

# ***The German Market for Start-up Counselling and Coaching – Experiences, Competencies, Attitudes***

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*This study addresses start-up counsellors in order to bring to light start-up counselling practice in Germany from the counsellors' side. 2,146 start-up counsellors took part in the online-questioning. The results of our study confirm that there is light and shadow with respect to the market of start-up counselling in Germany. While only four percent participated in a supra-regional certification program and 27.9 percent checked at least one coaching or counselling instrument that does not exist as part of their work, at least 12.3 percent spend most of their working hours in start-up counselling and almost half of the participants consider start-up counselling a personal concern. The supply of certification programs in start-up counselling shows that there is a growing interest in this market. Seals of quality serve as signalling instruments in the unclear market of start-up counselling.*

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## ***I: Introduction***

In a long tradition it is pointed out that the entrepreneur is the main source of success in the process of venture creation and its performance (Schumpeter 1934; McClelland 1961; Baumol 1968; Carland, Hoy, and Carland 1988). Furthermore, it was suggested that entrepreneurial skills and experiences are crucial for the behavior and decision making of entrepreneurs (Buchele 1967; Scherer, Adams, and Wiebe 1989). Nascent and young entrepreneurs, whether in their pre-start-up, start-up or early stage phase, are confronted with all kinds of tasks and possible problems which they have to solve in quite a short time (Hebig 2004). They typically lack management experience and knowledge concerning the start of a new venture (Chrisman and McMullan 2000; Schulte and Tegtmeier 2008). Though they wrote business plans, they normally ask for more advice (Smelzer, van Hook, and Hutt 1991) which points out a knowledge or management gap (Chrisman and McMullan 2004; Schulte and Kraus 2009). Therefore, outsider assistance – such as start-up counselling – is regarded as a valuable source to close this gap if performed properly (Chrisman and McMullan 2000).

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Outsider assistance is commonly considered as an appropriate instrument to support new ventures. Therefore, e.g. governmental programs are provided to partially finance counselling requested by new ventures. On the one hand, as start-ups are not financially strong they often have difficulties to get funding for their new venture. On the other hand, private sector counsellors do not get paid well for their services if not supported by such a program. It occurs that for this reason they mostly do not specialize in start-up counselling.

The German market for start-up counselling is quite heterogeneous (Anderseck 2009). Advice for start-ups is offered by all kinds of institutions and individuals such as chambers of commerce or crafts, regional organizations for economic development, tax accountants, attorneys, credit institutions, management consultants, business incubators, science parks, or special departments at universities (Peters 2009; Schulte and Kraus 2009). Due to the fact that the occupational title “start-up counsellor” or “consultant” is not proprietary, almost everyone can use it to acquire clients. Up to now, there are no standards or minimum requirements for such an occupation in Germany.

Although it can be said who is allowed to provide this service (nearly everyone), it cannot be said who actually does start-up counselling. Furthermore, it is quite unclear what kind of motivation lies behind start-up counselling or how it is done. As there has not been any study about this, yet, this survey is a first attempt to highlight the German market for start-up counselling. It aims at describing providers and modalities to gain a better understanding of it.

## ***II: State of Research***

At first, the subject of this survey will shortly be defined. Start-up counselling can be regarded as a special case of management consultancy. In this context, start-up counselling is a service, providing external, basically managerial expertise for the start-up process. Its aim is to configure the start-up and early stage phase of a new venture by closing the managerial gap

of the would-be entrepreneur (Schulte and Kraus 2009). Therefore, the point of view has to be holistic, not focused on single functional areas, such as marketing, financing or tax issues (Peters 2009; Vereinigung Beratender Betriebs- und Volkswirte e.V. 1995).

