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A STUDY OF COOPERATIVE RELATIONSHIPS BETWEEN SMALL
BUSINESS DEVELOPMENT CENTERS AND PUBLIC LIBRARIES

by
Nancy Polhamus

A Thesis

Submitted in partial fulfillment of the requirements of the
Master of Arts Degree
of
The Graduate School
at
Rowan University
May 10, 2004

Approved by _____
Professor

Date Approved May 14, 2004

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ABSTRACT

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A STUDY OF COOPERATIVE RELATIONSHIPS BETWEEN
SMALL BUSINESS DEVELOPMENT CENTERS AND PUBLIC LIBRARIES
2003/2004
Dr. Marilyn Shontz
Master of Arts in School and Public Librarianship

The purpose of this research was to examine the variety and levels of services provided to the clients of local Small Business Development Centers (SBDC) by selected medium-size and large public libraries in the Delaware Valley region. The twelve responding libraries reported a wide variety in the levels of service provided to the local small business community. Librarians reported participating with their local SBDC by providing facilities, reference materials, staff with special training and/or experience in business reference service, staff participation in programs, and combinations of these services. Three libraries reported providing no services at all to support SBDC programs and clients. Specific services and the advantages or disadvantages to the libraries as a result of these services are discussed.

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CHAPTER I

STATEMENT OF THE PROBLEM

Introduction

The rapid population growth taking place in Gloucester County and uncertain economic times have resulted in a strong interest in small and home-based businesses. Since 1995, the Gloucester County Library System (GCLS) has partnered with the Rutgers Small Business Development Center (RSBDC) and the United States Small Business Administration (SBA) to present programs and workshops designed for the entrepreneur. GCLS has also provided space for business counselors from RSBDC to conduct one-on-one meetings with local small business owners and individuals contemplating starting a business.

Attendance at these events has increased since their inception. A sharp rise in attendance has been observed when there is a downturn in the economy, and patrons have made requests for more of this kind of programming. In light of the increasing interest in business services and programs, there is a need for GCLS to evaluate its role in these programs and its relationships with the RSBDC and the SBA. An examination of similar services at comparable libraries will provide GCLS with the information necessary to decide whether or not to invest in a larger collection of business resources, additional staff hours and/or expanded programming.

Purpose

As a public librarian involved with SBA and SBDC programming, the purpose of this research was to examine the variety and levels of services provided to the small business communities by selected medium-size and large public libraries in the Delaware Valley region. Such knowledge can assist in developing additional programs and services, and in expanding the collection of related resources. Information will be solicited from medium-sized and large libraries in South Jersey and adjoining counties in Pennsylvania, Delaware and Maryland regarding programming, collections, staff levels, and provision of reference services offered in connection with SBA and SBDC programming.

Research Questions

1. Does the library host programs presented by the local SBDC? If so, how often are programs offered?
2. How does the library participate in the presentation of SBDC programs by providing resources, staff, and facilities?
3. Does the library provide space to SBDC staff members to accommodate business counseling sessions? If so, how often is this space used by the SBDC?
4. Does the library maintain a collection of material to meet the specific needs of small business owners participating in SBDC programs or counseling?
5. Does the library have staff who specialize in business reference services? If so, how many, and what is their role and educational background?

6. What advantages and disadvantages do the libraries report connected to their services to the SBDC and its clients?

Definitions

Medium-size and large public libraries - For the purpose of this research, medium-size and large public libraries are defined as any library in the selected region with \$1,000,000 or more in yearly expenditures.

Public library – A library or library system that provides unrestricted access to library resources and services free-of-charge to *all* the residents of a given community, district, or geographic region, supported wholly or in part by public funds (Reitz, 2002).

Region - For the purpose of this study, region is defined as the counties of Atlantic, Burlington, Camden, Cape May and Cumberland in southern New Jersey; Chester and Delaware counties in Pennsylvania; Newcastle County in Delaware; and Cecil County in Maryland. It should be noted that Salem County, New Jersey, while geographically part of southern New Jersey, has no public libraries meeting the expenditure criteria described above, and therefore are not included in the study.

SBA - the United States Small Business Administration.

Small business – The SBA Office of Advocacy defines a small business for research purposes as an independent business having fewer than 500 employees. (SBA Office of Advocacy, 2003, p.1)

SBDC – Small Business Development Center, as defined by the SBA:

The U.S Small Business Administration (SBA) administers the Small Business Development Center Program to provide management assistance to current and prospective small business owners. SBDCs offer one-stop assistance to individuals and small businesses by providing a wide variety of information and guidance in central and easily accessible branch locations. The program is a cooperative effort of the private sector, the educational community and federal, state and local governments. It enhances economic development by providing small businesses with management and technical assistance. (SBA Small Business Development Centers, 2003, p.1)

Assumptions

For the purposes of this study, it is assumed that public libraries with expenditures of under \$1,000,000 do not have sufficient resources to dedicate funds specifically to small business collections, programs, or staffing, and therefore are not included in this study.

It is also assumed that providing service to SBDC clients is congruent with Gloucester County Library System's mission to respond to the needs of its patrons and provide materials and services to support their personal enrichment and lifelong learning needs.

It is assumed that survey participants will provide truthful answers to the survey questions.

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CHAPTER II

REVIEW OF THE LITERATURE

Historical Overview

Public library service to small businesses is not new. In fact, studies as early as 1935 document the use of public library resources by small business owners.

In 1935 the Newark (New Jersey) Public Library, which had already established a branch devoted to business service, conducted a survey of business services offered by public libraries in 109 American cities. In 1942, the noticeable increase use of public library services by small business owners prompted the Newark Public Library to undertake a second survey of 119 cities. The results were published as *Public Library Service to Business: A Comparative Study of its Development in Cities of 70,000 or more* (Manley, 1942). By that time service to small business owners was available in some public libraries nationwide. In addition to Newark, public libraries in Boston, New York, San Francisco and a few other large cities had entire branches devoted to business and economics.

Participants in the 1942 survey reported that small business owners frequently sought market information, trade directories, and information on government regulations. (Manley, 1942, p. 10). Reference works such as the *Thomas Register* and *Standard & Poor's* were standards then, just as they are now. Telephone reference was a new and rapidly developing service. Numerous respondents reported that their library had special business collections in place to assist members of the business community.

