

**REPORT ON
CLIENT IMPACT AND SATISFACTION
THREE NEWFOUNDLAND CBDC'S**

July 4, 1997

Evaluation and Econometrics Division



**Atlantic Canada
Opportunities
Agency**

**Agence de
promotion économique
du Canada atlantique**

This report has been prepared by ACOA staff as advice to ACOA management. It is intended for internal discussion and as background for operational and policy decisions.

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Executive Summary

OVERVIEW

Non-borrowing clients of three Newfoundland Community Development Corporations were surveyed to determine the impact of technical assistance offered. The data from the three CBDC's sample population present very positive results for the centres. With a satisfaction rate of 77.1% and a positive impact measurement of 30.7%, the results convey a very positive perception by its clientele and a positive impact on the economy in the area. These measurements tentatively indicate that if 100 people interested in starting or expanding a business visit the centres, 31 of them will actually open the business or undertake the expansion without a loan from the CBDC and because of the technical assistance from the centre. Of the same 100 clients, 77 will be satisfied with the technical assistance received, and recommend the centres to friends and family.

No major issues emerged. Generally, the issues expressed were anticipated since the surveyed clients were those who did not receive financial assistance from the CBDC's. The most common comment was that financial assistance should have been offered.

METHODOLOGY

The following report is based on a telephone survey conducted with the non-borrowing clients from three Newfoundland CBDC's: Humber CDC, Corner Brook; Trinity Conception CDC, Carbonear; and South Coast CDC, St. Alban's. The report measures the centres' impact and the satisfaction of their clients. Primary areas of evaluation used to measure impact and satisfaction include: new business starts; improvements or expansions to currently existing business; actual assistance received; value of the received assistance; recommendation of assistance; time saved; and negative aspects of the visit to the centre. The centres provided lists totalling 304 client names which was then reduced to 234 for such reasons as disconnected and wrong telephone numbers. Despite the fact that a number of clients were unable to be contacted for numerous reasons, the return rate was acceptable with a final surveyed population of 65.4% (153 out of 234 clients). One BDC elicited a much larger response than the other two and its data tends to dominate the results.

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THE IMPACT OF BUSINESS COUNSELLING

In order for the centres to have had a positive impact, a client response had to meet all of the following five conditions: 1) visited a business counselling centre; 2) started or improved a business due in part to the technical assistance from the centre; 3) received some type of assistance from the centre; 4) place a high or moderately high value on the received assistance; and 5) would recommend the centre's assistance to a friend. Based on these criteria and the data gathered during the survey, the CBDC's impact was 30.7%. (47 out of 153 clients) Individual impact rates for the centres ranged from 9.1% to 44.4%. In addition, another 7.8% (12 out of 153 clients) of the surveyed clients were in the process of starting a new or improving an existing business and believed the centre had a positive impact on these business ventures. This would give a potential impact of 38.5%. (59 out of 153 clients)

CLIENT SATISFACTION WITH BUSINESS COUNSELLING

Measuring client satisfaction is also an effective tool in describing the success of a business counselling centre. A satisfied client is one who has met all three of the following criteria: 1) visited the business counselling centre; 2) valued the assistance received; and 3) would recommend the centre's assistance to a friend. Based on these measurements the total satisfaction at the CBDC's was 77.1%. (118 out of 153 clients) The rate of satisfaction varied from one centre to another. The rate of satisfaction in the individual centres ranged from a low of 68.2% to a high of 91.7%.

ISSUES OF BUSINESS COUNSELLING

A wide variety of issues were voiced by the surveyed clients. There were no contentious issues raised. The issues expressed were anticipated since the surveyed clients were those who had not received financial assistance from the centre. The most common comment was that financial assistance should have been offered.

It is believed that the definitions which have been used to define impact and satisfaction of business counselling centres are stringent and accurate, and all new businesses starts or improvements are being counted. However, it must be kept in mind that although return rate was very positive at 65.4%, the survey population was quite small, meaning that the sample population was also small. The survey does not attempt to make measurements other than the indicators, impact and satisfaction, which are specifically defined in this report.

