

DATE: October 1, 2003

TO: Prospective Applicants

FROM: Office of Procurement and Grants Management

SUBJECT: SBA Program Announcement No. MicroConf04, Microloan Program Training Conference.

In accordance with §7(m)(9)(A) of the Small Business Act, the U.S. Small Business Administration plans to issue a Federal grants award to a qualified organization to facilitate a training conference that will provide technical assistance for intermediaries participating in the Microloan Program to ensure that such intermediaries have the knowledge, skills, and understanding of microlending practice necessary to operate successful microloan programs.

You are invited to submit an application, an original and two (2) copies, in response to Program Announcement No. MicroConf04. You are required to bind the cost proposal and technical proposal separately. Prepare the technical and cost proposals in single-spaced 12-pt. font format. The technical proposal must not 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 November 17, 2003, 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: Arvette M. Leake-Davis, Grants Officer, Office of Procurement and Grants Management

If hand carried, deliver the application/proposal to Arvette M. Leake-Davis, Grants Officer, Office of Procurement and Grants Management, or her designee, at the above address. Deliveries will be considered late if not received by OPGM by 4:00 p.m. on November 17, 2003.

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 APPLICATION IS IN RESPONSE TO PROGRAM ANNOUNCEMENT NUMBER MICROCONF04, DUE NOVEMBER 17, 2003 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, and 13 C.F.R. Part 143.

Questions concerning this program announcement should be directed to Jody Raskind at (202) 205-6497. Questions about budget or funding matters should be directed to Arvette M. Leake-Davis at (202)205-7075.

Sincerely,

Sharon Gurley
Director
Office of Procurement
and Grants Management

OFFICE OF FINANCIAL ASSISTANCE
PROGRAM ANNOUNCEMENT **MICROCONF04**

TO PROVIDE TECHNICAL ASSISTANCE TO INTERMEDIARIES
PARTICIPATING IN THE MICROLOAN PROGRAM
FISCAL YEAR 2004

U.S. SMALL BUSINESS ADMINISTRATION
OFFICE OF FINANCIAL ASSISTANCE

OPENING DATE: October 1, 2003

CLOSING DATE: November 17, 2004

ANNOUNCEMENT NO: **MicroConf04**

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I. LEGISLATIVE PURPOSE

- A. The Microloan Program was authorized as a demonstration in October, 1991 under Public Law 102-140, and was made permanent in October, 1997, by Public Law 105-135. Section 7(m)(9)(A) of the Small Business Act (the Act) authorizes the Administration to “procure technical assistance for intermediaries participating in the Microloan Program to ensure that such intermediaries have the knowledge, skills, and understanding of microlending practice necessary to operate successful microloan programs.” In order to carry out this function, the Act also authorizes the Administration to provide one or more technical assistance grants to experienced microlending organizations and national and regional nonprofit organizations that have demonstrated experience in providing training and support for microenterprise development and financing.
- B. This year, the Administration plans to award a single grant to an organization capable of facilitating the provision of technical assistance to Microloan Program intermediaries in a national conference setting.
- C. The purpose of this Program Announcement, numbered MicroConf04, is to solicit applications from eligible and qualified microlending organizations and national and regional non-profit organizations wishing to obtain grant funding for the purpose of facilitating a national conference for the provision of technical assistance to Microloan Program intermediaries.

II. INTRODUCTION

- A. Congress recognizes that in order for Microloan Program intermediaries to function at high quality levels, they must be able to build and maintain knowledge, skills, and understanding regarding the unique aspects of microlending and the incumbent provision of training and technical assistance. In administering the Microloan Program, SBA has determined that one of the most efficient and effective ways to make such technical assistance available is to provide a national conference at which intermediaries can obtain classroom instruction, network with their peers, exchange ideas, and share materials.
- B. This Program Announcement addresses funding for the facilitation of a national conference for training and technical assistance of Microloan Program intermediaries.

