



U.S. SMALL BUSINESS ADMINISTRATION
WASHINGTON, DC 20416

DATE: April 1, 2004
TO: Prospective Applicants
FROM: Office of Procurement and Grants Management (OPGM)
SUBJECT: SBA Program Announcement No. OWBO-2004-021, Women's Business Centers (WBC)
Program to Provide Financial Counseling and Other Management and Technical Assistance
Services to Women

You are invited to submit an application and proposal, the original and two (2) copies, in response to this program announcement. Prepare the technical proposal in no more than 50 pages including exhibits and appendices. The technical and cost proposals must be in double-spaced format. You must bind the application and cost proposal separate from the technical proposal. The government will not return proposals, but will retain them for a limited period of time.

The closing date for this program announcement is May 6, 2004, 4:00 P.M., Eastern Day Light Savings Time. Address your application/proposal to the U.S. Small Business Administration, Office of Procurement & Grants Management (OPGM), 409 3rd Street, SW, 5th Floor, Washington, DC 20416, Attention: Sharon Gurley, Agreement Officer. If hand carried, deliver the application/proposal to Sharon Gurley, 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 May 6, 2004.

Before mailing your package containing the separately bound 1) application/technical proposal and 2) cost proposal, 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-2004-021, DUE MAY 6, 2004 AT 4:00 P.M., EASTERN DAY LIGHT SAVINGS TIME, AT SBA'S OFFICE OF PROCUREMENT & GRANTS MANAGEMENT."

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

Questions concerning this program announcement should be directed to Sally Murrell at (202) 205-7283. Questions about budget or funding matters should be directed to Sharon Gurley at (202) 205-6622.

Sincerely,

Sharon Gurley, Director
Office of Procurement and Grants Management

WOMEN'S BUSINESS CENTER (WBC) PROGRAM
ANNOUNCEMENT NO. OWBO-2004-021

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: APRIL 1, 2004

CLOSING DATE: MAY 6, 2004

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FISCAL YEAR 2004**

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SECTION A
INTRODUCTION, PURPOSE AND PROGRAM REQUIREMENTS

I. Introduction

The U.S. Small Business Administration (SBA) plans to issue Federal cooperative agreement awards to eligible nonprofit 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, women who want to start businesses and others who are in need of these services. The project period will be for a 5-year term.

A women's business center is a community-based project that is funded by the SBA through a grant that requires matching funds. 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 WBCs services must include long-term training and counseling about financial, management, procurement and marketing to benefit small businesses owned and controlled by women, and others in similar situations.

II. Purpose

The Women's Business Center (WBC) program is to add to the business community more well-trained women entrepreneurs. The program provides long-term training and counseling and reaches out to women who are socially and economically disadvantaged. This is the only SBA program that targets women who are nascent entrepreneurs, start-ups, and socially and economically disadvantaged women as an integrated focus. The WBC program provides long-term and short-term training, counseling and technical assistance in the areas of finance, management, procurement and marketing.

WBCs, Business Information Centers (BICs), Small Business Development Centers (SBDCs), SCORE and U.S. Export Assistance Centers (USEACs), with assistance from SBA district offices, must work collaboratively to coordinate their efforts in order to expand services and avoid duplication. When the WBCs are located in communities with these resource partners, the WBCs will coordinate with them in offering training and other forms of assistance to their clients. WBCs are encouraged to fully utilize the resources of other Federal, State and local government, academic and private sector programs concerned with aiding small businesses in order to provide seamless but not duplicative new or expanded business development assistance.

III. Definitions

SBA uses standard definitions to describe the services of its entrepreneurial development resource partners. This information is provided to help you respond to this program announcement. Numerous changes to client definitions for counseling, training and online-counseling and online-training have been made to these definitions for Federal fiscal year 2004. A summary of those definitions and requirements follows. A more comprehensive list of definitions is provided in Attachment A.

Definitions Matrix

(with requirements)

D=Definition

R=Requirement

Counseling (D)	Services provided by a resource partner or SBA personnel to an individual and/or business that are substantive in nature and that relate to the formation, management, financing, and/or operation of a small business enterprise. Counseling is one-on-one, must be 30 minutes or more in length, is specific to the client's individual needs, and requires the use of a signed SBA Form 641.
Counseling Session (R)	After the initial counseling session, of at least 30 minutes, the client may return for additional business assistance. To count as a session, the session must be at least 30 minutes in length. There may be several counseling sessions in a fiscal year, but the client itself is only counted one time.
Client (R)	The client is the business, if it exists. In the case of a prospective business, the client is the individual (i.e., nascent individual). A client will be counted once in a fiscal year, with reporting to include both the number of sessions and the number of hours spent with the client.
Online Counseling (D)	Must conform to the same quality standards as person-to-person counseling. (See definition of counseling above.) The recipient of the counseling must acknowledge, through an SBA Form 641 or an SBA approved "electronic substitute," the requirements imposed by accepting counseling assistance from the SBA or its resource partner.
Counting Online Counseling (R)	Must be counted as an information transfer unless the electronic counseling meets the same standards as person-to-person counseling and there is a signed SBA Form 641.
Travel & Prep Time (R)	To allow for reporting of total time invested in a client, travel and preparatory time will be tracked, but must be documented separately from counseling time.
Training, Including Long-Term Training (D)	An activity or event lasting 1 hour or more in which a counselor from a resource partner or SBA district office delivers a structured program of knowledge, information, or experience on a business-related subject to 1 or more people. Long-term training will consist of multiple sessions of at least one hour and will occur over a period of time. Sign in sheets and evaluations are required for each training event.
Counting Multiple Sessions Training (R)	Training courses with multiple sessions count as one course. SBA will collect the number of sessions and hours for each course using the SBA Form 888.
Reporting Training with Multiple Sponsors	Sponsors must equitably divide the attendees so as to eliminate multiple counting. For break-out sessions, each sponsor counts respective attendees.

