

**Research: Young Women Entrepreneurs
SBAHQ-12-M-0225**

Short Title: Young Women Entrepreneurs

National Women's Business Council (NWBC)

Sponsor Point of Contact

Ms. Emily Bruno, Research and Policy Director
National Women's Business Council

Key Researcher

Nicole C. Close, PhD
EmpiriStat, Inc.

Version Number: 0.5

21 May 2013

TABLE OF CONTENTS

LIST OF ABBREVIATIONS.....III

RESEARCH SUMMARY..... 1

1. KEY ROLES..... 2

2. BACKGROUND INFORMATION AND RATIONALE..... 2

 2.1 BACKGROUND INFORMATION..... 2

 2.2 RESEARCH OVERVIEW..... 3

3. STUDY OBJECTIVES..... 5

 3.1 PRIMARY OBJECTIVE..... 5

 3.2 SECONDARY OBJECTIVES..... 6

4. STUDY DESIGN..... 6

 4.1 DESCRIPTION OF THE PARTICIPANTS..... 6

 4.2 PARTICIPATION..... 6

 4.3 FOCUS GROUP DESCRIPTION..... 7

 4.3.1 *Location*..... 7

 4.3.2 *Description*..... 8

 4.3.3 *Questions*..... 8

5. REPORTING..... 9

 5.1 TRANSCRIPTION..... 9

 5.2 REPORTS..... 9

 5.3 PARTICIPANT CONFIDENTIALITY..... 10

 5.4 VOLUNTEER COMPENSATION AND REIMBURSEMENT..... 10

APPENDIX 1 – REMINDER EMAIL..... 11

APPENDIX 2 – FACILITATOR SCRIPT..... 12

ATTACHMENT A – QUESTIONNAIRE..... 13

ATTACHMENT B – FOCUS GROUP QUESTIONS..... 20

ATTACHMENT C – FOCUS GROUP CONSENT FORM..... 25

List of Abbreviations

NWBC	National Women's Business Council
SBA	United States Small Business Administration
CFR	Code of Federal Regulations
SOW	Statement of Work

Research Summary

Full Title	Focus Group Research: Young Women Entrepreneurs
Short Title	Young Women Entrepreneurs
Study Type	Focus Group Data Collection
Sponsor	National Women's Business Council (NWBC)
Key Researcher	Nicole C. Close, PhD Contractor, EmpiriStat, Inc.
Sample Size	Total Approximate Respondents = 120 (with 20% oversampling) <ul style="list-style-type: none"> • Young Women Entrepreneurs – Approx. 48 • Older Women Entrepreneurs – Approx. 48 • Young Men Entrepreneurs – Approx. 24
Study Population	<ul style="list-style-type: none"> • Young Female Entrepreneurs (ages 18-34 years) • Older Female Entrepreneurs (ages 35 years and older) • Male Entrepreneurs (ages 18 years and greater)
Total Effort	180 hours for focus group participation
Study Design	Focus Group with convenience sample from the study population stratified by age and gender within three different regions of the United States.
Study Duration	6 Months
Primary Objective	<ol style="list-style-type: none"> 1. To conduct focus groups to explore expectations, approaches, barriers and supports, and growth potential of young women entrepreneurs. 2. To identify and examine potential differences between young women entrepreneurs and older women entrepreneurs. 3. To identify and examine potential differences between female and male entrepreneurs. 4. To collect and analyze the data to provide a clear analysis of young women entrepreneurs and to identify ways in which to help them grow.
Secondary Objectives	<ol style="list-style-type: none"> 1. To obtain the entrepreneurs knowledge, attitudes and beliefs about entrepreneurialship to better understand young women entrepreneurs (ages 18-34 years) and how they are the same or different from young men entrepreneurs and older women entrepreneurs. 2. To identify barriers for young women entrepreneurs. 3. Identify trends and themes. 4. Identify future interesting areas of study based on findings.
Focus Group Tools	Facilitator Script, Preparation Checklist, Group Notes Form

1. KEY ROLES

To implement the focus groups, the key roles and responsibilities are defined below.

A. Key Researcher:

The Key Researcher is primarily responsible for the coordination and leadership of the research for the Sponsor, serve as the focus group facilitator, to remedy issues and make recommendations and to report on progress for the research to the NWBC. As the Focus Group Facilitator she is responsible for the development of the protocol and script and implementation of those documents. She will work with the NWBC in the logistics of the implementation. This work is being performed under Contract SBAHQ12M0225 to EmpiriStat, Inc.

