



U.S. SMALL BUSINESS ADMINISTRATION  
WASHINGTON, DC 20416

DATE: July 18, 2002  
TO: Prospective Applicants  
FROM: Office of Procurement and Grants Management (OPGM)  
SUBJECT: SBA Program Announcement No. OWBO-2002-018, Women's Business Centers (WBC) Program to Provide Financial Counseling and Other Management and Technical Assistance Services to Women

The U.S. Small Business Administration (SBA) plans to issue approximately three (3) Federal cooperative agreement awards to eligible non-profit organizations to conduct Women's Business Center (WBC) projects. The projects are to provide long- and short-term business training, counseling and other technical assistance services to women business owners and women who want to start businesses. The project period will be for 5 years.

A women's business center is a community-based project that is funded by the U. S. Small Business Administration through a matching grant. The project is a planned scope of activities that provide business skills services targeted to women. The project must operate as a distinct unit of the recipient's organization having its own budget for facilities, equipment and resources to carry out project activities. The WBC's services must include long-term training and counseling about financial, management and marketing assistance to benefit small business concerns owned and controlled by women.

You are invited to submit an application and proposal, the original and three (3) copies, in response to the Program Announcement. You are required to bind the cost proposal and technical proposal separately. Prepare the technical and cost proposals in double-spaced format, not to exceed 50 pages including exhibits and appendices. The Government will not return proposals, but will retain them for a limited period of time.

The closing date for the program announcement is August 15, 2002, 4:00 P.M., Eastern Standard Time. Address your applications/proposal to the U.S. Small Business Administration, Office of Procurement & Grants Management (OPGM), 409 3rd Street, SW, 5th Floor, Washington, DC 20416, Attention: Mina Bookhard, Agreement Officer. If hand carried, deliver the application/proposal to Mina Bookhard, or her designee, at the above address. Deliveries to other locations will be considered late if not received in OPGM at the U.S. Small Business Administration by 4:00 p.m. on August 15, 2002.

Please place the following notation in the lower left corner of the sealed envelope or package:

**THIS IS A SEALED OFFER. DO NOT OPEN. STAMP THE DATE AND TIME RECEIVED ON THE ENVELOPE. THE ENCLOSED PROPOSAL IS IN RESPONSE TO PROGRAM ANNOUNCEMENT OWBO-2002-018, DUE AUGUST 15, 2002 AT 4:00 P.M., EASTERN STANDARD TIME, AT SBA'S OFFICE OF PROCUREMENT & GRANTS MANAGEMENT.**

Applicants will be required to meet the standards for financial management systems as prescribed in the Office of Management and Budget's (OMB) Circular A-110, Subpart C, sections .21 through .28.

Recipient organizations of WBC grants must maintain control of all services under the cooperative agreement, including the day-to-day management and operations of the project. At least 51% of the WBC project's training, counseling and technical assistance services must be conducted by its staff and in facilities obtained by the recipient organization. The requirement that the WBC project provide 51% of the services cannot be met through in-kind contributions from agencies and organizations that are not legally recognized as the recipient of the cooperative agreement. An agency or organization is considered the recipient when it receives the award or is part of a joint venture which has been awarded the cooperative agreement. Collaborative efforts with community-based organizations and SBA resource partners must be delineated under a written partnership agreement. As stated above, such activities may not be included in the recipient organization's 51% requirement.

Questions concerning this program announcement should be directed to Sally Murrell at (202) 205-6673. Questions about budget or funding matters should be directed to Mina Bookhard, at (202) 205-7080.

Sincerely,

Sharon Gurley, Director  
Office of Procurement and Grants Management

WOMEN'S BUSINESS CENTER (WBC) PROGRAM  
ANNOUNCEMENT NO. OWBO-2002-018

TO PROVIDE FINANCIAL COUNSELING AND OTHER  
MANAGEMENT AND TECHNICAL ASSISTANCE TO WOMEN

U.S. SMALL BUSINESS ADMINISTRATION  
OFFICE OF WOMEN'S BUSINESS OWNERSHIP

OPENING DATE: July 18, 2002

CLOSING DATE: August 15, 2002

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FISCAL YEAR 2002

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## I. LEGISLATIVE PURPOSE

The Women's Business Ownership Act of 1988 (P.L. 100-533) became law on October 25, 1988. The Act created the first demonstration project grant program to train prospective and current women entrepreneurs. The Women's Business Development Act of 1991 (P.L. 102-191) re-authorized the program to continue the award program for an additional four years through FY 1995. Congress re-authorized the program in 1994 (P.L. 103-403) allowing SBA to continue the program through October 1, 1997. Under the Small Business Reauthorization Act of 1997 (P.L. 105-135), the Women's Demonstration Program became known as the Women's Business Center (WBC) Program. The 1997 Act authorized 5-year projects, extending the 3-year term limitation contained in prior legislation.

The intent of Congress in establishing the Women's Business Development Act of 1991 was to assist women starting or expanding businesses, and to reach out to women who are socially and/or economically disadvantaged. This intent is carried out by SBA funded Women's Business Centers that provide long-term and short-term training, counseling and technical assistance in the areas of finance, management, procurement and marketing.

## II. SMALL BUSINESS ACT/CONGRESSIONAL FINDINGS AND PURPOSES OF PROGRAM

The Small Business Act (the Act) states:

§2(h)

- (1) With respect to the programs and activities authorized by this Act, the Congress finds that—
  - (A) women-owned business has become a major contributor to the American economy by providing goods and services, revenues, and jobs;
  - (B) over the past two decades there have been substantial gains in the social and economic status of women as they have sought economic equality and independence;
  - (C) despite such progress, women, as a group, are subjected to discrimination in entrepreneurial endeavors due to their gender;
  - (D) such discrimination takes many overt and subtle forms adversely impacting the ability to raise or secure capital, to acquire managerial talents, and to capture market opportunities;
  - (E) it is in the national interest to expeditiously remove discriminatory barriers to the creation and development of small business concerns owned and controlled by women;
  - (F) the removal of such barriers is essential to provide a fair opportunity for full participation in the free enterprise system by women and to further increase the economic vitality of the Nation;
  - (G) increased numbers of small business concerns owned and controlled by women will directly benefit the United States Government by expanding the potential number of suppliers of goods and services to the Government; and
  - (H) programs and activities designed to assist small business concerns owned and controlled by women must be implemented in such a way as to remove such discriminatory barriers while not adversely affecting the rights of socially and economically disadvantaged individuals.
- (2) It is, therefore, the purpose of those programs and activities conducted under the authority of this Act that assist women entrepreneurs to—

- (A) vigorously promote the legitimate interests of small business concerns owned and controlled by women;
- (B) remove, insofar as possible, the discriminatory barriers that are encountered by women in accessing capital and other factors of production; and
- (C) require that the Government engage in a systematic and sustained effort to identify, define and analyze those discriminatory barriers facing women and that such effort directly involve the participation of women business owners in the public/private sector partnership. (15 U.S.C. §631(h)).

### III. INTRODUCTION

Women are currently starting businesses at nearly three times the rate of all businesses and revenues are increasing faster (i.e., 33 percent between 1992 and 1997), compared with 24 percent growth in the revenues of all businesses. According to latest census, there are currently 5.4 million women-owned businesses, representing 51 percent or more of businesses in the United States. (This number does not include businesses in which women are equal partners or those, either publicly traded or co-owned by investors, whose controlling stock is women owned). These women-owned businesses generate \$820 billion in revenue and employ more than 7.1 million people.

Despite these impressive advancements, women continue to face major challenges in starting and operating businesses. The 1993 National Survey of Small Business Finances, conducted by the SBA and the Federal Reserve, found that 42 percent of all women-owned businesses surveyed had assets of less than \$25,000; about 20 percent had annual sales of less than \$25,000. Women also have difficulty funding rapid growth, with only about 2 percent of all venture capital going to the firms they own. And women-owned businesses continue to struggle in the federal procurement arena, receiving less than 2 percent of prime contracts and only about 3 percent of subcontracts, while small business overall receives an estimated 21 percent of prime and 41 percent of subcontracts.

The WBC Program is making a difference. The centers are continually finding more effective ways to reach out and serve women in a vast array of communities across the U.S., and from a broad spectrum of backgrounds from inner cities to rural areas to communities where English is a second language. The centers are helping their clients in creative and innovative ways, leveraging their resources and making services available at convenient times and locations.

