Introduction

The Vermont Kitchens Project is operated out of Central Vermont Community Action Council, Inc., located in Barre, Vermont, with grant funding provided by the JOLI program from the Department of Health and Human Services, Office of Community Service. The Vermont Kitchens Project focuses on self-employment strategies of micro-business development and expansion for income qualified individuals. Through JOLI funding, the project offers core business training with industry-specific training; links participants with marketing resources; and provides intensive case management that continues beyond start-up for the duration of the project. A major anticipated outcome of the Vermont Kitchens project is that participants who complete the program will earn decent incomes, have access to benefits such as health care and child care, and experience growth in their businesses.

The following data provides the complete results of the client follow up study conducted as part of the evaluation for the Vermont Kitchens Project. The Vermont Kitchens evaluation team at the Center for Rural Studies, University of Vermont conducted the study. For more information about this study or to request additional copies of this report, please contact Michele Cranwell, Evaluation Coordinator, at (802) 656-0256 or Michele.Cranwell@uvm.edu.

Methodology

Two main evaluation activities were conducted during the third fiscal year of the Vermont Kitchens Project from September 1, 2002 to August 31, 2003. These include a client follow up survey and four client focus groups.

Client follow up survey
The Vermont Kitchens client follow up survey was conducted in June and July 2003 by the Center for Rural Studies (CRS) at the University of Vermont. All Vermont Kitchens clients who had received services during the JOLI funding period of September 1, 2000 to March 1, 2003 were surveyed to follow up on services received and satisfaction, business financing, business development, job creation, income changes, skill development, social and human capital development, and program feedback. The survey instrument was developed in collaboration with the Vermont Kitchens project coordinator, using models of previous surveys conducted by CRS in the area of micro enterprise development.

The survey was administered at the University of Vermont using computer-aided telephone interviewing (CATI). The majority of the survey was conducted by trained students at the University of Vermont during the evening hours from 4:00-9:00pm. Daytime surveys were also conducted from 8:00am to 4:00pm. Students and CRS staff carried out survey callbacks as needed. A total of 232 people were called and 141 could be reached. Of the 141, 60 surveys were completed for a response rate of 43%. The results based on a group of this size have a margin of error of plus or minus 10 percentage points with a confidence interval of 95 percent.
The following report presents the data collected from this survey. Univariate and bivariate analyses were carried out using the Statistical Package for the Social Sciences (SPSS), Microsoft Excel, and Word XP.

**Client Focus groups**

Four client focus groups with twenty-six participants were conducted this year, with two held in January 2003 and two held in July 2003. The focus groups were designed to collect qualitative case study data from clients about their business, services received, impact of services, and program feedback. A total of fourteen people attended the January focus groups (eight and six in each group) and twelve people attended the July focus groups (five and seven in each group). A Business Counselor for the Vermont Kitchens Project recruited clients by sending invitations to all active clients to attend the groups. Dates and times were selected based on the majority of clients’ availability. A few clients were able to attend both the January and July session. This qualitative data was analyzed by searching for common themes throughout the data. This report provides a summary of clients stories discussed during these sessions and program attributes and resultant impacts from Vermont Kitchens services.
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Findings

Total number of people called = 232 clients served from September 1, 2000 to March 1, 2003
Number of clients able to be reached via the telephone = 141
Number of completed surveys = 60
Response rate = 43%
Confidence level = 95%
Margin of error = ±10%

Business Growth

Reason for initial contact with the Vermont Kitchens Project:
Respondents were asked in an open-ended question what their main reasons were for their initial contact with the Vermont Kitchens Project. The open-ended responses were recoded into the major categories presented in Table 1. The top reasons that clients cited for their initial contact was for assistance with business start-up (21%; 12), business financing (18%; 10), and they were referred to the program by a friend or other social service organization (18%; 10).

Table 1. Reason for initial contact with the Vermont Kitchens Project (N = 56)

<table>
<thead>
<tr>
<th>Reason for Initial Contact</th>
<th>% (n)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Help with business start up</td>
<td>21% (12)</td>
</tr>
<tr>
<td>Help to get business financing</td>
<td>18% (10)</td>
</tr>
<tr>
<td>Was referred by a friend/organization</td>
<td>18% (10)</td>
</tr>
<tr>
<td>Help with business expansion</td>
<td>11% (6)</td>
</tr>
<tr>
<td>Help with business idea exploration</td>
<td>7% (4)</td>
</tr>
<tr>
<td>Business training</td>
<td>4% (2)</td>
</tr>
<tr>
<td>To gain knowledge of business ownership</td>
<td>4% (2)</td>
</tr>
<tr>
<td>Had taken previous Community Action classes</td>
<td>2% (1)</td>
</tr>
<tr>
<td>Help with tax return</td>
<td>2% (1)</td>
</tr>
<tr>
<td>Help to get state certification</td>
<td>2% (1)</td>
</tr>
<tr>
<td>Offered a flexible, convenient and free program</td>
<td>2% (1)</td>
</tr>
<tr>
<td>Saw an advertisement</td>
<td>2% (1)</td>
</tr>
<tr>
<td>Self-employment was a good option after being injured on the job</td>
<td>2% (1)</td>
</tr>
<tr>
<td>Help to stabilize business</td>
<td>2% (1)</td>
</tr>
<tr>
<td>Help to write a business plan</td>
<td>2% (1)</td>
</tr>
<tr>
<td>Help to start a childcare so could stay home with own child</td>
<td>2% (1)</td>
</tr>
<tr>
<td>Wanted success</td>
<td>2% (1)</td>
</tr>
</tbody>
</table>
Business status of clients at time of initial contact with Vermont Kitchens Project (Figure 1):
At the time of initial contact with the Vermont Kitchens Project, a total of 20% (12) of respondents already had an established business and 66% (49) were in the exploration phase and did not have a business. The breakdown of responses is as follows. Figure 1 presents a comparison of client business status from intake to time of survey.

- Wanted to explore starting a business 20% (12)
- Were in the planning phase 36% (31)
- Completed a business plan 10% (6)
- Had an existing business 20% (12)
- Had a stable business that was not yet growing 9% (5)
- Process of expansion through additional financing 5% (3)

N = 59

Business status of clients at time of survey (Figure 1):
At the time of the survey, 47% (27) reporting having a business and 53% (30) were still in a planning phase. No clients reported having sold or closed their business. The breakdown of responses is as follows. Figure 1 presents a comparison of client business status from intake to time of survey.

- Decided to not pursue a business 12% (7)
- Were in the planning phase 23% (13)
- Completed a business plan 18% (10)
- Started a business 19% (11)
- Had a stable business that was not yet growing 16% (9)
- Process of expansion through additional financing 11% (6)
- Expanded their business through additional financing 1% (1)

N = 57

Figure 1 shows that at client intake, the majority of people were in the exploration and planning phase. However, after working with the Vermont Kitchens Project, the majority was in the planning through process of expansion phases.
Growth in clients business (Figure 2):
53% (30) reported growth in their business from the time of their intake to the completion of the survey. The breakdown of size of growth is as follows and is presented in Figure 2.

- 30% (17) reported small growth, such as from planning to start up or a stable business that is now in the process of expansion
- 23% (13) reported medium to large growth, such as from exploring to having started or expanding a business through additional financing.
- 35% (20) reported no change in their business status
- 12% (7) decided not to pursue a business

N = 57
Figure 2. Growth in business from intake to time of survey (N = 57)

- **Planning** - 68% (13) of those who were in the planning phase at the time of the survey said that they plan to start their business in 6-12 months. 32% (6) plan on starting their business in 12 months or more (N = 19).