Key Researcher

Nicole C. Close, PhD
EmpiriStat, Inc.
13694 Sam Hill Drive
Mount Airy, MD 21771
866-935-7828 ext. 703
nclose@empiristat.com

2. BACKGROUND INFORMATION AND RATIONALE

2.1 Background Information

The National Women's Business Council (NWBC or Council) is a non-partisan federal advisory council created to serve as an independent source of advice and counsel to the President, Congress, and the U.S. Small Business Administration on economic issues of importance to women business owners. Members of the Council are prominent women business owners and leaders of women's business organizations.

One of the Council's duties is to develop and promote new initiatives, policies and programs designed to support women's business enterprises at all stages of development in the public and private sector marketplaces- from start-up to success and to significance.

One of the NWBC's priorities this year is to better understand young women entrepreneurs (ages 18-34 years) and how they may be similar or different from young men entrepreneurs and older women entrepreneurs and to understand these possible differences shown through current data as well as to explore differing expectations and growth potential. This includes:

- Utilize existing data to describe the current state of young women entrepreneurs and identify any differences as compared to older women entrepreneurs and young men entrepreneurs.
- Conduct focus groups to explore expectations, approaches, barriers and supports, and growth potential of young women entrepreneurs.

- Analyze the quantitative and qualitative data to provide a clear analysis of young women entrepreneurs and to identify ways in which to help them grow their businesses (as compared to older women and to men).

2.2 Research Overview

NWBC has awarded a contract to EmpiriStat to conduct this research. EmpiriStat will work with The National Women's Business Council (NWBC) to first identify issues of importance to women business owners. If useful for the resulting methodology, EmpiriStat will conduct additional literature searches and data gathering for supplementary data from the additional resources. This systematic review aims to provide a summary of literature relevant to the research question(s). All publications, articles and collected data will be gathered, summarized and documented within the NWBC existing data and resources and through additional data gathering and extraction conducted by EmpiriStat.

The second step conducted is a meta-analysis from the systematic review. The compilation and meta-analysis of these data will allow for the establishment of baseline information for demographic data of the subject groups (e.g. entrepreneurs by demographic sub-categories) and basic premises to guide the research questions for the focus groups. During this phase, hypothesis generation is formulated and questions are developed for the questionnaire and themes for introduction in the focus groups.

One of the NWBC's priorities this year is to better understand young women entrepreneurs (ages 18-34 years) and how they are similar or different from men entrepreneurs and older women entrepreneurs. It is important to describe the existing differences shown through current data as well as to explore differing expectations and growth potential of young women compared to older women and men through targeted new research.

In order to determine similarities and differences among the existing data, the meta-analysis performed by EmpiriStat is crucial. Because the research field relies heavily and often places higher investment on qualitative data, having a well-defined research methodology that is vetted and documented is a priority, prior to completing the qualitative portion of the research.

From the systematic review, questions supporting the research were developed for the questionnaire (See Attachment A). This short questionnaire contains a limited number of questions with defined responses in order to support and further expand the existing literature in this area. Items have been set up in tables as to facilitate easy and quicker responses by the participants.

Completion has been designed to be between 15-20 minutes by the participants. All questionnaires will be coded with a random participant identification number, so that no names or identifiers will be included on the questionnaire. To save time and expenses of both the NWBC and the participants, this questionnaire will be sent through entrepreneur organizations to complete via an Internet survey tool called Survey Monkey. This tool is very useful, inexpensive to use, and compiles the survey results in an easily manageable file for analysis by EmpiriStat.

Over selection may be required for the focus group for young women entrepreneurs in order to explore expectations, approaches, barriers, support, and growth potential of this specific group in order to elaborate on their attitudes and practices.

Sampling from the population has been considered. EmpiriStat has worked with the NWBC to choose the best method for sampling based on the goals of this research to obtain rich qualitative information from a diverse group of entrepreneurs. Choices included: 1) Nomination – Key individuals nominate people they think would make good participants. Nominees are familiar with the topic, known for their ability to respectfully share their opinions, and willing to volunteer about 2 hours of their time; 2) Random selection – If participants will come from a large but defined group (e.g. a professional organization like Women in Technology) with many eager participants, names can be selected randomly and asked to participate; and, 3) All members of the same group – We may use a mailing list from an organization like Women in Technology and invite everyone to participate that meets the eligibility criteria until the sample is filled.

This research will use a convenience sample from the population and will include inviting entrepreneur focused organizations to distribute our questionnaire via weblink to their membership. The membership has 30 days to respond to the questionnaire. Eligibility criteria will be reviewed to verify their subgroup designation and their response for participation in the focus groups. Once the interested participants are identified to participate in the focus group, they will be sent additional information about the research, as well as a Doodle Invite for participation in one of the scheduled applicable focus groups.

