

Client Assessment and Screening for Microenterprise Training Programs

An Excerpt from FIELD Best Practice Guide Volume 1:

Entering the Relationship:
Finding and Assessing Microenterprise Training Clients



FIELD

Microenterprise Fund for
Innovation, Effectiveness,
Learning and Dissemination

This document is an excerpt from *FIELD Best Practice Guide: Volume 1, Entering the Relationship: Finding and Assessing Microenterprise Training Clients*.

These materials were partially funded by a grant from the U.S. Small Business Administration. SBA's funding is not endorsement of any products, opinions or services. All SBA-funded programs are extended to the public on a non-discriminatory basis.

Additional support was provided by the Charles Stewart Mott Foundation.

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Published in the United States of America

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Printed in the United States of America
ISBN: 0-89843-362-2

**Entering the Relationship:
Finding and Assessing
Microenterprise Training Clients**
FIELD Best Practice Guide: VOLUME 1

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August 2002

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Client Assessment and Screening for Microenterprise Training Programs

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

To assist programs in developing and implementing their client assessment and screening processes, this document presents a brief overview of:

- The issues involved in engaging in assessment and screening,
- The factors covered in assessment and screening,
- The processes used to assess and screen clients,
- Best practices lessons regarding client assessment and screening.

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Why Engage in Assessment and Screening?

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

However, as the industry has matured and learned, the issue of if and how to engage in assessment and screening has become more nuanced. It is now clear that there are very different market niches, or segments, served by microenterprise programs, and that these often have very distinct product and service needs. In other words, one single training

¹ Joyce Klein, *FIELD Best Practice Guide: Volume 1, Entering the Relationship: Finding and Assessing Microenterprise Clients* (Washington, D.C.: The Aspen Institute/FIELD, August 2002).

product or service will not fit every customer, and a product that might be right for one client may not be appropriate or sufficient for another. In such an environment, it is important to ensure that there is a good match between the needs and demands of the client and the products offered by the microenterprise program. The assessment process is the means through which programs and clients can judge the strength of this fit. In this sense, the assessment process is central to ensuring that a client's choice to enter the program is an informed choice.²

In addition, as is discussed below, recent research funded by FIELD has revealed that certain client characteristics and skills correlate with increased success in both training graduation and eventual business operations.³ Programs use assessment to help identify which of these skills or characteristics potential clients possess. In almost all cases, programs use the assessment process to make sure that potential clients are aware of the importance of these factors as they make their decision to enroll in the program. In addition, some programs choose to provide additional services or training to address these weaknesses. And, in some cases, programs elect to screen out clients who may be lacking in a number of factors that they believe necessary to success in self-employment. In many instances, individuals who are screened out are provided with information, and in some cases referrals to other agencies, that can help them to strengthen their readiness for business ownership.

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

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

² The importance of screening and assessment for programs serving TANF recipients is discussed in *FIELD forum Issue 7: Recruiting, Assessing and Screening TANF Recipients* (Washington, D.C.: The Aspen Institute/FIELD, October 2000).

³ Elaine Edgcomb and others, *Improving Microenterprise Training and Technical Assistance: Findings for Program Managers* (Washington, D.C.: The Aspen Institute/FIELD, February 2002).

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

Assessment and Screening Content

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

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

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

Most of the processes that are in use today were built upon industry experience that these are the key factors influencing an individual's ability to move successfully through a

training program. Programs can share numerous examples of individuals who did not progress through training, because they lacked a clear business idea; who wanted to “be their own boss,” but lacked commitment to or passion for their business concept; or who were prevented from attending classes by personal crises, such as poor health or lack of child care.

These industry intuitions are being borne out by research. In 2000, FIELD funded a series of research grants that sought to understand the factors related to effective microenterprise training and technical assistance. Some of this research focused on the connection between client characteristics and positive training and business outcomes. The research found the following:⁴

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

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

The Assessment and Screening Process

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

Written applications and/or intake forms. Many programs use a written application or intake form that collects basic demographic and economic data on a client. This information can be used to make screening decisions based on eligibility criteria set

⁴ Edgcomb and others, *Improving Microenterprise Training and Technical Assistance*.

by the program. These written application forms may also collect other information on the client in narrative form – such as a description of the business idea, detail on the applicant’s business and educational background, or information on his or her personal situation, including the need for child care. This additional background information often feeds into, or is used in combination with, a client interview. Copies of application forms used by Women’s Initiative for Self Employment and the Institute for Social and Economic Development can be found in the tools section of this document.