(R)	
Online Training (D)	Must conform to the same quality standards as person-to-person training. (See definition of training above.) If under 1 hour, the session will be considered an information transfer.
Information Transfer (D)	Information transfers are contacts with individuals of a substantive nature that can not be considered counseling or training because they do not meet the minimum time requirements of 30 minutes and 1 hour respectively. Recipients must report information transfers using SBA Form 2226. Elements that should be reported on the SBA Form 2226, include the following: phone calls; information packets disseminated; newsletters; website visitors requesting information; clients using onsite library materials; and clients attending presentations that do not qualify as training events.

IV. Program Overview

- A. Project Name: WOMEN'S BUSINESS CENTER (WBC) PROGRAM
- B. Federal Catalog Number: 59.043
- C. Authority: Small Business Act, §§2(h) and 29, 15 U.S.C. §§631(h) and 656.
- D. Funding Instrument: Cooperative Agreement
- E. Funding: Funding is subject to the availability of Federal fiscal year (FY) 2004 appropriations.
- 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, performance 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. Option-year funding may be based on performance, which includes the number of counseling and training sessions and other factors. Failure to obtain and apply the required annual non-Federal contribution to the WBC during any project year may also jeopardize continued option year funding. (See Match Requirement, Attachment C.)
- I. Closing Time and Date for the Submission of Applications: May 6, 2004 at 4:00 P.M. Eastern Day Light Savings Time.
- J. Project Starting Date: September 15, 2004.
- K. Proposal Evaluation: Applications will first be screened to determine if the applicant meets certain mandatory eligibility requirements. The SBA will not evaluate applicants that do not document in their application that they meet these requirements for participation in the WBC program. In addition, applications that are incomplete, illegible, or unreadable, in whole or in part, will be deemed incomplete and will not be evaluated.
- L. Selection Process: 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.

M. Location (Overlap of Target Area and Services): As part of its statutory mandate for conducting the WBC program, the SBA is charged with considering the proposed location of potential WBCs. In doing so, the 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 the 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 the 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 discretion in determining how to proceed. The SBA may choose to fund the higher-ranking application and decline the other applications. In the alternative, the 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.

N. Eligible Applicants:

An eligible applicant for the WBC program must document in its application that it:

1. has organized and incorporated as a private not-for-profit or nonprofit 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;
2. 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;
3. 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;

4. ensures that it will have 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;

5. 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." The application must include certification to verify that this requirement has been met (e.g., a written statement from a certified public accountant). SBA requires WBC recipients to have an accountant available each project year during its annual programmatic and financial examination of the WBC. During that site visit, the accountant must certify the condition of the recipient's accounting system. Costs for accounting services may be included in the proposed budget as part of the contractual line item or indirect costs; and

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

7. is a currently funded organization that wants to establish a second WBC in the same state.

8. Nothing shall preclude a faith-based or community organization from being considered an eligible applicant for the WBC program, provided it meets all of the requirements listed above.

O. Ineligible Applicants:

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

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

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

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

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

6. 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.

7. Any currently funded organization that applies to establish a WBC in another state.

P. Points of Contact: Questions concerning the technical aspects of this program announcement should be directed to Sally Murrell at (202) 205-7283. Questions concerning budget or funding of this cooperative agreement should be directed to Sharon Gurley, Agreement Officer at (202) 205-6622.