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CLIENT COMMENTS ON STAFF

Clients were very pleased with the staff of the three CBDC's and enjoyed the personable atmosphere. Common comments made were:

- ▶ information provided was honest, concise and easy to follow
- ▶ staff had a very positive attitude
- ▶ staff were very helpful and knowledgeable
- ▶ could not say enough positive things about the centre
- ▶ staff were very easy to deal with

OBSERVATIONS

The results of this study of the non-borrowing clients of three CBDC's were very positive, especially when measured by the impact and satisfaction indicators. The survey enabled a brief glimpse of the clients' perception of the centre and the impact of the technical services provided. Throughout the surveying process several observations were made.

- ▶ To separate and examine clients and successes according to gender can often be futile. Many of the clients registered as being male were actually a group, ie. male/female
- ▶ Many clients had false perceptions of the centre and its services. It was suggested by a few clients that the objective of the centre and ACOA should be better articulated through the media and staff of both the CBDCs and ACOA.
- ▶ Often the negative attitude towards government, distorted the clients perception of the centre itself. Negative comments made regarding the centre were often out of desperation and frustration with the economy and not necessarily linked to the centre or any of its specific activities.
- ▶ While all surveyed clients had not received financial assistance directly through the CBDC's, a dozen had received some financial assistance through other government agencies such as the Human Resources Development Corporation. Clients starting new businesses were asked if they had received financial assistance under the Self Employment Assistance Program. (SEA) All clients interviewed who had received SEA had established a business.

1.0 Overview

Non-borrowing clients of three Newfoundland Community Development Corporations were surveyed to determine the impact of technical assistance offered. The data from the three CBDC's sample population present very positive results for the centres. With a satisfaction rate of 77.1% and a positive impact measurement of 30.7%, the results convey a very positive perception by its clientele and a positive impact on the economy in the area. These measurements tentatively indicate that if 100 people interested in starting or expanding a business visit the centres, 31 of them will actually open the business or undertake the expansion without a loan from the CBDC and because of the technical assistance from the centre. Of the same 100 clients, 77 will be satisfied with the technical assistance received, and recommend the centres to friends and family.

No major issues emerged. Generally, the issues expressed were anticipated since the surveyed clients were those who did not receive financial assistance from the CBDC's. The most common comment was that financial assistance should have been offered.

2.0 INTRODUCTION

The purpose of this report is to provide an assessment of the impact of the counselling activities of three Newfoundland CBDC's: Humber CDC, Corner Brook; Trinity Conception CDC, Carbonear; and South Coast CDC, St. Alban's. The information gathered from clients of the centres allows for a focussed evaluation of the achievements, results and impact of the centres on clients receiving only technical assistance.

2.1 Background

There is a great difference in the level of income and employment available to the various regions of Canada. The Atlantic Canada Opportunities Agency was created to ensure that a more equal income and employment distribution is available for residents of Atlantic Canada. As such, ACOA's mission meets this challenge by "foster(ing), in a strategic partnership with the people of Atlantic Canada, the long-term economic development of the Atlantic region through the renewal of the Atlantic entrepreneurial spirit."

The programs used to achieve these strategic priorities have historically centred on three areas for small and medium-sized businesses: contributions; loans; and support services. The contributions and the loan programs are measured and evaluated by existing ACOA systems. Support services which do not lead directly to these first two areas are not currently being monitored nor evaluated. One area of support services is facilitated through Community Business Development Centres(CBDCs) which are a component of the Community Futures Program. Through their efforts new entrepreneurs and established business people can get assistance regarding business planning, research services, information referral services and training programs.

Given the nature of some of the activities and objectives of the business development centres, it is quite difficult to evaluate the impact which they have upon small and medium enterprises. There are a number of reasons for this, the most significant being that the centre's product is advice to entrepreneurs and business people. Therefore, it is often difficult to determine the direct impact upon SMEs.