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

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

Training sessions. Some microenterprise organizations use multi-session trainings as a means to assess business readiness. These training sessions typically cover, in an initial way, all three aspects of business readiness: the business idea, entrepreneurial skills and personal readiness. The training sessions typically identify these issues and skills as being central to business success, and then take participants through a series of exercises that allow them to explore their readiness in each area. The trainings are structured in different ways. Some organizations (such as Women’s Initiative) hold a “vestibule” training, which occurs prior to the core training course. The purpose of such introductory training is clearly to facilitate and inform the participant’s decision as to whether to enroll in core training. In other cases, such as that of ISED, this content is covered early in the core training course (for ISED, the first three weeks of core business training focus on assessment).⁵ In these instances, initial training can be used both to inform the enrollment decision (ISED’s clients do not formally enroll in training until they have completed these three weeks of training), as well as to

⁵ Institute for Social and Economic Development, *ISED Microenterprise Training Curriculum* (Iowa City: Institute for Social and Economic Development, 2001).

identify early any specific readiness needs and issues that the program and client should seek to address in the course of core training. Outlines of the core topics covered in these training sessions can be found in the tools section and the case study that follow.

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

Best Practice Lessons Regarding Client Assessment and Screening

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

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

Client assessment processes should vary based on the program's target markets and methodology. Differences in the characteristics of certain groups of clients may necessitate more intensive screening processes. For example, the nature of poverty means that lower-income clients tend to face more personal barriers as they move toward self-employment. Recipients of TANF face even greater barriers, as they are subject to work requirements and time limits on assistance that require them to make a fairly rapid transition to self-sufficiency. For these groups of clients, an intensive screening process that takes a hard look at the personal barriers they confront is important for the client. As they make difficult decisions regarding their best strategies for pursuing self-sufficiency, understanding the barriers is essential. As

another example, programs serving refugees often screen for language issues – not necessarily to determine entrance into the program (which may be taught in the refugee’s native language), but as it relates to the business concept. Individuals with a business idea that targets a general market, but who lack the English language skills to communicate, may need to be counseled to revise their business strategies to focus on a market they can serve effectively.

Program methodology may also affect the content and nature of the assessment process. For example, peer lending programs often look at an individual’s interpersonal or group skills as part of the assessment process, as these skills will influence whether a client will function well in a group setting. Individual lending programs may focus more explicitly on factors that relate to strong repayment. For example, the Vermont Development Credit Union uses a counseling-based lending process in which its loan officer assesses the credit readiness of each customer and develops an individualized work plan that lays out the steps necessary to qualify for a loan.⁶ Thus, as a program reflects on the content of its assessment process, it should consider what it has learned over time about factors that lead to success in the training program.

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

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

⁶ Cristina E. Himes, *FIELD forum* Issue 10: *Reflecting On Operating Microenterprise Services from Within CDFIs* (Washington, D.C.: The Aspen Institute/FIELD, November 2001).

individuals to select a clear business idea, others simply tell them to come back when their business concept is more solid.

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

Consistency and transparency are important in the assessment and screening process; the right tools and systems can help to ensure that these goals are met. Clients and staff need to clearly understand why and how screening decisions are being made. This is important because, as is noted above, screening decisions can have negative political implications. In order to defend against charges of unfairness or discrimination, programs need to be able to clearly explain and justify their decisions. Transparency is also important for the individual who is being denied service. Many poor clients have experienced failure and rejection at many points in their lives; it is important that they be told why the program believes a negative decision is in their interest, and if possible, that they be given guidance as to how to address the weaknesses as a potential business owner – so that they can come back to the program at a future time.

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

Case Study

Women's Initiative for Self Employment

Women's Initiative for Self Employment (WI) is a microenterprise program, founded in 1988, which serves low-income women throughout the San Francisco Bay Area. Its core training programs include both an English language program and a Spanish language program.⁷ Several years ago the organization undertook a strategic planning process that included a review of its recent experiences and challenges. One of the key findings of that review was that although the organization was reaching large numbers of women, it was not targeting its resources toward those individuals who had the best chance of successful self-employment outcomes. In other words, the organization was dedicating too many resources toward training women who ultimately did not make progress toward self-employment; it could become more efficient by identifying those likely to engage and succeed in self-employment at an earlier point, and focusing training and support services toward those women.

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

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

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

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

- An introductory orientation, during which the client engages in a self-assessment process;
- A short, introductory training course on business readiness entitled "Making Sense of Your Business" ("Making Sense");
- Application to the core training program, "Managing Your Small Business," which entails a written application that addresses basic business feasibility issues covered in the "Making Sense" course, and an in-person interview conducted by

⁷ This case focuses on the assessment and screening process for Women's Initiative's English language program. The Spanish language program uses a different assessment and screening process.

a business trainer. The written application and interview are scored using a common scoring tool, and the final score is used to determine entry into the core training class.

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

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

MAKING SENSE OF YOUR BUSINESS: BUSINESS READINESS TOPICS

Entrepreneurial Characteristics: Do I have the characteristics I need?

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

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

Business Industry: Do I know enough about my industry?