Cooperative efforts between public libraries and other institutions serving the business community had also been established prior to 1942. A librarian at the Cleveland Business Information Bureau developed courses on business information for Cleveland College. As early as 1930 a similar course was developed at Stanford University and based to some extent on advice from Newark and Cleveland (Manley, 1942, p. 39). A cooperative venture between the Boston Public Library's Kirstein Business Branch and The Harvard Graduate School of Business was also in existence.

Research reports

Much of the recent research has focused on the examination of the nature of the information needed by small business owners rather than on the public library's efforts to meet those needs. This researcher found only a few studies that made reference to the efforts of public libraries to serve the small business community.

In a study published in 1990, Jean A. Major conducted personal interviews with the directors of all of the ten SBDCs in Mississippi. The U.S. Census Bureau's State Data Center in Mississippi and the library service the Mississippi Department of Economic Development also provided economic development data, so their directors were also interviewed to gain their perspective on business information needs (Major, 1990, p. 28). Most of the SBDC clients were in the planning stage of starting a business, and the remaining clients were considering expansion of their existing small businesses. In either case a business plan is essential in order to secure financing. All of the

participating SBDC counselors placed heavy emphasis on the formulation of a good business plan (Major, 1990, p. 28).

The central component of developing a business plan is defining the market (Major, 1990, p. 29). To do this, SBDC clients need local demographic information regarding age, sex, income levels and other pertinent data about their potential customers. Clearly the U.S. Census Bureau is the best source for this kind of information. However, most of the SBDC directors interviewed admitted to having limited expertise in extracting such information from census reports (Major, 1990, p. 29). While this may have changed somewhat now that so much census information is available online, this is obviously an area in which the public library can be of help.

Industry trends and statistics are another vital component in the formulation of a business plan. Major found that the SBDC offices participating in her study did not maintain collections of trade publications and depended upon libraries to conduct electronic searches or to obtain copies of articles. Few of the SBDC directors were familiar with good information sources other than the *U.S. Industrial Outlook*, which they largely considered to be dated and too aggregated to be of much use to their clients (Major, 1990, p. 30).

Major concluded that it would be appropriate for libraries to direct their efforts toward the SBDC advisors rather than their clientele. The respondents in her study indicated that they preferred easily obtained, “pre-packaged” information to improved expertise in retrieving information for themselves (Major, 1990, p. 31). Public librarians today are able to easily extract information from the U.S. Census Bureau web site and

obtain relevant articles from trade publications via online periodicals databases, and/or to instruct patrons to perform these searches themselves. Public libraries therefore have a significant opportunity to support local small business development by making the SBDC directors aware of this capability, and by providing this service to both their local SBDC and to its clients.

Baker's report on focus groups of business owners at the Iowa City Public Library (1991) revealed that marketing library business services is an issue. Working with a committee made up of library staff members, Baker chose focus groups over survey research because it was believed that group discussions would provide more in-depth information. The planners developed a set of twelve open-ended questions to be used with each focus group. The questions dealt with the participants' current perceptions of the library's services and how those services could be improved, expanded and promoted to local businesses (Baker, 1991, p. 378). The planners also included a caveat to participants that:

...the library cannot promise it will be able to implement everything you come up with today, but it hopes to be able to adjust and fine-tune its services as a result (Baker, 1991, p. 379).

This statement was included because the library had limited resources and wished to avoid raising any false expectations among the participants.

The library assembled six focus groups. Each group represented a different type of business: nonprofits, local government agencies, retail, service businesses, professionals (doctors, lawyers, etc.), and manufacturing/agribusiness. A total of 353

people were asked to participate. Out of those, 103, or 29 percent, accepted. Out of those who accepted, a total of 68 local businesspersons actually attended (Baker, 1991, p. 380). Each group met once at the library, on a weekday morning at 8:00am. The library provided breakfast for the participants.

Results of the focus group meetings showed that many business owners were under-utilizing the library's business information resources due to a lack of knowledge of what the library had to offer. The group participants recommended more targeted publicity efforts, such as working through the Chamber of Commerce and trade organizations like the Board of Realtors (Baker, 1991, p. 381). Two types of local businesspersons were found to be most likely to make use of the public library than others; these were people who worked alone or with just a few employees, and officials of non-profit organizations. Both of these groups lacked the resources to purchase their own reference materials (p. 381).

Johnson and Kuehn (1997) conducted a study of the small business owner/manager's search for external information. Based at North Texas University, the researchers solicited the cooperation of business owners/managers from around the southwestern United States. The organizations contacted were chosen from lists provided by Chambers of Commerce and directories of corporations. Two hundred small businesses (fewer than 100 employees and less than \$3.5 million in sales) and fifty large businesses (more than 100 employees and more than \$3.5 million in sales) were selected. Owners or managers of 132 small businesses and 36 large businesses agreed to participate. Johnson and Kuehn conducted personal interviews with 700 owners and/or

employees of these firms, and 626 of the interviews were included in the results (Johnson & Kuehn, 1997, p. 54).

Johnson and Kuehn (1997) found that the owners of the smaller businesses participating in the study spent substantially more time searching for information than the owners of the larger ones (p. 56). It was presumed that this was because the owners of larger businesses have more resources at their disposal, and can afford to delegate research tasks to someone else. The majority of respondents reported that verbal communication with customers, suppliers, and others was the information source they relied on most.

Similar results were reported in a 1996 study in which Vaughan, Tague-Sutcliffe, and Tripp surveyed small business owners in London, Ontario by means of a questionnaire distributed by mail. Because the majority of small businesses in the London, Ontario area are service type organizations, the researchers limited their subjects to service type businesses with 50 employees or less (p. 264). A total of 982 surveys were mailed. Participants responding were entered into a prize drawing, and offered a copy of the final report. Of the 184 responses received, four were excluded from the results because they did not meet the definition of a small business being used in the study. Therefore 180 responses (19.3 percent) were used to tabulate the results (p. 264).

Vaughan, Tague-Sutcliffe, and Tripp (1996) found that the owners of small businesses there depended on “informal” sources such as customers, suppliers, associates and friends as their primary source of information. “Formal” sources such as newspapers and trade publications were ranked second and libraries and government publications

were ranked last (p. 264). This was in spite of the fact that counselors at the Small Business Centre in London, which offers services similar to the SBDC, often recommended that its clients visit the local public library when seeking market and trade information. They concluded that the public library could improve service to business by marketing itself as a business information resource, and by hosting informal gatherings that provide the business owners with networking opportunities (p. 265).

