

**REPORT ON
CLIENT IMPACT AND SATISFACTION OF
NOVA SCOTIA CBDCs**

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Evaluation and Econometrics Division



**Atlantic Canada
Opportunities
Agency**

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promotion économique
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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.

TABLE OF CONTENTS

Executive Summary	i
1.0 Overview	Page 1
2.0 Introduction	Page 1
2.1 Background	Page 1
2.2 Description of the Centres	Page 2
2.3 Client Sources for the Survey	Page 2
3.0 Methodology	Page 3
4.0 Limitations	Page 3
5.0 Population Analysis	Page 4
5.1 Population	Page 4
5.2 Sample Population	Page 4
6.0 Impact of Business Counselling	Page 5
7.0 Client Satisfaction with Business Counselling	Page 6
8.0 Data Analysis	Page 6
8.1 Awareness of the Centre	Page 6
8.2 Reason for Visit	Page 7
8.3 Actual Assistance Received and Recommendations to Friends	Page 7
8.4 Value of Assistance	Page 8
8.5 Time Saving	Page 8
8.6 Business Start-Ups	Page 9
8.7 Effects of the Self Employment Benefits Program (SEB)	Page 9
8.8 Sources of Financing	Page 10
8.9 Business Improvements and Expansions	Page 10
8.10 Other Reasons	Page 10
9.0 Issues	Page 10
10.0 Observation	Page 11
Appendix A	I

Tables

Table 1	Population Stratification By Gender	Page 4
Table 2	Sample Stratification By Gender	Page 5
Table 3	Positive Impact of Business Counselling	Page 5
Table 4	Client Satisfaction	Page 6
Table 5	Information Sources	Page 7
Table 6	Actual Assistance Received and Recommendations to Friends	Page 8
Table 7	Value of the Assistance Received	Page 8
Table 8	SEB Client Impact and Satisfaction	Page 9
Table 9	Sources of Financing	Page 10

Executive Summary

Overview

Non-borrowing clients from 8 of 13 CBDCs were surveyed to determine the impact of technical assistance offered. The data from the CBDC sample population present very positive results for the centres. With a satisfaction rate of 80.2% and a positive impact measurement of 40.1%, the results convey a very positive perception by the 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 visited the centres, 40 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, 80 will be satisfied with the technical assistance received, and recommend the centre 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. The most common comment was that financial assistance should have been offered.

Methodology

This report is based on a telephone survey conducted with non-borrowing clients. 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 of 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 a list totalling 458 client names which was then reduced to 328 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 roughly 80%, or 262 out of the 328 clients.

It is believed that the definitions which have been used to define impact and satisfaction of business counselling centres are stringent and accurate, and only new businesses starts or improvements are being counted. However, it must be kept in mind that although the return rate was acceptable at 80%, the survey population was small and therefore the sample population was also small. The survey does not attempt to make generalizations or measurements other than the indicators, impact and satisfaction, which are specifically defined in this report. There are many clients who were ready to start businesses and the potential impact is higher than that reported here.

The Impact of Business Counselling

In order for the centre to have had a positive impact, a client's response had to meet all of the following five conditions: 1) visited a business counselling centre, 2) received some type of assistance from the centre, 3) place a high or moderately high value on the received assistance, 4) started or improved a business due in part to the technical assistance from the centre, 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 40.1%.

Client Satisfaction

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 CBDCs was 80.2%.

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.

There were some concerns expressed about the manner in which clients received rejection of their applications. One client referred to the CBDC as "Bankers in casual clothing". There was concern expressed that counsellors showed no interest in the stated business idea and were very negative about the plan and going into entrepreneurship. This suggests that attention to communication with clients, face to face, may be an issue which the CBDCs should address. In general the overall comments were positive and many clients described the centres as "an indispensable resource to the community".

Observations

The results of this study 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, usually a couple.
- ▶ Many clients had false perceptions of the centre and its services. It was suggested by a few clients that the objectives 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.
- ▶ Clients from only three of the CBDCs were screened for financial assistance under the Self Employment Benefits Program (SEB). Most clients interviewed who had received SEB had established a business. Earlier interviews did not screen for this program and generalizations in this area do not apply to all CBDCs surveyed.