If more participants indicate willingness to take part in the focus groups, a simple random sample stratified on gender and age will be conducted. Once the selection of participants is completed, focus groups will be conducted. Because the purpose of the focus group is to gain information about topics of interest from the participants, we believe that having a woman entrepreneur as our facilitator, will allow for good rapport and more openness and communication achieving quality data collection.

3. STUDY OBJECTIVES

3.1 Primary Objective

To gather information about entrepreneurs that will allow further exploration on potential differences and barriers experienced as an entrepreneur for younger women, older women and men. Information will be gathered from a larger convenience sample through a questionnaire, and then through targeted focus groups.

The primary objectives are:

- To conduct focus groups to explore expectations, approaches, barriers and supports, and growth potential of young women entrepreneurs.
- To identify and examine potential differences between young women entrepreneurs and older women entrepreneurs.
- To identify and examine potential differences between female and male entrepreneurs.
- To collect and analyze the data to provide a clear analysis of young women entrepreneurs and to identify ways in which to help them grow.

3.2 Secondary Objectives

- To obtain the entrepreneurs knowledge, attitudes and beliefs about entrepreneurship to better understand young women entrepreneurs (ages 18-34 years) and how they are the same or different from young men entrepreneurs and older women entrepreneurs.
- To identify barriers for young women entrepreneurs.
- Identify trends and themes.
- Identify future interesting areas of study based on findings.

4. STUDY DESIGN

4.1 Description of the Participants

The NWBC will contact entrepreneur focused organizations in three different cities/regions of the United States. These cities will be chosen to complement and not to duplicate areas where existing research of the NWBC is being conducted. The inclusion and exclusion criteria for the study are as follows:

Inclusion Criteria:

- Male or Female
- Ages 18 years and older
- Raised primarily in the United States as a child (10 or more years until age 18)
- Owns one or more businesses
- Primary Founder or Co-Founder of the business

Exclusion Criteria:

- Has not sold a “unit of product” as of the questionnaire
- Owns a sole proprietorship
- Does not speak, read and write English
- Works in the business less than 20 hours a week
- Operates a not-for-profit business

4.2 Participation

The NWBC will write an introductory note for the questionnaire introducing the importance of the research in order to encourage participation. The entrepreneur organization may or may not also write a supporting statement, but will be encouraged to do so. Reminders will be sent at 7 days, 14 days and at 21 days reminding the group to complete their questionnaire once distributed. Respondents will also have the opportunity to volunteer for participation in the focus groups as well at this time. Participants will be from three different cities/regions of the United States.

4.3 Focus Group Description

4.3.1 Location

Once the questionnaires have been completed, the Key Researcher will work in close collaboration with the NWBC to finalize the viable locations to conduct focus group sessions. Dr. Nicole Close will be the Facilitator for these focus groups. As a woman entrepreneur, she will be able to establish a connection with the participants. This will facilitate comfortable and open dialogue. This may influence the willingness of participants to answer questions, and how open and honest their answers are to the questions they are asked. Because the purpose of the focus group is to gain information about topics of interest from the participants, we believe that having a woman entrepreneur as our facilitator, will allow for good rapport and more openness and communication achieving good data collection.

The focus groups will be no longer than 90 minutes in length in total from start to finish and an oversampling of women will be included since the research is focused on women entrepreneurs. Within the focus groups, three types of questions will be used:

1. Engagement questions: we will introduce participants to and make them comfortable with the topic of discussion
2. Exploration questions: we will engage the participants to get to the content of the discussion. Engagement questions are ordered in priority of asking for the focus group. Not all engagement questions may be

covered in every focus group, but those that are covered will be indicated in the facilitator's notes.

3. Exit question: this will check to see if anything was missed in the discussion

Once a group of viable participants has been established, EmpiriStat will verify availability of the participants via Doodle for the focus groups. Doodle scheduling is an online scheduling and meeting application that is easy to use. We will give the participant's times and information about the focus groups and will secure their confirmation for participation. EmpiriStat will email each participant a written confirmation and will call to remind each one two days before the scheduled group. All focus groups will be recorded and transcribed.

4.3.2 Description

For focus groups, the participants will sit in a circle or around a table for discussion. The facilitator will sit in a circle with the participants during in-person meetings. The facilitator will begin the meeting by introducing herself and explaining the purpose of the focus group session. The focus group meeting will last no longer than 90 minutes. The session may be audio-recorded.

Ground Rules will be introduced at the beginning by the facilitator and include the following:

- No names are attached to any report.
- Who is paying for the focus group and why.
- Role of the facilitator and group members.
- How long the group will last.
- Use first names only.
- There are no wrong answers.
- Please respect the right of everyone to express opinions.
- Rules for cell phones and other electronic devices
- Who will listen to the audio recording
- Who sees the summary reports and how information will be used.
- Location of bathrooms (ask participants to use them before starting).
- Invitation to participants to help themselves to refreshments.