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

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

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

Goal setting: Am I able to set business goals?

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

In addition, the course provides an introduction to business language and reiterates that self-employment is a process. Finally, it also reinforces the fact that the workshop leads directly into the written application that is required for entry into WI's core training program, and is based on the client's specific business idea.

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

WRITTEN APPLICATION FOR "MANAGING YOUR SMALL BUSINESS"

Experience:

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

Business Research:

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

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

INDIVIDUAL INTERVIEW FOR “MANAGING YOUR SMALL BUSINESS”

Personal Readiness:

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

Entrepreneurial Skills and Traits

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

The applicant’s responses to these questions are then also scored by the consultants. Generally applicants with the highest scores, usually with a minimum business readiness score of 6, are admitted into the “Managing Your Small Business” course. Classes are also limited to 15 to 18 clients, so the availability of space may also affect the scores required for entrance into the program. A copy of the application, interview guide and scoring tool for the “Managing Your Small Business” application process can be found in the tools section of this document.

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

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

Tools

This section presents a range of program tools used by microenterprise organizations to support their client assessment and screening processes. These tools are each referenced earlier in this document. Those references provide some context for how these tools are used by the program.

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

Tools:

- Microenterprise Program Application – ISED
- Self-Assessment Survey – Women’s Initiative
- Managing Your Small Business application – Women’s Initiative
- Assessment Consultation – Women’s Initiative
- Managing Your Small Business Assessment Sheet – Women’s Initiative
- Microenterprise Training Curriculum Assessment Training Topics – ISED

Microenterprise Program Application Institute for Social and Economic Development

Date: _____

Client Information:

Full Name: _____ Social Security Number: _____

Complete Mailing address: _____

County: _____ Home e-mail address: _____

Home telephone: _____ Other telephone: _____

1. Are you currently operating a business? *(Check one)*
 Yes
 No
If yes, please answer the following:
 Business Name: _____ (check if no business name)
 Business mailing address: _____
 Business Telephone: _____ Business E-Mail: _____

2. Is your goal a business start up, expansion or stabilization? *(Check one)*
 Business start up
 Expansion
 Strengthen/Stabilization

3. Primary type of business (if existing) or business idea (if start up). *(Check one)*
 Retail Wholesale Other _____
 Construction Service No answer
 Manufacturing Nothing decided

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

5. Are you physically disabled? Yes No

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

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

8. Is your income:
 At or under 100%? Yes No At or under 185%? Yes No
 At or under 150%? Yes No At or under 200%? Yes No
(Please use the table below to determine your income level. Family size = the number of people dependent on household income.)

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

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

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

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

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

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

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

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

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

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

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

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

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

Introductory Orientation Agenda Women's Initiative for Self Employment

Introduce W.I. Program as Comprehensive:

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

Is Self-Employment Right for You?

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

Self-Employment to Supplement Primary Income

Self-Employment Qualifies as Job for Cal Works

Self-Assessment Survey Women's Initiative for Self Employment

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

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

	Strongly Agree		Somewhat Agree		Strongly Disagree	
	5	4	3	2	1	
_____						1. I am willing to work 50 hours or more per week regularly.
_____						2. My family will support my going into business.
_____						3. I am willing to accept both financial and career risks when necessary.
_____						4. I don't need all the fringe benefits provided by conventional employment.
_____						5. I would like to take full responsibility for the successes and failures of my business.
_____						6. I would experience more financial success by operating my own business.
_____						7. I feel a great deal of pride when I complete a project successfully.
_____						8. I have a high energy level that can be maintained over a long time.
_____						9. I enjoy controlling my own work assignments and making all decisions that affect my work.
_____						10. I believe that I am primarily responsible for my own successes and failures.
_____						11. I have a strong desire to achieve positive results even when it requires a great deal of additional effort.
_____						12. I have a good understanding of how to manage a business.
_____						13. I can function in ambiguous situations.
_____						14. One or both of my parents were entrepreneurs.
_____						15. I believe that my abilities and skills are greater than those of most of my coworkers.
_____						16. People trust me and consider me honest and reliable.
_____						17. I always try to complete every project I start, regardless of obstacles and difficulties.
_____						18. I am willing to do something even when other people laugh or belittle me for doing it.
_____						19. I can make decisions quickly.
_____						20. I have a good network of friends, professionals, and business acquaintances.
_____						TOTAL

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

Characteristics of an Entrepreneur

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

Works Hard (Statements 1 & 8)

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

Has Family Support (Statement 2)

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

Takes Risks (Statement 3)

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

Sacrifices employment benefits (Statement 4)

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

Is Independent (Statements 5 & 9)

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

Wants financial success (Statement 6)

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

Is energetic (Statements 1 & 8)

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

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

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

Has a need to achieve (Statements 7 & 11)

