

Market Research for Microenterprise 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, in large part, the first chapter of the publication *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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Market Research for Microenterprise Programs

If the microenterprise field is to increase its scale and define its role for the future, it must begin with a stronger and more detailed understanding of the market – in terms of both supply and demand. On the demand side, this involves research into the level of actual demand for microenterprise products and services and the characteristics and preferences of potential customers. On the supply side, it involves mapping out the competitive marketplace to identify the products being offered and the segments of the market being served.

This document presents a brief overview of:

- the types of market research that microenterprise organizations can engage in,
- the research techniques that can be used to generate market information,
- the issues involved in building organizational capacity to conduct and use market information, and
- sample tools that can be used in conducting market research.

This document is, in large part, the first chapter of the publication *FIELD Best Practice Guide: Volume 1, Entering the Relationship: Finding and Assessing Microenterprise Training Clients*. While that publication focused on training clients, this document has been modified to apply to loan clients as well.

The Role of Market Information

Microenterprise practitioners are keenly aware that their clients' level of knowledge about their markets influences many other parts of their businesses, and is critical to their ultimate success. Without good information about their potential clients, business owners cannot develop effective marketing and advertising strategies. Information about potential customers also is critical to determining the specific product features – the right business hours, the best location, the types of products offered and the correct pricing – that will attract and hold customers. For this reason, marketing and sales are always key components of microenterprise training.

The importance of market information holds true for microenterprise programs as well. Creating and using market knowledge about microentrepreneurs is critical to addressing two of the most significant challenges facing the microenterprise industry today: increasing program scale and quality. In order to increase the number of clients they serve, microenterprise programs need to learn more about the size of potential demand for microenterprise services and the various types of products and services that are needed to tap that demand. Yet even for programs that are not focused on increasing scale, the quality of services delivered to clients is key, both to clients (who are investing significant resources in pursuing their microbusinesses), and to funders, who want to see strong results for the investments they make in an organization. Market information that can help to design program services that are effective in meeting clients' needs is critical to achieving high levels of program quality.

As the microenterprise industry in this country becomes more mature and experienced, it is placing greater emphasis on market research. Doing so is often a challenge, because most programs function on very tight resources, and funders are typically most interested in funding direct services to clients, rather than “administrative” costs, such as market research. However, increasingly the most effective and fastest-growing programs are dedicating resources to market research. And, fortunately, some have found donors – including funders new to the organization – that are willing to support investments in market research, because they represent a more business-like approach to nonprofit program management.

Key Components of Market Research

FIELD has identified four different types of market research in which microenterprise programs need to engage. These are:

- Efforts to *define the overall size and location of the market* – the number of individuals engaged in microenterprise development and the specific geographic locations of these individuals.
- Efforts to *identify the characteristics of potential clients*.
- Efforts to *gather information on the specific financial and business development products* demanded by both current and potential clients.
- Efforts to *identify and understand the messages and methods of communication* that are most useful in reaching various parts of the target market.

Defining the Size and Location of the Microenterprise Market

Identifying the overall scope and characteristics of the market for microenterprise services is critical for programs in various stages of development. For programs that are just being established, it is important to ascertain if, in fact, there is demand for microenterprise services, particularly given that in many areas there may already be organizations providing some level of services to low-income entrepreneurs. For more mature organizations that are seeking to achieve greater levels of scale, it is critical to begin to quantify the level of market demand within the geographic region served by the program, in order to understand the type of products, staffing and financing that such growth will require. FIELD’s work with microenterprise organizations seeking to achieve higher levels of scale revealed that market research that seeks to quantify the level of potential demand can be a powerful tool for building a case for donor support. It also can motivate staff members to think strategically about how they might reach higher levels of service provision than they had previously thought possible.¹

This market research is central to organizational development at many points in time. It is also extremely challenging to develop data on the size of the microenterprise market, because low-income entrepreneurs are hard to find. Research efforts that seek to gauge the scope of a market generally begin with secondary data sources, examining established

¹ *FIELD forum Issue 13: Marketing Strategies for Scale-Up: FIELD’s Grantees Share Their Experiences* (Washington, D.C.: The Aspen Institute/FIELD, March 2002).

databases, such as those created through the U.S. Census or commercial market research firms. Yet entrepreneurs operating in the informal economy are generally not included or specifically identified in secondary sources. As a result, microenterprise programs must either use more sophisticated techniques, or use other approximations, as a means of gauging market size. The following are some techniques that organizations have used to begin to estimate the size of their markets.²

Market surveys. When secondary data sources are not available, market surveys that seek to collect primary data are the remaining means of gathering *direct* information on a targeted group of individuals. Market surveys involve telephone, in-person or mailed surveys that seek to gather information on a sample of a broader population. Depending on the size of the group or area to be described, and the costs involved in conducting the interviews, market surveys can be highly expensive. As a result, relatively few microenterprise organizations have sought to conduct market surveys. One organization that has is ACCION USA. ACCION's goal was to estimate the number of microentrepreneurs in the United States, and among those, the number that had not received a bank loan. To develop this estimate, ACCION hired a market research firm that combined some information from secondary data with telephone interviews (contacting 200 individuals in each of nine markets).³ The research concluded that there were 13.1 million microentrepreneurs in the United States. Of these, 82 percent had not previously received a bank loan, and 45 percent had never even considered one.

Geographic mapping of key demographics. Microenterprise organizations have also found it useful to map the geographic location of their key target markets as a means of determining where they should focus their marketing and service delivery efforts. Basic demographic and household income data are available by metropolitan areas and even by Census tract, and can, therefore, be "mapped." This type of analysis can be facilitated by the use of GIS (geographic information system) software, which combines databases to pinpoint geographic areas of interest. Two organizations that have used this analysis to inform their programs are the Florida Atlantic University/Center for Urban Redevelopment and Empowerment (FAU/CURE) and ACCION New York. FAU/CURE's analysis laid individual income data over maps of the three Florida counties served by the organization; this enabled it to create maps that highlighted census block groups where at least half of the residents had incomes below 150 percent of federal poverty guidelines. Additional analysis allowed the organization to identify market sectors with the highest concentrations of likely need, and to identify centrally-located community-based centers that might serve as training sites and likely partners. Based on this analysis, the organization was able to increase its number of training graduates by a factor of nine in a one-year period. Similarly, relying on GIS research supported by a local financial institution, ACCION New York was able to pinpoint New York neighborhoods with high

² *FIELD forum* Issue 13.