2.2 Description of the Centres

The centres studied are three of fifteen business development centres in Newfoundland established in the mid and late 80's. Since their incorporation the centres have been providing both financial and technical assistance in development of small businesses and job creation in each of the specific regions. In 1995 the Atlantic Canada Opportunities Agency (ACOA), assumed responsibility for the Community Futures Program and the centres.

The CBDC centre is considered to be a one stop to government services and support programs. The one-stop approach means that qualified clients very often do not have to visit other organizations for entrepreneurship assistance - including financial assistance. At the centres, business counselling is the most common form of client assistance for both new entrepreneurs and established business people. Business counselling includes such activities as accounting assistance, preparation and evaluation of business plans, and discussion of the clients' business ideas.

2.3 Client Sources for the Survey

The centres provided the ACOA evaluation staff with a list of 304 client names. When clients were contacted they were asked if they had ever received financial assistance directly from the CBDC. Those having received assistance filtered out of the list. This was necessary in order to be able to focus only on the non-borrowing clients. The survey population was then further reduced to 234 for such reasons as disconnected and wrong telephone numbers. Despite the fact that a number of clients were unable to be contacted for numerous reasons, the return rate was an acceptable 65.4% or 153 out of 234 clients. The majority of these clients, 62%, came from one CBDC. This means that this one CBDC has a disproportionately large impact on the provincial results.

3.0 METHODOLOGY

The survey indicators were developed by the ACOA Evaluation Division. These indicators focus on two areas: impact upon economic development; and satisfaction with business counselling assistance. Once these indicators were established, a questionnaire was designed to measure these key areas.

The survey was designed to interview three types of clients: those who are interested in starting a new business; those who would like to improve or expand a currently established business; and those who had another reason for visiting the centre. The survey instrument is in Appendix A. It was anticipated that the majority of clients would be interested in either starting a new business or improving a currently established business. Each section which addresses these clients asks similar questions which allows for comparison of results.

Once the client lists were received and screened, the clients were then contacted. The surveying process involved a significant number of call-backs to reach clients and maintain a well stratified population sample. During the interviews, qualitative comments about the centres were recorded with the clients being advised that their results would be used in aggregate only and that their participation would be both voluntary and anonymous.

4.0 LIMITATIONS

This survey focused on clients who had not received financial support from the CBDC's. Since the product of the centre is advice to new and existing entrepreneurs, a number of limitations may influence this survey. The impact of advice is particularly difficult to measure because behaviour changes do not necessarily materialize immediately. Advice to a new entrepreneur may shorten the length of time to establish a business but this is difficult to articulate. Additional limitations applied. Qualitative responses might lead to subjectivity and, therefore, conservative multipliers since many responses to the survey questions were based on perceptions. The quality of client lists provided by the business counselling centres may not be inclusive. Clients may not be able to recall the type and quality of assistance received. Localised perceptions may also taint client responses.

5.0 Population Analysis

5.1 Population

The list of 304 client names received from the CBDC's was screened and stratified by gender: male, female and groups. The list was then decreased for reasons such as disconnected and wrong telephone numbers. A final total for the survey population was calculated at 234. The client list includes twice as many men as women, with males making up 61.5% (144), females 30.8% (72) and groups 7.7% (18). (Table 1) During the interviewing process it became apparent that many of the clients registered as male were actually groups, i.e. female/male. This could account for the extremely high percentage of male clients.

Table 1
Population Stratification
By Gender

Male	%	Female	%	Group	%	Total	%
144	61.5	72	30.8	18	7.7	234	100.0

5.2 Sample Population

Considering that the population was fairly small, a significantly high return rate was needed in order to ensure pertinent, reliable results. A target return rate of 35% was established. In reality, the survey had a much higher return rate than anticipated, at 65.4%. The remaining 34.6% of the client population could not be contacted. The gender stratification for the sample population is very similar to that of the total population. (Table 2)

Table 2
Sample Stratification
By Gender

Male	%	Female	%	Groups	%	Total	%
96	62.7	45	29.4	12	7.8	153	100.0

6.0 IMPACT OF BUSINESS COUNSELLING

The survey conducted with the sample population was intended to measure the impact of business counselling efforts for clients who do not receive financial assistance. The criteria for positive impact was a client who met all five of the following conditions: 1) visited a business counselling centre; 2) started or improved a business due in part to assistance from the centre; 3) received some type of assistance from the centre; 4) places a high or moderately high value on the received assistance; and 5) would recommend the centres assistance to a friend. ACOA evaluation staff believe that these measurements are adequately stringent to confidently reflect what is considered to be a positive impact by the business development centre.