Given the impact at the current levels, additional recognition must be provided to mainland CBDCs for providing very cost-effective economic development.

1.0 Overview

Non-borrowing clients of eight CBDCs were surveyed to determine the impact of technical assistance offered. The five in Mainland Nova Scotia consisted of Bluewater Business Development Corporation, Hants-Kings Business Development Centre, Yarmouth Regional Business Corporation, Shelburne Co. Business Development Centre and South Shore Opportunities. The three in Cape Breton consisted of Northside Economic Development Corporation, Inrich Business Development Centre, and Coastal Business Opportunities. The data from the CBDC sample population present very positive results for the centre. With a satisfaction rate of 80.2% and a positive impact measurement of 40.1%, 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 centre, 40 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, 80 will be satisfied with the technical assistance received, and recommend the centre 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 centre. 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 counselling activities at the CBDCs have had on clients. The information gathered from clients of the centres allows for a focussed evaluation of the achievements, results and impact 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 the Community Business Development Corporations (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 Corporations, it is quite difficult to evaluate the impact which the technical assistance has 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 attribute the credit for the impact upon SME's.

2.2 Description of the Centres

The centres studied are five of ten business development centres in mainland Nova Scotia, and three business development centres located in Cape Breton. Since their incorporation in the mid and late 80's, the centres have been providing both financial and technical assistance in the 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 centres are considered to be '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 458 client names which was then screened for non-gender specific names. Clients with such names were discarded from the survey population. In addition, when clients were contacted, they were asked if they had ever received financial assistance directly from the CBDC. Those having received financial assistance were filtered from the list. This was necessary in order to be able to focus only on the non-borrowing clients. During the calling process, the survey population was then further reduced 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 80%, 262 out of 328 clients.

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 is designed to interview three types of clients: those who are interested in starting a business, those who would like to improve or expand a currently established business, and those who have 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 a comparison of the results.

Once the client lists were received and screened, clients were contacted. The surveying process involved a significant number of call-backs to reach clients and maintain an adequate sized and 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 focussed on clients who had not received financial support from the CBDC. 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 the client responses. Different interviewers were used to assess the 8 different CBDC's and the questionnaires employed varied. Some interviewers may have had additional questions which could possibly skew results.

These interviews have been conducted over a period of 18 months. Two different interviewers have been used for the interviews although both interviewers were trained and supervised by the same individual. The same methodology was applied. The questionnaire was changed to consider the SEA program. Questions were added and none of the original questions added. The discussion on SEA applies to only three of the CBDCs involved and may not be generalized. The different interviewers would also interpret the qualitative or open ended questions in their own way. There interpretations were discussed with the supervisor but it is impossible to be perfectly consistent in these interpretations.

5.0 Population Analysis

5.1 Population

The list of 458 client names received, were screened and stratified by gender. The list was then decreased for reasons such as disconnected and wrong telephone numbers. A final total for the survey population was calculated at 328. The client list includes twice as many men as women, with males making up 66.2%, females 31.9% and groups 2.0% (Table 1). During the interviewing process it became apparent that many of the clients registered as male, represented groups, usually a couple. This could account for the higher percentage of male clients.

*Table 1
Population Stratification By Gender*

Male	%	Female	%	Group	%	Total	%
303	66.2	146	31.9	9	2.0	458	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. Of the listed 458 clients, only 328 were accessible. Others were moved, had disconnected phones, provided wrong numbers, or were disqualified from the survey for receiving financial assistance from the CBDC. A target return rate of 40% was established. In reality, the survey had a much higher return rate than anticipated at 79.9%, while the remaining 20.1% 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	%	Group	%	Total	%
164	62.6	92	35.1	6	2.3	262	100.0

6.0 Impact of Business Counselling

The survey conducted with the current 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) received some type of assistance from the centre; 3) place a high or moderately high value on the received assistance, 4) started or improved a business due in part to the technical assistance from the centre, 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 of the start-up and improvement of all businesses. The total impact on clients looking to create a new or expand an existing business was 40.1%.