³ ACCION USA, executive summary; available from <http://www.accionusa.org/pressreleases.asp.html>; Internet.

percentages of Hispanics and strong business activity, but low bank penetration. These neighborhoods became the focus of its “Street Reach” expansion program.

Extrapolation based on past performance. Past experience can also be a tool for estimating potential demand. Programs can examine their history in a new or similar market, and apply those figures to new market areas as a way of setting a benchmark for demand. The Nebraska Microenterprise Partnership Fund (NMPF) has used this approach to project the level of demand for microenterprise loans in Nebraska. NMPF funds a number of microenterprise organizations across the state; to estimate overall levels of demand it has looked at the number of loans made both per capita and overall by the highest performing sites. It then used these figures to estimate the potential annual demand for loans statewide. Similarly, FAU/CURE used its previous experience to refine the figures created through the GIS analysis cited above. The GIS research identified a total of 124,750 residents who met the income targeting criteria in the block groups identified by FAU/CURE; the organization used its past experience to estimate that among these individuals, just over 3,000 per year would demand training services.⁴

Identifying the Characteristics of Potential Clients

Market research that identifies the key characteristics of a program’s potential clients is also critical to achieving best practice in delivering microenterprise services. The industry has learned over time that there are in fact a range of specific market segments within the overall microenterprise population. Some entrepreneurs are very low-income individuals who have spent years struggling to leave poverty and reduce their reliance on public assistance. Others are recent immigrants who may have specific language needs and lack an understanding of the U.S. economic system, while at the same time possessing strong business management experience from their home countries. There is also a set of potential clients who have been engaged in microenterprise development for a few years, and are seeking services to expand the size and profitability of their enterprises. The training and credit needs of these varying populations will differ. Increasingly, microenterprise programs are expanding to serve multiple segments of the microenterprise market.

The design of the products offered by an organization should be based directly on the specific needs and experiences of the market segments it serves.⁵ Therefore, having a detailed understanding of a program’s client characteristics and the requirements of each of these individual market segments, is critical to best practice in program design.

Fortunately, information on client characteristics and their demand for various products and services is somewhat easier to develop than data on the overall size of the market. FIELD’s research has identified four different techniques for collecting this information.

⁴ Elaine L. Edgcomb and others, *Scaling up Microenterprise Services* (Washington, D.C.: The Aspen Institute/FIELD, May 2002).

⁵ Candace Nelson, *FIELD Best Practice Guide: Volume 2, Building Skills for Self-Employment: Basic Training for Microentrepreneurs* (Washington, D.C.: The Aspen Institute/FIELD, August 2002).

While some techniques involve the use of outside resources, they are generally smaller in scale and more affordable than some of the more sophisticated survey research and mapping systems described above. These four techniques are:

Reviews of demographic data on the local population. Many programs have turned to sources of local demographic information (secondary data sources) to provide a profile of the status of key demographic groups within their market areas. For example, a market research study completed for Mercy Corps/Oregon's Mercy Enterprise Corporation CDFI by a team of MBA students at Portland State University used a combination of Census data and other state and commercial databases to provide a detailed analysis of the size and key characteristics of the Portland area population. This analysis identified the size of individual segments of the market by detailed ethnic categories as well as by gender. It also described growth trends in these market segments. This demographic data, when combined with focus group research and key informant interviews (techniques described below), resulted in an analysis that identified the most promising potential targets for Mercy Corps/Oregon's future microenterprise activities.⁶ These findings were used to shape the program's initial design and outreach efforts.

Focus group research. Focus groups bring together a group of individuals to whom a moderator poses a set of questions for group discussion. The benefit (as well as potential drawback) of a focus group is that participants often build upon and influence each other's comments, for what can be a very rich discussion. Focus groups require a skilled moderator who can keep the discussion focused on the research questions at hand, keep one or a few participants from dominating the discussion, and provide a compilation of the results after the completion of the session. Focus groups can be an excellent means for distilling information about the needs and wants of particular sets of clients. For example, as described in the case study on the following pages, the Mountain Microenterprise Fund (MMF) convened focus groups that represented several of its key target markets: women, rural residents, African Americans, Latinos and low-income individuals. Through this research, MMF identified specific barriers to business ownership and training participation experienced by the various market segments. Copies of the focus group questions posed to clients by MMF can be found in the tools section of this publication.

Key informant interviews. Interviews with individuals who have a strong knowledge of a particular target market – such as leaders of local community groups – can also provide important, and cost effective, insights into the characteristics of a particular target group. As part of their market study for Mercy Enterprise Corporations, the MBA team from Portland State University interviewed 17 “key informants” who had information about specific market segments and/or existing sources of

⁶ Eric Landon and others, “An Assessment of Microloan Program Opportunities in Portland, Oregon, Prepared for Mercy Enterprise Corporation (dba Mercy Corps/Oregon)” (MBA Business Project, Portland State University, Summer and Fall Terms, 2001).

microenterprise assistance in the community. These interviews revealed that some ethnic groups relied heavily on their own internal resources (such as loan lotteries) and tended to concentrate in industries where there was collective knowledge, while others appeared to be stronger candidates for assistance from a microenterprise program.⁷

Market surveys. The market surveys described in the previous section can also be used to gather information on client characteristics. While market surveys can be expensive if they involve a sample of significant size, one advantage is that they can also collect outcome or impact data that can be useful for other purposes. For example, Coastal Enterprises, Inc., recently conducted a market study of women business owners in Maine, with funding support from Fleet Bank. The study involved telephone interviews with 301 randomly-selected women business owners; the interviews and data analysis were conducted by a private market research firm. The study revealed a number of findings regarding the characteristics and needs of women business owners. For example, it found that a high percentage (79 percent) of women business owners sought advice from others on the management of their businesses. It also found that while 70 percent had a computer for their business, relatively few used their computers for marketing or market research; most limited computer use to administrative tasks, such as accounting and bookkeeping. The study findings also indicated that younger women business owners (those 18 to 29 years of age) differ significantly from other business owners (they were more focused on growth, saw greater need for capital in the future, and were more likely to use computers in their businesses). The study also found some distinctions among businesses in different regions of the state.⁸ In addition, the study also yielded data on the size and impact of women-owned businesses in Maine – such as the fact that 56 percent of women business owners contribute 50 percent or more of their households' income – that help to build the case for public and private support of women's business programs.