A lot has been written on the subject of the abilities, experiences, or the human resources an entrepreneur features (e.g., McClelland 1961; Rotter 1966; Brockhaus 1982; for an elaborated review see Tegtmeier 2008). Unlike this, findings about the existing or required competences, experiences, or attitudes of start-up counsellors are scarce (Anderseck 2009). Broadening the focus of assisting and advising small and medium enterprises (SME), the diagnosis changes only very little. Though, there have been quite some studies on the subject of counselling and external advice or assistance conducted by Small Business Development Center (SBDC) programs in the USA (e.g. Robinson 1982; Chrisman, Nelson, Hoy, and Robinson 1985; Nohavandi and Chesteen 1988; Chrisman 1989; Chrisman and Katrishen 1994; Chrisman and McMullan 2000; Chrisman and McMullan 2004). Furthermore, there are some studies on business incubators (e.g. Rice 2002) or the personal business advisers (PBA) provided by British Link and other supporting initiatives, individuals, professional service firms, and governmental agencies (e.g. Smallbone and North 1995; Mole 2002; an overview was given by Bennett and Robson 1999). However, these findings are containing only rough considerations about the necessary attributes and the backgrounds of start-up or SME counsellors. Though, according to the authors SME and new ventures both are supported by these programs and persons. So, this may be an approach for further conclusions.

Rice (2002) stated that the incubator managers who are supplying assistance for entrepreneurs “are well educated [...] and [...] had prior entrepreneurial and/or business counselling experience [...]”. Mole (2002) asserted that most business advisors recruited by British Link came to their posts with business experience in SMEs. Furthermore, these advisors pass through a continued process of professional development for a minimum of 60

hours per year (Bushell 1995). Moreover, as pointed out by Gibb (1997), effective trainers or counsellors must develop empathy for their clients.

According to Chrisman and McMullan (2004), the characteristics expected by the Pennsylvania SBDC program for their employed advisors are to hold an advanced degree (e.g. MBA, PhD) in order to be capable and experienced in the development of new and small enterprises. The intervention supplied should be more in counselling than in a consulting manner. That means the counsellor facilitates his clients' task performance ability rather than performing the task himself. It may occur that he also completes some work for his clients, but his primary contribution is mentoring. Furthermore, it is expected by this program that an effective start-up counsellor continuously engages in professional development for at least 40 hours (Chrisman and McMullan 2004).

In an attempt to gain a theoretical basis for professional start-up counselling Peters (2009) pointed out that the counsellor has to meet similar demands according to the findings above: knowledge, experience, and ability. Beyond this, he adds the concept (*counselling-approach*) which means the way how the counselling is accomplished.

Regarding these findings, it can be concluded that there are primarily three attributes for efficient counsellors: *competence* which is based on education and training to collect knowledge and on the ability to use instruments and methods performing counselling, *experience* coming from prior occupations in SME and consulting firms and *attitude* towards the special issues of the new venture client. The last point is added considering the fact that start-up counselling usually does not yield much money referred to the capacities needed.

In our survey we refer to these three attributes for efficient counsellors. The paper proceeds as follows. First, the research design will be presented. Afterwards, the empirical results will be revealed. A lot of descriptive data characterizes the questioned start-up counsellors. In addition, we build some summary indexes on some critical aspects.

Furthermore, regression analyses have been conducted to explain the counsellors' competences. The paper closes with a short discussion and some conclusions.

### ***III: Research Design***

As target group of our study we made use of German-wide on- and offline databases of counsellors delivering start-up counselling according to their own marketing statements. As online database we used the database of start-up counsellors listed at the German Kreditanstalt für Wiederaufbau ([www.kfw-Mittelstandsbank.de](http://www.kfw-Mittelstandsbank.de)) developed in cooperation with the German Federal Ministry of Economics and Technology (bmwi). E-mail addresses can be taken from the website where counsellors can be found sorted by German regions. In addition, we refer to the offline database of the German-wide "Bundesverband Deutscher Unternehmensberater e.V." (German Association of Business Counsellors) where we detected start-up counsellors as well. Via online-questioning we addressed 5,912 start-up counsellors in Germany. By sending a reminder 14 days later we could improve the response rate. 2,146 start-up counsellors answered the questionnaire (response rate: 36.3 percent). The questionnaire contains 30 questions concerning the counsellors' personal characteristics, the start-ups who the counselling is offered to, the application of counselling and coaching instruments, the counsellors' (continuing) education, seals of quality and certification programs in start-up counselling, the counsellors' former experiences, reasons for offering start-up counselling, the amount of start-ups served to on average, the percentage of working time availed on business start-up counselling (instead of corporate counselling – established firms), the percentage of total turnover gained with start-up counselling, and others. The questionnaire predominantly consists of items with a closed ending format with some additional items using open ended formats. As empirical evidence about start-up counselling in Germany is widely missing, this work is highly explorative.

