

Chapter 2: The SCORE Code of Ethics and Conduct

By signing the application form for membership, each volunteer agrees to adhere to the SCORE Code of Ethics and Conduct. Volunteers are asked to read the Code of Ethics and Conduct annually and to sign a document reaffirming their commitment to it.

Client Interests

To best serve SCORE clients, SCORE volunteers shall:

- Always conduct their counseling and other SCORE activities in a manner that unequivocally places the interests of their clients first. Volunteers shall ensure that all available resources are offered to clients, including assistance by other counselors or chapters, or by outside organizations where appropriate.
- Initiate follow-up contacts to ensure the potential success of their clients. Volunteers will continue counseling a client as long as the counseling is of value to the client. If the volunteer is unable to continue counseling for personal reasons, the case will be reassigned to another volunteer.
- At all times protect the confidentiality of business information provided by the clients.
- Not accept or participate in SCORE activities that create a conflict of interest between the volunteers, their families', outside business or financial activities or interests.

Compensation

As unpaid volunteers, SCORE volunteers shall:

- Neither charge nor accept fees, honoraria or things of value as payment for individual counseling services or for their participation in training activities on behalf of SCORE.
- Not accept payment from a client for travel or other expenses incident to counseling or training or any other activity

A SCORE volunteer assigned to counsel a client may not become a paid consultant for or accept other employment from a client being counseled. In the event that a volunteer does accept employment from his/her client, he or she must immediately resign from SCORE. The chapter chair will take the following actions:

- Immediately remove the volunteer from the chapter roster and notify the association office by using Form 7, Volunteer Change Form.

- Immediately write the client that has employed the counselor and inform him or her that the counselor is no longer a volunteer of the SCORE association or the chapter and that SCORE cannot be held accountable for the future actions or advice of the former counselor.

Third Parties

The following guidelines apply to interactions between SCORE volunteers and third parties:

SCORE volunteers shall not accept fees, commissions, kickbacks or things of value from third parties as a result of recommending any services, equipment or supplies, nor shall they recommend the purchase of goods or services in which they have a direct or indirect interest, financial or otherwise.

- When volunteers perform SCORE services for another organization or agency (other than SBA or SCORE clients), the organization may reimburse SCORE for the expenses of the volunteers by providing an honorarium to SCORE or the chapter, which can then reimburse the volunteers for their expenses.
- SCORE volunteers shall neither charge nor accept fees or things of value for assistance in the preparation of loan applications nor directly accept so-called finders fees for the location of lending sources.
- SCORE volunteers, when advising clients about obtaining professional or other services or goods, shall identify, whenever feasible, several sources from which the client may select.

Personal Interests

To safeguard the integrity of the SCORE mission, it is vital to avoid any actual or apparent conflict of interest. To that end, SCORE volunteers or their families shall not:

- Seek, in any way, business from SCORE clients except that a SCORE volunteer who is actively employed or in private practice may, when giving a workshop or seminar, leave business cards or their equivalent in a place where attendees have access to them. In the event an attendee wishes to engage the speaker for assistance or advice, the speaker must advise this prospective client in writing that this is not a SCORE relationship and that SCORE is in no way involved, such writing shall be forwarded to the chapter chair and district director. The attendee must also state in writing that they have not been counseled as a SCORE client by the speaker, that this is not a SCORE relationship and that SCORE is in no way involved, such writing shall be forwarded to the chapter chair and district director.

- Directly or indirectly become officers, directors or shareholders, or provide funding (by way of investing, loans or otherwise) for a for-profit business organization that is seeking counseling assistance from SCORE or has received it within the past three years.

Referral of SCORE Volunteers to Clients

- Where a SCORE client requests that SCORE refer the client to an adviser who is privately employed or in private practice and a SCORE volunteer is also a person privately employed or in private practice, the SCORE chapter may include such counselor on a list of no fewer than three persons where none of the others on the list are SCORE counselors. The chapter or other SCORE volunteers may not recommend anyone on the list other than to indicate that all are deemed to be highly qualified. Nor may it be noted in any way that a SCORE counselor's name is on the list. If a SCORE counselor is selected from the list provided, that counselor must provide notice, in writing, to the client that the services are provided independently of SCORE and SCORE is no longer involved. A copy of this notification must be given to the chapter chair and district director.
- The SCORE volunteer named on the list may not be someone who has previously counseled the client requesting the referral.