In 2001, SBA issued 16 new regular WBC awards, 7 new sustainability WBC awards, and 61 continuing WBC awards for a total of 84 funded centers. WBCs are located in nearly every state, the District of Columbia, Puerto Rico, the U.S. Virgin Islands and American Samoa.

#### IV. PROGRAM OVERVIEW

A. Project Name: WOMEN'S BUSINESS CENTER (WBC) PROGRAM

B. Purpose: TO PROVIDE FINANCIAL ASSISTANCE TO PRIVATE, NONPROFIT ORGANIZATIONS TO CONDUCT FIVE-YEAR PROJECTS FOR THE BENEFIT OF SMALL BUSINESS CONCERNS AND POTENTIAL CONCERNS OWNED AND CONTROLLED BY WOMEN.

C. Federal Catalog Number: 59.043

D. Authority: Small Business Act, §§2(h) and 29, 15 U.S.C. §§631(h) and 656.

E. Funding Instrument: Cooperative Agreement

F. Funding: Funding is subject to the availability of Federal fiscal year (FY)-2002 appropriations. Currently, FY-2002 funds are available to issue approximately three (3) new WBC cooperative agreement awards to first-time recipients. 30.2 percent of total WBC program funds are reserved by the Act for sustainability pilot cooperative agreements.

G. Funding Range: Federal award amounts will not exceed \$150,000 each budget period / per recipient. Award amounts may vary, depending upon location, staff size, project objectives, and agency priorities.

H. Project Duration: Under this program announcement, the project period is five (5) years. The initial budget period is for 12 months, with the possibility of four additional (option) years. Further funding is subject to the availability of appropriations. Each option year will constitute a separate budget period. The project recipient's satisfactory performance, as measured by the Agency's annual programmatic and financial examination, will be one of the key factors in determining the award of an option year. Failure to secure the required annual non-Federal contribution during any project years may jeopardize continued option year funding.

I. Closing Time and Date for the Submission of Applications: August 15, 2002 at 4:00 P.M. Eastern Standard Time.

J. Project Starting Date: September 15, 2002.

K. Proposal Evaluation: Applications will first be screened to determine if the applicant meets certain mandatory eligibility requirements. SBA will not evaluate applicants that do not document in their application that they meet these requirements for participation in the Women's Business Center Program. In addition, applications that are incomplete, illegible, or unreadable, in whole or in part, will be deemed incomplete and will not be evaluated.

An Objective Review Committee (ORC) will score eligible proposals based on evaluation criteria stated in this program announcement. The ORC will include SBA

officials from the areas of technical assistance and finance. OWBO staff will review the ORC evaluations, the ORC's summary report on each applicant, and the applicants' proposals to determine the final scoring of award recipients. SBA may ask applicants for clarification on the technical and cost aspects of the proposals. Such clarifications must not be construed as a commitment to fund the proposed effort.

L. Location (Overlap of Target Area and Services): As part of its statutory mandate for conducting the Women's Business Center program, SBA is charged with considering the proposed location of potential WBCs. In doing so, SBA seeks to make this program available to as wide a segment of the country as possible. While the location of the proposed center is one of the factors listed in the evaluation criteria, SBA will also examine the proposed location of the WBC center after the initial evaluation has been performed to detect any potential overlap or duplication of efforts between applicants and an existing WBC.

If an applicant's proposed activities overlap or duplicate the services of an existing WBC within the same state or geographic location, the applicant must explain how its proposed services or targeted population are different from that of the existing WBC. If, in SBA's determination, there is overlap and/or duplication, the Agency reserves the right to decline such an application, regardless of how highly it scores on other evaluation criteria. SBA also retains the discretion to accept such an application after negotiating with the applicant to amend its proposed scope of services so as to eliminate any overlap between the applicant and the existing WBC.

Moreover, if SBA concludes that an applicant's proposed scope of services would overlap or duplicate the efforts of another applicant and both applicants score highly in the evaluation process, the Agency may exercise its discretion in determining how to proceed. SBA may choose to fund the higher-ranking application and decline the other applications. In the alternative, SBA may accept both applications after negotiating with the applicants to amend their proposed scope of services to avoid any overlap or duplication of efforts.

M. Points of Contact: Questions concerning the technical aspects of this Program Announcement should be directed to Sally Murrell at (202) 205-6673. Questions concerning budget or funding of this Cooperative Agreement should be directed to Mina Bookhard at (202) 205-6621.

N. Award Notification: Awardees' names may be obtained, upon request, from SBA's Office of Procurement and Grants Management.

#### V. ELIGIBLE APPLICANTS FOR THIS COOPERATIVE AGREEMENT (MANDATORY REQUIREMENTS)

The following eligibility requirements are mandatory.

An eligible applicant for the Women's Business Center Program must document in its application that it:



A. has organized and incorporated as a private not-for-profit or non-profit corporation in a State or territory of the United States before the Closing Date of this Program Announcement, and is a corporation in good standing in the State or territory of incorporation;

B. has received 501(c) Federal tax-exempt status from the United States Department of Treasury/Internal Revenue Service, and a copy of this document is submitted within the technical proposal part of the application package;

C. has been providing services and activities for small business concerns owned and controlled by women for a period of at least one year before the Closing Date of this Program Announcement;

D. has the necessary staff, training and technical materials, computer equipment and facilities to provide the services and activities of a Women's Business Center under the scope of this Program Announcement;

E. has an established organizational infrastructure with an internal financial management system that meets the standards prescribed in OMB Circular A-110, Subpart C. section .21 through .28, "Uniform Administrative Requirements for Grants and Agreements With Institutions of Higher Education, Hospitals, and Other Non-Profit Organizations." (See Appendix D). The application must include certification to verify that this requirement has been met (e.g., a written statement from a certified public accountant); and

F. is responsible for hiring and employing key staff and maintaining day-to-day management of the project.

SBA will not evaluate applications that do not meet these requirements. SBA may not screen applications for eligibility until after the Closing Date for application acceptance. SBA will attempt to notify applicants of ineligible proposals as soon as practicable. However, SBA is under no obligation to notify ineligible applicants before the Closing Date for the acceptance of applications under this Program Announcement. SBA strongly urges all applicants to ensure all eligibility requirements are met and documented before sending an application to SBA.

## VI. INELIGIBLE APPLICANTS FOR THIS COOPERATIVE AGREEMENT

A. Any organization with an unresolved audit by any Federal agency.

B. Any organization suspended or debarred from receiving grants from any Federal agency or is otherwise excluded from Federal non-procurement programs.

C. Any organization which has defaulted on an obligation to the United States.

D. Any organization intending to use these government funds for research.

E. Any applicant that proposes to permit an otherwise ineligible organization to hire and employ project staff or manage the day-to-day operations of the project. For instance, a recipient cannot permit a government, state supported college or for-profit entity to administer the award.

F. Any applicant that plans to serve as a pass-through and permit another organization to hire and employ project staff or manage the day-to-day operations of the project.

G. Any entity with no previous business organizational experience that intends to use project funds to start-up or establish itself as a bona fide organization formed for the sole purpose of conducting a WBC project.

## VII. GENERAL INFORMATION

### A. The 51% Rule

At least 51% of the WBC project's training, counseling and technical assistance services must be conducted by its staff and in facilities obtained by the recipient organization. The requirement that the WBC project provide 51% of the services cannot be met through in-kind contributions from agencies and organizations that are not legally recognized as the recipient of the cooperative agreement. An agency or organization is considered the recipient when it receives the award or is part of a joint venture, which has been awarded the cooperative agreement.

Collaborative efforts with community-based organizations and SBA resource partners must be delineated under a written partnership agreement. As stated above, such activities may not be included in the recipient organization's 51% requirement.

### B. Joint Ventures.

1. If you participate in a joint venture that is formed solely to apply for this cooperative agreement, neither you nor your partners in the joint venture may also apply separately. However, if your joint venture was not formed solely to apply for this cooperative agreement, you and your partners may submit separate proposals. All parties within the joint venture must separately meet WBC eligibility requirements in order to apply as a joint venture.

2. Applications from joint ventures must name the primary liaison with the Federal government, and include a copy of the joint venture agreement outlining responsibilities of each partner organization and the percentage of time each member-organization will devote to the project. An authorized signature from each organization must appear on the agreement. The Notice of Award Document to joint venture recipients will reflect the names of all parties within the joint venture.