Bleiweis (1997) quoted a 1990 study by the Morrison Institute of Public Policy at Arizona State University, which reported that businesses less than 5 years old were more likely to use the public library than older businesses (p. 4). Vaughan, Tague-Sutcliffe and Tripp also concluded that the majority of small business owners using public library resources were in the initial phases of business formation (Vaughan, Tague-Sutcliffe and Tripp, p. 267). This is precisely the population served by SBDCs.

In her book *Public Library Services to Business* (1994), Reichel pointed out that there are many factors that may prevent a public library from providing significant services to small businesses. Small libraries in particular may not have the funding to support the development of a large collection of business resources. There may be insufficient staff, or a lack of knowledge and/or interest among the staff (p. 2). Also, libraries may simply have overlooked the potential of marketing library services to small business.

Reichel's book contains a brief study of the business services provided by the Lucy Robbins Welles Library in Newington, Connecticut. In 1992 this library put forth a concerted effort to ascertain the information needs of the local business community. The

library invited local businesspersons to participate in informal focus groups. Using the information gathered as a result, the library embarked on new ways to market business services. A library staff member became a liaison to the local Chamber of Commerce. The library combined with the Connecticut Small Business Development Center to present programs for the small business community that included information about library resources and a tour of the library. Small Business Development Center representatives were invited to a meeting at the library to introduce them to the library's business service, which resulted in referrals of their clients to the library (Reichel, p. 34).

Summary

The studies by Major, Baker, and Vaughan, Tague-Sutcliffe, and Tripp all yielded similar results. All three studies revealed a lack of knowledge among SBDC representatives and their clients regarding the services available to entrepreneurs at the public library. The data quoted by Bleiweis was in agreement with the findings of Vaughan, Tague-Sutcliffe and Tripp, who concluded that entrepreneurs in the initial phases of business formation were the most likely to be using the public library to meet their information needs. This information, combined with Reichel's descriptions of successful library programs for business owners, shows that public libraries have the potential to contribute to the economic success of their customers and their communities by providing resources and programs to support the local SBDC and its clientele.

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CHAPTER III

METHODOLOGY

Research and Data Collection Methods

This research was conducted by means of a written descriptive survey sent by mail. Several issues were considered when choosing the format and distribution method of the survey instrument.

Mail was chosen as the distribution method because it was believed to be the method that was most convenient, and avoided problems inherent in other forms of communication.

The anonymity of the participants was a major concern of the researcher. A number of the anticipated respondents were acquainted with the researcher in a professional capacity. It was believed that an anonymous questionnaire distributed by mail would reduce the chance of any bias that might occur during a face-to-face interview, telephone call, or response to personal email.

The format of the survey was also a concern. An instrument written on paper assured that the participants would receive identical survey forms. Using email, the researcher could not be assured that each recipient would be using computer software that was compatible with the sender's. There was the possibility that the email message, once opened by the recipient, would bear little or no resemblance to the original survey instrument, potentially causing the respondent to misunderstand or disregard individual questions or even the entire survey.

There were also potential problems with using email as a distribution method. At the time this research was conducted, many computer viruses were spreading via email. As a result, many email users chose to delete email from an unfamiliar sender rather than risk infecting their computers and/or networks. The possibility of an email survey being deleted was considered to great to ignore.

Variables

This study focused on the following variables:

1. The type of agreement between the library and the Small Business Development Center, if any;
2. The services and resources the library provides to the SBDC, if any;
3. The level of library staff participation in SBDC programs, if any; and
4. The respondents opinion regarding any advantages and/or disadvantages to the library as a result of the library's support of/participation in SBDC programs.

Population

Since the total research population consisted of only twenty libraries, it was necessary to survey the entire population rather than a sample. Information was solicited from libraries having yearly expenditures of \$1 million or more from the geographic area immediately surrounding the Gloucester County Library System (GCLS). These libraries were selected in an effort to obtain information from libraries comparable in size and location to GCLS. The libraries surveyed were located in Atlantic, Burlington, Camden,

Cape May, and Gloucester counties in New Jersey; Chester and Delaware counties in Pennsylvania; New Castle and Kent counties in Delaware; and Cecil County in Maryland. A list of the names and addresses of the libraries surveyed can be found in Appendix C.

Survey Instrument

Efforts were made to keep the questionnaire as simple as possible in order to minimize the time and effort required of the respondents. The survey (see Appendix A) consisted of eight questions, which asked the respondent to describe their library's working relationship with their local SBDC, if any.

The survey was tested by distributing it to a small group of library directors and branch managers who were not participants in the study. Two members of the test group pointed out one question that was worded in such a way as to suggest a biased view. That question was reviewed and re-written. After this change was made the survey instrument was deemed to be acceptable.

The first five questions in the survey were multiple choice. The first question asked the respondent if the library hosted programs presented by their local SBDC. The second, third, and fourth questions dealt with the library's level of participation in the SBDC programs. Specifically, the questions referred to the use of library facilities, collections, and staff participation in SBDC programs. (Respondents who answered "no" to the first question were asked to skip to Question 5.)

Question 5 asked if the library had a staff member (or members) who specialized in business reference services. If the answer was yes, the participant was asked to provide information about that staff member's experience, educational background, and his/her role in SBDC programming, if any.

The last three questions in the survey were open-ended. Question 6 asked the respondent to describe any services provided to the SBDC or its clients that were not mentioned in the survey. Question 7 asked the respondent to explain any advantages to the library as a result of its participation in SBDC programs and services; Question 8 asked the respondent to explain any disadvantages to the library as a result of its participation in SBDC programs and services.

A copy of the survey instrument and the accompanying cover letter can be found in Appendix A and Appendix B.

Distribution

The survey was mailed to a librarian or library director at each of the twenty libraries that met the described criteria. The mailing included a stamped, self-addressed return envelope. As an incentive, respondents were invited to include a card with their name and address if they wanted a copy of the completed study.

The surveys were mailed on February 14, 2004. Participants were asked to return the completed survey within 14 days of the mailing.

By March 1, 2004 only 9 survey forms had been received by the researcher. By examination of the postmarked envelopes it was determined that out of the 6

Pennsylvania libraries surveyed, only two had responded. Phone calls were made to all survey subjects in Pennsylvania to inquire as to whether the survey had been received, and if so, whether it had been completed. This resulted in the receipt of two additional responses from Pennsylvania libraries.