The survey results reveal that the centres had a positive impact on the start-up of 27.4% (34 out of 124 clients) and the improvement of 46.4% (13 out of 28 clients) of all businesses (Table 3). The total impact on clients looking to create a new or expand an existing business was 30.7%. (47 out of 153 clients) In addition, another 7.8% (12 out of 153 clients) of the surveyed clients were in the process of starting a new or improving an existing business and believe the centres to have had a positive impact on these business ventures. This would give a potential impact of 38.5%.

Table 3
Positive Impact of Business Counselling

	Number	Percent
Business Start-Ups	34/124	27.4
Business Improvements	13/28	46.4
Other Entrepreneurial Reasons	0/1	0.0
Total Impact	47/153	30.7

7.0 CLIENT SATISFACTION WITH BUSINESS COUNSELLING

The success of a business development centre can also be measured through the satisfaction of its clients. For purposes of this report, a satisfied client is one who has met all three of the following criteria: 1) visited the business counselling centre; 2) valued the assistance received; and 3) would recommend the centres assistance to a friend. Based on this criteria the total satisfaction at the centres was 77.1%.

Results for clients seeking assistance for starting a new business were slightly higher than those interested in expanding or improvement, with satisfaction rates of 79.0% and 71.4% respectively (Table 4). Client satisfaction is very important to business development centres since the majority of their promotion is through word of mouth. It is expected that in the future, these satisfied clients will continue referring friends and acquaintances to the centre and contribute to the growth of the centre. This growth strengthens the centre's self-sufficiency and gives more resources to continue to serve and to reinvest in the community.

Table 4
Client Satisfaction

	Number	Percent
Business Start-Ups	98/124	79.0
Business Improvements	20/28	71.4
Other Entrepreneurial Reasons	0/1	0.0
Total Satisfaction	118/153	77.1

8.0 DATA ANALYSIS

The creation of the questionnaire used in the survey required much time and consideration. Members of the ACOA evaluation staff believed these were key areas and issues that would serve as tools in the evaluation of the centre and its activities. The following sections treat this information and report actual data received during the surveying process.

8.1 Awareness of Centre

The first question asked to all members of the surveyed population was how they became aware of the centre's existence and its services. The single greatest way that people find out about the centres was through Word of Mouth. (Table 5)

Table 5
Information Sources

	Number	Percent
Newspaper	11	7.2
Radio	0	0
Television	0	0
Telephone Directory	0	0
Word of Mouth	72	47.0
*Other	70	45.8
Total	153	100

*Clients making up this category either always knew the centre existed, were informed through another agency (HRDC), a bank, accountant, FBDB, participated in a training course or through a friend/family member.

It would also be important to mention that being informed of the centre often means the clients becoming more informed of the centre's services and activities. The majority of interviewed clients were in fact aware of the centres existence but were not quite sure of the services offered.

Table 6
Alternative Information Sources

	Number	Percent
Always Knew It Existed	14	20.0
HRDC	26	37.1
Training Course	11	15.7
Friends	8	11.5
Bank	6	8.6
Accountant	4	5.7
FBDB	1	1.4
Total	70	100.0

8.2 Reason For Visit

Of the 153 clients surveyed, 81.0% (124) visited the centres because they were interested in starting a new business. Another 18.3% (28) of surveyed clients visited for reasons of expansions/improvements on an existing business. Only 1 surveyed client used the centre's services for other entrepreneurial reasons. In general, almost all clients had visited the centre for some type of financial assistance. Although, the main focus of many clients was to seek financial assistance, they also visited the centre in search of more technical assistance such as information, referrals, counselling and other.