- **Other employment** – Of those respondents who decided to not start a business, four got another job and one is looking for other employment (N = 5). One person indicated that the computer skills they learned through the Vermont Kitchens project helped them to obtain their employment. Another noted that the interpersonal skills she developed through the program helped her in her job.

**Length of time after intake to start business:**
35% (7) of clients who had a business in the start-up or stable business stage at the time of the survey reported that they started their business after their enrollment into the Vermont Kitchens Project. For more than half of these respondents, it took less than three months to start their business.

- Less than three months 57% (4)
- 8 months 14% (1)
- One year 29% (2)

N = 7
Length of time clients’ started businesses before intake:
65% (13) of clients who had a business in the start-up or stable business stage at the time of the survey indicated that they came to the Vermont Kitchens Project with an already established business. Because the length of time varied so greatly, the measures of central tendencies are presented.

Range: 1-15 years
Mean: 3 years
Median: 2 years
Mode: 4 year
N = 13

Length of time after intake to expand business:
Seven clients reported that they had expanded or were in the process of expanding their business at the time of the survey. Six of the seven clients reported that they did not know the date of their expansion.
- The one client who answered indicated that they expanded their business through additional financing 14 months or roughly 1 year after their intake into the Vermont Kitchens Project.
Business Characteristics

Type of client business:
Twenty-six respondents reported the type of business that they are currently in. The number in parenthesis is indicated if more than one person indicated the type of business. These include:

- Building manager
- Cleaning service for seasonal home owners
- Consulting for small businesses
- Dairy farm
- Childcare
- Education
- Environmentally friendly home office cleaning and dog care
- Floral
- Fly fishing and outdoor guide
- Food, catering or restaurant business (3)
- Freelance writing and editing
- Graphic designer
- Greeting cards
- Herbal cosmetics
- House painting contractor
- Independent contractor for Mary Kay Cosmetics
- Landscaping business
- Reiki Master
- Sales and retail, counseling, and travel chauffer
- Social change business
- Therapist
- Trucking
- Woodworking (2)

N = 26

Type of business clients in “planning phase” plan on going into:
Twenty-five respondents reported the business that they plan on going into. The number in parenthesis is indicated if more than one person indicated the type of business. These include:

- Action adventure cards
- Auto Reconditioning
- Building garden carts
- Consulting
- Childcare (3)
- Food, restaurant or catering business (7)
- Herbal healthcare
Home inspections
House cleaning
Organic egg production
Paintings and drawings
Paralegal services
Selling crafts online (2)
Taxi service
Wildlife videos
Woodworking

\[ N = 18 \]

**Food business characteristics:**

- Of these seven clients who plan on going into the food industry, two indicated that they planned on using a community-based kitchen, two would use their own kitchen, and one would use another business’s kitchen.

- Of the three who are currently in a food business, two indicated that they primarily sell their food products at a farmer’s market and at a local fair.
Business Financing

Alternative sources of financing:
76% (45) indicated that they learned about alternative sources for financing their business through the Vermont Kitchens Project.

Sources of initial capital investment for business:
Respondents reported receiving their initial capital investment for their business from a variety of sources. The top three sources include: savings (22% (11), Vocational Rehabilitation (15%; 8), and a loan from a friend or family member (16%; 8). Many of the respondents indicated using more than one source, so the total percentages are greater than 100%.

- Savings 22% (11)
- Vocational Rehabilitation 16% (8)
- Friend or family loan 16% (8)
- Trickle up 12% (6)
- No capital investment 12% (6)
- Micro-loan 8% (4)
- Job Start 8% (4)
- Grant funding 6% (3)
- Bank loan 4% (2)
- Vermont Student Assistance Corporation 2% (1)
- Business earnings investment 2% (1)
- IDA or Tangible Assets 2% (1)
- Credit card 2% (1)
- Bartered for services 2% (1)
N = 50

Total dollar amount of loans received:

Range: $500-$149,000
Mean: $30,000
Median: $4,000
Mode: $700
N = 12

**Business Sales and Net Worth**

**Sales generated in 2002:**
Range: $200-$150,000  
Mean: $16,000  
Median: $3,000  
Mode: $3,000  
$N = 15$

**Business sales status:**
Almost 80% (53) of respondents indicated that their business sales are growing or stable. Only 13% (9) reported that they are decreasing.

- Growing 39% (9)  
- Stable 39% (9)  
- Decreasing 13% (3)  
- Within projections of business plan 9% (2)
$N = 23$

**Profit and Loss Statements for last six months show:**
69% (43) of respondents reported that their Profit and Loss Statements showed a profit or breakeven.

- Profit 22% (4)  
- Loss 33% (6)  
- Breakeven 44% (8)
$N = 18$

**Majority of sales are generated:**
Almost two thirds (63%; 17) of respondents reported that their sales are generated locally, defined as a 50-mile radius from their production site, followed by 15% (4) within Vermont. A few clients reported selling their products regionally and nationally, and two clients reported that they do not have any sales at this point.

- Locally 63% (17)  
- Within Vermont 15% (4)  
- Regionally 11% (3)  
- Nationally 4% (1)  
- No sales at this point 7% (2)
$N = 27$
Plan to expand to other market areas in next 12 months:
A little over a third of participants indicated that they plan to expand into other market areas in the next 12 months.

- Yes 48% (11)
- No 52% (12)
(N = 23)

Business net worth:
Range: $200-$500,000
Mean: $47,000
Median: $5,000
N = 15
Job Creation and Benefits

Highlights:
Number of owner jobs created = 27 (47%)

Total number of other part time and full time jobs created = 9 jobs
   Number of part time jobs created = 8 part time jobs created by 4 respondents
   Number of full time jobs created = 1 full time job created by 1 respondent

19% (5) of Vermont Kitchens clients surveyed created jobs other than their own.

Self-Employment Job Creation
   ● 45% (27) reported having a business that is anywhere from start-up to expanded
     through additional financing.
       ○ 85% (23) of those who reported having a business indicated that self-
       employment income provides a source of income for them.
       ○ 59% (16) reported that it is source from which they receive the most of
       their annual household income.

Other job creation:
19% (5) of those who had started a business created a total of 9 part time and full time
jobs.

   ● 8 part time jobs were created at an average wage of $8.00/hr for an average of 16
     hours a week (range of 10-20 hours/week). One of these part time jobs was filled by
     a person who was receiving TANF benefits.

   ● 1 full time job was created for 30 hours a week. The hourly wage was not reported.
**Business Income**

**Hours per week spent on business:**
- Range: 3-80 hours
- Mean: 32 hours
- Median: 28 hours
- Mode: 30 hours
- $N = 22$

**Wage rate for owner:**
- 24% (6) of those who have a business reported their business wage.

- Range: $1,300-$23,000
- Average: $9,900
- Median: $9,600
- $N = 5$

**Annual wage earned from business owners working full time:**
- Two respondents reported that they work forty hours a week or more on their business.
  - One person indicated that they earn $10,400 a year working 40 hours a week
  - Another reported that they earn $23,000 a year working 80 hours a week.