Gathering Information on Specific Products and Services

Market research is useful not only to identify and understand new target markets, but also to enable an organization to improve its existing products and services, or create new ones. In the course of their work with clients, programs often identify additional needs or products that might further support business development – such as advanced training or consulting services, economic literacy training, or a line of credit product. Alternatively, an organization may suspect over time that its services are less effective – perhaps due to a changing client population, or because private lenders have moved to serve parts of the market. In these instances, gathering information from current and past clients can be an important tool for product development and refinement. For this purpose, two market research tools are useful:

⁷ Findings from the key informant interviews were reinforced by focus groups with individuals from four potential market segments.

⁸ Coastal Enterprises, *Making a Difference: Women Business Owners in Maine 2001* (Maine: Coastal Enterprises, September 2001); available by contacting efg@ceimaine.org or ann_c_morrissey@fleet.com.

Focus groups. The focus group technique described above can be particularly useful in soliciting feedback from clients – potential, current and past – regarding new and existing products. For example, the Nebraska EDGE Program and its funder, the Nebraska Microenterprise Partnership Fund, worked jointly to conduct a set of focus groups on the training needs of small businesses in Nebraska. They conducted two focus groups, one with EDGE clients, and one with small businesses that were not clients of EDGE. The research found that while some prospective business owners were planners who would likely enroll in a training program such as EDGE, others made more spontaneous decisions to start a business and were unlikely to reach out for assistance before doing so. For this latter group, the research suggested the creation of new products (such as workshops and newsletters) aimed at providing strategic and timely information to those who were already in business and faced specific management challenges.

Client surveys. Surveys of current, past and potential clients are another tool for gathering customer information that can be used for product development. Surveys can be completed in many ways – through face-to-face or telephone interviewing, or paper questionnaires mailed to clients. Each type of survey has its strengths and weaknesses relating to who may respond, surveying costs and the quality of information that may result.⁹ MicroCredit New Hampshire, a peer lending organization that offers a range of training workshops for its members, conducted a small client survey in 2001 that focused specifically on its low-income customers. The instrument was developed by the director, but implemented by individual staff members who each conducted a relatively small number of interviews. The survey was conducted on current clients and individuals who had attended a MicroCredit-NH orientation, but chosen not to enroll in the program. Because of the quality of the feedback received, the director has decided to make this relatively low-cost effort an annual part of his program's activities. Copies of client surveys used by MicroCredit-NH and Mountain Microenterprise Fund can be found in the tools section of this volume.

Identifying Effective Messages and Methods of Communication

A fourth key use of market research is to identify and refine the messages that microenterprise programs use in their marketing efforts. As noted above, within the microenterprise market, there are some very different segments or niches. These customers demand special products. In addition, microenterprise programs that have conducted market research have found that very different messages and means of communication may be required to successfully reach these diverse market segments. Thus, market research can be essential to understanding what will draw customers into a program. Focus groups and tracking of client-referral sources offer two good ways to gather information about marketing techniques and messages.

⁹ For more information on methodological and other issues associated with client surveys, see Sarah Abbe and others, *A Guide to Strategic Marketing Research for Microenterprise Development in the United States* (Boston: ACCION International, December 2001); and *FIELD forum* Issue 13.

Focus groups are an excellent setting for receiving feedback on specific marketing tools and messages. The Institute for Social and Economic Development (ISED) in Iowa used focus groups with clients in part to review their existing marketing brochures. ISED learned that males were somewhat put off by the fact that all of the business owners pictured on the brochure were women. In addition, focus groups held with ISED's key referral agencies revealed that those agencies still viewed ISED as serving only welfare recipients, despite the fact that the program had been serving a broader range of target groups for several years. A copy of the focus group questions that ISED posed to key influencers is included in the tools section.

Tracking of client referrals can help to identify which information or referral sources are most effective in bringing in new clients. Programs can track this information in several ways. ISED has implemented a toll free number that prospective clients call to sign up for its training services; staff who answer this line have been trained to ask and record information about where the client heard about ISED. Several affiliates of the ACCION USA have created contact management databases that provide fields in which staff enters information regarding the information and/or referral source for each client. With this information, programs can complete a relatively simple analysis of their marketing efforts that can help them to identify which approaches may be most effective.

Developing Institutional Capacity for Market Research

Market information is clearly important to microenterprise organizations as they seek to improve their practices. But as noted above, few microenterprise organizations have to date made significant commitments to market research. The following lessons may help guide organizations in incorporating ongoing collection and integration of market information into their operations:

Make a commitment at the top to support market research. Because market research requires staff and financial resources, it requires a commitment at the top levels of the organization. In the majority of the organizations highlighted above, the market research efforts stemmed from the executive director's interest in growing or strengthening the program, and his or her commitment to finding and dedicating the necessary resources. Some of these resources were external and involved raising funds so that research expertise could be hired. In other cases, the director directed and assisted staff to find the time to engage in market research activities. Thus, top level commitment appears essential; as program managers make this commitment, it is important that they understand that to be most effective, market research must also be an ongoing, rather than a one-time, effort.

Maximize internal opportunities to collect market information. In addition to engaging in periodic, focused market research activities, such as client surveys or focus groups, microenterprise programs can also develop and implement ongoing internal systems and processes for collecting and analyzing market information. In the regular course of operations, programs get information that provides them

with feedback on the quality of their services. For example, when programs hold orientation sessions, some attendees elect to join the program and others do not. Individuals who come to orientation sessions or call for information hear about the program from various sources; knowing which referral or information sources result in the most clients is important. Later on in the process, some clients complete training, or take out a loan, and others do not. By capturing and analyzing information on these experiences, programs can gain important insights as to the marketing messages they are sending, as well as the extent to which their products and services are meeting the demands of their customers.

The good news is that many organizations already have some basic components of these management information systems, for program management, if not marketing purposes. For example, most programs have client-tracking systems that allow them to capture information on the race, gender and, in some cases, incomes of their clients.¹⁰ This data is often required by funders, as a means of measuring the outputs and outcomes of the program. However, it can also be an important source of market information. Some programs also regularly collect information on how each new client heard about them. From a *systems* perspective, therefore, what programs require is a way to link or expand their client-tracking system to include the types of information required for market research purposes.¹¹

Create a structure and process for reflecting on market information. From a *process* perspective, programs need to establish ongoing means for analyzing what the data they collect tells them in terms of their marketing issues and efforts. Programs often don't take this step. Rather, pushed by the many competing demands on their limited staff time, managers often compile data requested by their funders and send it off, without taking the time to reflect on what it can tell them. This data can often reveal important trends or issues. For example, changes over time in the percent of low-income individuals or clients from a particular ethnic group might provide a program with important insights regarding its marketing efforts, or the appropriateness or effectiveness of its products or services.