Personal Conduct

As long as they are part of the association, SCORE volunteers shall:

- Participate in chapter activities as agreed to between the chapter and the volunteer.
- Be responsible for staying current with continuing advances in successful business practices and relevant technical developments.
- Not discriminate in any of their SCORE-related activities against any person because of race, color, national origin, sex, age, religion, marital status, handicap or sexual preference.
- Not make public statements that appear to associate SCORE with personal opinions of the volunteers or which are critical of SCORE or any of its sponsors.
- Not make statements that appear to identify SCORE with a political party or a candidate for federal, state, or local office.
- At all times during the performance of their services, conduct themselves in such a manner as not to discredit themselves, SCORE or the SBA.
- Not engage in any form of sexual harassment or sexual discrimination. Sexual harassment includes the making of deliberate or repeated unsolicited verbal comments, gestures or physical contact of a sexual nature in circumstances where such conduct

reasonably is or would be unwelcome to the offended person or persons. Further, when such unwelcome conduct reasonably interferes with or creates an intimidating, offensive or hostile counseling or other work environment, it is considered sexual harassment.

- Seek advance advice about the propriety of any action or inaction that they have reason to believe may be or may lead to a violation of the SCORE Code of Ethics and Conduct before they or others engage in the activity or fail to act. If needed, the chapter chair shall consult the district director or SCORE COO concerning the proper decision. Any volunteer requesting advice from any chapter, district or national officer shall receive a decision in writing.

Variations

- All of the provisions expressed above in this Code of Ethics are set forth for the purpose of protecting SCORE clients, SCORE counselors and the SCORE Association. However, where one or more of these provisions works to the substantial detriment of a SCORE client, a variance may be granted where the SCORE Association deems it appropriate to do so.

A variance may be requested, and when requested will be processed, as follows:

- The request shall be made in writing by the affected client or counselor.
- The request shall set forth the reasons in full as to why any provision(s) of the SCORE Code of Ethics as written will work to the substantial detriment of the client.
- The request shall state that the client has had ample opportunity to consult competent professionals (lawyer, accountant, etc) and is satisfied that the variance is in his/her best interests.
- The request shall be submitted to the chapter chair who may make a recommendation as to the disposition of this matter and will forward the matter to the District Director.
- The District Director may then make a recommendation and will forward the matter to the SCORE **CEO**.
- The SCORE CEO will render a decision in writing with copies to all parties. The SCORE CEO's decision shall be final.

Commitment to the Code

Volunteers shall be fully aware of the SCORE Code of Ethics and Conduct. When individuals apply for membership in SCORE, they agree by signing the membership application that they “shall comply with the provisions of SCORE’s Code of Ethics and Conduct, which I have read, and also with the other rules for its volunteers.”

Accordingly, applicants shall receive and retain a copy of the current Code of Ethics and Conduct at the time they receive an application for membership. Further, since changes may occur in the Code of Ethics and Conduct and to refresh volunteers' knowledge of the provisions of the code, each chapter shall:

- At the beginning of each fiscal year, give each volunteer a current copy of the Code of Ethics and Conduct.
- At that time require each volunteer to sign and date a statement that says, "I have reread the SCORE Code of Ethics and Conduct and reaffirm my agreement to comply with its provisions."

The annual affirmation of the Code by the volunteer will be placed in the chapter personnel files, and retained in accordance with SOM Chapter 4: Recording of Chapter Operations / Retention of Forms.

I have re-read the SCORE Code of Ethics and Conduct and reaffirm my agreement to comply with its provisions.

Signature of SCORE Volunteer

Date

Print Name of SCORE Volunteer

Title