Five of the subjects in southern New Jersey were identifiable because they had placed a return address on the envelope or enclosed a card with a return address requesting a copy of the completed study. All other subjects in New Jersey were called and asked if the survey had been received and if so, had it been returned. Two libraries reported that the survey had not been received; a second copy was sent to each. The researcher ultimately received a total of fifteen responses out of the twenty surveys distributed.

Validity and Reliability

Due to the small size of the population involved in this study, the results of the research are valid only for this group. The results of this study could be replicated by surveying the same population. It is possible that similar results could be obtained by surveying a similar population in another geographic area.

CHAPTER IV

ANALYSIS OF DATA

Procedures

Data for this study were collected by means of a written descriptive survey sent by mail on February 15, 2004. Recipients of the survey were asked to return the survey using a stamped self-addressed envelope included in the mailing by February 28, 2004. By March 1, 2004 only seven responses had been received, and reminder phone calls were made. Two libraries reported that the survey was never received. One requested that the survey be re-sent by email. The other requested that another copy of the form be sent by mail. By March 14, 2004 a total of 15 surveys had been returned, resulting in a response rate of 75%.

Three out of the 7 libraries reporting that they had no agreement of any kind with the local SBDC did not respond to any other questions on the survey form. The researcher interpreted this lack of response as an indication that these libraries provide no services of any kind specifically for SBDC clients. Therefore, out of the 15 responses received, 12 responses provided useable data, resulting in a useable response rate of 60%.

The answers to the survey questions were assigned numerical values. Since some of the respondents provided more than one answer to multiple choice questions, these questions were divided into sub-categories to account for all the possible combinations of answers. The resulting data were entered into a spreadsheet using the Microsoft Excel

computer program. Due to the small number of libraries in the population surveyed the data are reported as numbers only.

Results

Survey question 1 asked participants if the library had a formal agreement with the local Small Business Development Center (SBDC), an informal agreement with the local SBDC, or no agreement with the local SBDC. Of the 15 libraries responding, 7 libraries had no agreement with the local SBDC. Eight libraries had an informal agreement. None of the responding libraries had a formal agreement with the local SBDC. (See Table 1.)

Libraries with a formal agreement with the SBDC	0
Libraries with an informal agreement with the SBDC	8
Libraries with no agreement with the SBDC	7

Since 3 out of the 7 libraries reporting that they had no agreement of any kind with the local SBDC did not respond to any other questions on the survey form, the rest of this report, from questions 2 through 8, was the result of the responses given on the 12 survey forms providing useable data.

Question 2 asked if the library participated in SBDC programs by providing resources, staff, facilities, or other assistance. Of the 12 useable responses, 4 reported providing facilities only; 1 reported providing resources only; and 2 reported providing a combination of resources, staff, and/or facilities. Two libraries made comments in the “other” category without indicating that any other services were provided. Two libraries

made comments in the “other” category and also indicated that either facilities, resources, staff, or a combination of the three were also provided. One library providing a useable response did not answer this question. (See Table 2.)

Table 2 - Library Participation in SBDC Programs	
Provides facilities only	4
Provides resources only	1
Combination of staff/resources/facilities	2
Other, plus combination of staff/resources/facilities	2
Other	2
Did not answer	1

One of the libraries responding in the category “other” reported that their participation was limited to posting information about SBDC programs. One reported that a local SBDC was just preparing to open and was not yet offering services. Two other libraries reported offering more extensive services such as providing resource lists, tours, and providing a staff member to speak at SBDC programs. (Refer to Appendix D for the complete list responses.)

Question 3 asked if the library provided space to SBDC staff members for one-on-one or group counseling sessions, and if so, how frequently the space was used. The first part of the question asked participants to respond “yes” or “no”. Out of the 12 libraries providing useable responses to the survey, 4 libraries answered “yes”, indicating that they provided space specifically for such services. One library reported providing facilities for SBDC activities more than once per week; 1 library reported providing facilities monthly, and one library on a quarterly basis. The fourth library answering

“yes” replied “other”. This respondent stated that they provided space for such programs “every few months”, but that there was no set schedule. (See Table 3.)

Two other libraries provided other information in response to Question 3. One library did not check yes or no, but under “other” stated that the library’s meeting rooms were available to any community group, without referring to SBDC programs in particular. One participant answered “no” but reported that the library offered its own business counseling services, and that the local SBDC provided counseling services at a location of its own. (See Table 3. Complete responses can be found in Appendix D.)

Table 3 - Libraries Providing Space for Individual or Group Counseling Sessions	
Yes, once per week or more	1
Yes, monthly	1
Yes, quarterly	1
Yes, other	1
No	3
No, but provided non-SBDC counseling	1
Did not answer	4

In Question 4, participants were asked if the library maintained a specialized collection to meet the needs of small business owners participating in SBDC programs, and if so, to provide a brief description of this collection. Two of the twelve libraries providing useable survey responses did not answer this question, and 3 libraries answered “No” to this question.

Seven libraries stated that they provided special collections to meet the needs of small business owners participating in SBDC programs. Two of these libraries reported that they maintained a special collection, but provided no descriptive information. One of these two libraries commented that the collection was for everyone, not just SBDC clients. The other libraries reported that their collections contained a variety of materials such as standard business references, sample business plans, and online databases. (Complete responses can be found in Appendix D.)

Question 5 asked if the library had staff members specializing in business reference services, or staff who had any special training and/or experience in providing such services. Five of the libraries providing useable responses to the survey answered “No” to this question. Seven libraries did have such a staff person. Six of these library staff members had some kind of course work, training, or experience in business reference services. (See Table 4.) In the case of one library, the business reference librarian also held a Master’s Degree in Business Administration.

Table 4 - Library Staff Members with Special Training/Coursework	
Staff member with course work in business services	3
Staff member with special training/experience in business services	2
Staff member with both course work and special training in business services	1
One staff member with course work, one with expertise	1
No such staff member	5

Question 5 also asked respondents having a staff member specializing in business reference services to describe that staff member’s role with the SBDC. Two libraries reported that this staff member had no role in business programs, but worked with

individual patrons to meet their business reference needs. Two libraries stated that their staff member specializing in business services referred patrons to the SBDC. Two libraries reported that their staff member specializing in business services actively participated in SBDC programs as a partner by providing presentations, coordinating scheduling, and/or serving as the library's liaison to the SBDC. (Complete responses can be found in Appendix D.)