8.3 Actual Assistance Received

This survey involved only those clients who did not receive financial assistance directly from the CBDC's. Of the 153 clients surveyed 92.8% (142 out of 153 clients) did actually receive some type of technical assistance as a result of their visit to the centre (Table 7)

Table 7
Actual Assistance Received
Stratified by Type

Assistance Received	Number	Percent	Actually Received			
			Yes	%	No	%
Information	29	19.0	25	16.3	4	2.6
Referral	8	5.2	7	4.6	1	0.7
Counselling	116	75.8	110	71.9	6	3.9
Other	0	0	0	0.0	0	0.0
Total	153	100.0	142	92.8	11	7.2

8.4 Recommendation to Friends

Given the importance of word of mouth promotion to a CBDC, all clients were asked if they would recommend the services they had received to a friend. The results were very positive with 78.4% (120 out of 153 clients) of clients being willing to recommend the centre to a friend or family member. (Table 8)

Table 8
Recommendation to
Friends

Assistance Received	Recommend To Friends			
	Yes	%	No	%
Information	18	11.8	11	7.2
Referral	6	3.9	2	1.3
Counselling	96	62.7	20	13.1
Other	0	0	0	0
Total	120	78.4	33	21.6

8.5 Value of the Assistance

The majority of the clients, 85.2% (121 out of 142 clients that actually received some type of technical assistance) valued the services of the centres either high or moderately high. Only 14.8% (21 out of 142 clients that actually received some type of technical assistance) felt that the quality of the service was either moderately low or low. (Table 9)

Table 9
Value of the Assistance Received

	Number	Percent
Four (high)	51/142	36.0
Three (moderately high)	70/142	49.2
Two (moderately low)	12/142	8.5
One (low)	9/142	6.3
Total	142/142	100.0

8.6 Time Saving

Of the 153 clients surveyed, 98 (64.1%) believed the centres to be a time-saving resource. This is interesting to note since only 48 (30.7%) of the clients actually started or improved a business.

Clients that did not succeed in opening their business were often thankful to the centres. They believed the centre prevented them from making some major financial mistakes. Several clients realized, after being counselled by the centre, that starting a business or expanding an existing business was not the best route for them. These clients were particularly grateful to the centres for showing them this.

8.7 Business Start-Ups

Of the 124 clients interested in starting a new business, who visited the CBDC's, 29.0% (36 clients) succeeded and attribute at least part of their success to the centre and its staff. These 36 clients believed that the centres guided them in the right direction, helped them become more organized, broadened their horizons. The majority of the clients were pleased with the centres and believed it to be a positive resource for the economy in the area.

The majority of the remaining clients, those who did not succeed in opening their business, appreciated the centres nonetheless. These clients say they left the centres with more focus and new ideas or believed that pursuing other options would be beneficial.

8.8 Effects of the Self Employment Assistance Program (SEA)

Those clients that did succeed in starting up a new business were asked if they had received funding under the Self Employment Assistance Program (SEA). The SEA program is funded by Human Resources Development Canada and is administered by the CBDC's. Of the 36 new businesses started, 19 (52.8%) were started with the assistance of the SEA program. All clients on the SEA program started a new business.

8.9 Sources of Financing for New Businesses

In addition to inquiring about a client's participation in the SEA program each client was also asked to specify what type of financing was used in their business. The only financing methods used were personal with 86.1% (31 out of 36 businesses started) and chartered banks with 38.9% (14 out of 36 businesses started). (Table 10)

Table 10
Sources of Financing

Source of Financing	Number	Percent
Federal	0	0
Provincial	0	0
Banks	14	38.9
Family	0	0
Private	0	0
Personal	31	86.1

8.10 Business Improvements

Of the 28 clients interested in expanding or improving an existing business 13 out of 28 or 46.4% did succeed. The majority of these clients attributed at least part of this success to the centres and believed them to be an excellent resource for small and medium businesses.

