

**WOMEN'S BUSINESS CENTER (WBC)  
RENEWABLE GRANTS  
(For Returning Centers)**

**FY 2008**

**PROGRAM ANNOUNCEMENT**

**NO. OWBO – 2008 – 028**

**Initial budget period:**

**From the date of the Notice of Award – September 29, 2008**

**The purpose of this program announcement is to provide applicants that have successfully completed both an Initial five year WBC grant and a five year WBC Sustainability grant the opportunity to apply for a new three year Renewable WBC grant.**

**Proposals must be posted to [www.Grants.gov](http://www.Grants.gov)  
by 11:59 p.m., EST, January 24, 2008**

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

**WOMEN’S BUSINESS CENTER RENEWABLE GRANT  
PROGRAM ANNOUNCEMENT  
TABLE OF CONTENTS**

<b>I</b>	<b>FUNDING OPPORTUNITY DESCRIPTION</b>	
	<b>A</b> Overview .....	1
	<b>B</b> Purpose of Program Announcement.....	1
	<b>C</b> Program Authority.....	1
	<b>D</b> Project Duration .....	1
	<b>E</b> Leveraging Resources .....	2
	<b>F</b> Oversight .....	2
<b>II</b>	<b>AWARD INFORMATION</b>	
	<b>A</b> Funding Information.....	2
	<b>B</b> Award Notices .....	2
	<b>C</b> Key dates .....	3
	<b>D</b> Funding Instrument .....	3
	<b>E</b> Continuation of Funds .....	3
<b>III</b>	<b>ELIGIBILITY INFORMATION</b>	
	<b>A</b> General .....	3
	<b>B</b> Applicants Eligible for this Cooperative Agreement .....	4
	<b>C</b> Applicants Ineligible for the Cooperative Agreement.....	4
	<b>D</b> Cash Match Requirement .....	5
	<b>E</b> Match Certification.....	5
<b>IV</b>	<b>APPLICATION AND SUBMISSION INFORMATION</b>	
	<b>A</b> Required Format.....	5
	<b>B</b> Content and Form of Application Submission.....	6
	<b>C</b> Submission Dates and Times.....	14
	<b>D</b> Funding Restrictions.....	14
<b>V</b>	<b>APPLICATION REVIEW INFORMATION</b>	
	<b>A</b> Eligibility Criteria.....	14
	<b>B</b> Evaluation Criteria.....	15
	<b>C</b> Rating Criteria .....	16
<b>VI</b>	<b>ADMINISTRATION INFORMATION</b>	
	<b>A</b> Award Notices.....	16
	<b>B</b> Administrative and National Policy Requirements.....	17
	<b>C</b> Reporting Requirements.....	20
	<b>D</b> Recordkeeping Requirements.....	22
	<b>E</b> Annual Programmatic and Financial Review .....	24

**VII AGENCY CONTACTS**

**A** Program Points of Contact ..... 24  
**B** Peer Contacts ..... 24

**VIII OTHER INFORMATION**

**A** Joint Ventures ..... 24  
**B** Online Advertising ..... 24  
**C** Shared Information ..... 24  
**D** Legal Services Restrictions ..... 25  
**E** Disaster Operations Plan ..... 25  
**F** Definitions ..... 26  
**G** Additional Resources and Partnerships ..... 30  
**H** Frequently Asked Questions ..... 31  
**I** Additional Information ..... 32  
**J** Projected Milestone Chart ..... 32  
**K** Budget Information ..... 33  
**L** How to Prepare the Indirect Rate Proposal ..... 35  
**M** Worksheets ..... 37

