## **PREFACE**

SCORE, an acronym for Service Corps of Retired Executives, is an independent, voluntary, nonprofit association. Although SCORE is sponsored by, and receives financial aid from, the U.S. Small Business Administration (SBA), it is not a constituent of that or any other government agency.

The primary purpose of SCORE is to render a community service by providing, without charge, the expert assistance of its volunteer counselors to small businesses. Counselors receive no pay for their services.

SCORE began in 1963 when certain groups of retired persons, almost spontaneously, began offering assistance to owners and operators of small businesses in various localities, such as Worcester, Massachusetts; Wilmington, Delaware; and St. Louis, Missouri. Later in the year, the SBA began to use these volunteers to supplement its own small business assistance programs and to recruit more volunteers for that purpose.

The response was so enthusiastic, and the potential of these volunteers so enormous, that the SBA began to organize local SCORE chapters and administer the program. Today, there are more than 400 SCORE chapters in the United States and more than 12,000 volunteers.

While its counselors derive tremendous personal gratification from assisting small businesses, SCORE exists solely for the benefit of the small business community. For anyone in, or considering entering into, a small business, SCORE offers many services. These services include private, individual, confidential counseling; training through specialized seminars, workshops and conferences; information from books, pamphlets and SBA publications; and advice on how to approach regulatory organizations, local authorities, lawyers, accountants, town officials, etc. Also, SCORE cooperates closely with other volunteer organizations, government agencies, chambers of commerce, colleges and universities, and other nonpolitical civic associations to enhance the quality of life for the entire community.

To locate the nearest SCORE chapter, call your area SBA office. The number is found in the blue pages under "U.S. Government." You can also call SBA's Answer Desk at 1-800-U-ASK-SBA.