III. PROJECT OVERVIEW

- A. Project Name: Microloan Program Training Conference, 2004
- B. Purpose: The purpose of the Microloan Program is to assist women, low-income, veteran, and minority entrepreneurs and business owners, and other such individuals possessing the capability to operate successful business concerns; and to assist small business concerns in those areas suffering from a lack of credit due to economic

downturn. The purpose of this Program Announcement is to procure technical assistance for Microloan Program intermediaries to ensure that such intermediaries have the knowledge, skills, and understanding of microlending practice necessary to operate successful microloan programs.

- C. Federal Catalog Number: 59.046
- D. Authority: The Small Business Act, §7(m), 15USC 636(m)
- E. Funding Instrument: Grant.
- F. Funding: Funding is subject to the availability of funds and the requirements enumerated under the Act.
- G. Funding Range: Not to exceed \$100,000.
- H. Number of Awards: SBA anticipates issuing one award under this Announcement.
- I. Targeted Assistance and Statement of Work: All funds awarded under this announcement will be used solely for the facilitation of a national training conference to benefit intermediaries participating in the SBA Microloan Program.
- J. SBA proposes to provide a grant to a microlending entity or national or regional non-profit organization to provide technical assistance to Microloan Program intermediaries by furnishing conference planning, facilitation, and training services in a national conference setting. The selected recipient will be responsible for every aspect and the completion of a successful training conference to be provided over a two-and-one-half-day period. Conference attendees must include intermediaries participating in SBA's microloan program. Speakers and trainers will include experts in the fields of microlending, microenterprise-level training and technical assistance, loan fund management, and related fields. Speakers may also include SBA staff and high-ranking government officials. The conference site should be in, or have close proximity to, Washington, DC. The conference should begin no later than June 11, 2004
- K. The Project Narrative submitted by applicants must address the matters indicated below:
 - 1. Pre-Conference
 - Selection of meeting site and management of site details including food, beverage, equipment, support, and other issues
 - Solicitation of/Invitations to speakers and trainers
 - Draft conference agenda
 - Incorporation of theme into printed materials
 - Development of session and conference evaluation materials

- Advance notification of anticipated attendees to include initial “save the date” notice, a detailed notice with registration materials, draft agenda, and a final reminder
- Final conference agenda

2. During Conference

- Hotel liaison duties
- Trainer liaison duties
- Registration of attendees
- Coordination and collection of conference evaluation materials

3. Post Conference

- Delivery of original and summarized session and conference evaluations to Grant Officer, Technical Representative (GOTR)
- Delivery of summary evaluations to each session trainer with cover letter of thanks

L. Closing Time and Date for the Submission of Applications: November 17, 2003 at 4:00 P.M. Eastern Standard Time.

M. Project Starting Date: No later than June 11, 2004.

N. Project Duration: The period of performance will be 180 days from the date of issue.

O. Proposal Evaluation: Proposals will be evaluated on two levels:

1. The project proposal will be evaluated by an Objective Review Committee (ORC) made up of a team of individuals from within the SBA Microenterprise Development Branch. The ORC will consider the applicants’ eligibility, knowledge of microenterprise development, ability to locate and recruit trainers, and the ability to facilitate a gathering of a large number of individuals. Applications that are incomplete, illegible, or unreadable, in whole or in part, will be deemed incomplete and will not be evaluated.
2. The cost proposal will be reviewed by the Office of Procurement and Grants Management (OPGM) 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.

P. Points of Contact: Questions concerning the technical aspects of this Program Announcement should be directed to the Microenterprise Development Branch at (202) 205-6490. However, due to the competitive process, SBA will be unable to assist with answers to specific questions regarding individual proposals or requests for assistance in completing proposals. Questions concerning budgeting or funding for this grant should be directed to the Office of Procurement and Grants Management at (202) 205-7075.