Programs can begin to create these structures and processes by identifying the staff that will be responsible for coordinating market research efforts, and beginning to set aside staff time to discuss and analyze market information. In the early stages, much of the discussion may focus around how the organization can begin to develop and use market information; in later stages, as such information is developed, these sessions can be a time for reflecting on how organizational

¹⁰ For more information on client tracking databases, or systems, for microenterprise programs, see Charles Waterfield, *Findings Report: FIELD Project to Improve Management Information Systems for Microenterprise Practitioners* (Washington, D.C.: The Aspen Institute/FIELD, May 2001); and Charles Waterfield, *MIS for Microenterprise: A Practical Approach to Managing Information Successfully* (Washington, D.C.: The Aspen Institute/FIELD, September 2002).

¹¹ For a more detailed discussion on the use of contact management databases for market research and marketing, see Sarah Abbe and others, 32-35.

products and processes can be changed to better meet identified customer demands.

Consider using outside expertise. While programs should maximize internal opportunities to collect marketing information, certain types of market research, such as focus groups and client or market surveys (mentioned above) that are statistically rigorous, involve specialized expertise. Although programs can attempt to undertake these efforts on their own, external expertise can be particularly valuable. Such expertise not only can enhance the quality of the end product, but also reduces the need to divert staff time away from other important tasks. Although survey research can become quite expensive, depending on the size of the sample and length of the questionnaire, focus-group research can be more affordable. For example, most of the focus group research described in this paper cost between \$3,000 and \$6,000. To save costs, several programs have found it useful to use graduate students (often MBA candidates) to gather market information. Using students is obviously cheaper than hiring a private consultant, although it is important to note that the latter, because they are paid and often have greater expertise, are often more responsive to the needs of the microenterprise organization.

Recognize that some market research techniques can yield several different types of information. Focus groups can yield information on client characteristics, the demand for specific products, and marketing messages and techniques. For example, ISED used focus-group research to receive feedback on its existing products and services from existing clients and key referral sources. They also asked both current and potential clients about their reactions to its marketing materials. Similarly, client surveys can be used to ask past clients about any additional training or lending needs they might have, or to document outcome information that may be valuable for fundraising purposes.

Consider building a multi-year process that blends periodic, external research with ongoing internal data collection. While externally conducted research clearly has benefits, it requires additional resources. Fortunately, the types of research that are best conducted in partnership with external expertise do not need to be conducted annually; they can be initiated every few years as program conditions change and evolve. Thus, organizations may want to consider building a market research plan that combines smaller, annual tasks (such as the collection and analysis of data on referral sources or small-scale customer surveys), with larger efforts (such as focus groups or larger-scale client or market surveys) to be conducted every three to five years.

Engage donors – new and old – in the benefits of market research. Although market research requires resources that are often above those an organization may already access, it can also be of great interest to donors, both new and old. Many of the research efforts highlighted above were supported with dedicated grant funding. In some cases, these funds were provided by donors who were long-time

supporters of an organization, and wanted to be partners as the microenterprise program sought to move to increased levels of scale or effectiveness. In one case, a microenterprise program was able to bring on a new donor that was intrigued by its commitment to adopting more business-like management practices.

Tools

This section presents a range of program tools used by microenterprise organizations to support their market research efforts. 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:

- MMF Focus Group Framework
- MMF Focus Group Questions
- Client Survey Questionnaire, MicroCredit-NH
- MMF Alumni Survey
- Influencer Focus Group Questions, ISED

Focus Group Framework Mountain Microenterprise Fund

**Marketing – Focus Group Project
Fall 2001**

September 26, 2001

Goal:

To build MMF (participant) capacity through effective marketing methods that target low income, minority, women, and rural areas.

Objectives:

- Build credibility of MMF
- Build program (capacity) sustainability
- Increase access to MMF
- Increase knowledge of MMF
- Refine focus to target areas
- Diversify small business program offerings
- Promote integration and cooperation with other organizations

Strategies:

- Profile demand for small business services in target areas.
- Determine most desired and relevant small business services for target areas
- Assess knowledge of/reaction to MMF's current programs
- Assess/evaluate effectiveness of current marketing materials
- Determine appropriate, most effective messaging
- Determine those other services most desired by prospects
- Identify those mediums for highest and best communication/response success
- Identify organizations/institutions with which MMF can cooperate
- Determine communication/access obstacles

Determining Focus Group Participants:

- I. Four target areas: Low income, Minorities, Women, Rural
- II. Already own their own business or have demonstrated desire (?)
- III. Contact sources/database for identification/client selection
- IV. Knowledge of MMF not necessary
- V. Willingness to participate (Do we feel a stipend is necessary?)
- VI. Elements affecting participation: (Control for:)
 - * Work Schedule
 - * Child Care
 - * Transportation

Focus Group Profile:

6 – 8 participants
Facilitator – Karen, Rosario
MMF overview – Greg, Victoria, Ellen
Lunch/Dinner
Nametags
Communication packets (8)
Handout questions
Handout MMF overview
Flip Charts and markers
Dots
Facility (rental?)
Time
Date

Process:

Finalize FG instrument
Set dates
Determine times (recommend 1.5 hours)
Determine meal
Determine place
Determine selection method/database/organizational referrals to FG

Make direct calls to invite
Letter of follow up
Phone call to remind and follow-up, reserve
Prepare materials and facility
Focus Group(s) (by October 31)
Tabulate results
Inferences and reporting
Recommendations (by November 15)

Prospective Focus Group Agenda

- I. Welcome & Introduction of Participants --- Karen/Rosario
- II. Outlining the Day's Activities
- III. Lunch & Overview of MMF – Greg/Victoria/Rosario
- IV. Questions and Input
- V. Wrap-Up and Thank You.

NOTE: FOLLOW UP THANK YOU LETTER SHOULD BE SENT.

**FOCUS GROUP QUESTIONS
MOUNTAIN MICROENTERPRISE FUND**

Current Status:

1. Do you own your business?
2. Did you receive any help from any one or any institution?
3. Describe your “start-up” experience.
4. If not, have you ever considered owning your business?
5. What has prevented you from starting/running your own business?

Personal Obstacles:

Community Resource Obstacles:

6. (Optional) Do you know what a Business Plan is?