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

V. SBA Involvement and Other Requirements

SBA will be involved in the following:

- A. Checking that WBC activities conform to the requirements of the law, the program announcement, the cooperative agreement, SBA policy, and other areas agreed upon;
- B. Monitoring and overseeing the cooperative agreement and ongoing operations of the WBC to see that Federal funds are used effectively and efficiently. This includes, but is not limited to: (1) reviewing records and files (including programmatic and financial reports); (2) reviewing procedures related to performance under this agreement; and (3) interviewing WBC clients to determine satisfaction with WBC services;
- C. Checking that the WBC has adequate policies and procedures to monitor the receipt and expenditure of program income, and checking that program income was used:
 - 1) to waive tuition or other fees for project participation of economically and socially disadvantaged clients;
 - 2) for reasonable costs related to the project for written approval of the grants officer;
 - 3) for continuation of project activities following exhaustion of the project funds after the end of the budget period;
- D. Providing written approval of all contracts, other than those submitted as part of the proposal;
- E. Providing prior approval for the selection of all key personnel;
- F. Reviewing quarterly performance reports (including narrative and data reports) for completeness and adequacy;
- G. Referring clients to the WBC;
- H. Including the WBC in SBA events, including conferences, workshops, speaking engagements, etc. for women business owners;
- I. Conducting quarterly site visits and an annual programmatic and financial examination of each WBC; and

- J. Where appropriate, the district office will support proposed collaborative activities between the WBC and other SBA resource partners. [Note: The SBA and another party may participate with the WBC on grant activities not specified in the original proposal as approved under a co-sponsorship agreement or modified proposal.]
- K. The WBC must provide its brochures to the district office to market its programs through the SBA.

VI. Name Recognition and Requirements

A. SBA Name Recognition

The U.S. Small Business Administration (SBA) is committed to working closely with its resource partners to provide quality, customer-centric products and services that support the evolving needs of small business. The WBC program is a technical assistance program of the SBA. Accordingly, all WBCs are required to appropriately acknowledge SBA's support.

It is important to the SBA that its role, identity and network of resources be clearly understood by WBC customers. Further, SBA wants to assure that all agency and partner resources are fully leveraged, such that product duplication is avoided and sharing is prominent among and between SBA, WBCs nation-wide, and other SBA resource partners.

All WBC recipients must conform to the SBA guidelines, set forth below, regarding the use and prominent display of the SBA/WBC co-branding logo in each office in the WBC network. See co-branding sample logos below:



The co-branding logo must appear wherever logos are in use. This includes websites, all marketing products, promotion pieces, information and training materials, letterhead, newsletters, and business cards, etc. with disclaimer, as appropriate. In such cases, the SBA co-branded logo will be expressly acknowledged 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."

Further, all WBC web-homepages will feature direct links to the SBA. Such links will include hyper-linking SBA's logo to SBA's website (www.sba.gov) and include the placement within WBC websites of electronic icons, provided by the SBA, that link WBC customers to targeted SBA resources. The use of different icons can be periodically alternated, giving customers an opportunity to learn about targeted resources, such as SBA's Start-up Guide; Small Business Training Network; Entrepreneurial Development's Training & Counseling Network; Guide to Federal Contracts for Women, Financing Toolkit; etc.

The SBA will have an unlimited license and all rights to use data, including that prepared or stored electronically, which is generated either partially or fully under this cooperative agreement, whether or not such materials are copyrighted. All WBC developed or funded training and/or information materials, such as publications, training guides/materials, online courses, online tools, web sites, etc., must be made available to SBA and all of its resources partners. A plan for generating and sharing WBC produced training and information materials will be prepared annually by each WBC and reviewed by the SBA program office.

In addition, the grant recipient may not use the U. S. Small Business Administration's name or logo for the endorsement of any WBC publication which contains editorial content. All such publications must have the additional following disclaimer:

This material is based on work funded in part by the U. S. Small Business Administration pursuant to cooperative Agreement No. _____. Any opinions, findings, conclusions or recommendations expressed are those of the author(s) and do not necessarily reflect the views of the SBA.

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 cosponsored by the 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].

Any surveys or information collections to be conducted by the recipient as a requirement of the cooperative agreement 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, it will complete the necessary requirements under the Paperwork Reduction Act. Surveys conducted by the recipient, independent of the SBA, are not subject to the Paperwork Reduction Act.

SECTION B - STATEMENT OF WORK AND EVALUATION CRITERIA

The WBCs must employ their best efforts to ensure that their services are available to women in all small business populations, including those special emphasis groups such as minorities (including Native Americans), 8(a) firms in all stages, veterans and service disabled veterans, reservists called to active duty, people with disabilities, individuals currently and formerly receiving public assistance, individuals in low and moderate income urban and rural areas, and individuals located in HUB Zones (13 CFR 130.340(c)).

The applicant must indicate in its proposal how it will provide, at a minimum, the number of training and counseling sessions for its geographic area as set forth in Part II (D)(1) below. The district office will include the WBC's contributions and the contributions of other resource partners to achieve the goals and initiatives of the SBA.

I. Evaluation Criteria.

- A. Applicant Experience and Internal Organizational Structure. (20 Points)
- B. Ability of Applicant to Reach a Representative Number of Women who are both Socially and Economically Disadvantaged. (10 Points)
- C. Location for the Women's Business Center Site Proposed by Applicant. (10 Points)
- D. Services and Activities the Applicant Plans to Offer to Start-up and Existing Small Businesses Owned or Controlled by Women and Others; and the Applicant's Ability to Assist Clients in Addressing Sustainability and Growth Issues. (30 Points)
- E. Plans for coordination with SBA and other community and small business organizations. (10 Points)
- F. Financial Capability. (20 Points)
- G. Geographic Location. (10 points)

II. Clarification of Criteria

- A. Applicant Experience and Internal Organizational Structure. (20 Points)
 - 1. 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.
 - 2. 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.