Q. Award Notification: All applicants will receive a written notification relative to selection of award recipients. This written notice will be SBA's final response to this program announcement. SBA will provide debriefing sessions to unsuccessful applicants upon request.

R. Cancellation: SBA reserves the right to cancel this Program Announcement, in whole or in part, at the Agency's discretion.

IV. ELIGIBLE APPLICANTS FOR THIS GRANT

A. An organization will be considered eligible to apply for funding under this Program Announcement if it is a microlending organization or a national or regional non-profit entity that has demonstrated experience in providing training and support for microenterprise development and financing and if it provides the following documentation:

1. If a non-profit, a copy of its IRS tax-exempt certificate including the IRS code under which it is considered non-profit.
2. A copy of its Certificate of Good Standing for the state in which it is located.
3. A summary of training provided during the past three years. If it has been in business for less than three years, a summary for the entire history of the organization should be provided.
4. A summary of activities, other than training, and/or publications that demonstrate understanding of the microenterprise industry, the SBA Microloan Program, and the training needs of Microloan Program participants, and
5. A reference list with names and contact information of individuals, private groups, and/or government agencies for the applicant has provided conference style training during the past five years
6. A written certification by a Certified Public Accountant (CPA) that the applicant's organization has an internal financial system that meets the standards prescribed in OMB Cost Principles and/or FAR
7. A copy of the applicant's most recently completed audit report

B. Applications that are deemed eligible will be evaluated and the best qualified organization will be selected. The evaluation will include items as described below, and more specifically delineated in Section VIII of this document.

1. Ability to demonstrate in-depth knowledge of small business financial and technical assistance issues, particularly at microenterprise levels.
2. Ability to demonstrate an understanding of the microenterprise industry, the SBA Microloan Program, and the training needs of Microloan Program participants
3. Ability to demonstrate the ability to plan the details of a large (up to 500 in attendance) meeting including site selection, preparation of agenda, preparation of advance information, financial management, facilities management, facilities liaison work during the conference, and other detail-oriented work (related to the conference) as it arises

- C. No technical proposal should be more than 50 pages long including resumes, references, charts, and any other attachments.
- D. SBA will screen applications for the submission of basic eligibility information. Applications that do not include basic eligibility information will be considered ineligible and will not be further evaluated.
- E. SBA will not screen applicants for eligibility until after the Closing Date for application acceptance. SBA strongly urges all applicants to ensure all eligibility requirements are met and documented before sending an application to SBA.

V. INELIGIBLE APPLICANTS FOR THIS GRANT

- A. The following applicants will automatically be considered ineligible and their applications will not be evaluated:
 - 1. Any organization with an unresolved audit by any Federal agency.
 - 2. Any organization suspended, debarred, or otherwise excluded from any Federal agency non-procurement or procurement programs.
 - 3. Any organization which has defaulted on an obligation to the United States.

VI. GENERAL INFORMATION

- A. Definitions: Throughout this Program Announcement specific terminology may be used. The definitions are contained in a glossary of terms located at the end of this document in Section XV.
- B. Program Income: All program income as defined in OMB Circular A-110 and OMB A-122 shall be reported on financial reports submitted to SBA and added to funds committed to the project by SBA and recipient organizations. Program income may only be used to further eligible program objectives or to reduce the cost of the Federal share of the project.
- C. Cost Principles:
 - 1. *General*: 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. The grantee is responsible to ensure proper management and financial accountability of Federal funds to preclude future cost disallowances. Payment will be made by reimbursement or advance payments as described in the grant award document and applicable OMB Circulars.

2. *Extensions:* The grantee may apply to extend the expiration date of a grant if additional time beyond the established expiration date is required to assure adequate completion of the original scope of work within the funds already made available. For this purpose, the grantee may make an extension request for a one-time, no cost extension, not to exceed 12 months, prior to the established expiration date. Written request for such an extension, with the supporting reasons, must be received by the SBA Grant Officer at least 60 days prior to the expiration of the award. SBA reserves the right to disapprove the extension if the requirements set forth in OMB Circular A-110, paragraph 25(e)(2) are not met or if the extension is not in the best interests of SBA.