### ***III: Empirical Results***

#### **Characteristics of Start-up Counsellors – Descriptive Results – Summary Indexes**

The structure of our data set is as follows (valid cases each, see tables one to four):

Nearly 80 percent of the questioned start-up counsellors are male and with about half of the group most of the questioned counsellors are between 36 and 50 years old. Note that the youngest counsellor reported his age with 18 and the oldest with 78 years. More than 74 percent of the questioned counsellors offer their services during the (pre-) start-up phase as well as during the phase of establishing companies. Many counsellors offer services to small companies (up to nine employees: 82 percent, from 10 to 49 employees: 72 percent). Only 11.9 percent offer services to companies with more than 250 employees. 82 percent of the start-up counsellors got a higher education degree while 40.1 percent do have a commercial (vocational) education (as well). 53.5 percent did their studies in economics whereas 16.4 percent graduated in jurisprudence and about 20 percent graduated in engineering. On average, the questioned counsellors spent 14.75 days for their own continuing education during the last 12 months. Remarkably, more than 70 percent spent more than five days for continuing education and with 72.7 percent even more of them intend to spend more than five days on continuing education in the upcoming twelve months. 30.2 percent of the questioned counsellors think that seals of quality in start-up counselling are decisive to client acquisition while only 20.7 percent do not regard seals of quality as overestimated. 4.1 percent have already passed at least one of the five supra-regional and well-known certification programs. With three percent the certificate offered by the “Verband freier Berater/ Die KMU-Berater” is the most common one. On average, the start-up counsellors have got 8.69 years of counselling-related experience as employees of a company while they average 3.37 years of experience in a corporate counselling and 5.61 years of experience gained through a start-up on their own. On average, they work for 12.22 start-ups per year. At least 12.3 percent spend

most of their working hours in start-up counselling and 10.6 percent of the questioned start-up counsellors gained more than 50 percent of their total turnover on business start-up counselling (instead of corporate counselling). Hence, in most cases start-up counselling is a supplement to the counsellors' work for established firms.

Questioned why they primary offer start-up counselling, 41.2 percent confirm that it supplements other fields of business. 46.1 percent of the sample considers start-up counselling as a personal concern. Only 2.0 respectively 1.7 percent highlight that start-up counselling enhances their reputation or that it promises good gaining prospects.

Table six focuses on statements related to counselling performance. 36.7 percent of the questioned counsellors stated that they attribute the success of a business start-up to their own counselling performance. Only half of the questioned group states that they ask the entrepreneurs to hand in a rough concept before the first counselling meeting. With 80.8 percent most of them conduct feedback meetings after each completed consultation.

We used five items to measure the counsellors' attitudes with respect to seals of quality for start-up counselling (see table five). About one third of the questioned counsellors agreed to the statements "seals of quality are of great importance for customer acquisition", "certification programs for business start-up counselling are important for improving competences", "good business start-up counsellors should be certificated", and "seals of quality reduce the in-transparency in the business start-up counselling market and hence, improve the quality of business start-up counselling". However, only 20.7 percent do not consider seals of quality as overestimated. Unsurprisingly, this item correlates negatively with all the aforementioned items concerning seals of quality. Out of these five items we calculated a Likert scale as a summary attitude index with respect to seals of quality for start-up counselling (value range {5; 25}). Table five depicts that this is more or less a normal distribution with 40.3 percent scoring above average and 20.4 percent scoring higher than 18

that is, the upper third with a positive attitude regarding seals of quality. Surprisingly, the attitude index does not correlate with coaching and counselling competences measured by skills and application of coaching and counselling instruments. These measurements have been carried out as follows.