3. 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:

a. Resumes and position descriptions for the project director and other staff;

b. Entrepreneurial experience/professional background of staff, volunteers and contractors/consultants;

c. 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.)

d. A description of the role of contractors and outside consultants, who may provide no more than 49 percent of project services (using grant funds);

e. 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 Online Women's Business Center (OWBC)); and

f. A list of board members and their fundraising experience. (A board of directors must govern the administrative aspects of the project.)

4. The applicant must demonstrate that at least 51 percent of counseling, technical assistance and training will be conducted by the recipient's staff.

5. 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.

B. Ability of Applicant to Reach Areas with a Representative Number of Women and Others who are both Socially and Economically Disadvantaged. (10 Points)

1. The applicant must describe in detail its plans on how it will reach a representative number of women and others who are both socially and economically disadvantaged.

2. The applicant's plan must include a representative number of socially and economically disadvantaged women and others 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.

3. The applicant must also identify additional target groups to whom services will be provided, i.e., women and others who are veterans, Native American, in agribusiness, in home-based businesses, in a HUBZone, rural or urban area, or with disabilities or in other specific categories.

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

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

2. 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. This may consist of data on the percent of population in the area that is below the poverty level, the percent of population with low to moderate income, and a breakdown of the racial, ethnic and gender makeup of the applicant's area of operation.

3. 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. The plan for the WBC's work week should include weekend and weeknight hours and a plan for online counseling to serve clients during non-traditional hours.

4. 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.

D. Services and Activities to be Offered to Small Businesses Owned or Controlled by Women or Women Entrepreneurs and Other Clients. (30 Points)

1. 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 prospective clients. The applicant must provide a detailed milestone chart and timeline for each of the five project years, showing when the objectives and planned activities will occur. The applicant must plan to increase its outputs by 10 percent each project year. (A summary of the outputs is provided in the Reporting Requirements, Attachment D.)

Listed below are the minimum number of counseling and training sessions each WBC must provide during its first project year. These goals are broken down by geographic area. In each successive project year, each recipient must increase its counseling and training goals by a minimum of ten percent over the prior year's goal. The numbers were developed by the district offices and contribute toward the overall resource partner goals for the district office. Please note that in some cases there may be multiple WBC's in the service area. In such cases, each WBC should divide the number among the WBC's in the service area.

**2004 DISTRICT OFFICE
WBC GOALS
COUNSELING & TRAINING**

District Office	
Region I	
Massachusetts	1,764
Vermont	800
Connecticut	1,290
Rhode Island	900
Maine	1,386
New Hampshire	361
Region II	
New York	6,168
Syracuse	684
PR&USVI	2,939
Buffalo	500
New Jersey	1,772
Region III	
Philadelphia	1,761
Richmond	721
Delaware	500
Washington, DC	1,950
Pittsburgh	4,500
Baltimore	4,500
West Virginia	300
Region IV	
Georgia	500
South Florida	6,500
Kentucky	381
Alabama	3,300
North Carolina	3,925
South Carolina	2,208

Mississippi	700
Tennessee	1,935
North Florida	500
Region V	
Illinois	2,850
Minnesota	4,200
Michigan	12,470
Cleveland	1,500
Indiana	1,000
Wisconsin	3,167
Columbus	2,000
Region VI	
Dallas	2,748
Harlingen	1,081
Arkansas	1,092
Houston	3,500
El Paso	985
Lubbock	1,000
Louisiana	3,341
Oklahoma	443
San Antonio	2,500
New Mexico	3,298
Region VII	
Kansas City	916
Des Moines	511
Nebraska	950
Wichita	1,000
St. Louis	1,564
Region VIII	
Colorado	4,142
North Dakota	1,826
South Dakota	673
Utah	1,795
Montana	1,200
Wyoming	1,000
Region IX	
San Francisco	2,700
Los Angeles	6,400
Santa Ana	555
Sacramento	600
Fresno	250
Nevada	425
Hawaii, American Samoa, Guam	2,000
San Diego	1,200
Arizona	1,586
Region X	
Seattle	3,813
Alaska	441
Portland	359
Boise	1,300

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

a. Financial Matters – 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.

b. 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. The applicant must plan at least two ongoing mentoring roundtables each project year.

c. Legal Services - No costs associated (either directly or indirectly) with civil, criminal, or administrative litigation are allowable under this award. Although project funds may be used to pay the cost of non-litigation legal counseling services to either the recipient of this award or project beneficiaries, all parties receiving such services must agree in writing to waive any claims of privilege over such services with regard to SBA to the extent necessary for the agency to perform its monitoring and oversight functions.

d. 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.

e. 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.

f. 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.

g. 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. Also, all applicants are strongly encouraged to create a clearinghouse function for the compilation and sharing of domestic-micro enterprise best practices. (Course offerings on computer training that are not business related are unallowable.)