4.3.3 Questions

Questions to be used in the focus groups are located in Attachment A. In order to facilitate the discussion of these questions, possible probes may be needed to further detail or clarification. They may include the following:

- Can you say more about that?
- Can you be more specific?
- Can you give me an example of that?
- Do others have similar or different experiences to share?

Other forms of probes may also be used by the facilitator given the specific circumstance, which may include:

- Remaining silent
- Nodding her head
- Using a puzzled facial expression

5. REPORTING

5.1 Transcription

Upon conclusion of the focus group, the facilitator will transcribe the audio recording within 5 business days from the last session at the site. Transcription notes are only for the facilitator to use in creation of the focus group report. Once the session has been transcribed into facilitator notes, the audio recording(s) from the session will be destroyed.

5.2 Reports

One quantitative report will be created for the questionnaire data per the Statistical Analysis Plan.

One qualitative summary report will be created with information from the focus groups with one overall Executive Summary developed for the project.

The content and the format summary report will include:

- o Descriptive summary of the site locations
- o Descriptive data of the attendance numbers in comparison to invited
- o Overall impression of the discussion from the focus group
- o Description of any impediments during the focus group
- o Comments, quotes and examples given during the focus group summarized by each of the questions

- o Summary of extraneous comments and relevance of those comments to the discussion
- o Overall interpretation of the facilitator
- o Signature and date of final report

The content and the format of the Executive Report will include:

- o Descriptive summary of all focus groups
- o Descriptive data of the attendance numbers in comparison to total sample size
- o Overall impression of the discussion from all focus groups conducted
- o Description of any common themes from the discussion groups across sites
- o Highlights of the most common positive and negative comments across all focus groups
- o Overall interpretation by the facilitator for the Sponsor
- o Signature and date of final report

5.3 Participant Privacy

No identifiable information or data will be released to any unauthorized third party, without prior written approval of the sponsor unless required by law.

5.4 Volunteer Compensation and Reimbursement

Volunteers will not be paid to participate in the focus groups. Volunteers will not be reimbursed for focus group related expenses, specifically local travel costs driving from their work to the focus group session.

APPENDIX 1 – REMINDER EMAIL

Thank you for your willingness to participate in our focus group. As discussed, we would like to hear your ideas and opinions and your experience as an entrepreneur.

You will be in a group with other entrepreneurs and your responses to the questions within the focus group will be kept anonymous.

The date, time, and place are listed below. Please look for signs once you arrive directing you to the room where the focus group will be held.

DATE
TIME
PLACE

If you need directions to the focus group or will not be able to attend for any reason please call EmpiriStat at 240-744-0000 x703.

Thank you !

APPENDIX 2 – FACILITATOR SCRIPT

5 minutes prior to the session beginning, facilitator will make the following general announcement: Good Evening everyone and thank you for coming to the Entrepreneurs Study Focus Group. The National Women's Business Council has commissioned this research to understand the attitudes, strategies, and behaviors of young women entrepreneurs. Our session will be 90 minutes in length, with about 10-12 minutes spent on discussion for each topic question. You do not have to answer any questions or discuss topics tonight unless these questions and topics have been OMB approved. Please be advised that they are OMB approved and the control number is XXXXX. Please make sure that you have reviewed the consent form and signed a copy if you would like to participate, before we get started.

We will start in about 5 minutes, so:

- Please help yourself to the refreshments.
- Restrooms are located XXXXX.
- Please turn off all cell phones or other electronic devices before we begin.

Announcement to take seats. Thank you for coming today. This is a focus group session. In a focus session, we have participants (you) and a facilitator (me). It is a way to collect important information that is different from completing a survey. In this group setting, I am going to start by asking a question in which I will look to you to provide your thoughts and feelings about it. You may follow-up on thoughts from others as they are stated and share your perceptions, even if you disagree.

We've brought you together so that we can learn from each of you, and together as a group, your experiences as entrepreneurs. We want to learn about barriers, road blocks and trends you have experienced in your field of business. This is a "no holds barred" discussion, but please only allow one person to speak at a time.

I would like for you to focus on your experiences with various trends as an entrepreneur such as, Financial Investments, Mentoring and Support, Networking and Growth, to name a few.

I am taping this session so that I can listen to what you have said so that I can make some notes later on, but it goes no further than this group. Anything you say here will be kept private to the extent allowable by law ; we won't be telling people outside this room who said what. When you have something to say, please repeat your name each time. When I am listening to the tape again I will want to be able to tell who is speaking so I can relate comments you make at different times, since I won't be able to see you when I do the transcription.