**Annual wage earned from business owners working part time:**
- Three respondents indicated that they work between 3 and 15 hours a week on their business. They reported earning an average of $5,300 with a range of $1,300-$9,600.
Income Changes

Changes in household income because of business:
Respondents were asked to indicate if their household income changed because of their business. 80% (20) reported that this household income had increased or stayed the same because of their business.

- Increased household income because of business 68% (17)
- Decreased 20% (5)
- Stayed the same 12% (3)
N = 25

Dollar amount of increase in income because of business:
Range: $600 - $7,000
Mean: $3,500
Median: $3,000
N = 10

No one reported the amount that their income decreased because of their business

Table 2. Change in Annual Household (HH) Income from Intake to 2002 and 2003

<table>
<thead>
<tr>
<th></th>
<th>Annual HH income at intake</th>
<th>Annual HH income in 2002</th>
<th>Annual HH income in 2003</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Range</strong></td>
<td>$0.00-$24,432.00</td>
<td>$200.00-$50,000.00</td>
<td>$1,800.00-$42,000.00</td>
</tr>
<tr>
<td><strong>Mean</strong></td>
<td>$9,783.00</td>
<td>$17,100.00</td>
<td>$17,334.00</td>
</tr>
<tr>
<td><strong>Median</strong></td>
<td>$9,600.00</td>
<td>$15,000.00</td>
<td>$14,400.00</td>
</tr>
<tr>
<td><strong>Mode</strong></td>
<td>$0.00</td>
<td>Multiple modes</td>
<td>$12,000.00</td>
</tr>
<tr>
<td><strong>N</strong></td>
<td>60</td>
<td>50</td>
<td>50</td>
</tr>
</tbody>
</table>

Change in Annual Household Income from Intake to 2003:
Range: $-6,700 - $36,000
Average: $7,100
Median: $3,100
Mode: $18,000
A paired sample t-test of the annual household income at program intake (average $10,211) to 2003 (average 17,334) shows that there is a statistically significant increase in income from pre to post Vermont Kitchens services ($t = 4.75; p < .01). The average difference between the two points in time is approximately $7,000.

Figures 3a and 3b depict the changes in annual household income from intake to 2003. At intake, 86% (52) reported their income to be less than $15,000.00. However, in 2003, that number dropped to 52%, with increases seen in the higher income categories. The greatest increase was seen in the category of $20,001.00-$30,000.00 category increased from 3% (2) at intake to 24% (12) in 2003.
Other steps to improve income (Table 3):
In an open-ended question, respondents were asked to report any other steps they are taking to improve their income. The top three responses include going back to school (30%; 19), seeking other employment (22%; 14), and seeking specific skill training (17%; 11). A complete list of categorized responses is presented in Table 3.

Table 3. Other steps to improve income, % (n) (N = 64)*

<table>
<thead>
<tr>
<th>Steps to improve income</th>
<th>% (n)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Going back to school</td>
<td>30% (19)</td>
</tr>
<tr>
<td>Seeking other employment</td>
<td>22% (14)</td>
</tr>
<tr>
<td>Seeking specific skill training</td>
<td>17% (11)</td>
</tr>
<tr>
<td>Self employment</td>
<td>9% (6)</td>
</tr>
<tr>
<td>Expanding business</td>
<td>5% (3)</td>
</tr>
<tr>
<td>Saving</td>
<td>3% (2)</td>
</tr>
<tr>
<td>Coming out of retirement</td>
<td>2% (1)</td>
</tr>
<tr>
<td>Creating web page so can sell online</td>
<td>2% (1)</td>
</tr>
<tr>
<td>Enhancing marketing of current business</td>
<td>2% (1)</td>
</tr>
<tr>
<td>Give workshops occasionally</td>
<td>2% (1)</td>
</tr>
<tr>
<td>Pursuing child support owed</td>
<td>2% (1)</td>
</tr>
<tr>
<td>Re-trained through Voc Rehab</td>
<td>2% (1)</td>
</tr>
<tr>
<td>Spouse got a job</td>
<td>2% (1)</td>
</tr>
<tr>
<td>Taking Tangible Assets</td>
<td>2% (1)</td>
</tr>
<tr>
<td>Training horses for a second income</td>
<td>2% (1)</td>
</tr>
</tbody>
</table>

*Some respondents provided more than one answer
Changes in Income, Benefits, and Assets

Decreased Reliance on Public Assistance
Table 4 and Figure 4 shows that respondents reported a decrease in reliance on public assistance and an increase in reliance on self-employment and employment income, since their intake into the Vermont Kitchens Project.

At intake, 24% (14) reported self-employment as a source of income and at the time of the survey, 38% (23) reported this as a source. At intake, 22% (13) received income from other employment and at the survey, 50% (30) reported this as a source of income. A slight increase was seen in the number of participants receiving disability income, which may reflect an increase in awareness and access to services. At intake, 20% (12) were receiving TANF benefits and at the time of the survey, 7% (4) were receiving TANF. Finally, at intake, 25% (16) reported receiving unemployment, while at the survey only 8% (5) reported receiving unemployment income.

Table 4. Change in public assistance from intake to time of survey (N = 60)

<table>
<thead>
<tr>
<th>Public assistance category</th>
<th>Intake</th>
<th>Survey</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self-employment</td>
<td>23% (14)</td>
<td>38% (23)</td>
</tr>
<tr>
<td>Other employment</td>
<td>22% (13)</td>
<td>50% (30)</td>
</tr>
<tr>
<td>Disability income</td>
<td>18% (11)</td>
<td>23% (14)</td>
</tr>
<tr>
<td>Reach-up/TANF</td>
<td>20% (12)</td>
<td>7% (4)</td>
</tr>
<tr>
<td>Unemployment</td>
<td>25% (16)</td>
<td>8% (5)</td>
</tr>
</tbody>
</table>

The figure below shows that respondents reported a decrease in reliance on public assistance and an increase in reliance on self-employment and employment income, since their start with the Vermont Kitchens Project.

Figure 4. Change in client reliance on public assistance from intake to survey
Source of majority of income (Figure 5):
Respondents were also asked to indicate the income source that provides the most of their income. More than one third (38%; 21) reported other employment as their major source of income and 29% (16) reported self-employment as their major income source. Other major sources include: disability income (14%; 8), TANF (7%; 4), other (5%; 3), unemployment (4%; 2) and spouses income (4%; 2). This is depicted in Figure 5.

![Figure 5. Source of majority of income (N = 56)](image)

Self-reported change in reliance on public assistance:
81% (21) indicated that they have relied on public assistance at some point in their life. 67% (14) reported that at the time of the survey their reliance on public assistance had decreased since they started their business. 29% (6) reported that their reliance on public assistance had stayed the same and 4% (1) reported that their reliance had increased. This is depicted in Figure 6.
Figure 6. Self-reported change in reliance on public assistance (N = 21)

Reason for change in reliance on public assistance:
Those who reported a change in their reliance on public assistance income were asked to describe the reason for this change.

Reason for decreased reliance
- Income increased from employment in general  62% (8)
- Income increased because of self-employment  38% (5)

Reason for increased reliance
- The one person who reported an increase in reliance on public assistance reported that this occurred because they were evicted from their home, which was unrelated to their business or Vermont Kitchens services.
Change in TANF benefits: (Figure 7)
Clients were asked whether or not they were receiving TANF benefits at their enrollment into the Vermont Kitchens Project and during the follow up survey. Based on their responses, client change in TANF benefits was determined and depicted in Figure 7. 17% (10) of respondents that reported receiving TANF benefits at intake did not report receiving them at time of survey. 3% (2) of respondents that were not receiving TANF benefits at intake reported that they now receive them. 3% (2) of respondents that were receiving TANF benefits at intake continue to receive them. 77% (46) reported that they did not receive TANF benefits at intake or at survey.