Table 3
Positive Impact of Business Counselling

	Number	Percent
Business Start-Ups	99/225	44.0%
Business Improvements	6/31	19.3%
Other Entrepreneurial Reasons	0/6	0.0%
Total Impact	105/262	40.1%

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 centre's assistance to a friend. Based on this criteria, the total satisfaction of the centre was 80.2%.

Results for clients seeking assistance for starting a new business were higher than those interested in expanding or improvement, with satisfaction rates of 80.9% and 74.2% respectively. Client satisfaction is very important to business development centres since the majority of promotion is through word of mouth. It is expected that in the future, these satisfied clients will continue referring friends and acquaintances contributing to the growth of the centre. This growth strengthens the centre's self-sufficiency and gives more resources to continue to serve and reinvest in the community.

Table 4
Client Satisfaction

	Number	Percent
Business Start-Ups	185/225	80.9%
Business Improvements	23/31	74.2%
Other Entrepreneurial Reasons	5/6	83.3%
Total Satisfaction	210/262	80.2%

8.0 Data Analysis

The creation of the questionnaire used in this 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 the Centre

The first question asked to all 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	25	9.5%
Radio	1	0.4%
Television	0	0.0%
Telephone Directory	0	0.0%
Word of Mouth	236	90.1%
Total	262	100.0%

8.2 Reason for Visit

Of the 262 clients surveyed, 85.9% visited the centre because they were interested in starting a new business. Another 11.8% visited for reasons of expansion or improvements of an existing business. Only 2.3% of the surveyed clients used the centre's services for other 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 and Recommendation to Friends

This survey involved only those clients who did not receive financial assistance, of those surveyed 259 or 99% did receive some type of technical assistance.

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 85.3% of clients willing to recommend the centre to a friend or family member (Table 6).

Table 6
Actual Assistance Received and Recommendations to Friends

Assistance Received	Number	Percent	Recommend to Friends			
			Yes	%	No	%
Information	67	25.9%	52	77.6	15	22.4
Referral	4	1.5%	4	100.0	0	0.0
Counselling	179	69.1%	160	89.4	19	10.6
Other	9	3.5%	5	55.6	4	44.4
Total	259	100.0%	221	85.3	38	14.7

8.4 Value of Assistance

Out of the clients that actually received some type of technical assistance, 81.7% valued the service that they received as either high or moderately high. Only 18.3% felt that the quality of the service was either moderately low or low. (Table 7)

Table 7
Value of the Assistance Received

	Number	Percent
Four (high)	117	46.6%
Three (moderately high)	88	35.1%
Two (moderately low)	24	9.6%
One (low)	22	8.8%

8.5 Time Saving

Of the 262 clients surveyed, 174 (66.4%) believed then centres to be time saving resource. This is interesting to note since only 99 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 centres prevented them from making some financial mistakes. Several clients realized after being counselled that starting a business was not the best route for them. “The centre was very time saving and they pointed me in the right direction. I realized in the end that starting a business was just not for me.”

8.6 Business Start-Ups

Of the 225 clients interested in starting a new business, 99 succeeded and attribute at least part of their success to the centre and its staff. These clients believe that the centre guided them in the right direction, helped them become more organized and broadened their horizons.

The majority of the clients who had not succeeded in starting their business appreciated the centre nonetheless. These clients say they left the centre with more focus and new ideas or believed that pursuing other options would be beneficial.