The applicant must have e-mail capability to counsel and respond to client technical assistance questions, have access to the internet for staff and clients, and create and support its own website. Additionally, the applicant must link its WBC website with the website of the Office of Women’s Business Ownership (OWBO) and the Online Women’s Business Center (OWBC) at www.onlinewbc.gov.

h. WNET Roundtables - The WBC must plan to conduct at least one roundtable for the Women’s Network for Entrepreneurial Training (WNET) during each project year. (See WNET definition in Attachment A.)

i. 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 businesses, agri-businesses, child care, elder care, manufacturing, business expansion and franchising, international trade; and business programs helpful to veterans, persons off welfare, people with disabilities and other categories of women and others in business.

3. 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.

4. 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.

5. The applicant’s proposal must include a timeline indicating when it will provide to the OWBC, in each project year, at least one article in HTML and a moderator to: 1) host an OWBC message board for four weeks; 2) to provide online training and counseling; and 3) to handle, via internet technical assistance, requests received and referred to WBC by the OWBC. Topics may include: starting and growing a business,

home-based businesses, rural businesses, disability issues, military spouses, financing, loans, grants, access to capital, service sectors, government procurement, Spanish resources, and youth and girl entrepreneurship. The content may range from curricula on specific business issues or a new, innovative addition to the information already available; or the WBC may counsel through emails. The applicant may choose to focus on specialized business categories to assist women and others who are veterans, in agri-businesses, in home-based businesses, and living in rural, urban and suburban areas, etc. Examples of business categories may include legal issues, technology, accounting, childcare, elder care, welfare to work, business expansion, franchising, and international trade.

6. 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, customer satisfaction, 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):

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

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

1. Collaborative efforts with community-based organizations and SBA resource partners regarding in-kind contributions must be conducted under a written agreement. Such activities may not be included in the 51% service requirement of WBC staff.
2. 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 SCORE, Small Business Development Centers (SBDC), and the SBA MicroLoan program's microlenders and non-lender technical assistance providers, and other 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 recipient organization and its WBC unit will cooperate to leverage resources, including outreach to local media.
3. The 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-owned businesses. The applicant must document its plans to:

- a. Utilize SBA as a resource partner and maintain close and recurring communications with the DOTR.
- b. Forward copies of all reports and pertinent correspondence simultaneously to the DOTR, OPGM, and the OWBO portfolio manager.
- c. Assist SBA with conferences and special programs for women.
- d. Include SBA in all outreach activities.
- e. Promote SBA programs to the WBC's clients, as well as in dealings with the press.
- f. Support SBA loan programs (e.g., hosting lending seminars for small women-owned businesses, keeping track of the number of SBA and all other loans the WBC helped secure, referring clients to local SBA lending partners for loans, etc.).
- g. Become a microloan intermediary (if appropriate).
- h. Solicit SBA's participation at all women's business center events.
- j. Regularly invite SBA personnel for prominent speaking roles.
- k. Openly display SBA brochures and SBA partnership posters (provided by SBA) in a prominent area at the women's business center location.

4. 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.

5. 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.

F. Financial Stability. (20 Points)

1. The applicant must provide a signed statement by a CPA that its financial system complies with OMB Circular A-110, Subpart C, section .21 through .28. The applicant must describe its plan to ensure accuracy of its financial recordkeeping and

describe its practices regarding the receipt and expenditure of program funds. The applicant must plan to have an accountant on hand for SBA's annual fourth quarter site visit to certify that support documentation exists for WBC expenditures, and that financial records on site and in required reports are reconcilable. Additionally, the applicant must plan to make financial records accessible to at least two staff persons and must plan to require two staff persons to approve WBC expenditures and endorse WBC bank drafts.

2. 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.

3. 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.

4. The applicant must demonstrate that the project's scope is in agreement with Federal and matched funds under the project.

5. The applicant must ensure that the WBC funds will be clearly designated for WBC project activities and services and that project funds will be maintained under a separate accounting code to prevent the appearance of commingling.

G. Geographic Location. (10 points)

Special consideration will be given to eligible applicants in the following states and U.S. territory where an SBA-funded WBC is not in operation as of September 30, 2004. These areas are Delaware, Florida, and Guam.

SECTION C - ADVANCE UNDERSTANDINGS

I. Applicants Must Meet All Requirements in the Program Announcement.

The SBA will not evaluate applications that do not meet the requirements stated in the program announcement. The SBA will not screen applications for eligibility until after the closing date for application acceptance. The SBA will attempt to notify applicants of ineligible proposals as soon as practicable. However, the SBA is under no obligation to notify ineligible applicants before the closing date for the acceptance of applications under this program announcement. The SBA strongly urges all applicants to ensure all eligibility requirements are met and documented before sending an application.