C. Equipment. SBA must approve all equipment purchases as defined by OMB Circular A-110, .34(f).

D. Data Reports. The applicant must participate in SBA's Entrepreneurial Development-Management Information System (EDMIS) data collection for SBA resource partners.

As of January 1, 2002, all SBA Entrepreneurial Development programs and resources are required to utilize the new EDMIS system for registering collected data about clients trained and counseled. While WBC and other ED resources may choose to continue using their own data collection systems for other purposes, the EDMIS system must be used to document all SBA funded activity. WBCs must input data at least on a quarterly basis. Programs currently required to use EDMIS include SCORE, SBDCs, WBCs and BICs.

The EDMIS system automates three SBA data collection forms (641, 641(a) & 888), representing core client data across resource lines, and collects program specific data as well. It is an Internet-based system that features unique data input pages for each program area.

The system can be accessed at [www.sba.gov/edmis](http://www.sba.gov/edmis). However, only designated users with assigned passwords will have the ability to input client data and/or review reports about client activity. An electronic import function is currently being developed to accept core client data from other electronic systems presently used by SBA resource partners.

E. Program Income. All program income must be reported on financial reports submitted to SBA. Program income must be added to funds committed to the project by SBA and Recipient organizations and may only be used to further eligible program objectives. Program income may be used as cash match. If not used as match, it must be used in the following order of priority: (1) to waive tuition or other fees for project participation of economically and socially disadvantaged clients; (2) For reasonable costs related to the project but not included in the initial budget subject to the written approval of the Grants Agreement Officer; and (3) For continuation of project activities following exhaustion of the Federal and matching funds, and expiration of the current budget period.

F. Cost Principle. All costs approved for a successful applicant must meet the tests of necessity, reasonableness, allowability and allocability in accordance with the cost principles applicable to this award. All proposed costs are subject to pre-award audit. Recipients are responsible to ensure proper management and financial accountability of Federal funds to preclude future cost disallowances. Payment will be reimbursed or paid in advance as described in the cooperative agreement requirements.

G. Carryover Policy. The WBC Project Director may request approval to carryover a Federal unobligated balance to the next budget period to make it available for spending during the next period. Carryover of unexpended funds is permissible if funds are to be used for a non-severable, non-recurring project or activity within the scope of the WBC Program. Carryover requests must consist of the following: (1) SF 424, budget pages, and justification; (2) narrative indicating why the funds were not expended during the period in which they were awarded; (3) SBA District Office approval; and (4) evidence of match. The match requirement for carryover funds can be met by using overmatch from the current budget year, and increase in funds pledged by the WBC, or a

combination of both. The carryover request must be made no later than 60 days before the end of the budget/project period for which the funds are available or the de-obligation process will begin. Approved carryover requests require the issuance of a revised Notice of Award. Expenditures for carryover requests must be tracked separately.

#### H. SBA Acknowledgement



1. The Recipient will acknowledge its relationship with the SBA in all marketing products, letterhead, newsletters, publications, articles, media events, news releases, public appearances, interviews, public service announcements, WebPages, etc., that are related to this project by using the following statement in legible, easily readable print:

“This U.S. Small Business Administration (SBA) Cooperative Agreement is partially funded by the SBA. SBA’s funding is not an endorsement of any products, opinions, or services. All SBA funded programs are extended to the public on a nondiscriminatory basis.”

2. Recipient may not use the U.S. Small Business Administration name or logo for the endorsement of any services, products or merchandise under this Award.

3. SBA will have an unlimited license to use data and written materials generated under this award, whether or not the materials are copyrighted.

4. In accordance with Section 504 of the Rehabilitation Act and the Americans With Disabilities Act of 1990, all notices, promotional items, brochures, publications and media announcements informing the public of events, programs, meetings, seminars, conferences and workshops sponsored or co-sponsored by SBA must include the following accessibility/accommodation notice:

Reasonable accommodations for persons with disabilities will be made, if requested at least two weeks in advance. Contact [name, address, and phone number of person who will make the arrangements].

5. Any surveys or information collections to be conducted by the Recipient as requirement of the grant project are subject to the requirements of the Paperwork Reduction Act, as amended. The SBA agrees that, before requiring the recipient to conduct any surveys or information collections, SBA will complete the necessary requirements under the Paperwork Reduction Act. Surveys conducted

by the Recipient, independent of SBA, are not subject to the Paperwork Reduction Act.

I. Internet and Website Requirements

1. The center must have e-mail capability and access to the Internet.
2. The Online WBC is a SBA Internet website that provides state of the art services for clients throughout the country. The website address is [www.onlinewbc.gov](http://www.onlinewbc.gov). If the WBC creates a web site under this award, the WBC must provide to the Online WBC the URL of its web site to permit users to view the site while visiting the Online WBC. Conversely, the WBC must place the Online WBC's URL on its WBC related WebPages to permit users to view the Online WBC while visiting WBC's web site.
3. The SBA logo may appear on prominent WebPages of Internet sites that are related to the this project, but must appear with the following disclaimer in legible, easily readable print and acknowledgement of support in close, physical proximity (within 2 inches):

"This U.S. Small Business Administration (SBA) Cooperative Agreement is partially funded by the SBA. SBA's funding is not an endorsement of any products, opinions, or services. All SBA funded programs are extended to the public on a nondiscriminatory basis."
4. The Recipient must provide support to the Online Women's Business Center content (including new or updated content, responses to e-mails, hosting chats and message boards, etc.).
5. The Recipient agrees to limit its acceptance of website advertising, cross selling, and promotions to advertisers approved in advance by the Grant Office Technical Representative (GOTR). The Recipient agrees not to accept advertising, cross selling or promotions from any advertiser promoting, offering or selling alcoholic beverage s; tobacco products; sexual products (including dating services and pornographic materials); illegal or controlled substances or materials; gambling and gaming devices, products or services; and any other products, services or materials inimical to the mission of this cooperative agreement or that do not assist small business and entrepreneurs, as determined by SBA.
6. The Recipient agrees to cooperate with the GOTR to jointly develop and implement website format, content and placement standards for future display and presentation of information on any website developed under this SBA grant. These format and placement standards will include determination of the placement of the SBA logo/SBA disclaimers, advertisements/cross-selling links/promotions, hotlinks, promotional information, and all other technical and informational content on the website

7. The Recipient must submit website information for placement on the Online Women's Business Center to the GOTR/Portfolio for review and approval.

8. A copy of all materials developed by a WBC in electronic and other digital formats, such as web-based courses, videos, CD-ROMs, publications, learning guides, cybercast presentations, etc. shall be provided to the District Office Technical Representative (DOTR) and the OWBO Portfolio Manager. All such materials, with appropriate credit given to the developing WBC shall be made available, through the Online WBC website.

J. Performance Reports

1. The Recipient must submit quarterly performance reports during the term of the project. All reports must include statistical information. The April and October reports will consist of only statistical information. The other two quarterly reports, January and July, must also include a narrative description of program activities. The July report will serve as the final report for the project year and must include a section that summarizes the year's activities, challenges and accomplishments.

2. The Recipient must electronically transmit the reports to the OWBO portfolio manager, the DOTR and the Grants Management Officer (GMO). The reports are due in October, January, April and July.

3. SBA may withhold payments if reports are not received or are deemed inadequate.

4. The narrative section of the January and July performance report must include:

- a. A comparison of actual accomplishments to the estimated milestones established for the reporting period.
- b. Reasons for slippage in those cases where the milestones were not met, and a plan of action to overcome those slippages or a detailed statement of how the program will better serve women business owners if the milestones are revised.
- c. Information relating to actual financial expenditures of budget object cost categories versus the estimated budget. Also, include an explanation of any cost overrun, if any, by budget object cost category. Financial data furnished in this report is from a Manager's Standpoint and is in addition to the information furnished in the Financial Reports cited below.
- d. Other pertinent information, including unique features of the site;
- e. Success stories suitable for inclusion in the report to Congress;

- f. News clippings, brochures, etc.;
- g. Names of staff and positions;
- h. List of board members and board chairperson, physical and e-mail addresses, phone numbers and fax numbers;
- i. Cost(s) of client tuition, if any;
- j. Number of economically disadvantaged clients receiving scholarships for client tuition (i.e., waived tuition due to WBC's receipt of program income); and
- k. Follow-up economic impact data as required under the Small Business Act: (1) The number of individuals receiving assistance; (2) The number of start-up business concerns formed; (3) The gross receipts of assisted concerns; (4) To the maximum extent practicable changes (increases or decreases) in the profits of assisted concerns; (5) Changes (increases or decreases) in the number of employees of assisted concerns; and (6) the number of hours of counseling and training provided and workshops conducted.