MMF & Small Business Programming

1. Before today, have you ever heard of Mountain Microenterprise Fund (MMF)?
2. If yes, what do you recall or what have heard about MMF?
3. How did you learn about MMF?
4. Did you seek additional information or make contact with MMF? (DO you know how to reach MMF?)
5. Are you aware of the specific programs/services that MMF offers?
Which ones?
6. What is your reaction to the availability of these services?
7. If you knew that small business services (or loans) were offered by an organization that you trusted or that was near you, would you participate in or take advantage of those services?
If NO, why not?

8. Are there organizations (other than MMF) that you rely upon for services?
9. How did you hear about them?
10. What services are most relevant to your particular needs?
11. Do you feel that you need certain skills or educational opportunities to succeed?
12. In reviewing MMF's programs, are there services that you need (might be interested in) that are not currently offered by MMF?

How & Where (Review sample materials)

1. Have you ever seen or read any of MMF's materials?
2. How did you receive them or where did you find them?
3. What is your overall feeling/perception of MMF's materials?
 - Look? (Are they inviting?)
 - Are they easy to understand/follow?
 - Are the programs/services presented relevant to your needs?
 - Do you understand the programs/services?
4. In your opinion, is there a way that MMF's materials might be improved? What would help you understand them better or more easily?
5. Where do you go when you seek business or financial help or information? (person, place, institution, etc.)

PRIORITIZE

Communication & Messaging

1. What is the best way to reach you with information?
2. From what sources do you receive most of your information?
 - TV (How often? Programs?)
 - Radio (How often? Programs?)
 - Books (What kind?)
 - Newspapers (How often? Which ones? What sections?)
 - Magazines/publications

Mail (What do you read? What do you throw away?)

Internet

Friends

Organizations: Churches, Chambers, Libraries, Schools

3. What words (business or otherwise) would trigger your interest?
4. What you MMF say that would get your or your friend's attention?
5. How can we best reach people in your community and share information about MMF?

Client Survey Questionnaire

MicroCredit-NH

The purpose of this survey is to gain an understanding of how and why this particular population uses (or does not use) the services offered by MicroCredit-NH. Also desired are data about this sample's perception of the strength and weaknesses of the program relative to their needs and goals.

Questions for full, current members with an income at or below 150% of poverty:

1. Tell me about your business? (Category – or just idea)
 - Food
 - Child care
 - Cleaning
 - Beauty shop or salon
 - Construction or home repair
 - Pets
 - Desktop publishing
 - Lawn care
 - Gifts, parties or flowers
 - Computers
 - Arts and crafts
 - Health services
 - Real estate
 - New age products, candles, aromatherapy
 - Other _____
 - not yet

2. How long have you been in business?
 - Under 1 year
 - 1-5 years
 - 5+ years
 - not yet a business

3. (To all those who are already in business) Where did you get the money that you used to start your business?
 - self
 - family or friend(s)
 - financial institution (bank, credit union)
 - Other (please specify) _____

4. Tell me about what first caused you to consider joining MicroCredit-NH?
 - Prospect of getting a loan
 - Networking
 - Technical assistance and programming
 - Expanded markets
 - Other _____

5. What is it about MicroCredit-NH that keeps you involved?
- Prospect of getting a loan
 - Networking
 - Technical assistance and programming
 - Expanded markets
 - Other _____
6. Are there factors that have made it difficult for you to attend meetings? Yes No
If yes, what are they?
- Lack of transportation
 - Distance to meeting location
 - Childcare problems
 - Conflict with business schedule
 - Conflict with Job schedule
 - Family issues
 - Other _____
7. Tell me about your goals for the size of your business.
- Employ others in addition to myself
 - Work FT in business
 - Work PT in business
 - Sell business
 - Other _____
8. Is borrowing from MC-NH part of your plan for the growth of your business?
- Yes
 - No
9. Have you ever borrowed money from MC-NH?
- Yes
 - No
- If yes, what was the most challenging part of obtaining the loan?
- The loan review process with your group
 - The amount of time it took
 - Paperwork
 - Other _____
10. Tell me about what factors led you to choose not to borrow from MC-NH?
- Don't want financing (Say more ... because ...)
 - Don't need financing
 - Loan application was rejected
 - Received financing from another source (please specify) _____

- Loan process takes too long
- Didn't like group review process
- Too much paperwork
- Loan amount too small
- Interest rate too high
- Not ready yet, still planning to
- Other _____

11. Tell me about what, for you; is the best part about being a member of MC-NH? (Ask as an open-ended question)

- My group and the support it offers me
- Networking with other business people
- A sounding board for my business ideas
- Access to loans
- Reduce isolation
- Being a part of something
- Workshop opportunities
- Manual – training materials
- Other _____

12. What is the most challenging or hardest part of being an MC-NH member? (Ask as an open-ended question.)

- Getting to the meetings
- Paperwork is too complicated
- Time commitment
- Getting the group to be organized
- Meetings don't feel productive
- Other _____

13. How did you originally hear about the program?

- Newspaper
- Radio
- Flyer
- Poster
- Referral
- Friend/Family
- Other _____

14. Tell me about what specific recommendations would you make to MicroCredit-NH to improve our loan products, or our services, to better serve people with businesses like yours? (Ask as an open-ended question)

Questions for non-members who attended an orientation and did not return to form a group, living on income at or below 150% of poverty.

1. Tell me about is your business? (Category – or just idea)

- Food
- Child care
- Cleaning
- Beauty shop or salon
- Construction or home repair
- Pets
- Desktop publishing
- Lawn care
- Gifts, parties or flowers
- Computers
- Arts and crafts
- Health services
- Real estate
- New age products, candles, aromatherapy
- Other _____
- not yet

2. How did you originally hear about MicroCredit-NH

- Newspaper
- Radio
- Flyer
- Poster
- Referral
- Friend/Family
- Other _____

3. What was it that drew you to the orientation?

- Wanted financing
- Wanted to network for support
- Wanted to network for increased contacts in the community
- Hoped to sell product or service to other participants
- Need for technical assistance and programming
- Hoped to expand your market
- Other _____

4. Tell me about what you experienced at the orientation that you liked?

- Networking amongst attendees
- Dialogue amongst attendees
- Doing the cost-benefit analysis
- Learning about the peer-lending model
- Regional manager's facilitation of the meeting
- Learning about MicroCredit-NH overall

Other _____

5. What factors led you to not join a group?

- Couldn't get to following meeting location
- Child care problems
- Family issues
- Meetings conflict with work schedule
- Meetings conflict with business schedule
- Loan amounts too small
- Loan process took too long
- Didn't like group process
- Interest rate too high
- Found another source of financing (please specify) _____
- Found another source of business support/assistance (please specify) _____
- Decided to put business on hold
- Group was not sophisticated enough for my business
- Other _____

6. Do you continue to want assistance to grow your business or get it off the ground?

Yes No

If yes, what type of assistance are you seeking?