Any questions? Great, Let's get started.

ATTACHMENT A – QUESTIONNAIRE

DRAFT

Thank you for your participation in this QUESTIONNAIRE, sponsored by the National Women's Business Council (NWBC). NWBC has commissioned this research to understand the attitudes, strategies, and behaviors of women and men entrepreneurs. Please answer each question to the best of your knowledge. The estimated time to complete this questionnaire is 15-20 minutes. At the end, please indicate if you would like to assist us by attending an in person focus group discussion (90 minutes in length) in your city.

Please be advised that you are not required to respond to this request for information unless it displays a currently valid OMB control number. Comments on the burden should be sent to U.S. Small Business Administration, Chief, AIB, 409 3rd St., S.W., Washington D.C. 20416 and Desk Officer for the Small Business Administration, Office of Management and Budget, New Executive Office Building, Room 10202, Washington, D.C. 20503. OMB Approval XXXX.

What is your Gender?

Male Female

Ethnicity:

Hispanic or Latino Not Hispanic or Latino

Race (Choose one or more):

American Native or Alaska Native
 Asian
 Native Hawaiian or Other Pacific Islander
 Black or African American
 White

Highest Level of Education Attained:

Not a high school graduate
 High school graduate
 Some college, but no degree
 Associate's degree
 Bachelor's degree
 Advanced degree

Are you a US Veteran?

Yes No

Do you own more than one business?

Yes No

If yes, complete table and remaining questionnaire for the business in which you have held the longest.

Complete the following table:

Demographic	At time of starting business (year 1 of business)	Current Year (2013)
Age (years)	_____	_____
Marital Status	<input type="checkbox"/> Never Married <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	<input type="checkbox"/> Never Married <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
Number of children living with you in your household full-time under age of 18 years	_____	_____
Primary Caretaker of children under the age of 18 years	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Primary Caretaker of aging parents	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Primary Caretaker of Personal Home	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Zip Code of Primary Residence	_____	_____
Percentage of Business Owned	_____ %	_____ %
Demographic	At time of starting business (year 1 of business)	Current Year (2013)
Zip Code of Business Headquarters	_____	_____
Annual Sales Revenue	<input type="checkbox"/> < \$5000 <input type="checkbox"/> \$5000 - \$9,999	<input type="checkbox"/> < \$5000 <input type="checkbox"/> \$5000 - \$9,999

Demographic	At time of starting business (year 1 of business)	Current Year (2013)
	<input type="checkbox"/> \$10,000 - \$24,999 <input type="checkbox"/> \$25,000 - \$49,999 <input type="checkbox"/> \$50,000 - \$74,999 <input type="checkbox"/> \$75,000 - \$99,999 <input type="checkbox"/> \$100,000 - \$249,999 <input type="checkbox"/> \$250,000 - \$499,999 <input type="checkbox"/> \$500,000 - \$999,999 <input type="checkbox"/> \$1,000,000 and over	<input type="checkbox"/> \$10,000 - \$24,999 <input type="checkbox"/> \$25,000 - \$49,999 <input type="checkbox"/> \$50,000 - \$74,999 <input type="checkbox"/> \$75,000 - \$99,999 <input type="checkbox"/> \$100,000 - \$249,999 <input type="checkbox"/> \$250,000 - \$499,999 <input checked="" type="checkbox"/> \$500,000 - \$999,999 <input type="checkbox"/> \$1,000,000 and over
Number of Full-time Employees	_____	_____
Primary NAICS code	_____	_____
Have you obtained Financing for your business	<input type="checkbox"/> None Needed <input type="checkbox"/> Did not want to obtain <input type="checkbox"/> Personal (family savings, family assets, family home equity loan) <input type="checkbox"/> Personal/Family Credit Cards <input type="checkbox"/> Government Business Loan(unsecured, secured) <input type="checkbox"/> Business loan from bank <input type="checkbox"/> Business loan from family/friends <input type="checkbox"/> Investment from Venture Capitalist(s) <input type="checkbox"/> Grants <input checked="" type="checkbox"/> Other Equity Investments (angel, crowdfunding) <input type="checkbox"/> Other sources	<input type="checkbox"/> None Needed <input checked="" type="checkbox"/> Did not want to obtain <input type="checkbox"/> Personal (family savings, family assets, family home equity loan) <input checked="" type="checkbox"/> Personal/Family Credit Cards <input checked="" type="checkbox"/> Government Business Loan(unsecured, secured) <input type="checkbox"/> Business loan from bank <input type="checkbox"/> Business loan from family/friends <input type="checkbox"/> Investment from Venture Capitalist(s) <input type="checkbox"/> Grants <input type="checkbox"/> Other Equity Investments (angel, crowdfunding) <input type="checkbox"/> Other sources
Amount of Financing Received	<input type="checkbox"/> None <input type="checkbox"/> < \$5000 <input type="checkbox"/> \$5000 - \$9,999 <input type="checkbox"/> \$10,000 - \$24,999 <input type="checkbox"/> \$25,000 - \$49,999 <input type="checkbox"/> \$50,000 - \$74,999 <input type="checkbox"/> \$75,000 - \$99,999 <input type="checkbox"/> \$100,000 - \$249,999 <input type="checkbox"/> \$250,000 - \$499,999	<input type="checkbox"/> None <input type="checkbox"/> < \$5000 <input type="checkbox"/> \$5000 - \$9,999 <input type="checkbox"/> \$10,000 - \$24,999 <input type="checkbox"/> \$25,000 - \$49,999 <input type="checkbox"/> \$50,000 - \$74,999 <input type="checkbox"/> \$75,000 - \$99,999 <input type="checkbox"/> \$100,000 - \$249,999 <input type="checkbox"/> \$250,000 - \$499,999