To measure coaching competences, we named six coaching instruments among them three of which do not exist, such as degression techniques, synergy model, and valence analysis. As real notable instruments we used system modelling, context modelling or comparable reflection techniques, and role or communication modelling. These coaching instruments are commonly used in Germany. We built a coaching competence index as summary index composed out of “correct” answers concerning these instruments (value range {0; 6}). Counsellors who apply all existing coaching instruments and who at the same time did not mark any of the not existing ones got six points. These persons were titled as counsellors with a high coaching competence. Table eight depicts frequencies and percentages of this coaching competence index. 63.9 percent of the participants scored higher than value three and hence, these start-up counsellors have got a high coaching competence.

In a similar way, we measured the start-up counsellors’ business expertise by listing six counselling instruments three of which do not exist, such as gravitation analysis, Duesseldorf’s Method, and the Erdmeier Model. As real instruments we provided liquidity and success planning, business planning (including market and customer analysis), and legal form analysis. We built a business expertise index by summing up the “correct” answers concerning these instruments (value range {0; 6}). Counsellors who considered all existing counselling instruments as essential for start-up counsellors and who at the same time did not mark any of the not existing ones got 6 points. These persons were titled as counsellors with a high business expertise. Table nine depicts frequencies and percentages of this business expertise index. 96.4 percent of the participants scored higher than value three and hence,

measured this way, almost each start-up counsellor has got a high business expertise concerning start-up counselling. With 5.32 the mean is higher than for the coaching competence index with 4.02.

Additionally, we calculated an overall competence index by adding the coaching competence index with the business expertise index. 93.0 percent of the participants have got an overall competence which is higher than seven. The minimum is five index points (value range {0; 12}). Note that 27.9 percent checked at least one coaching or counselling instrument that does not exist as part of their work.

### **Further Analyses – Statistical Coherences**

To find factors influencing the start up counsellors' competence, we estimated linear regressions for the coaching competence index, the business expertise index, as well as the overall competence index. Table eleven shows the regression results for the coaching competence index. Including a large number of potential explanatory variables, only 3.8 percent of the variance of the coaching competence index can be explained ( $R^2=0.038^{***}$ ). Females, corporate counsellors, technology counsellors, and business academy as professional education are predictors in the final model, technology counsellors influencing the coaching competence negatively.

Table twelve depicts the regression results for the business expertise index. 10.4 percent of the variance of the business expertise index have been explained through linear regressions ( $R^2=0.104^{***}$ ). Tax counsellor, corporate counsellor, technology counsellor, counsellor of the Chamber of Crafts, lawyer, and bank counsellor as counselling categories, a commercial apprenticeship as professional education, as well as no training qualification are predictors of the business expertise. Technology counsellors featured significantly lower competence levels in business expertise.

Finally, table 13 depicts the regression results for the overall competence index. Including a large number of potential explanatory variables, 5.7 percent of the variance of the overall competence index can be explained ( $R^2=0.057^{***}$ ). Five statistically significant variables explain the overall competence index: technology counsellor, corporate counsellor, and tax counsellor as counselling categories, female (sex), and business academy as professional education. To be a technology counsellor has got a significantly negative effect whereas the other aforementioned variables have got a positive effect on the overall competence index.

#### ***IV: Conclusions and Implications***

The results of our explorative study confirm that there is light and shadow with respect to the market of start-up counselling in Germany. While only four percent participated in a supra-regional certification program and 27.9 percent checked at least one coaching or counselling instrument that does not exist as part of their work, at least 12.3 percent spend most of their working hours in start-up counselling and almost half of the participants consider start-up counselling a personal concern. The supply of certification programs in start-up counselling shows that there is a growing interest in this market. Seals of quality serve as signalling instruments in the nondistinctive market of start-up counselling.