- Money
- If "Yes" to "Money": What specific recommendations would you make to MicroCredit-NH to improve its loan products to people with businesses like yours?
- Business management (if so, in what areas):
 - business planning
 - record-keeping
 - marketing
 - financial management and record-keeping
 - other (please specify):

- Support from peers and colleagues
- Networking opportunities
- Other _____



ALUMNI SURVEY 2002

Mountain Microenterprise Fund invites you to complete this special Alumni Survey as part of our 2002 planning process. Your participation and comments will help shape the direction of our programs and services, while providing important information about how we can reach more people in Western North Carolina and help them grow their businesses from the ground up.

YOUR EXPERIENCE WITH MOUNTAIN MICROENTERPRISE FUND

How did you first learn about MMF?

Please check one.

- | | |
|--|--|
| <input type="checkbox"/> Friend or relative | <input type="checkbox"/> Local business person |
| <input type="checkbox"/> News article | <input type="checkbox"/> Other organization |
| <input type="checkbox"/> Minister | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Event | |
| <input type="checkbox"/> Brochure | <i>Please be specific</i> |
| <input type="checkbox"/> MMF graduate or staff | |

Approximately when did you complete the MMF *FOUNDATIONS* business planning course?

- 1989-1992 1993-1998 1999-2001

Did you become a member of MMF after completing the course? Yes No

Did you receive a loan from MMF? Yes No

Have you increased your family's income as a direct result of your MMF training? Yes No

IF YES, by how much?

- | | |
|----------------------------------|---------------------------------|
| <input type="checkbox"/> 0-5% | <input type="checkbox"/> 21-30% |
| <input type="checkbox"/> 6-10% | <input type="checkbox"/> 31-50% |
| <input type="checkbox"/> 11-20 % | <input type="checkbox"/> 51+ % |

How much of your total family income is derived from your business?

- | | |
|---------------------------------|----------------------------------|
| <input type="checkbox"/> 0-10% | <input type="checkbox"/> 51-75% |
| <input type="checkbox"/> 11-25% | <input type="checkbox"/> 76-100% |
| <input type="checkbox"/> 26-50% | |

Were you already in business for yourself when you began MMF training? Yes No

Did you start your business after MMF training? Yes No

Is your business still operating? Yes No

IF YES, how many employees including yourself are in your business?

- | | |
|------------------------------|-------------------------------|
| <input type="checkbox"/> 1-2 | <input type="checkbox"/> 5-10 |
| <input type="checkbox"/> 3-4 | <input type="checkbox"/> 11+ |

Where did you get financial help to start your business?

- | | |
|---------------------------------------|--------------------------------------|
| <input type="checkbox"/> MMF | <input type="checkbox"/> Friend |
| <input type="checkbox"/> Bank | <input type="checkbox"/> Family |
| <input type="checkbox"/> Credit Union | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Sold Assets | |

Please rate how useful the following MMF services have been to you?

	Extremely useful			Not at all useful	
Seven-week basic business planning class	1	2	3	4	
Loans	1	2	3	4	
Discounts and co-op ads	1	2	3	4	
Monthly center meetings	1	2	3	4	
Marketing assistance	1	2	3	4	
Meeting other business people	1	2	3	4	
Writing a business plan	1	2	3	4	
One-on-one business counseling	1	2	3	4	
Follow-up advanced workshops	1	2	3	4	
Other _____	1	2	3	4	

Please rate your overall feelings about the following MMF services.

	Excellent		Average		Poor	
Ability to get a loan	1	2	3	4	5	
Basic training course	1	2	3	4	5	
Services are easy to understand	1	2	3	4	5	
Services are easy to use	1	2	3	4	5	
Services are relevant to your needs	1	2	3	4	5	
Professional supportive staff	1	2	3	4	5	
Membership program benefits	1	2	3	4	5	
Networking	1	2	3	4	5	
Marketing	1	2	3	4	5	

What additional services/programs could MMF offer that would help you?

Have you recommended MMF to a friend, family member, or anyone else in the community? Yes No

Would you recommend MMF to a friend, family member, or anyone else in the community? Yes No

GENERAL INFORMATION

Please check the appropriate responses.

Are you:

- | | |
|--|--|
| <input type="checkbox"/> Self-employed | <input type="checkbox"/> Employed/working for someone else |
| <input type="checkbox"/> Not working | <input type="checkbox"/> Student |
| <input type="checkbox"/> Retired | <input type="checkbox"/> Other _____ |

Are you:

- | | | |
|---------------------------------|----------------------------------|---|
| <input type="checkbox"/> Male | <input type="checkbox"/> Female | |
| <input type="checkbox"/> Single | <input type="checkbox"/> Married | <input type="checkbox"/> Divorced/Separated |

Your Age Range:

- | | | | | | |
|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|------------------------------|
| <input type="checkbox"/> 18-24 | <input type="checkbox"/> 25-34 | <input type="checkbox"/> 35-44 | <input type="checkbox"/> 45-54 | <input type="checkbox"/> 55-64 | <input type="checkbox"/> 65+ |
|--------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|------------------------------|

Race/Ethnic Origin:

- | | | |
|---|--|--------------------------------------|
| <input type="checkbox"/> African-American | <input type="checkbox"/> Asian | <input type="checkbox"/> Caucasian |
| <input type="checkbox"/> Hispanic | <input type="checkbox"/> Native American | <input type="checkbox"/> Other _____ |

Number in your household, including yourself:

- | | | | | | | |
|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|-----------------------------|
| <input type="checkbox"/> 1 | <input type="checkbox"/> 2 | <input type="checkbox"/> 3 | <input type="checkbox"/> 4 | <input type="checkbox"/> 5 | <input type="checkbox"/> 6 | <input type="checkbox"/> 7+ |
|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|-----------------------------|

Approximate Income:

- | | | |
|--|--|--|
| <input type="checkbox"/> less than \$10,000 | <input type="checkbox"/> \$11,000 - \$20,000 | <input type="checkbox"/> \$21,000 - \$30,000 |
| <input type="checkbox"/> \$31,000 - \$40,000 | <input type="checkbox"/> \$41,000 - \$50,000 | <input type="checkbox"/> over \$50,000 |

Education Level:

- | | | | |
|---|--|---|---------------------------------------|
| <input type="checkbox"/> Some High School | <input type="checkbox"/> GED | <input type="checkbox"/> High School Graduate | <input type="checkbox"/> Some College |
| <input type="checkbox"/> College Graduate | <input type="checkbox"/> Graduate School | | |

How long have you lived in Western North Carolina?