II. The 51 Percent Rule.

At least 51 percent 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 percent 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 that has been awarded the cooperative agreement.

Collaborative efforts with community-based organizations and SBA resource partners must be delineated under a written agreement. As stated above, such activities may not be included in the recipient organization's 51 percent requirement. Though contracting a service from an SBDC is allowable, OWBO prefers that services between this and other SBA resource partners will be provided pro bono.

III. Joint Ventures.

A. 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.

B. 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.

IV. Financial Accountability.

The WBC recipient is required to have an accountant on hand for SBA's annual fourth quarter site visit to certify that support documentation exists for WBC expenditures, and that financial records on site and in required reports are reconcilable. Additionally, the recipient is required to make financial records accessible to at least two staff persons and must require two staff persons to approve WBC expenditures and endorse WBC bank drafts.

V. Conference Calls.

The WBC recipient must engage in monthly conference calls with the SBA headquarters' portfolio manager.

VI. 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 must coordinate the event with the SBA district office and the Office of Women's Business Ownership.

VII. 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 periods 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 for continued funding are the availability of funds and satisfactory performance of the WBC. The agency may adjust the amount of the option year award based on the performance of the WBC. Below is one evaluation method that the agency may use to allocate funds based on performance. This method is a tiered approach. Three separate levels of funds would be distributed: an A group, a B group, and a C group. In this example, the groupings would be based on past performance using the following allocation criteria.

Criteria	3-Tiered Ranking (A, B, C)		
	A=3 Points	B=2 Points	C= 1 Points
Number of clients served (weighted to take into account the market size/geographic location of the WBC)			
Number of Jobs created (weighted to take into account the market size/geographic location of the WBC)			
Sound organizational experience and internal organizational structure <ul style="list-style-type: none"> • WBC maintained at least 2 full-time staff (including director); WBC maintained a stable and active board of directors • The WBC is run as a separate unit within the organization and its budget is maintained under a separate accounting code • The recipient organization maintains full control of the WBC's day-to-day activities and is responsible for hiring and firing staff 			

Criteria	3-Tiered Ranking (A, B, C)		
Ability of applicant to reach a representative number of clients who are both socially and economically disadvantaged (weighted to take into account the market size/geographic location of the WBC)			
Existing location and availability (hours of operations) of the Women's Business Center			
Center assists clients in all levels of business growth and development (nascent, start-up, and in business)			
Center provides both long-term and short term-counseling			
Coordination with SBA and other community and small business organizations			
Financial capability, including ability to meet cash match requirements (indication of self-sufficiency)			
Customer satisfaction as measured through the individual course evaluations conducted by the WBC and/or through surveys conducted by the SBA			
Unique programs to serve women			

VIII. Online Support.

The recipient agrees to limit its acceptance of website advertising, cross selling, and promotions to only those advertisers that are 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 beverages, tobacco products, sexual products (including dating services and pornographic materials), illegal or controlled substances or materials; gambling and gaming devices, products or services; or any other products, services or materials inimical to the mission of this cooperative agreement or that do not assist small businesses and entrepreneurs, as determined by the SBA.

IX. Leveraging Resources.

WBC training and/or informational materials (such as publications, training guides/materials, outline courses, online tools, websites, CD ROMs and videos) that are developed with WBC program funds (including match) will be made available to SBA. As stated in the OMB Circular

A-110, Subpart C .36 (a), "... The Federal awarding agency reserves a royalty-free, nonexclusive and irrevocable right to reproduce, publish, or otherwise use the work for Federal purposes, and to authorize others to do so."

ATTACHMENT A DEFINITIONS/ GUIDELINES

Client – The client is the business, if it exists. In the case of a prospective business, the client is the individual (i.e., nascent individual). A client will be counted once in a fiscal year, with reporting to include both the number of sessions and the number of hours spent with the client.

Counseling – Services provided by a resource partner or SBA personnel to an individual and/or business that is substantive in nature and that relate to the formation, management, financing, and/or operation of a small business enterprise. Counseling is one-on-one, must be 30 minutes or more in length, is specific to the client's individual needs, and requires the use of a signed SBA Form 641.

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 124.104.

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.

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.

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. Portfolio managers and DOTRs report to the GOTR.

Informational Transfers - Information transfers are contacts with individuals of a substantive nature that can not be considered counseling or training because they do not meet the minimum time requirements of 30 minutes and 1 hour respectively. Recipients must report information transfers using SBA Form 2226. Elements that should be reported on the SBA Form 2226, include the following: phone calls; information packets disseminated; newsletters; website visitors requesting information; clients using onsite library materials; and clients attending presentations that do not qualify as training events.

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.

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.

Mentor-Protégé Roundtable - Mentor-protégé roundtables link more experienced businesses over a significant period of time, usually on a regular basis, either one-on-one or in a group setting.