Demographic	At time of starting business (year 1 of business)	Current Year (2013)
	<input type="checkbox"/> \$500,000 - \$999,999 <input type="checkbox"/> \$1,000,000 and over	<input type="checkbox"/> \$500,000 - \$999,999 <input type="checkbox"/> \$1,000,000 and over
Use Social Media for: Business Sales/Promotion	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Business Networking	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Business Growth/Expansion	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Personal Fun/Meet People	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Percentage of time spent Business Networking	_____ %	_____ %
Use of One or More Mentors	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

What year was the business started as defined as receiving your business license for operations: _____

What percentage of the business did you own when the business was started? _____ %
 If less than 100% complete below:

Percentage Owned	Gender	Relationship to You
____ %	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Related <input type="checkbox"/> Business Associate <input type="checkbox"/> Close Friend
____ %	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Related <input type="checkbox"/> Business Associate <input type="checkbox"/> Close Friend
____ %	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Related <input type="checkbox"/> Business Associate <input type="checkbox"/> Close Friend
____ %	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Related <input type="checkbox"/> Business Associate <input type="checkbox"/> Close Friend

What percentage of the business do you own now? _____ %
 If less than 100% complete below:

Percentage Owned	Gender	Relationship to You
____ %	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Related <input type="checkbox"/> Business Associate <input type="checkbox"/> Close Friend
____ %	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Related <input type="checkbox"/> Business Associate <input type="checkbox"/> Close Friend
____ %	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Related <input type="checkbox"/> Business Associate <input type="checkbox"/> Close Friend
____ %	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Related <input type="checkbox"/> Business Associate <input type="checkbox"/> Close Friend

What type of business do you operate?

- Sole Proprietor
- Corporation
- Partnership
- S-Corporation
- Trust
- Non-Profit Organization

What was the primary reason for starting your own business?

- I have a passion to be an entrepreneur
- I want to be my own boss
- I have a great idea/innovation
- I can't find a job
- Respect in the community
- Building wealth
- Other (specify): _____
- _____
- _____

Did you experience any obstacles when establishing your business? Yes No

Have you experienced any obstacles in your business over time? Yes No

If Yes, to either above complete table below

Obstacle	At time of starting business	Continue to Experience
Knowing how to start a business	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Obtaining financing(Credit Card)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Obtained /financing(Personal Assets)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Obtained /financing (Other equity investments):	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Obtaining benefits including health insurance	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Training and education	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Finding a partner	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Finding a mentor	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Obstacle	At time of starting business	Continue to Experience
Fear of failing	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other barriers to industry entry (e.g. Regulations, Certifications, Licenses)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other: _____ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other: _____ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other: _____ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Have you transitioned from owner to CEO in your business? Yes No

If so, when did this transition occur? 0-3 years after start of business
 4-6 years
 7-9 years
 10 or more years

I would like to assist the NWBC in their research mission for a focus group they are conducting on <insert date and time> and to participate in this face-to-face focus group to give my opinions and thoughts on entrepreneurship:

Yes No

Please enter your Contact Information for Focus Group Participation:

Name: _____

Telephone: _____

Email: _____

The NWBC thanks you for your contributions and if you are interested, we will be following up shortly with confirmation of your focus group participation.