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

Has business experience (Statement 12)

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

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

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

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

**Has self-confidence
(Statements 10, 15, and 18)**

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

Has integrity (Statement 16)

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

Has determination (Statement 17)

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

Adapts to change (Statement 13 and 19)

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

Has a good network of professionals (Statement 20)

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

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

Women's Initiative

For Self Employment

Managing Your Small Business Application

PROGRAM DESCRIPTION

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

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

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

Schedule and Time Commitment Required:

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

HOW TO APPLY

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

Mail the completed application to:

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

(Please keep cover sheet for your file)

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

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

Managing Your Small Business Application

WORKSHOP INFORMATION

Date: _____

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

Birth Date: _____

Home Address: _____

City: _____ State: _____ Zip: _____

Personal E-Mail: _____ Personal Web Address: _____

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

Work: (____) _____

Your Own Business Phone: (____) _____

Your Own Business Address: _____

City: _____ State: _____ Zip: _____

Your Own Business E-Mail: _____

Your Own Business Web Address: _____

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

Yes

No

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

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

Yes

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

3. Managing Your Small Business Class date:

1st choice:

San Francisco _____

Oakland Date _____ Time _____

2nd choice:

San Francisco _____

Oakland Date _____ Time _____

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

BUSINESS INFORMATION

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

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

6. What is your current employment status? Check all that apply
- | Employment Status | Hours per Week |
|--|-----------------------|
| <input type="checkbox"/> a. Self-employed | _____ |
| <input type="checkbox"/> b. Employed by someone else | _____ |
| <input type="checkbox"/> c. A full-time homemaker | |
| <input type="checkbox"/> d. Unemployed | (since: _____) |
7. What percentage of your income would you like to come from self-employment earnings? Please give a number from zero to one hundred percent. _____ %
8. Have you ever owned another business in the past?
- Yes No
9. Has anyone in your family ever owned a business?
- Yes No

Are you currently selling your product or service?

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

10. What is the name of your business?

Business Name: _____

Product or Service: _____

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

- Yes
- No

12. Does your business have any employees?

- Yes
- No

If Yes:

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

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

How many temporary employees: _____

How many contract employees: _____

How many unpaid employees: _____

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

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

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

TIPS

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

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

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

- Yes No

If in business less than one year:

\$ _____ on average per month for _____ months

If in business one year or more:

\$ _____ per year

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

- Yes No

Household Member:

If in business less than one year:

\$ _____ on average per month for _____ months

If in business more than one year:

\$ _____ per year

Business Partner:

If in business less than one year:

\$ _____ on average per month for _____ months

If in business more than one year:

\$ _____ per year

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

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

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

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

BUSINESS EXPERIENCE

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

a) Experience running your own business

Experience	Length of time

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

Experience	Length of time

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

Experience	Length of time

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

20. Do you have a written business plan?

- Yes
- No

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

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

- Yes
- No

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

- Yes
- No

Please explain: _____

BUSINESS RESEARCH

23. Describe what you know about:

a) your best customers (target market) _____

b) your competition _____

c) your industry _____

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

Describe	Cost
_____	\$
_____	\$
_____	\$
_____	\$

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

FINANCIAL GOALS

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

27. What is the value of the assets and liabilities that you and your household may currently have?
- ◆ *If you and your other household members own more than one of the following assets, add the value of the assets and report the total amount owned.*
 - ◆ *Please add all debt in each category and report the total amount owed.*

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

Assessment Consultation
Women's Initiative for Self Employment

Name: _____

Date: _____

Assessor: _____

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

Setback or failure:

Response:

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

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

Goal:

Steps:

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

Choose the statement that best describes you:

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

Statement #:

Why did you pick this statement?

Please describe to me times that you acted that way:

4. What is your living situation like?

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

Choose the statement that best describes you:

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

Managing Your Small Business Assessment Sheet

Women's Initiative for Self Employment

Client # _____

VLIA: Yes TANF: Yes No No

SS #: _____

Personal Information

Name: _____ Making Sense or BP1: _____

Date Received: _____ Other Services : _____

Phone: _____

1st choice Workshop: Date: _____ Location: _____

2nd choice Workshop: Date: _____ Location: _____

Assessment

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

Total Score

Total % = _____ / 3 = Average % _____

Accept

Denial

Accept
 Class Date: _____

Reject: _____

Workshop Coordinator

	<u>Date</u>
Assessment Consultation	_____
Acceptance Letter	_____
Rejection Letter	_____

Notes: _____

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

Workshop I: Laying the Foundation

Agenda:

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

Assignments:

- Complete Workshop worksheets
- Explore and/or refine ideas

Workshop II: Developing Your Personal Management Style

Agenda:

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

Assignments:

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

Workshop III: Possibility Thinking

Agenda:

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

Assignment s:

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

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