Nascent – Are those individuals who have taken one or more active steps to form a business according to the Kauffman Foundation. This includes individuals seeking assistance from SBA and/or one of its resource partners. ED has defined nascent as one of its three major market segments as follows. The other segments are, start-up, those individuals who have been in business up to one year and, in-business, those businesses in operation more than one year and classified as small by the SBA.

Online Counseling – Must conform to the same quality standards as person-to-person counseling. (See definition of counseling above.) The recipient of the counseling must acknowledge, through an SBA Form 641 or an SBA approved “electronic substitute,” the requirements imposed by accepting counseling assistance from the SBA or its resource partner.

Online Training – Must conform to the same quality standards as person-to-person training. (See definition of training above.) If under 1 hour, the session will be considered an information transfer.

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 WBC contribute to the continuous development of the website. The current website address is 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 project under the guidance of the GOTR, and who serves as liaison between OWBO and the women’s business center while maintaining communication with the DOTR.

Program Income - Is gross income earned by the recipient that is directly generated by a supported activity supported with project funds 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.

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), 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 124.103(a) and (c).

Training and Long-Term Training - An activity or event lasting 1 hour or more in which a counselor from a resource partner or SBA district office delivers a structured program of knowledge, information, or experience on a business-related subject to one or more people. Long-term training will consist of multiple sessions of at least 1 hour and will occur over a period of time. Sign in sheets and evaluations are required for each training event.

WBC Project Director - Is a qualified individual designated by the recipient and approved by SBA to direct the women's business center (WBC) 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's Business Center (WBC) - Is a 5-year community-based project that is funded under OWBO through a cooperative agreement 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.

Women's Network for Entrepreneur Training (WNET) - Is a mentorship program established by the SBA/Office of Women's Business Ownership in 1988 to match successful entrepreneurial women (mentors) with women business owners whose companies are ready to grow (protégés). The SBA district offices and the SBA's resource partners (including the WBC) provides the staff time and forges the partnerships necessary to pair mentors and protégés.

WNET Roundtable - Is a group of women entrepreneurs that meet regularly over a designated period, usually one year, in which mentors guide protégés through the challenges of growing a business, smoothing their path to success. The roundtables may include group meetings or one-on-one matches. The roundtable may use a variety of formats. If structured as a counseling session, and there is a completed SBA Form 641, the session may count as counseling. If the roundtable is structured as a training session, and there is a completed SBA Form 888, the event may count as training. Otherwise the roundtable will be counted as an information transfer.

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.

ATTACHMENT B
REQUIRED APPLICATION FORMAT AND INSTRUCTIONS

I. Proposal Instructions

The technical proposal and cost proposal must be bound separately. The technical proposal must be double-spaced and not exceed 50 pages, including exhibits and appendices. Applicants are reminded to include documentation of the mandatory eligibility requirements in the technical proposal, including the 501(c) 3 verification from the U.S. Internal Revenue Service (IRS). 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.

II. Budget Information

A. Instructions for Standard Form 424 (Application for Federal Assistance)

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)

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.

III. 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-2004-021, DUE, MAY 6, 2004 AT 4:00 P.M., DAYLIGHT SAVINGS TIME, AT THE U.S. SMALL BUSINESS ADMINISTRATION, OFFICE OF GRANTS MANAGEMENT, 409 3RD STREET, SW, 5TH FLOOR, WASHINGTON, DC 20416, ATTENTION: SHARON GURLEY.”

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

IV. 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 20th of the month must have been mailed by the 15th);
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 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.

V. 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.

VI. Cancellation

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

ATTACHMENT C
FINANCIAL

I. Match Requirement

A. 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.

B. 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.

C. 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.

D. 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.

E. 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 the award notice. The recipient must maintain records of all cash and in-kind 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 in SBA's sole discretion. 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.

1) Cash Contributions

a) 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).

b) If a check is given, submit a copy of the check. The check must indicate the source (contributor) and amount, and that it is a payment to the WBC organization.

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

2) 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).

3) In-Kind Contributions

Collaborative efforts with community-based organizations and SBA resource partners must be delineated under a written partnership agreement. The recipient submits a copy of the agreement from the person or the organization that donated services, equipment, space and other items. The agreement must state the name and value of the contribution(s). Donations from SBA resource partners and other Federal entities cannot be claimed as match.

II. 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. The applicant must demonstrate that it has adequate community based fundraising resources to obtain required non-Federal matching funds to perform the project.

III. Program Income

All program income must be reported on financial reports submitted to the SBA. Program income must be added to funds committed to the project by the 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.

IV. 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.

V. Carryover Request

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 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, an 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.