3. *Publications/Websites:*

a. Any publications or websites developed under this grant must be submitted to SBA for prior review and approval. SBA will have an unlimited license to use data and written materials generated under this grant award, whether or not the materials are copyrighted. Any publications resulting from this project must include the following acknowledgement of support, whether copyrighted or not, in legible, easily readable print:

“This grant is funded by the U.S. Small Business Administration. 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.”

b. The grant 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.

c. The SBA logo may appear on prominent webpages of Internet sites that are related to this project, but must appear with the above disclaimer in legible, easily readable print and acknowledgement of support in close physical proximity (within 2 inches) next to it.

4. *Reports*

a. *General Reporting:* The selected grantee will be required to submit reports as outlined below and must agree to cooperate with SBA in the collection and retention of data regarding certain aspects of the training conference. The Applicant’s ability to meet reporting requirements must be addressed in the Technical Proposal. Payments may be withheld if reports are not submitted within the required time frame or if the quality of reports is considered inadequate.

b. Performance Reports: Performance reports are to be submitted quarterly as follows:

January 15, 2004 for the period ending December 31, 2003

April 15, 2004 for the period ending March 31, 2003

August, 31, 2004 for the period ending June 30, 2003

The August 31, 2004 report will serve as the final report, and should be accompanied by the final Request for Reimbursement

Performance Reports must include:

- a comparison of actual accomplishments to the estimated milestones established in the proposal and/or subsequent grant agreement.
- a discussion of accomplished milestones and reasons for slippage in those cases where milestones are not met. Where milestones are not met, the grantee will provide a plan of action to overcome the slippage, OR, an explanation of/request for a change in the milestone.
- information relating to actual financial expenditures of budgeted cost categories versus the estimated budget award, including an explanation of all cost overruns, if any, by budgeted cost category. Financial data furnished in this report is from a manager's standpoint and is in addition to that furnished in the financial reports cited below.

c. Final report: The final report must include:

- a summary evaluation of each training session to include the name of the course, the trainers, the number of participants, and any other evaluation factors the Recipient deem necessary to gather (ex: a sample of typical comments from the respondents) etc.
- a summary evaluation of the conference as a whole, the number of participants and any other information the Recipient has gathered (ex: a list of typical sample comments from the respondents) etc.
- a final enumeration of conference costs broken out by category and providing a total figure.
- any other pertinent information, including any significant accomplishments or met milestones of special significance. The report should include items which may be determined appropriate by SBA after acceptance of the grant proposal but which cannot be pre-determined.
- end-of-project financial reports as discussed below.

d. Financial Reports:

- Financial Status Report Forms must be submitted quarterly, on the same schedule as the performance reports. Reports must include Standard Form ("SF") 269, the Financial Status Report, and SF 272, the Federal Cash Transactions Report.

- the final report must include a cost breakdown of actual expenditures and costs incurred by line item. Participants will also be required to submit the SF 2069, Detailed Actual Expenditures for Period Covered by Request, with the final SF 269.
- SBA may withhold payment of advances or reimbursements if reports are not received or are regarded as inadequate.

VII. OMB UNIFORM ADMINISTRATIVE REQUIREMENTS AND COST PRINCIPLES

A. The Grant Notice of Award will incorporate 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-87 “Cost Principles for State, Local, and Indian Tribal Governments,” containing cost principles for State, local governments, and federally recognized Indian tribal governments.
3. 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;
4. OMB Circular A-122, “Cost Principles for Non-Profit Organizations,” containing cost principles for non-profits; and
5. 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. The address is:

www.whitehouse.gov/WH/EOP/OMB/html/circular.html.