8.7 Effects of the Self Employment Benefits Program (SEB)

Clients from the Hants-Kings Business Development Centre, Yarmouth Regional Business Corporation and South Shore Opportunities who did succeed in starting up a new business were asked if they had received funding under the Self Employment Benefits Program (SEB). The SEB program is funded by Human Resources Development Canada and is administered by the CBDC’s. 88% of clients receiving assistance under the SEB program started new businesses while only 18.6% of those not receiving assistance did so. 88% of clients receiving assistance expresses satisfaction. 73.2% of those who did not receive assistance expressed satisfaction. This is interesting to note since only 16 clients who did not receive assistance started a new business. (Table 8)

*Table 8
SEB Client Impact and Satisfaction*

	Clients	Impact		Satisfaction	
		#	%	#	%
New Business Starts					
SEB	40	35	88.0	35	88.0
Non-SEB	86	16	18.6	63	73.2
Total	126	51	40.5	98	77.8

8.8 Sources of Financing

In addition to inquiring about a client's participation in the SEB program, each client was asked to specify what type of financing was used in their business. The three financing methods used were personal, credit unions and chartered banks. (Table 9)

Table 9
Sources of Financing

Source of Financing	Number	Percent
Federal	0	0.0%
Provincial	0	0.0%
Banks	3	5.7%
Credit Unions	2	3.8%
Personal	48	90.5%

8.9 Business Improvements and Expansions

Of the 31 clients interested in expanding or improving their existing business, 6 (19.3%) did succeed. The majority of these clients attributed at least part of this success to the centres and believed them to be excellent resources for small and medium businesses.

8.10 Other Reasons

There were 6 clients who visited the centres for reasons other than starting a new or expanding an existing business. Five of these clients received the information sought and found the service very friendly, helpful and time saving.

9.0 Issues

A number of non-quantifiable issues were raised by the surveyed clients. This stems from comments and open questions as well as a number of questions in the survey which would not allow for the measurement of clients' responses with "hard answers". Issues which were raised include refusals of financial assistance, accusations of favouritism for financial assistance and the quality of the entrepreneurial courses offered and the individuals who offered them.

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 lending criteria and be more cognizant of the clientele that they deal with.

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.

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

Although one goal of the CBDC is to disassociate itself from what is viewed to be “bank like behaviour”, some clients felt that this was not the case. One client even went as far as to say that they were “Bankers in casual clothing.” Many clients expressed similar sentiments.

Some clients expressed that staff members appear to be biased towards certain ideas. These clients felt that staff were very discouraging if they didn’t like their idea.

Clients also expressed concern that the acquisition of loans is based more on who you know instead of what you know. There seems to be a feeling that loans are based on favouritism.

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 Observation

The results of this study 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, usually a couple.
- ▶ 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.
- ▶ Clients from the Hants-Kings Business Development Centre, South Shore Opportunities Limited and the Yarmouth Regional Business Corporation were asked if they had received financial assistance under the Self Employment Benefits Program. (SEB) Most clients interviewed who had received SEB had established a business.

Given the impact as determined by the current surveys, additional recognition must be provided to mainland CBDCs for providing very cost-effective economic development.

Appendix A

Questionnaire Community Business 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.

Would you mind if I take five minutes of your time to ask a few questions?

The purpose of the survey is to measure the impact of the CBDC and it's results will remain anonymous and completely confidential.

Introductory Question:

I.1. Have you received financial assistance from the centre as a result of your visit?

A. Yes 01 Go to Thank You

B. No 02 Go to 2

I.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

I.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. Counselling 14
- D. Other, comment: _____ 15

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

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

*If Other, specify type of Assistance: _____

I. 5 B. Did you go anywhere else before or after you visited the CBDC?
... How did that work for you?

I. 6. Did your visit help you to start a new business?

- A. Yes 36
- B. No 37

I. 6. A. Have you received financial assistance under the SEA or SEB plan - Unemployment Insurance?

- A. YES 36(A)
- B. No 36(B)

- I. 6. B. If you started a business, what other sources of funding or capital did you utilize to start your business?
- A. Federal 36©
 - B. Provincial 36(D)
 - C. Banks 36(E)
 - D. Private 36(G)
- 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. Counselling 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
Counselling		56		57		58		59		60
Other*		61		62		63		64		65

*If Other, specify or describe help: _____

II. 11. B. . . . Did you receive counselling or technical assistance before or after you visited the CBDC?
 . . . How did that work for you?

- 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

- I. 12. B. If you started a business, 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. Private 36(G)

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

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 the CBDC'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. 21 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.