K. Financial Reporting

1. The Recipient must submit quarterly financial reports (the fourth quarterly report serves as the final financial report). The Recipient must send the original to the SBA's Office of Procurement and Grants Management and forward a copy to the GOTR/portfolio manager and another copy to the DOTR.

2. Financial Status Reports must be submitted on Standard Form 269 and the Federal Cash Transactions Reports (re: advance payment) must be submitted on Standard Form 272. Each quarterly financial report is to cover each 3-month period of the award. The final (fourth quarterly) reports may include adjustments to previous reports.

3. Financial reports shall be due no later than 30 days after the end of each quarterly reporting period, e.g., no later than October 31 for the period ending September 30. The final (fourth quarterly) report is due 90 days after the end of each 12-month budget period. The final report must include a cost breakdown, by line item of actual financial expenditures of cost incurred. Submit the SBA Form 2069, Detailed Actual Expenditures for Period Covered by Request with the final Standard Form 269.

L. Match Requirement:

1. Annual Match. In project years one and two, the recipient must provide match equal to one non-Federal dollar for each two Federal dollars. In project years three,

four and five, the recipient must provide match equal to one non-Federal dollar for each Federal dollar.

2. In-kind Match. Up to one-half of the non-Federal matching assistance may be in the form of in-kind contributions for budget line items only, including but not limited to office equipment and office space. At least one-half of match must be in cash.

3. Non-Federal Match. Matching contributions may come from all non-Federal sources such as state and local public funds and private individuals, corporations and foundations, and program income from program services. When permissible under the terms of the Community Development Block Grant (CDBG) program, CDBG funds may also be used as match.

4. Advance payment. The SBA may advance up to 25 percent of each year's Federal share awarded to a recipient organization after notice of the award has been issued and before the non-Federal matching funds are obtained. On the subsequent requests for payment, the recipient must indicate that the non-Federal match for the previous advanced payment has been obtained and expended on project activities.

5. Match Certification. A written certification that the matching share exists (and has or will be applied to the project cost) must be submitted to the Office of Procurement and Grants Management as soon as possible after receipt of Award Notice. The recipient must maintain records of all cash and inkind donations and program income. Records will be reviewed during the DOTR's quarterly site visits and annual programmatic and financial examination. The Notice of Award requires the recipient to submit certifications of match as soon as possible after receipt of the award. Certifications may be submitted with the quarterly financial status reports. The SBA may withhold payments if match has not been obtained or the forecast of when match can be obtained is deemed inadequate. The recipient must keep in mind that final payment will not be allowed unless the recipient has adequately certified that the required match has been expended on project activities.

The following are acceptable types of written certification that the Recipient must submit to SBA as proof that match has been obtained.

a. Cash Contributions

1. A copy of the document from each non-Federal source indicating the amount to be used for the WBC project (promissory notes are not acceptable).

2. If a check is given, a copy of the check. The check will indicate the source (contributor) and amount, and that it's paid to the WBC organization.

3. If money is donated, a copy of accompanying letter or a copy of the recipient's acknowledgement or thank you letter to the donor.



b. Program Income

The recipient submits the estimate of program income and specifies how the income was obtained (in terms of type of activity and amount of income earned for each activity).

c. Inkind Contributions

Collaborative efforts with community-based organizations and SBA resource partners must be delineated under a written partnership agreement. The recipient submits copy of the agreement from person or organization that donated services, equipment, space and other items. The agreement must state the name and value of the contribution(s).

6. Fundraising Is Not an Allowable Expense. Expenditures for fundraising activities may not be charged as a direct cost item, nor included in any indirect cost. Applicant must demonstrate that it has adequate community based fundraising resources to obtain required non-Federal matching funds to perform the project.

M. Conference Calls

The WBC recipient must engage in monthly conference calls with the SBA Headquarters' Portfolio Manager.

N. Outreach Event.

The recipient must plan to hold a project outreach event within the first quarter of the project period. The activity must inform the public and press about specific plans or accomplishments of the project. The recipient may coordinate the event with the SBA District Office and the Office of Women's Business Ownership.

O. Leveraging Resources

SBA's vision for the future is that of an evolving technology-based, citizen-centric economic development organization building excellence, intellectual capital and financial credibility in local and globally oriented small businesses.

As such, it is the intent of this program that all WBCs' developed or funded training and/or information materials, such as publications, training guides/materials, online courses, online tools, web sites, etc. prepared for the betterment of small businesses will be readily available to SBA and all of its resource partners. A plan for sharing WBC generated training and information materials among and between all SBA resources will be prepared by the Office of Women's Business Ownership in cooperation with the WBC network. SBA will distribute said plan to all agency resource partners. Companion plans will be prepared by all SBA resource partners and similarly distributed by the SBA.

P. Travel Costs for WBC Post Award Conference and Other SBA Training/Meetings

The applicant's budget proposal must include the costs for two annual, 2-4 day trips to Washington, DC or another location within the continental United States for two staff personnel (the Project Director and an additional staff person) for training and meetings. SBA will specify the dates and locations of these meetings.

## VIII. OMB UNIFORM ADMINISTRATIVE REQUIREMENTS AND COST PRINCIPLES

A. The WBC cooperative agreement incorporates by reference all applicable OMB Circulars, including:

1. OMB Circular A-21, "Cost Principles for Educational Institutions," containing cost principles for educational institutions;
2. OMB Circular A-110, "Uniform Administrative Requirements for Grants and Agreements with Institutions of Higher Education, Hospitals, and Other Non-Profit Organizations," containing administrative requirements;
3. OMB Circular A-122, "Cost Principles for Non-Profit Organizations," containing cost principles for non-profits; and
4. OMB Circular A-133, "Audits of States, Local Governments, and Non-Profit Organizations," concerning audits.

B. Current versions of OMB Circulars are available from the Office of Management and Budget's website at: [www.whitehouse.gov/OMB/circulars](http://www.whitehouse.gov/OMB/circulars).

## IX. SBA INVOLVEMENT

- A. The Office of Women's Business Ownership (OWBO) and the appropriate SBA District Offices will oversee the ongoing operations to monitor effective and efficient use of Federal funds.
- B. All contracts, other than those submitted as part of the proposal, will require the written approval of SBA.
- C. The selection of all regular staff other than clerical support requires prior SBA approval.
- D. The SBA will review records, files, and procedures relating to the organization's performance of the project.
- E. SBA will interview clients to evaluate program effectiveness.

F. SBA will review quarterly performance reports (including narrative and data reports) for completeness and adequacy. Incomplete, late, or missing reports may lead to termination of funding.

G. The local District office will refer clients to the WBC.

H. The local District office will include the WBC in conferences, workshops, speaking engagements, etc. for women business owners.

I. The local District office will display and distribute the WBC's brochures.

J. The SBA will conduct quarterly site visits and an annual programmatic and financial examination of each WBC.

## X. PROPOSAL INSTRUCTIONS AND EVALUATION CRITERIA

K. Proposal Instructions. The technical and cost proposals must be bound separately. The technical proposal must be double-spaced and not exceed 50 pages, including exhibits and appendices. Prepare your proposal using the following outline. Applicants are reminded to include documentation of the mandatory eligibility requirements in the technical proposal part of the application package, including 501(c) status. Failure to provide the mandatory eligibility documentation will result in disqualification of the application, and the application will not be evaluated. In addition, incomplete or illegible (in whole or in part) applications will not be evaluated.