Question 6 was an open-ended question asking participants to describe any services to SBDC clients that were not mentioned in any of the previous questions. Two respondents provided useable information in response to this question. One library reported having staff available to assist SBDC clients in Internet searching, and offering its computer lab for training sessions. The other enclosed a flier detailing a series of programs that the library offers for small business owners, including programs offered in conjunction with the local SBDC. A copy of the flier can be found in Appendix E. The other complete response can be found in Appendix D.

The seventh question in the survey asked participants if there were any advantages to the library as the result of its association with the local SBDC. Seven libraries responded. All of these responses were positive. Four libraries stated that cooperation with the SBDC provided them with an opportunity to publicize their services and attract new patrons. One response stated that one business sponsored a library program as a result of cooperation with the SBDC. (Complete responses to Question 7 can be found in Appendix D.)

Question 8 asked participants if there were any disadvantages to the library as a result of its association with the local SBDC. Seven libraries answered the question.

None reported any disadvantages to the library as a result of their association with the SBDC. One library reported that some considerations were involved in cooperative programming with the SBDC, such as meeting room scheduling and the staff time involved with coordinating and speaking at SBDC programs. This librarian reported that the positive exposure the library received as a result of its cooperative effort with the SBDC was well worth the time and effort. (Complete responses to this question can be found in Appendix D.)

CHAPTER V

SUMMARY AND CONCLUSIONS

Since 1995, the Gloucester County Library System (GCLS) has partnered with the Rutgers Small Business Development Center (RSBDC) and the United States Small Business Administration (SBA) to present programs and workshops designed to assist the small business community and individuals considering becoming entrepreneurs. In view of the increasing popularity of these programs and the demand for more business services, GCLS is considering expanding such services and its related collection of materials.

The purpose of this research was to examine the variety and levels of services provided to the small business community by selected medium-size and large public libraries in the Delaware Valley region. The libraries chosen were considered to be comparable to GCLS. Information gathered during the course of this research may be used to develop new ways of serving the local business community. A written descriptive survey form was sent by mail to twenty libraries. Fifteen libraries responded.

Agreements with the SBDC

The first question on the survey form asked if the responding library had a formal or informal agreement with the local SBDC. Of the 15 libraries responding to the survey, 7 libraries had no cooperative agreement with their local Small Business Development Center. (Table 1.)

Twelve libraries indicated having an informal agreement with the local SBDC. None had a formal agreement. Among the 12 libraries that reported having an informal agreement with the local SBDC, the level of participation in SBDC activities varied widely.

Three libraries reporting an informal agreement with the local SBDC gave little or no other information about their participation in SBDC programs. Their involvement with their local SBDC was apparently minimal. Only one of the three reported offering a meeting place, and this was only on a quarterly basis. This library also answered “yes” to the question about providing a special collection for small business owners and/or SBDC clients, but did not offer any specific information about the collection. Another library that reported having an informal agreement reported no service other than the posting of SBDC notices. The third library reported no services other than to check “resources” in answer to Question 2. However, in answering Question 7 this same library reported that they found an advantage to their association with the SBDC because the SBDC referred clients to the library for assistance with business reference questions.

Collections

Seven libraries reported having a special collection to meet the needs of the small business community, but again, a variety of levels were reported. One library answered “yes” to the question but did not elaborate on the material. One library stated that their collection was for the general public and not only for SBDC clients. Four libraries made specific comments about business resources in their reference collections, including online databases. One respondent referred to the library’s “strong collection of standard

business sources”; another described the library’s collection as “extensive.” It is very likely that all 12 libraries have at least some business reference resources, but most considered those resources to be a part of their general reference collection rather than a “special collection.”

Extent of Services to SBDC Clients

In contrast to the libraries providing minimal services, four libraries participating in the survey demonstrated a strong commitment to service to the small business community by providing not only meeting space and reference services, but staff who actively participate in SBDC programs in a variety of ways.

One participating library reported no agreement with the local SBDC, but also reported that at the time of the survey a small business center had not yet opened in the county. This library had established a relationship with the county’s Economic Development Office in order to provide services to the small business community, and offered services comparable to the libraries working with their local SBDC. This library offered its computer lab for training, created a business reference collection, employed a staff member with course work in business reference services, and shared some online databases with the local economic development organization. This library also indicated that a small business center was being planned, and that they expected to establish cooperative services once the small business center was operational. Clearly, this library recognized the needs of the small business community and made an effort to supply services that did not exist elsewhere to meet those needs. In the absence of the SBDC or

other SBA support, the library reached out to create an affiliation with the appropriate local agency.

Three other libraries had obviously made business services a priority. Two of these libraries described a high level of involvement with the business community. These libraries described working in cooperation with the SBDC to provide space for programs and counseling sessions; having a staff member with experience and/or training in business services, and maintaining a collection of business resources. These libraries reported their staff member(s) as being actively involved with SBDC clients through presentations, tours, coordination of scheduling, and reference assistance.

One library's service to small business far exceeded the efforts of any other library participating in this study. This library had established its own Small Business Information Center, which was functioning as an independent entity rather than as a source of support for the SBDC and its clients. The respondent stated that the library and the local SBDC "work together as equals and collaborators in serving the small business community." (Complete comments can be found in Appendix D.)

This library employed a librarian who also held a Master's Degree in Business Administration (MBA). The respondent described an extensive business reference collection. It also presented its own business programming. The respondent described the library's Small Business Information Center as a "partner" with the SBDC in serving the small business community.

The same library offered a comprehensive answer to Question 6 on the survey. Question 6 was an open-ended question asking participants to describe and services to SBDC clients that were not mentioned elsewhere in the survey. This respondent enclosed

a flier advertising upcoming programs at the library's Small Business Information Center. One program, titled "Exploring the Entrepreneurial Lifestyle" featured talks by three local owners of successful small businesses and a representative from the Service Corps of Retired Executives (SCORE). The program was subtitled "Discover the characteristics of successful entrepreneurs and hear their personal stories." Another program offered was titled "Getting a Boost with Research." The speakers for this program were the MLS/MBA librarian from the library's own Small Business Information Center and a representative from the local SBDC. The purpose of the program was to introduce attendees to research resources and methods that were useful to owners of small businesses and/or potential business owners. A third program was a networking opportunity for entrepreneurs involving representatives from the SBDC, SCORE, the local Chamber of Commerce and the local Office of Economic Development. (A copy of the flier is found in Appendix E.)

