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Berkshire Bank
Carl O. Trautmann Rev Trust
Central Bank of Lake of the Ozarks
Chevron Matching Employee Funds
Comerica Wealth Management
Community Foundation Muskegon, Mason, Oceana County
Diva International
Fidelity Charitable Gift Fund
Fifth Third Bank
First Citizens Bank
First District Development Company
First National Bank
First Premier Bank
Gielow Groom Terpstra and Mcevoy
Halverson Wood Products Inc., Huntington National Bank
Lake of the Ozarks Council of Local Governments
Lebanon REDI
LOCALU Marketing Seminars
New Economy Initiative
Newacrc LLC
Pacific Continental
Prora cash Flow Management, LLC
SCORE Chapter 1
South State Bank
Texas Instruments Foundation
The Russell Berrie Foundation
US Bank
Vanguard Charitable Endowment Program

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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 Jessica Pisano, Director of Corporate and Donor Relations at jessica.pisano@score.org