![Figure 7. Change in TANF benefits (N = 60)](image)

Access to medical and health benefits:
58% (15) of respondents indicated that they have access to medical and health benefits. One of these respondents indicated that their benefits are provided by their business. They did not report how much they pay for these medical and health benefits. \((N = 26)\)

Access to affordable childcare:
61% (11) reported that they have access to affordable childcare. Six people indicated that they did not pay anything for childcare, one reported paying $200 a month, one pays $240 a month, and one pays $400 a month for childcare services. \((N = 11)\)

Savings program:
14% (8) reported that they are working with a savings programs such as Tangible Assets or an Individual Development Account. \((N = 58)\)

Assets:
17% (10) reported that they have acquired assets including a home (3%; 2) or post secondary education (14%; 8). \((N = 58)\)
Skills, Knowledge and Attitude Changes

Skills and knowledge gains (Table 5):
Respondents were asked to indicate any new or improved skills and/or knowledge that they gained because of Vermont Kitchens services. Table 5 depicts these responses re-coded into categories. The top three categories were writing a business plan (53%; 32), strategic planning (23%; 14), and problem solving (23%; 14).

Table 5. New and improved skills and knowledge gained because of Vermont Kitchens services (N = 60)

<table>
<thead>
<tr>
<th>Skills and Knowledge</th>
<th>%  (n)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Writing a business plan</td>
<td>53%(32)</td>
</tr>
<tr>
<td>Strategic planning</td>
<td>23% (14)</td>
</tr>
<tr>
<td>Problem solving</td>
<td>23% (14)</td>
</tr>
<tr>
<td>Steps to start a business</td>
<td>18% (11)</td>
</tr>
<tr>
<td>Financial management</td>
<td>17% (10)</td>
</tr>
<tr>
<td>Learned about resources</td>
<td>15% (9)</td>
</tr>
<tr>
<td>Computer skills</td>
<td>12% (7)</td>
</tr>
<tr>
<td>None</td>
<td>10% (6)</td>
</tr>
<tr>
<td>Networking/contacts</td>
<td>10% (6)</td>
</tr>
<tr>
<td>Self evaluation and improvement</td>
<td>10% (6)</td>
</tr>
<tr>
<td>Product marketing and sales</td>
<td>8% (5)</td>
</tr>
<tr>
<td>Labeling/packaging</td>
<td>7% (4)</td>
</tr>
<tr>
<td>Business Taxes</td>
<td>5% (3)</td>
</tr>
<tr>
<td>Recipe development</td>
<td>3% (2)</td>
</tr>
<tr>
<td>Decision making skills</td>
<td>3% (2)</td>
</tr>
<tr>
<td>Refused</td>
<td>3% (2)</td>
</tr>
<tr>
<td>Listening skills</td>
<td>2% (1)</td>
</tr>
<tr>
<td>Social skills</td>
<td>2% (1)</td>
</tr>
<tr>
<td>Don’t know</td>
<td>2% (1)</td>
</tr>
</tbody>
</table>
Changes in attitude because of Vermont Kitchens services:

Of the following list, participants were asked to report any changes in attitude they experienced because of Vermont Kitchens services. The top four changes that respondents reported experiencing include more motivated and encouraged (57%; 34), increased self-esteem (37%; 22), broadened scope of possibilities (22%; 13), and increased self-confidence (18%; 11).

- More motivated/encouraged 57% (34)
- Increased self-esteem 37% (22)
- Broadened scope of possibilities 22% (13)
- Increased self-confidence 18% (11)
- Less fearful 17% (10)
- None 10% (6)
- Improved overall quality of life 5% (3)
- Improved personal outlook 3% (2)
- More responsible 3% (2)

\(N = 60\)

Specific comments provided include: “improved understanding of myself and my desire to be in this line of business”; “I am more outgoing in front of a crowd”; and “I have more patience.”

Social capital gains in personal, family, and community life:

Participants were asked to rank on a scale from 0-10, with 0 being “no improvement” and 10 being “a lot of improvement”, the level to which their personal life, family life, and community life improved as a result of Vermont Kitchens services. Personal life can refer to mental and/or physical health, social skills, and self-awareness. Family life can refer to better communication, improved parenting, and more able to provide for family. Community life can refer to involvement in one’s neighborhood, friends, church, youth groups, and other civic activities. The measures of central tendencies are presented in Table 6.

Table 6. Measure of central tendencies for social capital gains

<table>
<thead>
<tr>
<th></th>
<th>Personal life</th>
<th>Family life</th>
<th>Community life</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean</td>
<td>5</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Median</td>
<td>6</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Mode</td>
<td>7</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>(N)</td>
<td>55</td>
<td>56</td>
<td>56</td>
</tr>
</tbody>
</table>
For analytical purposes, the scale was grouped into three categories of low (0-3), moderate (4-6) and high (7-10). The grouped responses are presented in Figure 8. High gains were reported in personal life, with nearly three quarters of respondents indicating moderate (29%; 16) to high (42%; 23) improvement in their personal life. Respondents reported the lowest gains in family life (50%; 28) and community life (48%; 27). However, overall a little over half of all respondents reported moderate (20%; 11) to high (30%; 17) gain in family life and almost three quarters reported moderate (20%; 11) to high (32%; 18) levels of improvement in their community life.

**Figure 8. Social capital gains as a result of Vermont Kitchens services**

- 86% (49) of Vermont Kitchens respondents reported that they are *better off today* because of Vermont Kitchens services.
Services received and satisfaction:
Table 7 depicts the services received, the percent that utilized the service, the percent that completed the service, and their level of satisfaction with the service. Satisfaction was presented to the respondent on a scale from 1-5 with 1 being very dissatisfied and 5 being very satisfied.

The two courses that received the highest utilization and completion rates were the NxLevel Business Plan Basics and the Recipe for Success. Recipe for Success received the highest satisfaction rating with 100% (13) indicating they were satisfied or very satisfied. NxLevel and Business Readiness received the next highest ratings with 88% each (8 and 4, respectively) indicating satisfied or very satisfied.

Table 7. Percent of respondents that utilized the Vermont Kitchens Project services and satisfaction levels % (n)

<table>
<thead>
<tr>
<th>Service</th>
<th>% (n) Utilized</th>
<th>% (n) Completed</th>
<th>Very Dissatisfied</th>
<th>Dissatisfied</th>
<th>Neither</th>
<th>Satisfied</th>
<th>Very Satisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>Recipe for Success (n=58)</td>
<td>22% (13)</td>
<td>77% (10)</td>
<td>0% (0)</td>
<td>0% (0)</td>
<td>0% (0)</td>
<td>54% (7)</td>
<td>46% (6)</td>
</tr>
<tr>
<td>NxLevel Business Plan Basics (n=53)</td>
<td>34% (18)</td>
<td>61% (11)</td>
<td>6% (1)</td>
<td>0% (0)</td>
<td>6% (1)</td>
<td>41% (7)</td>
<td>47% (8)</td>
</tr>
<tr>
<td>Business Readiness (n=53)</td>
<td>23% (12)</td>
<td>71% (5)</td>
<td>0% (0)</td>
<td>0% (0)</td>
<td>13% (1)</td>
<td>38% (3)</td>
<td>50% (4)</td>
</tr>
<tr>
<td>VIP Computer classes (n=56)</td>
<td>13% (7)</td>
<td>67% (4)</td>
<td>17% (1)</td>
<td>0% (0)</td>
<td>17% (1)</td>
<td>0% (0)</td>
<td>67% (4)</td>
</tr>
<tr>
<td>Micro Business Development Program Resource Guide (n=50)</td>
<td>80% (40)</td>
<td>-</td>
<td>10% (4)</td>
<td>0% (0)</td>
<td>5% (2)</td>
<td>40% (16)</td>
<td>45% (18)</td>
</tr>
</tbody>
</table>