- | | | | | |
|---------------------------------|------------------------------------|------------------------------------|-------------------------------------|------------------------------------|
| <input type="checkbox"/> Native | <input type="checkbox"/> 0-2 years | <input type="checkbox"/> 3-5 years | <input type="checkbox"/> 5-10 years | <input type="checkbox"/> 11+ years |
|---------------------------------|------------------------------------|------------------------------------|-------------------------------------|------------------------------------|

Do you own or rent your place of residence?

- | | |
|------------------------------|-------------------------------|
| <input type="checkbox"/> Own | <input type="checkbox"/> Rent |
|------------------------------|-------------------------------|

What county do you live in? *Please check one.*

- | | | | |
|--|---|---------------------------------------|--------------------------------|
| <input type="checkbox"/> Buncombe | <input type="checkbox"/> Jackson | <input type="checkbox"/> Madison | <input type="checkbox"/> Macon |
| <input type="checkbox"/> Henderson | <input type="checkbox"/> Clay or Cherokee | <input type="checkbox"/> Transylvania | |
| <input type="checkbox"/> Graham or Swain | <input type="checkbox"/> Haywood | <input type="checkbox"/> Other _____ | |

Do you do any of the following, regularly?

- | | <i>Yes</i> | <i>No</i> |
|------------------------------|--------------------------|--------------------------|
| Ride the bus | <input type="checkbox"/> | <input type="checkbox"/> |
| Attend church | <input type="checkbox"/> | <input type="checkbox"/> |
| Use a laundromat | <input type="checkbox"/> | <input type="checkbox"/> |
| Use a car wash | <input type="checkbox"/> | <input type="checkbox"/> |
| Use a check-cashing facility | <input type="checkbox"/> | <input type="checkbox"/> |
| Use a day-care center | <input type="checkbox"/> | <input type="checkbox"/> |
| Ride a bike | <input type="checkbox"/> | <input type="checkbox"/> |

Do you attend any of the following events?

	<i>Yes</i>	<i>No</i>
Asheville Smoke (Hockey)	<input type="checkbox"/>	<input type="checkbox"/>
Asheville Tourists (Baseball)	<input type="checkbox"/>	<input type="checkbox"/>
Asheville Altitude (Basketball)	<input type="checkbox"/>	<input type="checkbox"/>
Bele Chere/local festivals	<input type="checkbox"/>	<input type="checkbox"/>
Movies	<input type="checkbox"/>	<input type="checkbox"/>
Concerts	<input type="checkbox"/>	<input type="checkbox"/>
Gun shows	<input type="checkbox"/>	<input type="checkbox"/>
Craft shows	<input type="checkbox"/>	<input type="checkbox"/>

Other _____

PERFORMANCE & COMMUNICATION

Please rate the importance of the following MMF communication tools.

	Extremely Important			Not At All Important	
	1	2	3	4	5
Monthly Alumni Newsletter	1	2	3	4	5
Annual Report	1	2	3	4	5
Annual Printed Business Directory	1	2	3	4	5
Email Notices	1	2	3	4	5
Website	1	2	3	4	5
General Brochure	1	2	3	4	5
Membership Brochure	1	2	3	4	5

What other community organizations have given you help or information?

- | | |
|---|---|
| <input type="checkbox"/> SCORE | <input type="checkbox"/> DSS (Dept. of Social Services) |
| <input type="checkbox"/> Eagle Market St. Development Corporation | <input type="checkbox"/> Family Resource Center |
| <input type="checkbox"/> ESC (Employment Security Commission) | <input type="checkbox"/> Chambers of Commerce |
| <input type="checkbox"/> Cooperative Extension Service | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> College, Schools, or Training Centers | |

Please indicate which types of television programming you watch.

	<i>Yes</i>	<i>No</i>		<i>Yes</i>	<i>No</i>		<i>Yes</i>	<i>No</i>
Sports	<input type="checkbox"/>	<input type="checkbox"/>	Game shows	<input type="checkbox"/>	<input type="checkbox"/>	Soaps	<input type="checkbox"/>	<input type="checkbox"/>
News	<input type="checkbox"/>	<input type="checkbox"/>	Talk shows	<input type="checkbox"/>	<input type="checkbox"/>	Dramas	<input type="checkbox"/>	<input type="checkbox"/>
Sitcoms	<input type="checkbox"/>	<input type="checkbox"/>	Movies	<input type="checkbox"/>	<input type="checkbox"/>	Other	_____	

Do you watch the following cable channels?

	<i>Yes</i>	<i>No</i>		<i>Yes</i>	<i>No</i>		<i>Yes</i>	<i>No</i>
ESPN	<input type="checkbox"/>	<input type="checkbox"/>	Hispanic	<input type="checkbox"/>	<input type="checkbox"/>	A&E	<input type="checkbox"/>	<input type="checkbox"/>
MTV/VH1	<input type="checkbox"/>	<input type="checkbox"/>	Discovery	<input type="checkbox"/>	<input type="checkbox"/>	Biography	<input type="checkbox"/>	<input type="checkbox"/>
Weather	<input type="checkbox"/>	<input type="checkbox"/>	History	<input type="checkbox"/>	<input type="checkbox"/>			
Disney	<input type="checkbox"/>	<input type="checkbox"/>	Lifetime	<input type="checkbox"/>	<input type="checkbox"/>			

What time of the day are you most likely to watch television? *Please check one.*

- Early morning
 Morning
 Afternoon
 Evening
 Late night

Please indicate which of the following radio formats you listen to. *Check all that apply.*

- | | | |
|------------------------------------|---|---|
| <input type="checkbox"/> News Talk | <input type="checkbox"/> Public Radio/NPR | <input type="checkbox"/> Urban/Contemporary |
| <input type="checkbox"/> Metal | <input type="checkbox"/> R&B/Hip Hop | <input type="checkbox"/> Country |
| <input type="checkbox"/> Rock | <input type="checkbox"/> Easy Listening | <input type="checkbox"/> Other _____ |

