

# Business Planning 101: When it Comes to Business Advice – Consider the Source (Part 2)

By Valerie Young

Whether you get your business information from the Internet, from networking with other small business owners, from books or magazines, or indeed from this very newsletter – when it comes to business advice, consider the source. This warning even applies to programs specifically designed to assist start up and existing businesses.



If you are looking to do business with the federal government for example, the Small Business Administration ([SBA.gov](http://SBA.gov)) has some excellent information on the ins and outs of landing government contracts. Years ago I got some great advice from a marketing dynamo and SBA counselor named Diane Doherty. And if you need to borrow money to start your business and can't get a bank loan, the SBA has several loan guarantee programs designed to help small businesses secure funding.

Then there is the Service Corps of Retired Executives otherwise known as SCORE. SCORE offers free one-to-one and online advice and training to new business owners. The over 10,500 volunteer counselors are working or retired business owners, executives and corporate leaders looking for ways to share their business experience with people who need it. You have to applaud the fact that SCORE counselors take time out of their lives to help first time entrepreneurs.

And all you have to do is read the long list of success stories at the SCORE site ([SCORE.org](http://SCORE.org)) to know this organization has helped a lot of people launch their businesses. Take Michelle Violetto and Tanya Ehrlich. Four years ago, these long-time friends launched Little Scoops, a 1950s-style ice cream dance party service for kids. A few short years later, Little Scoops was named as one of the "Hot New Franchises for 2005" by Entrepreneur Magazine ([LittleScoops.com](http://LittleScoops.com)).

Then there's Judith Moore, a lifetime baker, who was on a quest to find the "perfect" chocolate chip cookie recipe. In true bootstrapping form, Judith bartered with a guy who owned an advertising agency to develop a brand identity for the Charleston Cookie Company ([CharlestonCookie.com](http://CharlestonCookie.com)) in exchange for a years worth of free cookies. Next she next contacted Coast SCORE in North Charleston, South Carolina, for advice on her business plan. Judith's SCORE Counselor helped her focus her vision and to create a spreadsheet and produce cash flow projections for three years of business.

Judith's SCORE counselor continues to advise her on issues related to business structure, management and growth. For Judith, working with a SCORE counselor has been a recipe for success. Judith recently entered into a new partnership with Dean & DeLuca, a retail and catalog gourmet food company based in New York City.

There are lots more inspiring stories like these. Unfortunately there are other stories too, and not the good kind. Over the years, I and others in the creative

career change field have heard countless reports of aspiring entrepreneurs being subjected to uninformed SCORE counselors trashing their business idea and dashing their dreams. One workshop attendee even had a SCORE counselor describe his business idea as, and I quote, "An exercise in mental ...." well, you can probably fill in the blank but suffice it to say it is not a word that would have made it through the internet spam filter.

This kind of undoubtedly well-meaning but none-the-less demoralizing, and in this case, inappropriate, advice has caused more than one aspiring entrepreneur to pack up their dreams and go home. It's the multitude of stories like this that has prompted Barbara Sher to dub SCORE "scorn." If a client named Marcelle's story is an indication, the term is well-deserved.

As you may recall from part one of this series, Marcelle spent \$2,000 to incorporate her one-woman business running empowerment workshops. In that article I argued that given the low-liability factor of conducting self-help seminars, that this money could have been better spent on marketing her business.

Around this same time Marcelle also sought advice from two local SCORE representatives. The men she met with were nice enough. But when they learned that Marcelle planned to aim her personal empowerment workshops at women of color, the counselors flat out told her she couldn't do it arguing that targeting a particular race would constitute discrimination.

I'm not sure why I, or any other White woman, would show up at a personal empowerment workshop that was advertised as being for women of color. But if I did, and I was refused entrance to a public workshop, prohibited from purchasing a book, or otherwise denied service based on my race then Marcelle would indeed be guilty of discrimination. But that's not what these business advisors were saying. Instead they were claiming that Marcelle was prohibited by law from targeting her business to a particular race or ethnic group – period.

Think about it folks. That's like insisting that someone starting a child care center has to also serve senior citizens, or that a men's suit store has to also stock women's suits, or that a manufacturer of hair care products for African Americans would have to develop formulations for all hair textures. To label as "discrimination" what anyone who has taken a "Marketing 101" class knows as "niche marketing" is ludicrous at best and negligent at worse.

Again, despite these and other anecdotal stories of bad advice, on the whole SCORE as an organization does good work. In addition to individual counseling by many qualified and helpful counselors, SCORE also offers a very convenient email advice service called Ask SCORE ([EMC.SCORE.org](http://EMC.SCORE.org)). The service allows you to ask confidential questions to counselors all over the country 24/7. A simple keyword search led me to a long list of experts on subjects ranging from import-export to kennels to food marketing to summer camps.

When it comes to working for yourself, it's always good to consult with those who have been where you want to go. Again, I'm confident that the majority of SCORE representatives are knowledgeable and helpful, especially to people whose businesses require attaining financing and hiring employees.

Keep in mind that SCORE stands for the Service Corps of Retired Executives and not the Service Corps of Retired *Entrepreneurs*. So when it comes to getting advice from SCORE or anyone, my advice is this: If you find yourself feeling more discouraged than enabled, thank the advice givers for their assistance and move on. Even with this article – when it comes to business advice, consider the source.

### **About the Author**

Outside the job box expert, Valerie Young, abandoned her corporate cubicle to become the Dreamer in Residence at [ChangingCourse.com](http://ChangingCourse.com) offering resources to help you discover your life mission and live it. Her career change tips have been cited in Kiplinger's, The Wall Street Journal, USA Today Weekend, Woman's Day, and elsewhere and on-line at MSN, CareerBuilder, and iVillage.com. An expert on the Impostor Syndrome, Valerie has spoken on the topic of [How to Feel as Bright and Capable as Everyone Seems to Think You Are](#) to such diverse organizations as Daimler Chrysler, Bristol-Meyers Squibb, Harvard,