ATTACHMENT B – FOCUS GROUP QUESTIONS

Engagement Question	Exploration Questions	Exit Question
<p>Thank you for volunteering for our focus group tonight, if we could briefly go around the room and indicate your first name and tell us the industry your business is in and how long you have been in it.</p> <p>(Key Facilitator will also introduce herself)</p> <p>(10 MINUTES)</p>	<p>What was your primary reason for starting a business?</p> <p>How and why did you decide on that industry?</p>	<p>Based on this discussion, is there anything else the group would like to add about your reasons for starting a business.</p>
<p>Prior to starting your business were you employed full-time in the private sector?</p> <p>(10 MINUTES)</p>	<p>Did you enjoy:</p> <ul style="list-style-type: none"> a full benefits package? Health insurance? Reliable hours? Ample paid time off? Child care, etc.? <p>At any time when deciding to begin your business, did these benefits play into a part of the decision to starting a new business (positive or negative)?</p> <p>What characteristics of working in the private sector shaped your business model?</p> <p>Have you changed your perspectives over time?</p>	<p>Have there been any other experiences from the private sector that have shaped your business model?</p>
<p>When starting a business finances come into play. For some industries you may need more finances than other industries. I would like to focus on the start up of your business.</p>	<p>Was there a need to borrow money to start your business or did you make a business decision to borrow money to start the business?</p> <p>If you needed to borrow money,</p>	<p>Are there any contributing factors related to money, start up or otherwise that influenced you and your decisions about your business?</p>

Engagement Question	Exploration Questions	Exit Question
<p>(12 MINUTES)</p>	<p>how did you feel about that?</p> <p>What sources has the group used to find money to borrow?</p> <p>Has anyone used venture capitalists and if so what have been your experiences?</p> <p>Have you ever been linked to investors and what was that experience like?</p> <p>Risk aversion is a topic that is discussed around entrepreneurs. For you personally, can you describe your risk aversion around capital and funding of your business when you started? How about now, have you changed your thoughts?</p>	
<p>The role of business leadership is often discussed in various ways, and there are differences in potentially the way we lead. What is your leadership style?</p> <p>(10 MINUTES)</p>	<p>What is your personality and how does that influence your business model and leadership style?</p> <p>Would you consider yourself a traditionalist (sensible and using judgment)? Would you consider yourself Intuitive (thinking and feeling)?</p> <p>Did you take any courses in entrepreneurship prior to starting a business or business classes? Did this impact your decision to start a business?</p>	<p>Are there other leadership attributes that you found to be important in starting your business?</p>
<p>Networking is used for personal and for business contacts. Often times this networking serves both</p>	<p>Do you network?</p> <p>Who/what is your largest network?</p>	<p>Are there any other contributing factors to networking that we have not discussed</p>

Engagement Question	Exploration Questions	Exit Question
<p>purposes. As well, networking can be done in many different ways like in-person, through the internet, and so on. How do you use networking in your personal and business life?</p> <p>(12 MINUTES)</p>	<p>Who/what is your most important network?</p> <p>Where is your best place/most productive network?</p> <p>What types of networking events do you create/attend (golf, outdoor activity, cocktail party, breakfast meetings, etc.)?</p> <p>Does networking directly or indirectly relate to your business?</p> <p>Has networking led to any financial capital and/or support for your business?</p> <p>Has networking led to any non-financial capital and/or support for your business?</p> <p>Do you distinguish between professional networks and social networks?</p> <p>Who comprises your networks (advisors, business partners, buyers, customers, friends, family, shareholders, suppliers, etc.)?</p> <p>What is the gender composition of your networks (even between man and women, more women, more men) or does it differ depending on the type of network?</p>	<p>that have had an impact on you or your business?</p>
<p>Business owners have often used a mentor during the development of their business, and/or maintaining and growing the business to be useful. Do you have a mentor?</p>	<p>What type of person do you have as a mentor? Same industry or different? Personal and/or Business Mentor?</p> <p>What role does the mentor play in the development of your</p>	<p>Mentorship comes in many forms, have there been any other considerations in the way you consider mentorship that we have not discussed?</p>

Engagement Question	Exploration Questions	Exit Question
<p>(10 MINUTES)</p>	<p>business?</p> <p>Do you mentor professionally? In your industry?</p> <p>Is your mentor the same gender? Do you think that gender plays a role in that mentorship?</p> <p>Is your mentee the same gender? Do you think that gender plays a role in that mentorship?</p>	
<p>With any business there are challenges. What do you consider your biggest challenges that you face?</p> <p>(10 MINUTES)</p>	<p>Have those challenges changed over time:</p> <ul style="list-style-type: none"> • from your personal experiences? • economic climate? • changes in your industry? <p>Are any challenges associated with your geographic area of where you are located? Or where you provide service (US/International/Geographic Areas)?</p> <p>Do you think these challenges are general to all entrepreneurs or are correlated to something else?</p>	<p>Are there any factors that we have not discussed related to challenges?</p>
<p>Social engagement has become important for businesses and has changed the way we think about business in a virtual environment. Do you use social media for personal reasons and business reasons?</p> <p>(10 MINUTES)</p>	<p>How often do you use social media?</p> <p>What types of social media do you use? (LinkedIn, Twitter, Facebook, Blogs, etc.)</p> <p>Do you think social media is useful for your business? And if so, in what way?</p>	
<p>Thank you and wrap up. (3 MINUTES)</p>	<p>Total time does not add up to 90 minutes but less</p>	<p>To account for closing discussion on</p>

Engagement Question	Exploration Questions	Exit Question
		each topic.