### B. Evaluation Criteria.

1. Applicant experience and internal organizational structure (25 Points)
2. Ability of applicant to reach a representative number of women who are both socially and economically disadvantaged (10 Points)
3. Location for the Women's Business Center site proposed by applicant (10 Points)
4. Services and activities to be offered to small businesses owned or controlled by women or women entrepreneurs and other clients (20 Points)
5. Ability of applicant to assist clients who are in business and addressing sustainability and growth issues (10 Points)
6. Plans for Coordination with SBA and Other Community and Small Business Organizations (10 Points)
7. Financial Capability (15 Points)
8. States and Territories Without an SBA-Funded WBC in Operation (15 Points)

## C. Clarification of Criteria

### 1. Applicant Experience and Internal Organizational Structure. (25 Points)

- a. The applicant must demonstrate (through documentation or otherwise) that it plans to operate the WBC project as a distinct unit of the recipient's organization;
- b. The applicant must demonstrate that the project will have the necessary staff, including two full time employees, one of which must be the project director. Also the applicant must demonstrate that it will have the necessary training and technical materials, computer equipment and facilities to provide the services and activities of a Women's Business Center site under the scope of this Program Announcement.
- c. The applicant must provide documentation and a description of the organization's past experience and ongoing efforts in providing training, counseling and technical assistance to women business owners or potential owners in the target geographic area. The services must be of the same or similar kind as described in the proposed effort and must be related to the organization's central mission and its other activities. The applicant must demonstrate expertise in long-term and short-term training and counseling programs.
- d. Applicants must state how and by whom staff will be hired, employed and administered. The applicant must identify the key management, staff and contractors/consultants. For each of these, describe their function, expertise and experience, including expertise in conducting business development programs for women business owners. To demonstrate the capacity and roles of personnel the application must include:
  - 1) Resumes and position descriptions for the project director and other staff;
  - 2) Entrepreneurial experience/professional background of staff, volunteers and contractors/consultants;
  - 3) An organizational chart for all proposed full-time and part-time project staff and the amount of time each will devote to the project. A full time project director is required. **Grant funds (federal, match and program income)** cannot be used to pay for fundraising efforts. (See description of WBC Project Director in the Glossary of Terms).
  - 4) A description of the role of contractors and outside consultants, who may provide no more than 49 percent of project services (using grant funds);

- 5) A description of at least one staff or consultant function to handle ongoing program data collection and electronic reporting to SBA (include the time to be devoted to this task as well as the staff member's expertise with computers, and the OWBC).
- 6) A description of who will be responsible for financial record keeping on the receipt and expenditure of program funds.
- 7) A list of Board members and their fundraising experience. (A Board of Directors must govern the administrative aspects of the project.)

e. Applicant must demonstrate that at least 51 percent of counseling, technical assistance and training will be conducted by recipient's staff.

f. The applicant must demonstrate its ability to begin providing technical assistance activities no later than 60 days after notification of award. Within the same period, the center must have e-mail capability and access to the Internet.

## 2. Ability of Applicant to reach a Representative Number of Women Who Are Both Socially and Economically Disadvantaged (10 Points)

a. The applicant must describe in detail its plans to reach a representative number of women who are both socially and economically disadvantaged.

b. The applicant's plan must include a representative number of socially and economically disadvantaged women in its target populations. In order to demonstrate its ability to most effectively serve these population groups, the applicant must describe the makeup of its staff and how its cultural, ethnic and linguistic backgrounds can effectively reach its anticipated clients. For instance, if the applicant will serve a largely Spanish-speaking population, many of its staff should speak Spanish in order to effectively provide services. Also, the applicant must describe plans to help women on welfare become self-sufficient as entrepreneurs. Local demographic data must be provided to support the target number of women to receive services.

c. The applicant must also identify additional target groups to whom services will be provided, i.e., women who are veterans, women in agribusiness, women in home-based businesses, women in an Empowerment Zone, rural or urban area, or women with disabilities or in other specific categories.

## 3. Location for the Women's Business Center Site Proposed by Applicant (10 Points)

a. The applicant must demonstrate the need for its programs in the proposed geographic area. Applicant must describe all other services for women entrepreneurs in the area and why it is important to use Federal funding for the proposed WBC. The applicant must provide a narrative description of the target area to be served--geographic size, population numbers, population type

(Empowerment Zone, urban, rural, suburban) and the local need for assistance to small business concerns owned and controlled by women.

b. The applicant must provide a clear profile of the demographic and economic conditions in the proposed service area including the percentage of the socially and economically disadvantaged, unemployment trends, and business and job creation activity.

c. Describe the location for the planned project, its hours of operation, its access to and association with the target population and explain why the applicant believes it will appeal to the target clientele.

d. If the proposed geographic area selected by the applicant is in the general proximity of an existing WBC, the applicant must demonstrate through documentation or otherwise that its scope of services will not overlap or duplicate those of the existing WBC. The applicant must also provide a written explanation describing how the target population that the applicant proposes to serve is not served by the existing WBC.

4. Services and Activities to be Offered to Small Businesses Owned or Controlled by Women or Women Entrepreneurs and Other Clients (20 Points)

a. Applicants must provide a narrative five-year plan with clear goals, measurable objectives and time-phased activities that are results-oriented to increase business expansions and new business start-ups among women. The applicant must provide a detailed milestone chart (see Appendix C) and timeline for each of the five project years, showing when the objectives and planned activities will occur. Recipients must comply with the comprehensive development and milestone plans submitted with their proposal.

b. The plan must include long- and short-term training, counseling and technical assistance in the following areas:

1) Financial Assistance – Projects must provide training and counseling on how to: prepare a loan package and secure business credit from all lending sources; prepare and present financial statements; manage cash flow; understand and comply with tax laws, accounting principles (and welfare regulations where appropriate); and manage the financial operations of a business.

2) Management Assistance – Projects must provide training and counseling in how to effectively start up and/or manage a business and engage in strategic business planning. Management assistance includes but is not limited to such areas as employee management, legal advisory information, operations, inventory control, and incorporation of technology. It should also include individual or group mentoring by successful businesswomen or men.

a) Legal Services Restrictions:

WBCs must not engage in the practice of law. This includes but is not limited to using WBC counselors to provide individual legal advice, represent a client in litigation or any legal proceeding, or otherwise practice law as defined by the state in which the WBC is located. WBC counselors who are qualified by experience and training to discuss legal issues may do so in a general way, but they must not engage in an attorney-client relationship and must make appropriate disclosures and disclaimers to that effect. WBCs may offer training courses on business law issues, provided that legal topics are presented by individuals qualified by training and experience to address such topics. In furtherance of their educational mission, the WBC must make appropriate disclosures and disclaimers to that effect.

3) Marketing Assistance – Projects must provide training and counseling on how to increase a business’s capacity to prepare and execute marketing plans. Marketing assistance includes (but is not limited to): developing pricing, packaging, and distribution strategies; identifying and pursuing local and export contract opportunities; negotiating contracts; and using effective public relations, networking and advertising techniques as well as use of the Internet for marketing purposes.

4) Government Procurement/Certification Assistance – Projects must provide women business owners with training and counseling in state or city certification, and training on how to sell to local, state and Federal governments. Projects must have a plan to train women on how to obtain public and private sector contracts for women business owners. Plans can include mentoring, training, bid and proposal preparation, matchmaking and networking. Sites may consider having “Commerce Business Daily” (the official publication announcing federal procurement opportunities, available at many libraries) and “Federal Acquisition Regulations” on-line for their clients. Projects must work with SBA district offices on procurement training opportunities and assistance.

5) Loan packaging and loan assistance - Projects must provide counseling and training in the business loan-application process and assist clients in the preparation of business plans and loan applications. Projects should detail plans to provide loan-packaging services with an emphasis on SBA loans.

6) Internet Training – Projects must provide training in the business uses of the Internet (including website design and development and electronic commerce (eCommerce)). The applicant must demonstrate its plans to provide up to six Internet group training sessions during each year of this grant, introducing local clients to business uses of the Internet (including web design and development) and to the Online Women’s Business Center (OWBC). The applicant must demonstrate its plans to provide at least an

average of four hours per week for individual counseling and technical assistance concerning the use of the Internet. (Course offerings on computer training that are not business related are unallowable.)