8.11 Other Reasons

The one surveyed client who visited one of the centres for a reason other than starting a new business or expanding an existing business visited the centre to lodge a complaint. Unfortunately, this client did not feel satisfied with the services of the centre.

9.0 Issues

A number of non-quantifiable issues were raised by the surveyed clients. This stems from the comments and open questions as well as a number of questions in the survey which would not allow for the measure client responses with "hard answers". Issues which were raised include: refusals of financial assistance, and the distance required to visit the centre.

Many clients visited the centre expecting financial assistance regardless of their business idea and were often very disappointed and upset when they did not receive money. Some felt that the centre must "loosen up" on their financial lending. Some clients believed that the counsellor was not interested in his/her idea and therefore the client's loan application was rejected.

Clients expressed concern about the 'negative slant' of entrepreneurship when they are told the facts about becoming an entrepreneur.

It is often the case that the client does not realize the value of the service received and therefore does not attribute any of their success to the centre. It was also quite common for clients to not be aware if time was saved or not. This was often the situation with clients who had a good entrepreneurial idea, and the centre worked with them to develop the business.

It is essential to keep in mind that these are clients who have not received financial support from the centre and, therefore, may be negative.

In general, clients were very pleased with the centre's services and some even went as far as referring to it as an "indispensable resource" for the region.

10.0 Client Comments On Staff

Clients were very pleased with the staff of the three CBDC's and enjoyed the personable atmosphere. Common comments made were :

- ▶ information provided was honest, concise and easy to follow
- ▶ staff had a very positive attitude
- ▶ staff were very helpful and knowledgeable
- ▶ could not say enough positive things about the centre
- ▶ staff were very easy to deal with

11.0 Observations

The results of this study of the non-borrowing clients of the three CBDC's were very positive, especially when measured by the impact and satisfaction indicators. The survey enabled a brief glimpse of the clients' perception of the centres and the impact of the technical services provided. Throughout the surveying process several observations were made.

- ▶ To separate and examine clients and successes according to gender can often be futile. Many of the clients registered as being male were actually a group, ie. male/female
- ▶ Many clients had false perceptions of the centre and its services. It was suggested by a few clients that the objective of the centre and ACOA should be better articulated through the media and staff of both the CBDC's and ACOA.
- ▶ Often the negative attitude towards government, distorted the clients actual perception of the centre itself. Negative comments made regarding the centre were often out of desperation and frustration with the economy and not necessarily linked to the centre or any of its specific activities.
- ▶ While all surveyed clients had not received financial assistance directly through the CBDC's, many had received some financial assistance through other government agencies such as the Human Resources Development Corporation. In particular clients starting new businesses were asked if they had received financial assistance under the Self Employment Assistance Program. (SEA)

Appendix A

ACOA SURVEY OF Community Development Corporations

GENERAL INSTRUCTIONS

- Interviewer must read each set of instructions that accompany the survey.
- All responses must be clearly recorded and verbatim.
- Avoid paraphrasing and rewording responses.

INTRODUCTION

Hello, my name is _____ and I am conducting a survey for the Atlantic Canada Opportunities Agency.

This survey is for clients who have used the services of the Community Development Corporation.

The purpose of the survey is to measure the impact of the CBDC _____ should take no more than 5 minutes to complete. It's results will remain anonymous and completely confidential.