VIII. PROPOSAL INSTRUCTIONS AND EVALUATION CRITERIA

A. The technical and cost proposals must be bound separately. The technical proposal must be single-spaced and not exceed 50 pages, including exhibits and appendices. Prepare your proposal using the following outline:

1. APPLICATION FORMAT

- a. *Eligibility Requirements:* As an initial step, the applicant must prove that it is eligible for an award under this Program Announcement. Material submitted by applicants that are deemed eligible will be

evaluated for qualification. Submissions by applicants not deemed eligible will not be evaluated for qualification. In addition, incomplete or illegible (in whole or in part) applications will not be evaluated. Eligibility documentation must include items listed in Section IV of this document.

- b. *Technical Proposal*: Each applicant's technical proposal will be evaluated based on the criteria listed below. The maximum value an applicant may receive for each criterion is shown with the listing. The information should be organized as follows, but is not limited to those items listed below. Applicants are free to include additional information they feel may be relevant to their proposals.

- Section 1 Knowledge of Financial, Technical Assistance, and Microenterprise Issues (30 points)

In this section, the applicant should provide information illustrating that it is knowledgeable about:

- financial assistance to micro-level businesses
- provision of technical assistance and training to micro-level businesses
- microenterprise development as an economic development strategy
- microlending programming at the local level
- microlending as called for under SBA Microloan Program requirements
- access to trainers and speakers in the subject areas of expertise

- Section 2 Ability to Conduct/ Facilitate a Large Training Conference (30 points)

In this section, the applicant should provide information illustrating that it is able to:

- plan and carry out a large (up to 500 in attendance) training conference using a single facility
- provide appropriate attention to details in matters of site selection
- provide appropriate attention to details in matters of training, selection of trainers, and scheduling of trainers

- Section 3 Demonstration of Experience Providing Training to the Microenterprise Industry (20 points)

In this section, the applicant should present a history of its experience in providing training specific to the microenterprise industry, small business revolving loan funds, and technical assistance. Training

experience may be illustrated in terms of the organization as a whole, as well as in terms of the individuals that make up the organization.

- Section 4 Applicant's Organizational Capability (20 points)

In this section, the applicant must demonstrate that it possesses the necessary staff to perform the project. The applicant must identify the key management, staff, and contractors/consultants. For each of these, the applicant must describe their function, expertise, and experience. The applicant may, if it so chooses, include evaluative materials from past grants or contracts, letters of recommendation, and the like. References will be contacted. To demonstrate the capacity and roles of personnel, the application must include:

- resumes and position descriptions for the project director and other staff
 - microentrepreneurial or lending experience and professional background of staff, volunteers, and contractors/consultants
 - 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 description of the role of contractors and outside consultants
 - a description of at least one staff or consultant function to handle ongoing project data collection and reporting to SBA
 - a description of who will be responsible for financial record keeping on the receipt and expenditure of project funds
- c. *Cost Proposal:* The cost proposal must include the application cover sheet, budget information, assurances and certifications. Additional information on how to organize the proposal is provided on page 23, "Preparing Your Budget." The applicant's Cost Proposal will be evaluated in terms of the quality and effectiveness of the proposed training and technical assistance to be provided. NOTE: Grant funds may not be used for fundraising activities, including solicitation of conference sponsorships or underwriters.

IX. OPTION YEAR FUNDING

The subject grant will not include option years.

X. 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: 59.046, **Microloan** Program Training Conference
- 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-11. 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-3).

Section A – Budget Summary

Column (A): Enter "MicroConf02"

Column (B): Enter the Catalog of Federal Domestic Assistance Number 59.046

Section B – Budget Categories

Amounts entered by budget category in this section are for summary purposes only. Itemization and justification of specific needs by budget category are to be shown 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.

Personnel: List the name, title, salary and estimated amount of time for each employee who will be assigned to this project. Note that fees, expenses, and estimated amount of time for outside consultants should be included in f., Contractual. The estimated performance time for outside consultants is not to exceed 50 percent of the total amount of the grant. Resumes of all personnel assigned to this effort must be provided to SBA for final approval.