One other library responded to Question 6. This library reported that it provided training in Internet search techniques and business resources for employees of the local Office of Economic Development. This library was the library reporting that at the time of the survey there was no local SBDC. It can be inferred that the local Office of Economic Development needed training of this kind because its staff members were attempting to provide support to entrepreneurs that might otherwise have been available from the SBDC.

Advantages and Disadvantages of Providing Services to SBDC Clients

Seven study participants responded to Question 7, which asked if there were any advantages to the library as a result of its association with the SBDC and its programs.

All seven responses were positive.

In general it can be stated that cooperation between the public library and the local SBDC was described as mutually beneficial. SBDC representatives can make their clients aware of the library's print and/or electronic resources available to those planning to start a business or expand their existing enterprise. When the SBDC is conducting a program or counseling session inside the library, attendees have the opportunity to go directly from the program or session to the librarian and/or business resources for further information.

The cooperating libraries saw their relationship with the SBDC as an opportunity to educate SBDC clients about the library's services and promote use. One respondent reported that a local business sponsored a library program as a result of the library's association with the SBDC. One respondent reported that the positive exposure the library received through hosting SBDC programs was worth whatever staff time and effort was required. Another participant commented that offering space for SBDC counseling and programs was inherently a good thing, and they were "happy to provide a place for these folks to meet and learn." (See Appendix D.)

Libraries working in conjunction with local government agencies such as the Office of Economic Development, SBA and SBDC stand to gain more than just new patrons and increased circulation. The public library can use this relationship to its advantage by increasing the library's visibility within local government. In the

introduction to her book, *Helping Business – the Library’s Role in Community Economic Development*, Bleiweis stated:

The community leaders who make decisions regarding support for municipal budgets are often business people. The better they understand how the library is in part responsible for the success of local business and overall economic growth, the more likely it is that funds will be appropriated for their operations. (Bleiweis, p. xiv)

Jean Reed concurred in her book *Making the Case for Your Library* (Reed, 2001). Reed stated that libraries need to promote themselves in ways beyond the usual “feel good” messages. Reed stated:

What is politically more powerful...is to show how a library supports the achievement of the desired outcomes altogether. That is, how do libraries contribute to the economic vitality of the city; an economic vitality that makes all other outcomes affordable, and, therefore, possible. If you can show this...you are showing that libraries are part of the big picture solution and not just one of the consequences of a good economy or just one component of good quality of life. (Reed, p. 4)

These points are illustrated by the efforts of two of the libraries participating in this study. In the case of the library that did not have a local SBDC, the respondent states, “Our connection with the ...Office of Planning and Economic Development has always been close.” The participant from the library that established its own Small Business Information Center was more direct in making the point. When responding to Question 7, which asked if there were any advantages to the library as a result of its

association with SBDC programs the respondent wrote, “Definitely, so long as we are partners and get credit for playing an important role in economic development.” (See Appendix D.)

The overall benefits of cooperative relationships with the SBDC reported by the survey participants were reflective of the experiences of GCLS. Over a period of almost 10 years, the relationship between GCLS and the local SBDC developed into a strong (although thus far informal) cooperative agreement.

The relationship began with the GCLS agreeing to host an occasional SBDC program at the headquarters library. At the time this research was conducted, GCLS hosted an average of 8 programs per year at the headquarters library provided by the SBDC and/or SBA, and one per year at each of the library’s 3 other locations. There were also plans to add more SBDC programs at the branch libraries. In addition, the Gloucester County Office of Economic Development holds small business programs at the library that include representatives from the SBDC, SBA, SCORE, and area lending institutions. A library staff member is included as a speaker at these events, and a list of library resources is included in the information packets distributed to the attendees.

GCLS headquarters also provides a small meeting room for one-on-one session counseling sessions with a businesses consultant from the SBDC. This began as a one day per month arrangement. The demand for this service has grown so much that there is now a small business counselor in the library one day per week. The business counselors end their sessions by showing their clients the business resources available in the library’s reference section. Many of these clients return to the library on their own to use these resources.

Question 8 asked participants if there were any disadvantages to the library as a result of its association with SBDC programs. None of respondents reported any disadvantages. Only one participant had a response to this question. This respondent described the comment as a “consideration” rather than a disadvantage. This library reported that the process of scheduling SBDC programs and having a staff member speak at these programs was time consuming. Also, because the local SBDC was using meeting room space in the library 3 or 4 times each month, there were sometimes scheduling problems (presumably lack of meeting space for other library functions or for other community groups). However, this respondent clearly stated that the benefits the library gained from its participation in SBDC programs far outweighed these inconveniences.

This library’s comments are also congruent with the experiences of GCLS. At GCLS, one staff member has the responsibility of acting as the liaison to the local SBDC. This staff member schedules programs in conjunction with the library’s meeting room coordinator, generates publicity for the programs through local media outlets and in-house promotional efforts, creates resource lists, takes registrations for the programs, and sometime participates as a presenter. This is a time consuming process, but the resulting benefits to the library have made it a good investment. Attendance at these programs continues to grow, partly due to “word of mouth” within the small business community. SBDC representatives actively promote the library to their clients. Perhaps just as importantly, local agencies like the Gloucester County Office of Economic Development are growing in their awareness and appreciation of library services, and may refer

potential entrepreneurs to the library. In addition, county officials have become aware that the library staff is available to assist them with their own information needs.

Although only one survey respondent mentioned these issues, it is believed that the commitment of staff time and the use of library facilities are the main reasons why so few of the libraries participating in the survey have made a major commitment to providing services to the clients of their local SBDC, and to the small business community in general. It is probable that most public libraries' respondents would offer more services of all kinds if their circumstances would allow it. It is very likely that some libraries that do not offer services specifically designed for the small business community don't do so because they do not have sufficient staff, resources or facilities.

Internal philosophy and/or perceptions of what library service should be may also impede a library's ability to branch out into small business services. Bleiweis suggested that for some librarians, their inability to "speak the language" of business leads them to confine their role to that of a custodian of specialized publications (Bleiweis, p. xiv).

Every public library is unique, as are the communities they serve. Each public library adapts its services to meet the demands of its clientele. Some of the libraries selected for this study are located in older communities with a stable and static population base. It is possible that there are fewer opportunities or less demand for small business development in these communities.

On the other hand, some of the libraries targeted for this research were located in geographic areas experiencing a rapid changeover from rural to semi-rural and suburban areas. Large new housing developments are attracting new residents to the area. This results in an increased demand for all kinds of government services like schools, roads,

and utilities, and for business and retail services of all kinds. In this environment, many opportunities exist for the development of new business and/or the expansion of existing small businesses. Public libraries in areas such as these may be the ones experiencing increased demand for resources and services specifically for the small business community.