72% (42) reported that they were referred to other services through the Vermont Kitchens project. Overall, 74% (28) indicated that they are satisfied to very satisfied overall with referrals made. These services include:

- Financial services 13% (7)
- Community Action 11% (6)
- Vocational Rehabilitation 8% (4)
- Vermont Development Credit Union 6% (3)
- Weatherization 6% (3)
- Women’s Small Business Program 6% (3)
Other the Vermont Kitchens Project services:
Respondents were asked to indicate if they received any of the following services. The majority of participants (70%; 42) reported receiving one-on-one technical assistance and business counseling.

- One on one technical assistance and counseling 70% (42)
- Seminars 27% (16)
- Business Roundtables 27% (16)

N = 60

Number of classes and services:
23 respondents indicated that they completed between 1 and 3 classes through the Vermont Kitchens Project, with an average, median, and modal value of 1 class. Overall, respondents had a course completion rate of 67%.

The total number of services clients received ranged from 1 to 7 services, including classes (completed only), technical assistance, seminars, Round Tables, and referrals to other services. The mean value of services received is 3, median value of 2 and modal value of 2 (N = 33)

Length of time working with the Vermont Kitchens Project:

Range of months: 3-30
Mean: 14
Median: 14
Mode: 20
N = 60
Range of years: .25 to 2.5
Mean: 1
Median: 1
Mode: 1.7

Number of years worked with the Vermont Kitchens Project (Figure 9) (N = 60):
- < 1 year 43% (26)
- 1 to 1.5 years 18% (11)
- 1.5 to 2 years 23% (14)
- 2 to 2.5 years 15% (9)

Figure 9. Number of years worked with Vermont Kitchens Project (N = 60)
Overall satisfaction with the Vermont Kitchens services and business counselors:
Respondents were asked to report their level of agreement with several statements about the Vermont Kitchens Project services and business counselors. The scale was from 1 to 5 with 1 being strongly disagree and 5 being strongly agree.

Satisfaction with the Vermont Kitchens services
- 84% (46) strongly agreed or agreed that the Vermont Kitchens Project services met their expectations
- 60% (30) strongly agreed or agreed that the Vermont Kitchens Project aided in the success of their business.

Satisfaction with the Vermont Kitchens Project Business Counselors
- 83% (40) strongly agreed or agreed that working with the Vermont Kitchens Project business counselors aided in their business development.
- 75% (35) strongly agreed or agreed that the Vermont Kitchens Project counselors provided the necessary and on-going support for their business development.

Participants were asked to indicate on a scale from 0-10 their satisfaction level with the overall the Vermont Kitchens Project services and one-on-one counseling and technical assistance received, with 0 being completely dissatisfied or 0% satisfied and 10 being completely satisfied or 100% satisfied. For the purposes of analysis, the categories were grouped into low levels of satisfaction (0-3), medium (4-6), and high (7-10). Figures 10 and 11 present the grouped responses. Overall, a high level of satisfaction was reported by most clients for the Vermont Kitchens Project services and one-on-one technical assistance.
Satisfaction with overall services (Figure 10):
Range: 0-10
Mean: 8
Median: 9
Mode: 10
N = 56

Figure 10. Overall satisfaction with Vermont Kitchens (N = 56)

Satisfaction with one-on-one counseling and technical assistance (Figure 11):
Range: 0-10
Mean: 9
Median: 10
Mode: 10
N = 50

Figure 11. Overall satisfaction with one-on-one and technical assistance (N = 50)
Areas that worked well for clients (Table 8):
Survey participants were asked to discuss any areas that worked well for them. Responses were gathered from an open-ended question and recoded into the categories listed in Table 8. The three most common responses given include: knowledgeable staff (38%; 23), individual attention (35%; 21), and supportive staff (33%; 20). Many of the responses focused on positive and supportive staff and courses attended.

Table 8. Areas that worked well for clients (N = 60)

<table>
<thead>
<tr>
<th>Area that worked well</th>
<th>%</th>
<th>(n)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Knowledgeable staff</td>
<td>38%</td>
<td>(23)</td>
</tr>
<tr>
<td>Individual attention</td>
<td>35%</td>
<td>(21)</td>
</tr>
<tr>
<td>Supportive staff</td>
<td>33%</td>
<td>(20)</td>
</tr>
<tr>
<td>Helpful referrals</td>
<td>25%</td>
<td>(15)</td>
</tr>
<tr>
<td>Positive and affirming staff</td>
<td>25%</td>
<td>(15)</td>
</tr>
<tr>
<td>Skills learned</td>
<td>25%</td>
<td>(15)</td>
</tr>
<tr>
<td>Provided direction</td>
<td>20%</td>
<td>(12)</td>
</tr>
<tr>
<td>Good technical information</td>
<td>18%</td>
<td>(11)</td>
</tr>
<tr>
<td>Staff and program flexibility</td>
<td>15%</td>
<td>(9)</td>
</tr>
<tr>
<td>Improved attitude</td>
<td>8%</td>
<td>(5)</td>
</tr>
<tr>
<td>Networking opportunities</td>
<td>8%</td>
<td>(5)</td>
</tr>
<tr>
<td>Financial planning</td>
<td>5%</td>
<td>(3)</td>
</tr>
<tr>
<td>Nothing</td>
<td>5%</td>
<td>(3)</td>
</tr>
<tr>
<td>Location</td>
<td>3%</td>
<td>(2)</td>
</tr>
<tr>
<td>Funding opportunities</td>
<td>2%</td>
<td>(1)</td>
</tr>
</tbody>
</table>
Areas that did not work well for clients (Table 9):
Clients were also asked to indicate what did not work well for them in an open-ended question, as presented in Table 9. Half (50%; 30) of the respondents responded by stating “nothing.”

Table 9. Areas that did not work well for clients ($N = 60$)

<table>
<thead>
<tr>
<th>Area that did not work well</th>
<th>% (n)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nothing</td>
<td>50% (30)</td>
</tr>
<tr>
<td>Schedule did not work/more day time classes</td>
<td>8% (5)</td>
</tr>
<tr>
<td>Unrealistic expectations</td>
<td>5% (3)</td>
</tr>
<tr>
<td>Needed more funding</td>
<td>5% (3)</td>
</tr>
<tr>
<td>Did not access funding</td>
<td>3% (2)</td>
</tr>
<tr>
<td>Lack of transportation</td>
<td>3% (2)</td>
</tr>
<tr>
<td>Needed instructor to slow down</td>
<td>2% (1)</td>
</tr>
<tr>
<td>Personality clash with instructor</td>
<td>2% (1)</td>
</tr>
<tr>
<td>Problems with referrals</td>
<td>2% (1)</td>
</tr>
<tr>
<td>Program was not for me</td>
<td>2% (1)</td>
</tr>
<tr>
<td>Received a negative view from counseling</td>
<td>2% (1)</td>
</tr>
<tr>
<td>Work better in a group</td>
<td>2% (1)</td>
</tr>
</tbody>
</table>

Suggestions on improving Vermont Kitchens services:
Participants were asked to indicate any suggestions they had on improving Vermont Kitchens services. Open-ended answers were recoded into the following categories. The number of responses is provided rather than the percentages due to the small number of consistent responses. No number indicates that one person provided the response. Three major themes emerge, including: course recommendations, staff recommendations, and programmatic changes.