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.

Travel: Reimbursement will be made based on incurred cost. 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.

XI. 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.
 2. 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, MICROCONF04 DUE November 17, 2003, AT 4:00 P.M., EASTERN STANDARD TIME, AT THE U.S. SMALL BUSINESS ADMINISTRATION, OFFICE OF PROCUREMENT & GRANTS MANAGEMENT, 409 3RD STREET, SW, 5TH FLOOR, WASHINGTON, DC 20416, ATTENTION: SHARON GURLEY.

- B. Please submit an original and 2 copies of the pages described below in items a and b. They are part of the Announcement and should be completed and submitted with an original and 2 copies of your proposal:
1. The Federal Assistance Application (Standard Form 424), including the cost and technical proposals, and related budgetary data.
 2. Appendix B, Assurances and Certifications (with appropriate signature).
- C. To facilitate review and processing of the proposals, your submission must be arranged, as follows, in two separately bound parts:
1. *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 the Cost Proposal.

2. *Technical Proposal*: This part is comprised of the Program Narrative. The proposal should be completed with a table of contents and must be responsive to the evaluation criteria set forth in this document. The Technical Proposal must be bound separately from the Cost Proposal and should not exceed 50 pages, including attachments and appendices. DO NOT include any cost information in the Technical Proposal.

D. Your application should be submitted in original and 2 copies to:

U.S. Small Business Administration
Office of Procurement and Grants Management
409 Third Street, SW, 5th Floor
Washington, DC 20416
ATTN: Sharon Gurley

XII. LATE SUBMISSION AND WITHDRAWAL OF PROPOSALS

- A. Any application received at the Office of Procurement and Grants Management after 4:00PM on November 17, 2003 will not be considered unless it is received before an 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 20th of the month must have been postmarked by the 15th of that month);
 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 Office of Procurement and Grants Management 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 issuance of the award; or
 5. It is the only proposal received.
- B. Proposals may be withdrawn by written notice received at any time before the award is made. Proposals may also be withdrawn in person by an applicant or an authorized representative, if the identity of the person requesting withdrawal is established and the person signs a receipt for the proposal before award. Withdrawals are effective

upon receipt of notice by the Grant Officer. If an applicant wishes to amend its proposal prior to the submission deadline, it may do so by withdrawing its original proposal and submitting the amended proposal.

XIII. 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. SBA will provide debriefing sessions to unsuccessful applicants upon request.

XIV. CANCELLATION

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

XV. GLOSSARY OF TERMS

ADMINISTRATION: Means the U.S. Small Business Administration (SBA)

ADMINISTRATOR: Means the Administrator of the Small Business Administration

GRANTEE: means the recipient of a grant under this Program Announcement.

INTERMEDIARY: means a private, nonprofit entity that participates in the Microloan Program.

TRAINING AND TECHNICAL ASSISTANCE: means, for purposes of this announcement, provision of lecture, discussion, video, audio, and or written materials, via a conference setting, to enhance the knowledge skills and understanding of microlending practice as necessary to operate successful microloan programs.]

XVI. PRIVACY ACT (5 U.S.C. §552A)

- A. Any person can request to see or get copies of any personal information that SBA has in the requestor's file, when that file is retrieved by individual identifiers, such as name or social security number. Requests for information about another party may be denied unless SBA has the written permission of the individual to release the information to the requestor or unless the information is subject to disclosure under the Freedom of Information Act ("FOIA").
- B. Any person concerned with the collection, use and disclosure of information, under the Privacy Act may contact the Chief, Freedom of Information/Privacy Act Office, U.S. Small Business Administration, Suite 5900, 409 Third Street, SW, Washington, DC 20416, for information about the Agency's procedures relating to the Privacy Act and FOIA.