Introductory Question:

1. Have you received financial assistance as a result of visiting the Community Development Corporation?
A. Yes 01 Go to Thank You
B. No 02 Go to 2

2. How did you first find out about the Community Development Corporation?
A. Newspaper 03
B. Radio 04
C. Television 05
D. Telephone Directory 06
E. Word of Mouth 07
F. Other, Comment: _____ 08

3. Why did you visit the Community Development Corporation?
A. To start a new business? 09 Go to 4
B. To improve a currently established business? 10 Go to 10
C. Other reason? _____ 11 Go to 16

New Business Start

- I. 4. For what type of service were you looking?
 A. Information 12
 B. Referral 13
 C. Counsellor 14
 D. Other, comment: _____ 15

I. 5. What assistance did you actually receive during your visit?

Type of Assistance	a. Received in Visit		b. Value of Service Scale of 1 to 4		c. Recommend Service To Friends	
	Yes	No	Low..... High	Yes	No	
Information	16	17	18	19	20	
Referral	21	22	23	24	25	
Counsellor	26	27	28	29	30	
Other*	31	32	33	34	35	

*If Other, specify type of Assistance: _____

- I. 6. Did your visit help you to start a new business?
 A. Yes 36 Go to 7
 B. No 37 Go to 9
- I. 6. A. If yes, have you received financial assistance under the SEA or SEB plan - Unemployment Insurance?
 A. YES 36(A)
 B. No 36(B)
- I. 6. B. What other sources of funding or capital did you utilize to start your business?
 A. Federal 36(C)
 B. Provincial 36(D)
 C. Banks 36(E)
 D. Family 36(F)
 E. Private 36(G)
 F. Personal 36(H)
- I. 7. Was the assistance time saving?
 A. Yes 38
 B. No 39
- I. 8. What did you do differently as a result of your visit?
 Comment _____ 40
- I. 9. What aspects of the visit to the Community Development Corporation were not beneficial?
 Comment _____ 41

I. 9 a) Do you have any concluding comments, questions or observations?

END OF QUESTIONNAIRE, THANK YOU

THANK YOU

Thank you for your time and cooperation with this questionnaire. Should you have any questions regarding this survey, please contact Victor Paul-Elias at the Atlantic Canada Opportunities Agency at 1-506-452-3739.

Existing Business

- II. 10. For what type of service were you looking?
- A. Information 42
 - B. Referral 43
 - C. Counsellor 44
 - D. Other, comment: _____ 45

II. 11. What assistance did you receive during your visit?

Type of Assistance	a. Received in Visit		b. Value of Service Scale of 1 to 4		c. Recommend Service to Friends	
	Yes	No	Low High	Yes	No	
Information	46	47	48	49	50	
Referral	51	52	53	54	55	
Counsellor	56	57	58	59	60	
Other*	61	62	63	64	65	

*If Other, specify or describe help: _____

- II. 12. Did you implement changes in your business as a result of your visit with the Community Development Corporation?
- A. Yes 66 Go to 13
 - B. No 67 Go to 15

- II. 13. Was the assistance time saving?
- A. Yes 68
 - B. No 69

II. 14. What did you do differently as a result of your visit?

Comment _____ 70

II. 15. What aspects of the visit to the Community Development Corporation were not beneficial?

Comment _____ 71

II. 15 a) Do you have any concluding comments, questions or observations?

END OF QUESTIONNAIRE, THANK YOU

THANK YOU

Thank you for your time and cooperation with this questionnaire. Should you have any questions regarding this survey, please contact Victor Paul-Elias at the Atlantic Canada Opportunities Agency at 1-506-452-3739.

Non-Entrepreneurial Reasons for Visit

III. 16. What was the specific purpose of your visit to the Community Development Corporation?

Description: _____ 72

III. 17. Did Humber's staff help you with your needs?

A. Yes 73 Go to 18

B. No 74 Go to 21

III. 18. How was the assistance/centre helpful?

A. Referral 75

B. Information 76

C. Other: _____ 77

III. 19. Was the centre time saving?

A. Yes 78

B. No 79

III. 20. What did you do differently as a result of your visit?

Description: _____ 80

III. 21. What aspects of the visit to the Community Development Corporation were not beneficial?

Comment: _____ 81

III. 21a) Do you have any concluding comments, questions or observations?

END OF QUESTIONNAIRE, THANK YOU

THANK YOU

Thank you for your time and cooperation with this questionnaire. Should you have any questions regarding this survey, please contact Victor Paul-Elias at the Atlantic Canada Opportunities Agency at 1-506-452-3739.