In this study we did not measure the success of start-up counselling. This should be geared to the success of the new venture itself (as well as to the fact that a business with low prospects of success will not be launched). For this measurement longitudinal follow-up studies have to be conducted. This is why we intended to measure the counsellors' competence, built as an index about knowledge of coaching and counselling instruments. We are aware that this can only be a first approach and that it has to be confirmed by following studies including data on counselling performance.

As another limitation of this German wide study it has to be stated that we restricted our questioning on the counsellors' view. It is therefore subjective and does not include the founders' view on start-up counselling. Future research should focus on this group as well and bring both views together.

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*Tables*

**Table 1**  
**Characteristics of Start-up Counsellors/Descriptives – Part One**

<b>Characteristics with Values</b>	<b>percent (based on valid cases)</b>	<b>n</b>
<b>Sex:</b>		2027
male:	79.1	
female:	20.9	
<b>Age (grouped afterwards):</b>		2021
18 to 35 years:	10.3	
36 to 50 years:	49.1	
51 to 65 years:	37.4	
66 to 78 years:	3.2	
<b>Listed in start-up counselling database<sup>a</sup>:</b>		1986
Kreditanstalt für Wiederaufbau:	89.9	
Bund deutscher Unternehmensberater:	4.1	
Other:	28.1	
<b>Counselling in stage<sup>a</sup>:</b>		1963
Pre-seed stage:	82.1	
Seed stage:	92.6	
Establishment stage:	91.3	
<b>Clients' business sizes<sup>a</sup>:</b>		1953
Up to 9 employees:	87.4	
From 10 to 49 employees:	71.9	
From 50 to 249 employees:	34.0	
As of 250 employees:	11.9	
<b>Counselling category<sup>a</sup>:</b>		1942
Tax counsellor:	13.4	
Corporate counsellor:	86.0	
Lawyer:	2.8	
Counsellor of the Chamber of Industry and Commerce:	5.7	
Counsellor of the Chamber of Crafts:	3.7	
Technology counsellor:	9.0	
Bank counsellor:	5.6	
Other:	26.4	

<sup>a</sup> multiple answers possible.

**Table 2**  
**Characteristics of Start-up Counsellors/Descriptives – Part Two**

Characteristics with Values	percent (based on valid cases)	n
<b>Professional education<sup>a</sup>:</b>		1936
University:	48.9	
University of applied sciences:	33.1	
Business academy:	11.4	
Commercial apprenticeship:	40.1	
Technical apprenticeship:	11.3	
Other:	14.9	
No training qualification:	0.5	
<b>Field of study (if university degree)<sup>a</sup>:</b>		1932
Economics:	53.5	
Jurisprudence:	5.2	
Engineering:	16.4	
Other:	20.8	
No university degree:	18.0	
Days used for <b>on-the-job training</b> during the <i>last</i> 12 months:		1819
0 days:	3.1	
1-5 days:	26.6	
6-10 days:	28.5	
11-20 days:	27.1	
21-30 days:	9.4	
31-60 days:	3.7	
61-200 days:	1.2	
201-365 days:	0.4	
Days scheduled for <b>on-the-job training</b> for the <i>next</i> 12 months:		1819
0 days:	2.4	
1-5 days:	24.9	
6-10 days:	30.1	
11-20 days:	28.4	
21-30 days:	8.8	
31-60 days:	3.9	
61-200 days:	1.1	
201-365 days:	0.4	

<sup>a</sup> multiple answers possible.