7. Examples of Other Training. The applicant may also choose to propose additional training programs. For example, training programs that include specialized business services in the areas of home-based business, legal issues, technology, accounting, rural, child care, elder care, women off welfare, business expansion and franchising, eCommerce, international trade, women veterans, women in agri-businesses, women with disabilities and other categories of women in business, or creating a clearinghouse function for domestic-microenterprise best practices.

c. The applicant's plan must also provide for servicing both start-up and established businesses. As more and more women are already in business, many need technical assistance for business maintenance, expansions, buyouts, etc. The applicant must describe how these services will be provided.

d. The applicants must demonstrate its plan to increase clientele and performance outcomes by 10 percent each year throughout the five-year period of the award.

e. The applicant must demonstrate its plan for working with the OWBC on the Internet. The applicant's plan must include, but is not limited to, content development and maintenance, message board management, online training and counseling, and answering emails. The applicant must demonstrate its plans to provide the equivalent of five weeks full-time support to the OWBC during each project year by a designated staff person referred to as the Internet representative. The applicant must demonstrate its plan to provide information on the content and/or counseling that it will contribute to the OWBC. This content can range from curricula on specific business issues or a new, innovative addition to the information already available; or the recipient may counsel through emails and chat rooms. The recipient may choose to focus on specialized business categories to assist women veterans, women with disabilities, women in agri-businesses, women in home-based businesses and women living in Empowerment Zones, rural and urban areas. Examples of business categories may include legal issues, technology, accounting, childcare, elder care, welfare to work, business expansion, franchising, and international trade. Any and all websites developed under the grant must appear on the OWBC.

f. The applicant must provide an evaluation design and method for measuring the outcomes of the project's objectives and complying with all required financial, performance, and follow-up reporting. The applicant must also provide a client follow-up plan to measure program effectiveness from year to year. The follow-up plan must be able to provide SBA with the following information (required by statute):

- The number of individuals assisted.



- The number of start-up business concerns formed.
- The gross receipts of assisted concerns.
- The employment increases or decreases of assisted concerns.
- To the maximum extent practicable, increases or decreases in profits of assisted concerns

5. Ability of applicant to assist clients who are in business and addressing sustainability and growth issues (10 Points)

The applicant must describe how it will service established businesses. As more and more women are already in business, many need technical assistance for business maintenance, expansions, buyouts, etc. The applicant must provide details on what services will be offered for established businesses to ensure their sustainability and growth.

6. Plans for Coordination with SBA and Other Community and Small Business Organizations (10 Points)

- a. Collaborative efforts with community-based organizations and SBA resource partners regarding in-kind contributions must be conducted under a written partnership agreement. Such activities may not be included in the 51% service requirement of WBC staff.
- b. SBA Resource Partners. The applicant must explain how it will interact and coordinate with, and not duplicate the services of, SBA and SBA's resource partners (see definition in glossary). The applicant should demonstrate its involvement with the Service Corps of Retired Executives (SCORE), Small Business Development Centers (SBDC), Business Information Centers (BIC), U.S. Export Assistance Centers (USEACs), the SBA MicroLoan Program's microlenders and non-lender technical assistance providers, and SBA resource partners under Co-sponsorship arrangements and Memoranda of Understanding. To the extent practicable, the applicant should provide commitment letters and/or cooperative agreements that state the manner in which the signatory organization and the WBC will cooperate to leverage resources, including outreach to local media.
- c. Cooperation with SBA. The recipient WBC must initiate and maintain a close working relationship with the District Director and the District Office Technical Representative (DOTR) of the nearest SBA district office, supporting that district office's outreach efforts to women, including its loan goals for women businesses. The applicant must document its plans to provide the following required cooperation, where appropriate:

- 1) Utilize SBA as a resource partner and maintain close and recurring communications with the DOTR.
- 2) Forward copies of all reports and pertinent correspondence simultaneously to the DOTR, OPGM and the OWBO portfolio manager.
- 3) Assist SBA with conferences and special programs for women.
- 4) Include SBA in all outreach activities.
- 5) Promote SBA programs to the WBC's clients, Board of Directors, as well as in dealings with the press.
- 6) Promote SBA loan programs, e.g., host lending seminars, keep track of the number of SBA and all other loans the WBC helped secure, etc.
- 7) If appropriate, attempt to become a microloan intermediary.
- 8) Refer clients to local SBA lending partners for loans.
- 9) Solicit SBA's participation at all Women's Business Center events.
- 10) Regularly invite SBA personnel for prominent speaking roles.
- 11) Openly display SBA brochures and SBA partnership posters (provided by SBA) in a prominent area at the Women's Business Center location.
- 12) Complement, not duplicate, services provided by SBA resource partners and other providers of small business assistance.

d. **Community Resources.** The applicant must list the local services, resources and community organizations with which it will collaborate and explain how the collaboration will contribute to the success of the proposed project. The applicant must describe how it will integrate services with mainstream financial institutions in order to tap the skills and expertise of the institutions. The applicant must describe how it will collaborate with state and/or local governments, Chambers of Commerce, loan funds, community colleges, women's organizations and other local services to enhance entrepreneurial development for women and small business owners.

e. **Support Letters and written agreements.** The applicant must include letters of support to verify local need and support for the proposed program. These letters/agreements must state the manner in which the signatory and the WBC will cooperate to leverage resources, including outreach to local media. Also, the letters must substantiate that the applicant has a satisfactory record of performance, integrity and business ethics.

## 7. Financial Capability (15 Points)

- a. Comprehensive Development Plan. The applicant must provide a detailed development plan demonstrating how the cash and in-kind match will be raised over the five-year length of the project. In addition, a plan is required for continuation of funding after the Federal grant period expires. The applicant must include letters of support from potential sources of matching funds. Upon receiving an award, the successful applicant will be required to provide written certification to SBA as proof that match has been obtained. Federal and match funds as well as program income cannot be expended for fundraising activities as a direct cost to the project, nor included in any indirect cost.
- b. Match. The applicant must be capable of meeting the non-Federal match requirements. The applicant must provide letters of commitment from non-Federal sources to certify its ability to match Federal contributions. The recipient must report receipt and expenditure of the required match amount no later than the end of each budget year to be eligible for future funding.
- c. The applicant must demonstrate that the project's scope is in agreement with Federal and matched funds under the project.

## 8. States and Territories Without an SBA-Funded or Graduated WBC in Operation ( 15 Points)

Consideration will be given to eligible applicants in the following states and U.S. territories that do not have an SBA-funded WBC in operation as of September 30, 2002. These areas include: Delaware, Guam, Ohio, South Carolina and West Virginia.

## XI. COMPLETING THE APPLICATION

Please type your technical and cost proposals for this application and prepare technical proposal in a double-spaced format not to exceed 50 pages. If more space is needed than provided on a form, use a blank sheet of paper and complete the information using the same format. Properly identify the item and the sheet of paper as a continuation page and attach it behind the appropriate application page.

## XII. OPTION YEAR FUNDING

Applicants shall prepare application cover sheets (SF Form 424) and budgets for each of the five budget periods. Applicants are advised that specific awards made under this announcement may consist of project period up to, but not in excess of, sixty (60) months of performance. The project period may consist of five (5) twelve-month budget periods. Each additional twelve-month budget period beyond the original award may be exercised at the discretion of the SBA. Among the factors involved in deciding whether to exercise an option of continued funding are the availability of funds, satisfactory performance of the applicant, and the determination that continued funding would be in the best interest of the Government.

### XIII. PREPARING YOUR BUDGET

#### A. INSTRUCTIONS FOR STANDARD FORM 424 (APPLICATION FOR FEDERAL ASSISTANCE)

Standard Form 424, Application of Federal Assistance, will be found beginning at page A-1 of this announcement. This guidance supplements that contained on the reverse side of the form.

- Item 1. Self-explanatory
- Item 2. Refer to instructions on reverse of form
- Item 3. Refer to instructions on reverse of form
- Item 4. Leave Blank
- Item 5. Refer to instructions on reverse of form
- Item 6. Refer to instructions on reverse of form
- Item 7. Refer to instructions on reverse of form
- Item 8. Enter: “new”
- Item 9. Enter: “U.S. Small Business Administration”
- Item 10. Enter: “59.043” Women’s Business Ownership Assistance
- Item 11. Refer to instructions on reverse of form
- Item 12. Refer to instructions on reverse of form
- Item 13. Refer to instructions on reverse of form
- Item 14. Refer to instructions on reverse of form
- Item 15. Refer to instructions on reverse of form
- Item 16. Enter: Check “b.” This program is not covered by E.O. 12372.
- Item 17. Refer to instructions on reverse of form
- Item 18. Refer to instructions on reverse of form

#### B. INSTRUCTIONS FOR STANDARD FORM 424A (BUDGET INFORMATION)

Budget information is found on pages A-1 through A-10

The budget is the applicant’s estimate of the total cost of performing the project or activity for which grant support is requested. The budget is to be based upon the cost of performing the project, including Federal and private sources. All proposed costs reflected in the budget must be necessary to the project, reasonable and otherwise allowable under applicable cost principles and Agency policies. All costs must be justified and itemized by unit cost on the Budget Worksheets (p. A-9).