Considering the rapid population growth taking place in much of the Delaware Valley region, it was somewhat surprising to find that only 4 of the 15 libraries responding to the survey reported providing services specifically for the small business community. It is apparent that the services provided by GCLS compare quite favorably to the majority of those of the participating libraries.

According to the SBA Office of Advocacy, American's small businesses represent more than 99% of all employers, employ more than half of all private sector employees, and pay 44.5% of the total private payroll in the United States. (SBA Office of Advocacy, 2003). In 1999-2000, small businesses created 75% of new jobs in the United States.

Nonemployers are firms consisting of self-employed persons operating unincorporated businesses. Figures compiled by the United States Census Bureau in 2001 revealed that the Delaware Valley had 322,424 nonemployer businesses (U.S. Census Bureau, 2001). All of these independent business owners have information needs. Public libraries in the Delaware Valley can assist the economic development of the communities they serve by reaching out to small business owners.

Recommendations for Further Study

Based on the limited results of this study the researcher recommends that further research include a larger population. A similar study using a larger sample would be likely to produce results that would have applications to libraries beyond the immediate sample and research area. A survey of all libraries in the state of New Jersey meeting the criteria applied in this study would involve a population of 75 libraries. The results of such research would possibly provide information that would be useful to a much larger group.

Another potential subject for additional research is the area of formal and informal agreements with the SBDC. All the libraries participating in this study having agreements with the local SBDC had informal agreements. Research into the nature of what would constitute a formal agreement with the SBDC and how the services of libraries having a formal agreement differ from those with informal agreements would be a helpful addition to the information acquired as a result of this study.

This study was limited to 20 public libraries in the Delaware Valley region having total expenditures of \$1,000,000 or more. Out of the 20 surveys distributed, only 12 useable replies were received. Because of the low number of useable responses, the results of this study are useful to the researcher and some of the participating libraries. The results may also be useful to the SBDC representatives working in the region.

This research may be useful to other libraries in the region that may consider working with the local SBDC and/or reaching out to the small business community. Such services offer libraries the opportunity to attract new users, thereby increasing

attendance and circulation statistics, and to develop beneficial relationships with local government entities. By providing successful programs to the small business community the library raises its visibility, contributes to the local economy, and demonstrates that its services are of value to the community beyond the well-known, traditional roles as providers of children's services and popular materials.

One possible outcome from this study is the organization of a meeting of staff members from libraries in the Delaware Valley region working in cooperation with the local SBDC. Such an event would allow the staff members involved in programs and services for SBDC clients to exchange experiences and ideas for improving existing services and developing new ones. Libraries not presently providing services to SBDC clients would have the opportunity to learn about this kind of programming and its advantages to libraries and their communities.

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APPENDIX A - Questionnaire

Public Libraries and Small Business Development Centers – a survey

This questionnaire is part of a research study investigating the cooperative agreements between public libraries and their local Small Business Development Center (SBDC), a part of the U.S. Small Business Administration. Please complete both sides and return it in the enclosed stamped envelope no later than February 28, 2004. If you would like a copy of the results of the completed study, please enclose a card with your name and address in the return envelope. Thank you for your participation.

- 1.) Does your library have a formal or informal agreement to host programs presented by your local SBDC?

Yes, we have a formal written agreement.

Yes, we have an informal agreement.

No

If no, skip to question 5.

- 2.) Does your library participate in SBDC programs by providing (check all that apply)

resources staff facilities other (please explain) _____

- 3.) Does the library provide space to SBDC staff members to accommodate one-on-one or small group business counseling sessions?

Yes No

If yes, how often is this space used by the SBDC?

once per week bi-weekly monthly quarterly

other (please explain) _____

- 4.) Does the library maintain a specialized collection of material to meet the specific needs of small business owners participating in SBDC programs or counseling?

Yes No

If yes, please briefly describe the collection or material. _____

- 5.) Does the library have staff members who specialize in business reference services, or who have special training and/or experience in business reference services?

- Yes (please specify) course work special training/experience
 No

If yes, what is their role with the SBDC?

Does this staff member (or members) have special training or experience in business reference services?

- Yes
 No

- 6.) If there are any other services to SBDC clients that the library provides that are not mentioned above, please list them.

- 7.) In your opinion, are there any advantages to the library as the result of your association with SBDC programs?

- 8.) Are there any disadvantages to the library as a result of your association with SBDC programs?

If you would like a copy of the results of the completed study, enclose a card with your name and address. Thank you for again your assistance.

Nancy Polhamus
12 Franklin Road
Glassboro, NJ 08028

Daytime phone: 856-223-6025
Evening: 856-881-2442
email: npolhamus@snip.net

APPENDIX B – Cover letter

Nancy Polhamus
12 Franklin Road
Glassboro, NJ 08028
(day) 856-223-6025 (evening) 856-881-2442
npolhamus@snip.net

March 9, 2004

Librarian
Library Name
Street Address
City, Town, Zip Code

Dear _____,

This is a request for your participation in a research project examining cooperative relationships between public libraries and Small Business Development Centers. This study is being conducted as a requirement of the Master of Arts program in School and Public Librarianship at Rowan University.

As your contribution to the study you are asked to complete the enclosed questionnaire as soon as possible and return it in the enclosed stamped, pre-addressed envelope. All results will be totally confidential, and the original surveys will be destroyed within 30 days after the completion of data collection.

Please know that your participation is completely voluntary, and participation will result in no risk to yourself or others. While you may choose not to participate, the results of this research will help public libraries to provide improved services to the small business community. If you would like a copy of the completed study, please enclose a card with your name and address when you return your questionnaire. To insure anonymity, please do not put your name, address, or any other identifying information on the questionnaire itself. Your participation does not imply an employer-employee relationship exists between you and the state of New Jersey, Rowan University, or myself.

If you have any questions please feel free to contact me using the phone numbers and/or email address shown above. You may also contact my faculty advisor Dr. Marilyn Shontz at 856-256-3400 x 3858, or shontz@rowan.edu.

Thank you for your cooperation.