**Table 3**  
**Characteristics of Start-up Counsellors/Descriptives – Part Three**

Characteristics with Values	percent (based on valid cases)	n
<b>Programs for counselling certification already gained:</b>		
Postgraduate course start-up counselling Open University Hagen:	0.7	1517
Certificated start-up counselling of the Bundesqualitätszirkel Gründungsberatung e.V.:	0.7	1439
Enigma Q-plus Counsellor Certificate for Small and Medium Sized Companies (Q+):	0.6	1399
Certificate of the Verband Deutscher Gründungsinitiativen:	0.8	1389
Certificate of the “Verband freier Berater/ Die KMU-Berater”:	3.0	1532
<b>Useful experiences gained for business start-up counselling:</b>		
Employed in a company – not counselling (in years):		1707
0 years:	26.2	
1-5 years:	20.8	
6-10 years:	20.0	
11-20 years:	24.2	
>= 21 years:	8.8	
Employed in a corporate counselling (in years):		1708
0 years:	53.1	
1-5 years:	25.1	
6-10 years:	12.9	
11-20 years:	7.6	
>= 21 years:	1.3	
In a former start-up (in years):		1709
0 years:	31.2	
1-5 years:	33.1	
6-10 years:	17.9	
11-20 years:	14.6	
>= 21 years:	3.2	
<b>Business start-ups served to on average as a business start-up counsellor per year:</b>		1687
<= 10:	73.5	
11-30:	18.5	
31-50:	4.6	
51-100:	2.7	
101-450:	0.7	

**Table 4**  
**Characteristics of Start-up Counsellors/Descriptives – Part Four**

<b>Characteristics with Values</b>	<b>percent (based on valid cases)</b>	<b>n</b>
<b>Percentage of working time</b> approximately availed on business start-up counselling (rest corporate counselling):		1693
<= 20 percent:	59.0	
21-50 percent:	28.7	
> 50 percent:	12.3	
<b>Percentage of total turnover</b> gained with start-up counselling (rest corporate counselling):		1615
<= 20 percent:	66.9	
21-50 percent:	22.5	
> 50 percent:	10.6	
<b>Business start-up counselling primary offered because...</b>		1589
... it supplements other fields of business (e.g. corporate and tax counselling):	41.2	
... it enhances reputation:	2.0	
... of good gaining prospects:	1.7	
... it is a personal concern to support business start-ups:	46.1	
Other reasons:	9.1	

**Table 5**  
**Statements Concerning the Topic “Seals of Quality for Start-up Counselling”**

<b>% Answering the Item Above Average (&gt; 3 on 5-Point-scale)</b>	<b>frequency</b>	<b>percent</b>	<b>mean</b>	<b>n</b>
Seals of quality are of great importance for customer acquisition.	537	30.2	3.01	1780
Certification programs for business start-up counselling are important for improving competences.	566	32.0	2.91	1768
Seals of quality are overestimated. (scored in reverse: 5: do not agree)	365	20.7	2.60	1758
Good business start-up counsellors should be certificated.	608	34.4	2.92	1767
Seals of quality reduce the in-transparency in the business start-up counselling market and hence, improve the quality of business start-up counselling.	598	34.2	3.02	1748

**Table 6**  
**Statements Concerning the “Counselling Performance”**

<b>% Answering the Item Above Average (&gt; 3 on 5-Point-scale)</b>	<b>frequency</b>	<b>percent</b>	<b>mean</b>	<b>n</b>
I attribute the success of a business start-up to my counselling performance.	575	36.7	3.32	1569
Before the first counselling meeting I ask the entrepreneurs to hand in a rough concept.	781	49.8	3.34	1569
I try to conduct feedback meetings after each completed consultation.	1267	80.8	4.30	1569

**Table 7**  
**Attitude-Index Concerning the Topic “Seals of Quality for Start-up Counselling”**

<b>Values (value range: {5;25})</b>	<b>frequency</b>	<b>percent</b>
5-10	346	20.2
11-17	918	53.5
18-25	449	26.4

n=1713; mean: 14.45, stand. dev.: 4.69.

**Table 8**  
**Coaching Competence Index**

<b>Values (value range: {0; 6})</b>	<b>frequency</b>	<b>percent</b>
1	3	0.2
2	44	2.4
3	620	33.6
4	590	32.0
5	430	23.3
6	158	8.6

n=1845; mean: 4.02, stand. dev.: 1.01.