Courses
- Have both day and night classes (3)
- Be more flexible with class size
- Discontinue motivational speakers
- Expand web development/internet training
- Field trips to businesses/restaurants
- More representation from banks
- Provide a more general computer class

Staff
- More follow up (2)
- Provide more information about class expectations/work requirements
- Be more punctual
Program

- Increase advertising of program and classes (3)
- Provide local classes so that transportation isn’t such an issue (3)
- Make financial assistance more available (3)
- They should be better funded so can expand services (2)
- Continue micro letters and newsletters
- Less personal information gathered
- More one on one counseling
- More scheduling flexibility for technical support

N = 28

Other services that clients would like to see offered by the Vermont Kitchens Project:

In an open-ended question, respondents were asked to indicate other types of services or courses they would like the Vermont Kitchens Project to offer. Two themes emerged in the data, programmatic changes and suggestions for courses. Open-ended answers were recoded into the following categories. The number of responses is provided rather than the percentages due to the small number of consistent responses. No number indicates that one person provided the response. Seventy-five percent (45) of respondents gave the answer of “none”.

Programmatic changes

- None (75%; 45)
- Provide more funding for small businesses (3)
- More financial aid (2)
- Create a group/support group and class for women
- Expand resource/referral base
- Health insurance
- More marketing towards younger people
- More services in Bradford
- Provide childcare on premises for those in appointments

Course work

- Free computer courses
- More computer classes
- Provide Recipe for Success course more often
- Start a monthly brainstorming group

N = 60
**Client Characteristics**

Client demographic information was gathered through this survey in addition to demographic information collected at their intake to the program. The following provides demographic information on the population surveyed, both at the time of the survey and at their enrollment (time frame noted where appropriate).

**Gender and age**

**Gender:**
The majority of respondents are female (63%; 38), with 37% (22) male respondents, as shown in Figure 12.

![Figure 12. Gender of Respondents (N = 60)](image)

**Age at survey:**
Range: 21-64 years
Mean: 42 years
Median: 43 years
Mode: 39 and 48 years (multiple modes)
N = 56
Family Characteristics

Family size at survey:
Range: 1-10
Mean: 3
Median: 3
Mode: 3
N = 57

Relationship status at survey:
- 36% (20) are married
- 34% (19) are single
- 18% (10) are divorced
- 11% (6) cohabitate
- 2% (1) are widowed
N = 56

Parental status at intake:
- Single parent with children under 6 years of age 15% (9)
- Single parent with children between 6 and 17 years of age 20% (12)
- Not a single parent, have children 38% (23)
- Not a parent 27% (16)
N = 60

Number of children in household under 18 at survey:
- No children under the age of 18 29% (16)
- One child 30% (17)
- Two children 21% (12)
- Three children 16% (9)
- Four children 4% (2)
The Mean, median, and modal value of the number of children in the household is 1.
N = 56

Income and Education

Public assistance, disability status and labor force status at intake:
At enrollment, 20% (12) of clients surveyed were receiving TANF benefits. Eighteen percent (11) were receiving public assistance for a disability, with two people receiving SSI, eight receiving SSDI, and one receiving AABD. Twenty-two percent (13) indicated that they have a verifiable disability.

Forty-two percent (25) indicated that they were receiving food stamps at intake, 12% (7) were receiving housing assistance, and 5% (3) indicated that they were living in public housing at intake.
At intake, 22% (13) were employed, 23% (14) were self-employed, 13% (8) were unemployed 1-14 weeks, 12% (7) were unemployed for 15 or more weeks, and 30% (18) were not in the labor force (N = 135). A comparison of public assistance and income from intake to time of survey is presented in Table 4 and Figure 4 on page 20 and 21.

**Income at intake:**
All clients are low to moderate income at intake, with 100% (60) being at or below 100% of the poverty level. Figure 13 depicts the breakdown of client annual household income at intake into four groupings. Eighty-six percent (52) of the respondents reported their income at intake to be $15,000.00 or less.

![Figure 13. Annual household income at intake (N = 60)](image-url)
Education at survey (Figure 14):
Figure 14 shows that 37% (21) of respondents have a high school diploma or less education. Sixty-three percent (36) have some college education to a post graduate or professional degree.

![Graph showing education levels](image-url)
**Vermont Kitchens Client Focus Group Summary**  
**January and July 2002**

**Business Success Stories**

The following highlights several focus group participant business stories and the Vermont Kitchens Project services and resources they used to start and expand their business.

- One woman came to the Vermont Kitchens Project (VKP) as a TANF recipient and homeless. She had fibromyalgia, which prevented her from working in a mainstream work environment. After taking the Business Readiness course through the VKP she opened an environmentally friendly home cleaning business. Her business continues to grow through advertising and word of mouth and she now has hired three part-time employees from her community. She also recently started a dog care and grooming business, providing overnight and day care for dogs. Through her work with the VKP, she was referred to the Tangible Assets saving program and now owns a home, where she runs her businesses. Her business counselors also referred her to the Women’s Business Association where she utilized the library and resource materials for her business. She noted that the most important aspect about the VKP is the social interaction, networking, and moral support the program provides through group learning and one-on-one technical assistance with business counselors.

- One man moved to Vermont from Africa and decided to start a small business making a cultural food item that is common in his country yet relatively unknown to the United States. This man took the Recipe for Success course through the VKP and received his Serve Safe Certification. He also participated in the Tangible Assets savings program. This course and savings program helped him to start and expand his business. His business counselor also referred him to a local restaurant owner to share a kitchen, as he did not have the space for production in his home. He began selling his product at local Farmer’s Markets. His business counselor suggested that he begin to take samples of his products to stores. His business has since expanded by word of mouth to many of the natural food stores, grocery cooperatives, and specialty food stores, and coffee shops. He also has many employees, including delivery drivers, sales people for farmer’s markets, and cooking assistants.

- Another woman is in the business of hand-painting children’s clothes. Her business is twenty years old and she is in the expansion phase, looking to expand into other product types. She enrolled in the Business Basics course to refine her business plan. Through this course, she built friendships and networked with other business owners. She also worked with VKP business counselors at least once a week to work on aspects of her business. VKP staff also referred her to the Trickle Up grant foundation and she received a $700 grant for materials and supplies. This woman also emphasized the importance of networking, support
and social interaction, as a self-employed person living in a rural and isolated location of Vermont.

- One man owns a small marketing company as a consultant. He currently works with a local juice company to develop radio announcements. He has taken the Business Readiness course as well as the Recipe for Success course and is now Serve Safe Certified. He also noted that the group-learning environment offered a place for networking and information sharing. His work with the VKP has enabled him to begin to expand his business. VKP staff also referred him to the Tangible Assets saving program and now owns a home. He works closely with VKP business counselors on a regular basis, whom he states are excellent sources of advice and information.