##### Section A – Budget Summary

Column (A): Enter “OWBO”

Column (B): Enter the Catalog of Federal Domestic Assistance Number 59.043

##### Section B – Budget Categories

Amounts entered by budget category in this section are for summary purposes only. Complete line 6a – 6k. Itemization and justification of specific needs by budget category (Section B) are to be shown on pages A-8 through A-10, under line 21, Section F.

Line 6.a. – 6.h

The budget amounts must reflect the total requirements for funds regardless of the source of funds. All amounts entered in this section are to be expressed in terms of whole dollars only after completing the requirements of Section F.

Line 6.j.

Indirect costs are those costs related to the project that are not included as direct costs in a. through h.

Section C – Non-Federal Resources

Refer to instructions on reverse of form.

Section D – Forecasted Cash Needs

Refer to instructions on reverse of form.

Section E – Budget Estimates of Federal Funds Needed for Balance of the Project

Refer to instructions on reverse of form.

Section F – Other Budget Information

Line 21, Direct Charges:

Identify and explain all items or categories under Section B in accordance with the instructions set forth below. The itemization must reflect the total requirements for funding from Federal and non-Federal sources. In most instances, Line 21 does not provide sufficient space to reflect all of the necessary information. Budget Worksheets are enclosed for your convenience. You may use these worksheets for the detailed budget information listed below or a reasonable facsimile; BUT each budget line item pertinent to your submission MUST ALSO be completed on the application. Please show a complete breakdown of all cost elements summarized in Section B on a separate sheet. Do not list on Line 21 any items included in the indirect expenses entered on Line 22 below.

- a. Personnel: List the name, title, salary and estimated amount of time for each employee who will be assigned to this project. Applicant must plan to hire at least two full-time staffers. One of the full-time staffers must be the project director. Note that fees, expenses, and estimated amount of time for outside consultants should be included in f., Contractual. The WBC will not expend more than 49 percent of the total project funds on contractors and consultants in conducting the project. Resumes of all personnel assigned to this effort must be included in the application.
- b. Fringe Benefits: Leave blank if fringe benefits applicable to direct salaries and wages are treated as part of indirect costs in the indirect cost rate negotiation agreement. If your organization does not have a federally negotiated fringe benefit package, list each component included as a fringe benefit.
- c. Travel: Reimbursement will be made based on incurred cost. Estimates should be based on knowledge of the geographical area of small business locations. Reimbursement to contractors or volunteers will not be made for time in travel to and

from the client's location. Supporting data should include numbers of trips anticipated, costs per trip per person, destinations proposed, modes of transportation, and related subsistence expenses.

Line 22 Indirect Charges:

(Attach Budget Worksheets or reasonable facsimile if sufficient space is not provided.)

Enter the indirect cost rate, date, and agency that issued rate.

If an indirect cost rate is not established, itemize elements and costs of overhead and G&A (General and Administrative) expense categories relative to the performance of this project.

XIV. ASSEMBLY AND MAILING INSTRUCTIONS

A. Please indicate the following information on the front of your return envelope:

1. Your organization's name and return address including zip code in the upper left-hand corner of the return envelope.

Place the following notation in the lower left-hand corner of the sealed envelope.

THIS IS A SEALED OFFER. DO NOT OPEN. STAMP THE DATE AND TIME RECEIVED ON THE ENVELOPE. THIS PROPOSAL IS IN RESPONSE TO PROGRAM ANNOUNCEMENT NUMBER OWBO-2002-018, DUE AUGUST 15, 2002, AT 4:00 P.M., LOCAL TIME, AT THE U.S. SMALL BUSINESS ADMINISTRATION, OFFICE OF GRANTS MANAGEMENT, 409 3<sup>RD</sup> STREET, SW, 5<sup>TH</sup> FLOOR, WASHINGTON, DC 20416, ATTENTION: MINA BOOKHARD.

2. Please submit an original and three copies of the pages described below. They are part of the Announcement and should be completed and submitted with an original and three copies of your proposal:

The Federal Assistance Application (Standard Form 424), including the cost and technical proposals, and related budgetary data.

Appendix B, Assurances and Certifications (with appropriate signature).

B. To facilitate review and processing of the proposals, your submission must be arranged, as follows, in two separately bound parts:

Part I: COST PROPOSAL – This part is to be comprised of the Application, the Budget Information, and the Assurances and Certifications. The material identified as Part I must be bound separately from the Technical Proposal. DO NOT include any technical information in Part I, The Cost Proposal.

Part II: TECHNICAL PROPOSAL – This part is comprised of the Program Narrative, appendices, exhibits and documentation of mandatory eligibility

requirements including the 501(c) tax-exempt documentation. The proposal should be completed with a table of contents and must be responsive to the evaluation criteria. The Technical Proposal must be bound separately from Section I and must not exceed 50 pages. DO NOT include any cost information in Part II, The Technical Proposal.

C. Your application should be submitted in original and three copies to:

ATTN: Mina Bookhard  
U.S. Small Business Administration  
Office of Procurement and Grants Management  
409 Third Street, SW, 5<sup>th</sup> Floor  
Washington, DC 20416:

#### XV. LATE SUBMISSION, REVISIONS AND WITHDRAWALS

A. Any Application received at the Office of Procurement and Grants Management after the exact time specified for receipt will not be considered unless it is received before award is made, AND:

1. It was sent by registered or certified U.S. mail not later than the fifth calendar day before the date specified for receipt of offers (e.g., an offer submitted in response to a solicitation requiring receipt of offers by the 20<sup>th</sup> of the month must have been mailed by the 15<sup>th</sup>);
2. It was sent by U.S. mail or hand-carried (including delivery by a commercial carrier) if it is determined by the Government that the late receipt was due primarily to Government mishandling after receipt at the Government installation;
3. It was sent by U.S. Postal Service Express Mail Next Day Service-Post Office to Addressee, not later than 5:00 p.m. at the place of mailing two working days prior to the date specified for receipt of proposals. The term “working days” excludes weekends and U.S. Federal holidays;
4. There is acceptable evidence to establish that it was received at the OWBO or OPGM and was under the Government’s control prior to the time set for receipt of offers, and the Grant Officer determines that accepting the late offer would not unduly delay the award; or
5. It is the only proposal received.

#### XVI. UNSUCCESSFUL APPLICANTS

After a decision has been reached and if your proposal is not successful, you will receive written notification. This written notice will be SBA’s final response to this program announcement.

## XVII. CANCELLATION

SBA reserves the right to cancel this announcement in whole or in part at the Agency's discretion.

## XVIII. GLOSSARY OF TERMS

Client – An SBA Entrepreneurial Development client is an individual, or a business entity, who requests and receives counseling, training or information pertaining to starting, managing or growing a small business. ED clients receive these services from SBA, or its vast network of resource partners and cosponsors. The breadth and depth of an ED client's needs determine the extent of their interactions with SBA and its resource partner delivery systems.

Contact is an individual whom the WBC has introduced to its services.

Counseling Case is composed of a substantive problem, issue or question presented by the small business client, which requires individual or group advice, guidance or instruction to resolve. The issues presented by the client must be substantive in nature and require assistance from a resource partner in the formation, management, financing or operation of a small business enterprise. A counseling case may be presented by an individual or more than one individual in one-to-one sessions or through electronic communication, including telephone contact or computer email. All counseling must be documented on SBA's reporting system. The SBA and each resource partner define its own official case documentation, which must be kept on file in the resource partner office or in the SBA district office. For resource partners, this case documentation must be available for inspection by SBA officials for a period set forth in the official agreement between SBA and the resource partner. For the SBA, the case documentation must be kept for a period no shorter than prescribed in the SBA document retention schedule. To be counseled, a client must complete the required SBA reporting document, or in the case of electronic counseling must acknowledge through an appropriate "electronic substitute" the requirements imposed by accepting counseling assistance from the SBA or its resource partners.

District Office Technical Representative (DOTR) is a SBA employee designated by the District Director to monitor and report on WBC progress and activities. The DOTR reports to the District Director, Regional Administrator and the SBA Headquarters GOTR.