DRAFT

ATTACHMENT C – FOCUS GROUP CONSENT FORM

DRAFT

Entrepreneurs Focus Group Consent Form

Please be advised that you are not required to attend this focus group or respond to the questions and topics discussed in this focus group unless there is a valid OMB Control Number displayed on this consent form and advised of this control number prior to starting the focus group. Comments on your participant burden should be sent to:

U.S. Small Business Administration, Chief, AIB, 409 3rd St., S.W., Washington D.C. 20416 and Desk Officer for the Small Business Administration, Office of Management and Budget, New Executive Office Building, Room 10202, Washington, D.C. 20503. OMB Approval XXXX.

Purpose: This focus group is sponsored by the National Women's Business Council. We are asking for eligible entrepreneurs like yourself to share your experiences as an entrepreneur so that we may learn from each of you, and together as a group we want to learn about barriers, road blocks and trends you have experienced in your field of business. We thank you in advance for taking time out of your busy schedule to participate.

Methods/Procedures: The methods of data collection for this study will be focus groups. Each focus group will have between 8-12 participants and multiple focus groups will be conducted in different regions of the United States. There will be a Key Researcher who will be the focus group facilitator and the potential of one note taker, if applicable. The sessions will be audio-taped, and the audio-tapes transcribed, to ensure accurate reporting of the information that you provide. Transcribers will sign a form stating that they will not discuss any item on the tape with anyone other than the researchers. No one's name will be transcribed or revealed for the final reports. The audio-tapes will be stored in locked files before and after being transcribed in the researcher's office. Tapes will be destroyed within 2 weeks of completing the transcriptions and the transcriptions will be destroyed 3 years after the completion of this project. The focus group will be 90 minutes in length, with approximately 10-12 minutes dedicated to each topic area of discussion.

Voluntary Participation: Your participation in this focus group is completely voluntary and you may withdraw your consent to participate at any time during the process. If you choose to do so, any information derived from your participation will be deleted from the focus group findings. We ask you as a volunteer to not share any information discussed in the focus group outside of this group, or to share potential identities of volunteers in this focus group to those outside the group. You will not be compensated for participating in the focus group.

Privacy: If you choose to participate, we will not use your name in any findings, written reports or publications which results from this research. It is, however useful to use direct quotes to more clearly capture the meanings in reporting the findings from this form of evaluation. You will be asked at the end of the focus group if there is anything you said which you do not want

included as a quote, and we will ensure that they are not used. However, no quotes will actually use your name and will be reported as "a participant indicated". Personal information will be kept private to the extent permitted by law.

Risks and Inconveniences: There are no anticipated physical risks to participants. Focus group members will be asked to keep the information provided in the groups confidential; however, a potential risk that might exist for some would be that information about your business might be discussed outside the group by other participants and be traced back to you. If this is a potential issue for you, you are encouraged to ask for an individual interview with the Focus Group Facilitator who would then be knowledgeable of and bound by confidentiality.

Benefits: A potential benefit of participating in this research for you could be having an opportunity to describe your experience as an Entrepreneur with others who have shared the same experience. Additionally, the opportunity to connect with other allies and share similar and divergent experiences may help clarify and validate your experiences as an Entrepreneur. The benefits to society would be based on establishing a clearer understanding of the experiences faced by entrepreneurs and some of the obstacles and benefits of being an entrepreneur. This information can help the NWBC be more effective, and may provide guidance through lessons learned for future entrepreneur programs.

Questions: If you have any questions about this research or focus group at any time, you may contact Ms. Emily Bruno at the NWBC by telephone at 202-205-6826 or e-mail her at emily.bruno@nwbc.gov and she will be pleased to answer any of your questions.

Authorization: I freely and voluntarily agree to participate in this focus group. I have read the consent form and I understand the consent form. I have been given a chance to ask questions about the consent form prior to signing the form. I also understand that I may keep a copy of this consent form for my own information.

Participant Name: _____ Witness: _____

Participant Signature: _____ Witness Signature: _____

Date: _____ Date: _____