**Table 9**  
**Business Expertise Index**

<b>Values</b> <b>(value range: {0; 6})</b>	<b>frequency</b>	<b>percent</b>
1	0	0.0
2	1	0.1
3	63	3.4
4	133	7.2
5	782	42.6
6	856	46.6

n=1835; mean: 5.32, stand. dev.: 0.76.

**Table 10**  
**Overall Competence Index**

<b>Values</b> <b>(value range: {0; 12})</b>	<b>frequency</b>	<b>percent</b>
5	1	0.1
6	42	2.3
7	86	4.7
8	345	18.8
9	515	28.1
10	494	26.9
11	280	15.3
12	72	3.9

n=1835; mean: 9.34, stand. dev.: 1.31.

**Table 11**  
**Multiple Regressions on the Coaching Competence Index**

Variable	Coefficient	Standard error	Standardised coefficient
Sex: female	0.347***	0.060	0.139***
Counselling category: corporate counsellor	0.322***	0.071	0.109***
Counselling category: technology counsellor	-0.218*	0.087	-0.060*
Professional education: business academy	0.162*	0.076	0.051*

n=1706; \*\*\*/\*\*/\* denote significance on the 0.1 percent, 1 percent, and 5 percent level respectively;  $R^2=0.038$ \*\*\*.

Excluded variables: year of birth; counselling categories: tax counsellor, lawyer, counsellor of the Chamber of Commerce and Industry, counsellor of the Chamber of Crafts, bank counsellor; professional education: university, university of applied sciences, commercial apprenticeship, technical apprenticeship, no training qualification; on-the-job training during the last 12 months; former experiences: as employee in a company in years (not counselling), as employee in a corporate counselling in years, in a former start-up in years.

**Table 12**  
**Multiple Regressions on the Business Expertise Index**

Variable	Coefficient	Standard error	Standardised coefficient
Counselling category: tax counsellor	0.566***	0.056	0.263***
Counselling category: corporate counsellor	0.399***	0.055	0.186***
Counselling category: technology counsellor	-0.259***	0.062	-0.098***
Professional education: commercial apprenticeship	0.102**	0.035	0.068**
Counselling category: counsellor of the Chamber of Crafts	0.217*	0.091	0.056*
Professional education: no training qualification	-0.622**	0.234	-0.061**
Counselling category: lawyer	0.225*	0.104	0.051*
Counselling category: bank counsellor	0.156*	0.076	0.048*

n=1706; \*\*\*/\*\*/\* denote significance on the 0.1 percent, 1 percent, and 5 percent level respectively;  $R^2=0.104$ \*\*\*.

Excluded variables: sex; year of birth; counselling category: counsellor of the Chamber of Commerce and Industry; professional education: university, university of applied sciences, business academy, technical apprenticeship; on-the-job training during the last 12 months; former experiences: as employee in a company in years (not counselling), as employee in a corporate counselling in years, in a former start-up in years.

**Table 13**  
**Multiple Regressions on the Overall Competence Index**

Variable	Coefficient	Standard error	Standardised coefficient
Counselling category: technology counsellor	-0.523***	0.111	-0.113***
Counselling category: corporate counsellor	0.663***	0.099	0.176***
Counselling category: tax counsellor	0.444***	0.099	0.117***
Sex: female	0.284***	0.075	0.090***
Professional education: business academy	0.226*	0.096	0.056*

n=1706; \*\*\*/\*\*/\* denote significance on the 0.1 percent, 1 percent, and 5 percent level respectively;  $R^2=0.057$ \*\*\*.

Excluded variables: year of birth; counselling categories: lawyer, counsellor of the Chamber of Commerce and Industry, counsellor of the Chamber of Crafts, bank counsellor; professional education: university, university of applied sciences, commercial apprenticeship, technical apprenticeship, no training qualification; on-the-job training during the last 12 months; former experiences: as employee in a company in years (not counselling), as employee in a corporate counselling in years, in a former start-up in years.