When are you most likely to listen to the radio? *Please check one.*

- Early morning Morning Afternoon Evening Late night

Please indicate which newspapers you read the most. *Please check two.*

- | | | |
|--|--|---|
| <input type="checkbox"/> Mountain Xpress | <input type="checkbox"/> Asheville Citizen-Times | <input type="checkbox"/> Community Newspapers |
| <input type="checkbox"/> Asheville Tribune | <input type="checkbox"/> La Opinion | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Iwanna | <input type="checkbox"/> La Noticia | |

Please indicate which of the following TV stations you watch for news coverage. *Check all that apply.*

- | | | |
|-----------------------------------|------------------------------|-------------------------------|
| <input type="checkbox"/> WLOS/ABC | <input type="checkbox"/> FOX | <input type="checkbox"/> NBC |
| <input type="checkbox"/> CBS | <input type="checkbox"/> CNN | <input type="checkbox"/> CNBC |

From what media sources do you get the majority of your information? *Please check two.*

- | | | |
|--|-------------------------------------|-----------------------------------|
| <input type="checkbox"/> Television | <input type="checkbox"/> Church | <input type="checkbox"/> Internet |
| <input type="checkbox"/> Internet | <input type="checkbox"/> Library | |
| <input type="checkbox"/> Mail | <input type="checkbox"/> Billboards | |
| <input type="checkbox"/> Community Bulletin Boards | <input type="checkbox"/> Radio | |

Do you have a computer with access to the Internet? Yes No

Do you use the Internet to gain knowledge about businesses? Yes No

Have you visited the MMF website? Yes No

IF YES, how frequently?

- Only once A few times Monthly Weekly Daily

How would you suggest that MMF reach people that otherwise wouldn't know about us?

Please share any comments or suggestions you have for MMF:

THANK YOU

Please respond at your earliest convenience.

Influencer Focus Group Questions
Institute for Social and Economic Development
Microenterprise Development Program

Welcome

- Introduction of Essman/Research moderator

- Purpose of the discussion

Essman/Research¹ is conducting a comprehensive Research Project to assess self-employment opportunities and outreach activities in the Greater Des Moines area:

1. Identify the needs of lower-income residents in urban neighborhoods (underemployed, unemployed and individuals with disabilities). What types of programs and services are needed/desired?
 2. Discuss the awareness of specific types of programs available in the Des Moines area.
 3. Identify the target audiences and determine the best ways to reach and serve those individuals.
 4. Discuss the most effective message strategies. How should we communicate with potential clients?
- Meeting with three groups:
 1. Influencer Groups
 2. Current Program Clients
 3. Potential Program Clients

 - Ground Rules:
 1. Audio and video taping
 2. Ask everyone to speak up and participate. Share opinions one at a time.
 3. Confidentiality. Express opinions. Be objective.
 4. Brief introductions of all participants/occupation and where they work

The intent of our research is to identify the need for outreach activities and programs for lower-income individuals (underemployed, unemployed and individuals with disabilities) and potential business owners.

1. To begin the discussion, let's talk about the basic needs of your clients relative to their employment opportunities. What are the employment needs of your clientele?

What types of programs and services are desired?

¹ Essman/Research prepared this discussion guide in conjunction with ISED staff. Essman/Research is located at 100 East Grand Suite #340, Des Moines, IA 50309-1800 (515) 282-7145.

2. What types of programs and services, specifically for employment training or *job* advancement opportunities, are you familiar with?

What types of programs and services do you recommend most often to your clients?
Who offers the programs/services? Where are the programs/services offered?

What is the criteria for determining which programs or services are appropriate for your clients?

3. How did you hear about these programs? (Probe)

- Department of Human Services
- Newspaper
- Radio
- Direct Mail
- Internet/Web sites
- Personal visits (specify agency/organizations)
- Other sources? (specify other sources)

4. Are you familiar with the Institute for Social and Economic Development (ISED)? (Show of hands)

What are your general perceptions of ISED? (Develop a list)

What types of programs and services are offered? What is the scope of ISED services?

5. Are you aware of the ISED Microenterprise Development Program? (show of hands)

How familiar are you with the Microenterprise Development Program?

How would you describe the program?

What are your general perceptions of the program? (Develop a list)

***Description: Microenterprise Development Program:**

The primary purpose of ISED's entrepreneurial training program (Microenterprise Development Program) is to help participants develop the skills and business knowledge they will need to become (and remain) successfully self-employed.. The services are designed to provide individuals with the skills, knowledge and support they need to successfully enter into business ownership and achieve self-sufficiency.

6. How did you hear about the ISED Microenterprise Training Programs? (Probe)

- Department of Human Services
- Newspaper
- Radio
- Direct Mail
- Internet/Web sites
- Personal visit from ISED
- Other sources? (specify)

7. Is there a demand (*need*) for the ISED Microenterprise Development services in greater Des Moines? Small Business Training including marketing assistance and obtaining financing?

If no, why not? What programs are currently available?

8. Have you referred clients to the ISED Microenterprise Development Program? (show of hands)

Will you refer/continue to refer clients? If not, why?

What do you need/what will it take for you to refer clients to the Microenterprise Development Program?

How do you determine if a client would benefit from the ISED entrepreneurial training programs?

***Description: Training**

ISED currently conducts a basic assessment of participants to assess participants' business needs and personal barriers. ISED currently offers an intensive 13-week training program.

The Microenterprise Development Training programs are currently offered on Tuesday evenings from 6 -9 p.m. or Saturday morning from 9:30 a.m. - 12:30 p.m. Training classes are held at the United Way campus in downtown Des Moines.

9. What type of feedback have you received from your clients regarding the ISED training program? (screening and assessment of clients and customized training)
10. How can we increase the interest levels in the ISED Microenterprise Program? How can we better serve clients? What can be improved?

Brochures and Materials

11. Review brochure material. Identify the strengths and weaknesses of materials.

What is the message? How do you respond to the words:

- Ownership
- Opportunity
- Independence

Is ISED sending the right message to you?

What type of message should ISED send? What do you need from ISED--what will it take for you to drive clients to the Microenterprise Development Program?

Is ISED a viable resource for your clientele?

Are the materials effective? Does it catch your attention?

12. How can we communicate more effectively with you about ISED programs and services?

13. How can we communicate with potential clients about ISED programs and services?
How can we best deliver the message?

What is the best way to reach you? What are the most effective ways to communicate with you?

14. Closing comments

- Other comments
- Thank the participants
- Distribute honorariums

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