- One woman designs and creates craft items with pressed flowers, specifically photography mats. She has been in business for twelve years and her business is stable, yet beginning to grow. Through the VKP, she took the Business Basics course, worked one on one with business counselors, and participated in the Tangible Assets savings program. She noted that before she began working with the VKP, she felt very isolated and uncomfortable with social interaction. She is now comfortable to sell her products at craft fairs because of the social support and interaction she got through the small group learning environment. She recently has designed a website through the VKP VIP computer course and continues to use her skills to update it. She noted that the VKP courses and staff have provided her with the motivation to continue with her business.

- One woman runs a food business out of her home, making jams and jellies and selling them with wood cutting boards. She started her business in June 2002 and is working to expand it, possibly by using a shared use kitchen. She was able to improve her product quality, labeling, and packaging through the Recipe for Success course. She is also now Serve Safe Certified through this course and has taken many steps to increase her food safety precautions.

- One man is in the planning stage of his business, running a small bakery out of his home. He is currently working on his business plan and is looking for retail space to have a restaurant and bakery. He also took the Recipe for Success course, which enabled him to bring his kitchen up to code to meet state standards. This course also helped him develop his product packaging and marketing strategy. Further, he benefited from learning about cash flow and business financing. Overall, he noted that all of the VKP course work and one-on-one technical assistance was very helpful for starting his business.

- One woman is a writer and owns a small publishing company. She is the author of a book that recently has had an increase in sales through online book distributors. Through the VKP, she took the Business Readiness course. During this course, she met a lecturer from the Vermont Development Credit Union, whom she now works with as her banker and lending institution. She noted that she used the business plan she developed in this course to apply and receive loans.
for her business as well as public relations material. She may possibly expand her book idea to a series through Lifetime Television.

**Program Attributes and Impact**

Focus group participants have consistently reported that various attributes of the Vermont Kitchens Project have had a positive impact on their business and personal life. VKP services and staff have impacted clients through referrals to other community agencies, providing business and funding resources, networking opportunities and resources, knowledgeable and supportive staff, and social interaction and networking opportunities. These main ingredients have enabled participants to achieve various outcomes and experience success beyond business start-up or expansion.

**Referrals to other community agencies**

Clients reported that the VKP referred them to many agencies including:

- Micro Business Development Community Resource Guide
- The Women’s Business Association
- Tangible Assets saving program
- Trickle up grant program
- The Vermont Development Credit Union and other lending agencies
- Other Micro Business Development seminars and workshops
- Other VKP course offerings
- Prevention, Transition, and Healthcare Access office
- Local Family Center
- A local weatherization program
- Good New Garage

“**I would not have gone into business without the Vermont Kitchens Project. I learned to persevere and accept the obstacles that life presents. I learned to work around and move beyond them with the support of the Vermont Kitchens Project.**”

**Business and funding resources**

Participants also benefit from learning about resources available in the community, other class offerings through the VKP, and grant or funding opportunities. Several noted that they participated in the Tangible Assets saving program in order to purchase a home or materials to start or expand their business. Several also received grant funding such as the Trickle Up program or loans through the Vermont Development Credit Union. One participant noted that it is important for lower income people with poor or no credit to have access to alternative funding sources in order to start business. Participants also reported learning about legal issues relating to their business, tax information and record keeping, and saving and investing money for the future. One client noted, “I would not have gone into business without the Vermont Kitchens Project. I learned to persevere and accept the obstacles that life presents. I learned to work around and move beyond them with the support of the Vermont Kitchens Project.”

All of the clients interviewed expressed a similar sentiment of how crucial VKP services were for the start-up and/or expansion of their business.
Networking opportunities
The VKP provides clients with the opportunity to network with other entrepreneurs through a group learning environment and one on one technical assistance and business counseling. Many clients talked about the importance of information sharing and networking with peer business owners in classes and to see and experience the progress and success they achieve in starting or expanding their business. One participant noted that “I came into the class with a small idea and the group gave me the opportunity to bounce ideas about my business off other students and the teacher. It was essential to have this input from others with experience in self-employment.” Others noted that a new business owner can save a lot of time, money, and effort to learn from the mistakes that others have made. One can also come to the realization that their business idea will not work before investing a lot of time into it.

Knowledgeable and supportive staff
Participants noted that VKP business counselors have experience in self-employment and are well connected in the community. They provide referrals and help open doors for clients by connecting them to individuals, community organizations, other entrepreneurs, and funding sources, in order to start their business. All participants noted that, overall, they had very positive experiences in working with the VKP. The VKP has created a welcoming atmosphere that is not intimidating for a person to ask for assistance in starting their business or dealing with life issues before they can go into business. They noted that business counselors are extremely supportive and go above and beyond to help participants get on their feet to start their business. They regularly follow up with clients to see how their business is going and provide resources, support, and positive reinforcement.

Social interaction and building social networks
One on one assistance and courses through the VKP also provide social interaction and enable participants to build a support system. All participants live in rural Vermont and noted that living and working out of one’s home can be very isolating. Center-based activity through courses and assistance provide necessary social interaction and support to maintain motivation and stay involved in the community. One client remarked, “The class is my social life. I enjoy making new friends. We all have different goals but are on the same journey, and we go through that journey together.” Many of the participants noted that they continue to keep in touch with other entrepreneurs they met through classes and continue to help one another with business ideas and questions.
Successful outcomes
Through VKP courses and one-on-one assistance, participants report many successful outcomes related to their business, in addition to business start-ups and expansions.

Tangible products and improved financial capital
- Develop a business plan
- Apply and receiving loans
- Get out of debt, maintain good credit, and establish a savings account
- Earn a decent income to support self and family without public assistance
- Hire part and full time employees
- Establish business to accommodate disability
- Improve safety of home based food business to meet state requirements
- Purchase a home
- Purchase new equipment for business expansion with loans received through VKP
- Reduce expenses through book keeping and budgeting
- Establish an Individual Retirement Account for future investments
- Develop parent handbook for in-home childcare business
- Develop business promotional materials, such as fliers, business cards, and brochures through the use of VKP shared use computers.

Improved human capital
- Enroll in the Community College of Vermont for continuing education credits and course work for business
- Become Serve Safe Certified
- Develop bookkeeping and budgeting skills
- Learn about business taxes and record keeping
- Improve self esteem and self confidence
- Gain confidence to speak publicly
- Learn organization skills
- Become more responsible
- Gain a high value of one’s own work and skills
- Gain a positive outlook
- Become more motivated
- Improve health

Improved social capital
- Develop new friends
- Reduce isolation
- Build an support network
- Establish business partners
- Improved family relations because of success in business
Suggestions for improving services

Few participants interviewed provided suggestions for improving services. However, two suggestions were made that came up in two of the four focus groups.

- VKP should develop a small grant system to provide starting business owners with start-up capital, rather than loans.
- VKP should provide an attorney and an accountant who would be available for free consultations for clients.
Major Conclusions

The following highlights the major findings from the follow up survey and the client focus groups.