VI. 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.

ATTACHMENT D REPORTING

I. EDMIS Reporting

The applicant must participate in SBA's Entrepreneurial Development Management Information System (EDMIS), i.e., data collection system. The SBA is continuing to develop a centralized system for collecting performance measurement data from its resource partners. The system will be a client specific data collection system that will collect, analyze, and report on the data collected. Resource partners may, if they feel the system meets all of their MIS needs, use EDMIS as their primary MIS; however, careful analysis should be done by the resource partner to ensure that the EDMIS system does in fact meet ALL of their data collection needs as many partners have more extensive data collection needs than SBA. Resource partners will be required to either manually enter data or upload batch files to the system. WBCs must input data at least on a quarterly basis.

The EDMIS system will automate three SBA data collection forms: the SBA Form 641 (counseling), the SBA Form 888 (training) and the SBA Form 2226 (information transfers). All WBCs will be required to use these standard forms. In addition to the elements on the standard forms, the system will collect other information specific to the WBC Program. As required by the Small Business Act, the WBC must provide (1) the number of individuals receiving assistance, including those served via the internet and the WNET roundtables; (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. Additionally, the agency will require the WBC to report the percentage of clients that determined services to be effective, highly effective or ineffective.

The system will be internet based. Only designated users with assigned passwords will have the ability to input data and/or review reports. Passwords will be assigned by the SBA.

II. Projected FY 2005 Outputs

The WBC program collects and reports on the following data for use by the agency, Congress and the Office of Management and Budget. Below is an overview of data that we must report in FY 2005.

Projected FY 2005 Outputs for the WBC Program:

- Increase the number of nascent and early start-up clients to 90,484
- Increase the number of existing business clients to 22,621
- Increase the number of total clients counseled to 44,968
- Increase the number of total clients trained to 68,136
- Increase the number of information transfer contacts to 315,165
- Increase the number of clients counseled on-line to 6,636
- Increase the number of women clients to 97,538

- Increase the number of clients counseled facing special competitive opportunity gaps to 32,513
- Increase clients assisted with SBA loan guarantees to 300

Projected FY 2005 Outcomes for the WBC Program:

- Number of business start-ups
- Number of business start-ups lasting more than one year
- Customer satisfaction rating in excess of 81.61% percent
- Measure the revenue growth of existing companies assisted (profit/loss)
- Employment increases/decreases (job creations)
- Gross receipts of assisted concerns
- Increases or decreases in profits of assisted concerns

Projected FY 2005 Management Initiatives:

- Completion of resource partner participation in EDMIS
- Participation in ED Impact Survey by assisting with client data and mailings
- Use of the online needs assessment process nationwide in all WBCs
- Participation in design of methodology for program evaluations

III. WBC Client Evaluation Forms

Evaluations must be collected from WBC clients who receive continuous counseling or attend a WBC training event. All WBCs should develop internal procedures to ensure that these evaluations are performed on a regular basis and retain this document on file.

II. Performance Reports

The recipient must submit quarterly performance reports during the term of the project. All reports must include statistical information. In April and October the WBC will report only statistical information from the EDMIS system. 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.

A. The recipient must electronically transmit the reports to the OWBO portfolio manager, the DOTR and the grants management officer. The reports are due in October, January, April, and July. The SBA may withhold payments if reports are not received or are deemed inadequate in the SBA's sole discretion. The procedures are subject to change, as the EDMIS system develops.

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

1. A comparison of actual accomplishments to the estimated milestones established for the reporting period.

2. 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.

3. 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.

4. Other pertinent information, including unique features of the site, including:
 - a. Success stories suitable for inclusion in the report to Congress;
 - b. News clippings, brochures, etc.;
 - c. Names of staff and positions;
 - d. List of board members and board chairperson, physical and e-mail addresses, phone numbers and fax numbers;
 - e. Cost(s) of client tuition, if any; and
 - f. Number of economically disadvantaged clients receiving scholarships for client tuition (i.e., waived tuition due to WBC's receipt of program income).

III. Financial Reporting

- A. 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.
- B. The 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 quarter reports may include adjustments to previous reports.
- C. 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 quarter) 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. Grantees must submit the SBA Form 2069, Detailed Actual Expenditures for Period Covered by Request with the final Standard Form 269.

ATTACHMENT E
GUIDELINES

U. S. Office of Management and Budget (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 Nonprofit 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.

ATTACHMENT F
MOST FREQUENTLY ASKED QUESTIONS

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

Answer: No. An SBDC is not a legal entity; it is a project funded under a Federal grant program. However, the recipient organization of the SBDC Federal grant is eligible to apply for a WBC grant if it is a private, nonprofit organization and meets the WBC eligibility requirements. In addition, host organizations which house service centers as part of an SBDC network may also be eligible for a WBC grant if all eligibility requirements are met.

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

Answer: Yes. A college or university may apply if it is a private, nonprofit organization.

3. Question: Can a 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 percent 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 percent 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 percent 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. However, to offset the appearance of commingling, SBA prefers services to be provided pro bono between SBA resources partners.

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

Answer: No. SBDCs are funded with Federal funds, which are matched from non-Federal 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. However, the SBDC's recipient organization can donate non-Federal funds and in-kind donations to the WBC project as match.

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 good financial management system; 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.