Economically Disadvantaged are those individuals whose ability to compete in the free enterprise system has been impaired due to diminished capital and credit opportunities as compared to others in the same or similar line of business, and who meet other requirements set out in 13 C.F.R. Part 124.

Electronic Commerce (eCommerce) is a term that has evolved from meaning electronic shopping to representing all aspects of business and market processes enabled by the Internet and other digital technologies. It embodies the total business process. When engaged in eCommerce, an organization is applying today's technologies to streamline/enhance business interactions.

Empowerment Zones are distressed urban and rural communities that have been abandoned by private enterprise. These areas are designated by the Department of Housing and Urban



Development of the Federal Government to receive performance block grants and tax incentives for business development with a comprehensive approach to community revitalization.

Graduated Women's Business Center is one previously funded by SBA that is actively providing business training and counseling to women in the local community.

Graduating Women's Business Center is one that is currently operating in its fifth year of funding by the SBA and expecting to complete the full term of the project at the end of the 12-month project period.

Grants Management Officer is the SBA official with delegated authority to obligate Federal funds by signing the Notice of Award.

Grant Officer's Technical Representative (GOTR) is the individual responsible for overseeing all aspects of the Women's Business Centers across the nation. Portfolio Managers and DOTRs report to the GOTR.

In-Kind is a non-cash match contribution based on the value of goods and services that are provided to the project, which may include office equipment and office space.

Loan Package is a collection of documents required by a lender to decide whether or not to give a business loan. It usually includes a business plan plus personal financial records such as tax returns and net worth statements. It must make clear the amount of money needed, what it will be used for, and evidence that the business can repay the loans on time. It usually includes personal (not business) guarantees of repayment and a listing of collateral – business or personal assets that can be taken or sold by the lender to pay back the loan in case the business defaults on repayment.

Long-term training is any training program that supports an entrepreneur or potential entrepreneur on a series of subjects related to business issues. A long-term training series should consist of no less than three two-hour sessions.

Mentoring is advice and guidance by an experienced business person or business owner or a small group of such individuals to one or more less experienced business persons or business owners over a significant period of time, usually on a regular basis, either one-on-one or in a group setting.

Online Women's Business Center (OWBC) is a free, interactive, training site on the World Wide Web. It offers beginning and existing women entrepreneurs business principles and practices and management techniques, networking, industry news, information about SBA services, market research and technology training. The SBA-funded Women's Business Centers contribute to the continuous development of the Online Site. The current website address is [www.onlinewbc.gov](http://www.onlinewbc.gov). The OWBC provides business information, examples of principles and practices, reference guides, management tools and techniques, resources, training, online mentoring, counseling and networking, instruction through information sharing, chat discussions, calendars of events, news and up-to-date information.

Portfolio Manager is an OWBO employee responsible for monitoring the women's business center projects under the guidance of the GOTR, and who serves as liaison between OWBO and the women's business centers while maintaining communication with the DOTRs.

Program Income is gross income earned by the recipient that is directly generated by a supported activity or earned as a result of the award. Program income includes, but is not limited to, income from fees for services performed, the use or rental of real or personal property acquired under federally-funded projects, the sale of commodities or items fabricated under an award, license fees and royalties on patents and copyrights, and interest on loans made with award funds. Interest earned on advances of Federal funds is not program income. Except as otherwise provided in Federal awarding agency regulations or the terms and conditions of the award, program income does not include the receipt of principal on loan, rebates, credits, discounts, etc., or interest earned on any of them.

Recipient is defined as an eligible nonprofit organization awarded a cooperative agreement by SBA.

SBA Resource Partners are organizations that provide services through SBA funding or another recognized relationship with SBA. They include Small Business Development Centers (SBDC), Service Corps of Retired Executives (SCORE), Business Information Centers (BIC), Business Education Centers (BECs), U.S. Export Assistance Centers (USEACs), the SBA MicroLoan Program microlenders and non-lender technical assistance providers, and SBA Cosponsorship and Memorandum of Understanding partners.

Socially Disadvantaged for this project are individuals who have been subjected to racial or ethnic prejudice or cultural bias because of their identities as members of groups without regard to their individual qualities, and who otherwise meet the definitions set out in 13 C.F.R. Part 124.

Training workshop or seminar is an activity or event in which an SBA staff person, SBA resource partner or Agency cosponsor actively delivers a structured program of knowledge, information or experience on a business-related subject. Such an activity may also include a self-taught online training event that requires client registration, is sponsored by the Agency, or is cosponsored with an outside entity, and is delivered through SBA's web site or a web site of one of its resource partners. SBA sponsored training is typically delivered to an assemblage of individual attendees, who participate in the training either as a group with a common link, or as a collection of individuals as is the case with web-based training. Participation shall be measured by physical attendance at a stipulated time and place, or by registered "visits" (as opposed to "hits") at a specified web site

Women's Business Center is a 5-year community-based project that is funded under OWBO through a matching grant. The project is a planned scope of activities that provide business skills services targeted to women. The project operates as a unit of the recipient's organization having its own budget for facilities, equipment and resources to carryout project activities. The WBC's services must include long-term training and counseling about financial, management and marketing assistance to benefit small business concerns owned and controlled by women.

WBC Project Director is a qualified individual designated by the recipient and approved by SBA to direct the women's business center project. This individual is a full-time (100%) employee of

the recipient organization and is responsible for the proper management and conduct of the project.

Women-owned business is a small business concern owned and controlled by women, either start-up or existing, which is not less than 51 percent owned by 1 or more women and the management and daily business operations are controlled by 1 or more women.

## XIX. MOST FREQUENTLY ASKED QUESTIONS

1. Question: Is a Small Business Development Center (SBDC) eligible to apply for an award under this program announcement?

Answer: An SBDC is eligible to apply for a WBC grant if it is a private, nonprofit organization and meets the WBC eligibility requirements. Some Lead Center SBDCs may be within that category.

2. Question: Are colleges and universities eligible to apply?

Answer: Yes, if they are private, nonprofit organizations.

3. Question: Can a Women's Business Center (WBC) awarded under this program announcement contract with an SBDC to provide training and/or counseling?

Answer: Yes, if the contract is 49 percent or less of the total project funds. The WBC cannot expend more than 49 percent of the total project funds on contractors and consultants in conducting the project. Recipient organizations of WBC grants must maintain control of all services under the cooperative agreement, including the day-to-day management and operations of the project. At least 51% of the WBC project's training, counseling and technical assistance services must be conducted by its staff and in facilities obtained by the recipient organization. The requirement that the WBC project provide 51% of the services cannot be met through in-kind contributions from agencies and organizations that are not legally recognized as the recipient of the cooperative agreement.

Collaborative efforts of SBA resource partners must be delineated under a written partnership agreement. Such activities may not be included in the recipient organization's 51% requirement. To avoid double counting of clients served, it must be made clear in the contract with the SBDC that all clients trained or counseled pursuant to such contract must be attributed solely to the WBC project and cannot be attributed to the SBA grant to the SBDC.

4. Question: Can SBDCs provide cash or in-kind match to the WBC program?

Answer: Generally, No. SBDCs are funded with federal funds, which are matched from nonfederal sources. Because the WBC recipient may not use federal funds as match, SBDC federal funds cannot be used as match. SBDC matching funds as well as program income derived from the SBA SBDC grant also cannot be used as match. Only SBDC nonfederal funds, which are not used as match for the SBDC grant, can be used as match on the WBC grant.

5. Question: Can Community Development Block Grant (CDBG) funds be used as match?

Answer: Yes, if CDBG Program requirements are met and the funds are used for the WBC grant project.

6. Question: What are the key aspects of a successful Women's Business Center?

Answer: Adequate funds; a strong Board of Directors with proven fundraising capability; a committed staff with strong entrepreneurial experience; a program that meets the unique needs of the target area's business women; a strong marketing plan; and close ties with the local SBA District Office, its resource partners and the local business community.

7. Question: Should the Standard Form 424, Application for Federal Assistance (face page), indicate the total amount to be funded for the five-year period?

Answer: No. The estimated funding (block 15) must indicate the proposed amount for one twelve-month budget year. A Standard Form 424 must be submitted with each year's budget proposal.

8. Question: Is an applicant permitted to include a plan to provide private procurement certification to women business owners?

Answer: No. The WBC Program does not include this activity. SBA has contracted with other organizations to certify small businesses for the Small Disadvantaged Business (SDB) Procurement Program.