Sincerely,

Nancy Polhamus

APPENDIX C - Libraries

Southern New Jersey

Atlantic County

Atlantic City Free Public Library
1 No. Tennessee Ave.
Atlantic City, NJ 08401-4606

Atlantic County Library
40 Farragut Ave.
Mays Landing, NJ 08330

Burlington County

Burlington County Library
5 Pioneer Blvd.
Westhampton, NJ 08060-1796

Moorestown Library
111 W. Second St
Moorestown, NJ 08057

Mount Laurel Library
100 Walt Whitman Drive
Mount Laurel, NJ 08054-9539

Camden County
Camden County Library
203 Laurel Road
Voorhees, NJ

Cherry Hill Public Library
1100 Kings Highway
Cherry Hill, NJ 08034-1970

Cape May County

Cape May County Library
30 W. Mechanic St.
Cape May Court House, NJ 08210

Ocean City Free Public Library
1735 Simpson Ave.
Ocean City, NJ 08226-2198

Cumberland County

Cumberland County Library
800 E. Commerce St.
Bridgeton, NJ 08302

Vineland Public Library
1058 E. Landis Ave
Vineland, NJ 08360-4041

Pennsylvania

Chester County

Chester County Library
450 Exton Square Parkway
Exton, PA 19341-2496

Tredyffrin Public Library
582 Upper Gulph Road
Wayne, PA 19087-2096

Delaware County

Upper Darby & Seller Memorial Public
Library
76 South State Rd.
Upper Darby, PA 19082-1999

Haverford Township Free Public Library
1601 Darby Road
Havertown, PA 19083-3798

Springfield Township Library
70 Powell Road
Springfield, PA 19064-2945

Memorial Library of Radnor Township
114 West Wayne Ave
Wayne, PA 19087-4098

Delaware

New Castle County

Wilmington Public Library
10th & Market St.
Wilmington, DE 19801-1215

Kent County

Dover Public Library
45 So. State St.
Dover, DE 19901

Maryland

Cecil County

Cecil County Public Library
301 Newark Ave.
Elkton, MD 21921

APPENDIX D – Answers to Questions 2, 3a, 4a, 5a, 6, 7, & 8

Question 2 – Does your library participate in SBDC programs by providing (other)

- They provide info, we post.
- Small business center is just opening in Cumberland County 3/12/04
- SBDC is a partner, as is the library, in our county's economic development team. We work together as equals and collaborators in serving the small business community.

Question 3a - How often is the space used by the SBDC?

- Every few months, but no set amount per year
- Our library has meeting rooms available to any group for a small fee.
- Harry Charles and Bob meet here several times a week. Also Gary Rago.
- SBDC has their own space. We do our own counseling of the business community specializing in small business info/ref. services throughout the life of the business.

Question 4a – Please briefly describe the collection or material.

- Sample business plans, financial assistance, etc.
- We have a strong collection of standard business sources; these include Hoover's Online, D&B, Thomas Register, Morningstar, etc.
- We have online reference products, government materials and business ref. materials.
- Books on all aspects of starting and operating a business, extensive business plan info and examples, business plan software, proprietary databases such as Gale and Reference USA. (Supports small business owners participating in SBDC programs or counseling as well as our own programs and small business clients.
- It is for everybody, not the SBDC in particular.
- We have an existing small business reference collection that we publicize to the SBDC participants.

Question 5a – Librarian’s role with the SBDC

- No direct role with the organization, only with individual patrons.
- No formal role – as far as I am aware the twp does not have a formal SBDC.
- We do have a newly appointed staff member who is our business outreach resource person and she has been holding programs with SBDC.
- They will refer patrons to SBC and assist in activities such as writing business plans.
- Partners in serving the small business community. *(Researcher note: This librarian has an MBA.)*

Question 6 - If there are any other services to SBDC clients that the library provides that are not mentioned above, please list them.

- The usual database and reference services and use of meeting space.
- Planning & Economic Development. We have trained personnel on Internet searching in our Computer Training Center. Also offered lab for small computer training classes.
- See enclosures. *(Researcher note: Respondent included a flier describing upcoming business programs.)*

Question 7 - In your opinion, are there any advantages to the library as the result of your association with the SBDC?

- We refer people to them all the time – people who attend programs use our collection.
- Yes. SBDC lets its clients know about the business reference services that we have that could be of use to their clients.
- We provide space for counseling and for public programs dealing with small business opportunities and resources. This is good for these folks and we’re happy to provide them with a place to meet and learn.
- Our connection with the Cumberland Co. Office of Planning and Economic Development has been close – we share online products. This office has functioned as SBC in the past.

- Definitely, so long as we are partners and get credit for planning an important role in economic development.
- Yes, one company cosponsored a library program.
- Working with the SBDC allows us to publicize our business reference services to the participants; we gain a lot of patrons this way.

Question 8 – Are there any disadvantages to the library as a result of your association with the SBDC?

- None at all.
- No.
- None.
- None that come to mind.
- None.
- Not really a disadvantage but considerations: scheduling the classes takes time as does speaking at each one; we offer our meeting room free of charge to the SBDC and they use it on average 3-4 days a month, so our meeting room schedule can be tight. On the whole though, we feel the exposure to our services is well worth these considerations.
- None

APPENDIX E - Flier

Get a Business Boost From Your Public Library!

SMALL BUSINESS INFORMATION CENTER

EXPLORING THE ENTREPRENEURIAL LIFESTYLE

March 25th - 7:00—9:00 P.M.

Discover the characteristics of successful entrepreneurs and hear their personal stories

- Harry Hammond - American Home and Hardware
- Lisa King - Saffron Creek
- Kyle Outlaw - SCORE (Service Corps of Retired Executives)
- Lisa Welch - Your Personal Chef

MEET YOUR MENTORS: Cecil Business Resource Partners

March 29th—7:00-9:00 P.M.

Network with local business organizations and find out how they can help your business

- Small Business Development Center
- Small Business Information Center
- Cecil County Office of Economic Development
- Cecil County Chamber of Commerce
- Susquehanna Work Force
- SCORE

GETTING A BUSINESS BOOST WITH RESEARCH

April 5th—7:00-9:00 P.M.

Learn what research is essential to small business planning

- Pat Hogan - Small Business Development Center
- Lera Chitwood - Small Business Information Center

Programs are free and open to all community members.
To register please call 410-996-5600 ext.128, e-mail sbic@ccplnet.org, or stop by the Elkton Central Library reference desk.

**Small Business Information Center
Cecil County Public Library
Elkton, MD 21921
Phone: 410-996-5600 ext.128
Email: sbic@ccplnet.org**

The Elkton Central Library is handicapped accessible. Sign Language interpretation available with two weeks advance notice