Client Characteristics

- 63% women
- 35% single parents
- 37% have a high school education or less
- Majority on some form of public assistance - 20% TANF; 18% Disability assistance; 42% Food Stamps; 12% unemployed; 30% not in labor force
- 100% are at or below 100% below poverty level

Business Growth

Reason for Initial Contact with Vermont Kitchens

- Assistance with business start-up 21% (12)
- Business financing 18% (10)
- Referred to the program by a friend or other social service organization 18% (10)

Business Growth

- 53% (30) of clients experienced growth in their business from intake to the survey.
- 47% (27) reported having a business at the time of the survey.
- 35% (7) of clients who were in the start-up or stable stage of their business at the time of the survey (20) reported having started their business in one year or less after their intake into the Vermont Kitchens services.
- 65% (13) of clients who were in the start-up or stable stage of their business at the time of the survey reporting having started their business an average of 3 years prior to working with Vermont Kitchens.

Business Financing

Top Three Capital Investment Sources

- Savings 22% (11),
- Vocational Rehabilitation 15% (8)
- Loan from a friend or family member 16% (8)

Dollar Amount of Loans Received

Range: $500-$149,000
Mean: $30,000
Median: $4,000
Mode: $700
Job Creation
Number of owner jobs created = 27 (47%)
- Total number of other part time and full time jobs created = 9 jobs
  - Number of part time jobs created = 8 part time jobs, average $8.00/hr
  - Number of full time jobs created = 1 full time job created by 1 respondent
- 19% (5) of Vermont Kitchens clients surveyed created jobs other than their own.

Business Sales and Net Worth
Location of sales
78% within Vermont; 11% regionally including VT, NH, and NY

Business Sales
Range: $200-$150,000
Mean: $16,000
Median: $3,000
Mode: $3,000

Business Sales Status
- Growing 39% (9)
- Stable 39% (9)
- Decreasing 13% (3)
- Within projections of business plan 9% (2)

Business net worth
Range: $200-$500,000
Mean: $47,000
Median: $5,000

Income Changes
Change in Annual Household Income because of Business
- Increased household income because of business 68% (17)
- Decreased 20% (5)
- Stayed the same 12% (3)

Change in Annual Household (HH) Income from Intake to 2002 and 2003

<table>
<thead>
<tr>
<th></th>
<th>Annual HH income at intake</th>
<th>Annual HH income in 2002</th>
<th>Annual HH income in 2003</th>
</tr>
</thead>
<tbody>
<tr>
<td>Range</td>
<td>$0.00-$24,432.00</td>
<td>$200.00-$50,000.00</td>
<td>$1,800.00-$42,000.00</td>
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<tr>
<td>Mean</td>
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<td>$17,100.00</td>
<td>$17,334.00</td>
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<tr>
<td>Median</td>
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<tr>
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<td>Multiple modes</td>
<td>$12,000.00</td>
</tr>
<tr>
<td>N</td>
<td>60</td>
<td>50</td>
<td>50</td>
</tr>
</tbody>
</table>
Change in Annual Household Income from *Intake to 2003*
Range: $-6,700 - $36,000
Average: $7,100
Median: $3,100
Mode: $18,000

- A paired sample t-test shows a statistically significant increase from *annual household income* at program *intake* to 2003 ($t = 4.75; p < .01$).

**Top Three Other Steps to Improve Income**
- Going back to school 30% (19)
- Other employment 22% (14)
- Specific skill training 17% (11)

**Decreased Reliance on Public Assistance**
The bar chart below shows that respondents reported a decrease in reliance on public assistance and an increase in reliance on self-employment and employment income, since their start with the Vermont Kitchens Project.

![Change in client reliance on public assistance from intake to survey](image)

**Change in Benefits and Assets**
- 67% (14) reported a *decrease* in reliance on public assistance, with 62% (8) crediting this to other employment and 38% (5) crediting this to their self-employment.
- 17% (10) are no longer receiving *TANF* benefits
- 58% (15) of respondents indicated that they have access to *medical and health* benefits
- 61% (11) reported that they have access to *affordable childcare*
• 14% (8) reported that they are working with a savings programs such as Tangible Assets or an Individual Development Account
• 17% (10) reported that they have acquired assets including a home (3%; 2) or post secondary education (14%; 8).

Skills, Knowledge, and Attitude Changes

Top Four Skills and Knowledge Gained through Services
• Writing a business plan 53% (32)
• Strategic planning 23% (14)
• Problem solving 23% (14)
• Steps to start a business 18% (11)

Major Changes in Attitude because of Vermont Kitchens Services
• More motivated/encouraged 57% (34)
• Increased self esteem 37% (22)
• Broadened scope of possibilities 22% (13)
• Increased self-confidence 18% (11)
• Less fearful 17% (10)

• 86% (49) state that they are better off today because of Vermont Kitchens services

Services Received and Satisfaction

Number of Classes and Services
• 23 respondents indicated that they completed between 1 and 3 classes through the Vermont Kitchens Project, with an average, median, and modal value of 1 class.
  o Overall, respondents had a course completion rate of 67%.

• The total number of services clients received ranged from 1 to 7 services, including classes (completed only), technical assistance, seminars, Round Tables, and referrals to other services. The mean value of services received is 3, median value of 2 and modal value of 2 (N = 33)

• Respondents worked with the Vermont Kitchens Project for .25 to 2.5 years, with an average of one year.

Satisfaction with Vermont Kitchens Services
• 84% (46) strongly agreed or agreed that the Vermont Kitchens Project services met their expectations
• 60% (30) strongly agreed or agreed that the Vermont Kitchens Project aided in the success of their business.

Satisfaction with Vermont Kitchens Business Counselors
• 83% (40) strongly agreed or agreed that working with the Vermont Kitchens Project business counselors aided in their business development.
• 75% (35) strongly agreed or agreed that the Vermont Kitchens Project counselors provided the necessary and on-going support for their business development.
Most Positive Aspects of the Vermont Kitchens Program

- Knowledgeable and supportive staff 38% (23)
- Individual attention 35% (21)
- Helpful referrals 25% (15)
- Positive and affirming staff 25% (15)
- Skills learned 25% (15)
- Provided direction 20% (12)
- Good technical information 18% (11)
- Staff and program flexibility 15% (9)

Focus Group Highlights

Program Attributes from Focus Group Interviews

- Referrals to other community agencies
- Business and funding resources
- Networking opportunities
- Knowledgeable and supportive staff
- Social interaction and building social networks

Examples of Successful Outcomes from Focus Group Interviews

Tangible products and improved financial capital

- Develop a business plan
- Apply and receive loans
- Get out of debt, maintain good credit, and establish a savings account
- Earn a decent income to support self and family without public assistance
- Hire part and full time employees
- Establish business to accommodate disability
- Improve safety of home based food business to meet state requirements
- Purchase a home
- Develop business promotional materials, such as fliers, business cards, and brochures through the use of VKP shared use computers.

Improved human capital

- Enroll in the Community College of Vermont for continuing education credits and coursework for business
- Become Serve Safe Certified
- Business skills in bookkeeping, budgeting, and taxes
- Improve self esteem and self confidence and become more motivated

Improved social capital

- Develop new friends
- Reduce isolation
- Build an support network
- Establish business partners
- Improved family relations because of success in business
Suggestions for Improving Vermont Kitchens Services (focus groups and survey)

Courses:
- Have both day and night classes (3)
- Be more flexible with class size
- Expand web development/internet training
- Field trips to businesses/restaurants
- More representation from banks
- Provide a more general computer class

Program:
- Increase advertising of program and classes (3)
- Provide local classes so that transportation isn't such an issue (3)
- Make financial assistance more available (3)
- They should be better funded so can expand services (2)
- Grant system rather than loans to finance business start up
- Provide an attorney and an accountant who would be available for free consultations for clients.
For additional copies of this report, please contact:

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