# WOMEN'S BUSINESS CENTER RENEWABLE GRANT PROGRAM ANNOUNCEMENT

## OVERVIEW

<b>Federal Agency Name:</b>	U. S. Small Business Administration, Office of Women's Business Ownership
<b>Funding Opportunity Title:</b>	Women's Business Center Program Renewable Grant Announcement
<b>Announcement Type:</b>	Initial
<b>Funding Opportunity Number:</b>	Program announcement # OWBO-2008-028
<b>CDEA Number:</b>	59.043
<b>Key Dates:</b>	
<b>Closing date for submission:</b>	January 24, 2008 Proposals submitted <b>only at <a href="http://www.Grants.gov">www.Grants.gov</a></b> by 11:59 p.m. EST
<b>Funding dates:</b>	From the date of notification of an approved budget to September 29, 2008
<b>Authority:</b>	Small Business Act, §§2(h) and 29 (15 U.S.C. §§ 631(h) and 656), as amended
<b>Funding Instrument:</b>	Cooperative agreement
<b>Funding, Award &amp; Match:</b>	Federal award amounts for this grant will be \$100,000. The recipient organization is required to match awarded funds on a 1:1 ratio.
<b>Project description and purpose:</b>	The function of the Women's Business Center Renewable Grant Program is to provide funding to enable former Women's Business Centers to provide technical assistance to women entrepreneurs, both nascent and established businesses. A representative number of clients served by each WBC must be socially and economically disadvantaged. WBC grant recipients must provide assistance to women entrepreneurs in the areas of finance, management, and marketing and other areas as defined in the Program Announcement.
<b>Eligibility</b>	Private, 501(c)-certified nonprofit organizations that have successfully completed both an Initial five year WBC grant and a five year Sustainability WBC grant and that meet all other criteria identified in Section III: Eligibility Information.

**Project Duration:**

Three years, comprising one base year and two option years, subject to availability of funds, and subject to a recipient organization's compliance with the terms of the Small Business Act, applicable regulations, this program announcement, and the cooperative agreement.

**Proposal Evaluation:**

Proposals will be reviewed for sufficiency as detailed in Section V: Application Review Information. The SBA, Office of Women's Business Ownership may ask applicants for clarification of the technical and cost proposals.

# **WOMEN'S BUSINESS CENTER PROGRAM RENEWABLE GRANT PROGRAM ANNOUNCEMENT**

## **I FUNDING OPPORTUNITY DESCRIPTION**

### **A OVERVIEW**

The Women's Business Center (WBC) Program was established by Women's Business Ownership Act of 1988 (Public Law No. 100 -533) as the Women's Business Demonstration Pilot, providing grants to private nonprofit organizations to aid and encourage the development and growth of small women-owned businesses through long-term training and counseling. The program was expanded and made permanent in 1997. The WBC Sustainability grant program, established in 1999, was replaced with the WBC Renewable grant program in 2007.

The mission of the WBC Program is to act as the catalyst for providing in-depth, substantive, outcome-oriented business services to women entrepreneurs, both nascent and established businesses, a representative number of which are socially and economically disadvantaged. This mission is accomplished through the award of financial assistance to private, 501(c)-certified nonprofit organizations to enable them to affect substantial economic impact in their communities, as measured by successful business start-ups, job creation and retention, and increased company revenues.

### **B PURPOSE OF THIS PROGRAM ANNOUNCEMENT**

This program announcement describes guidelines for the WBC Renewable Grant Program. The program announcement provides applicants with detailed guidance for submitting grant proposals for review, selection and award by the Office of Women's Business Ownership (OWBO) at the Small Business Administration (SBA).

Award amounts are subject to the availability of funds (i.e. funds appropriated by Congress).

### **C PROGRAM AUTHORITY**

Program authority is detailed in the Small Business Act, §§ 2(h) and 29 (15 U.S.C. §§ 631(h) and 656), as amended. Section 29(m) of the Small Business Act (15 U.S.C. § 656) as amended (the Act) establishes a competitive grant program that allows WBCs that have successfully completed OWBO's initial and sustainable grant phases to apply for WBC Renewable grants.

### **D PROJECT DURATION**

WBC Renewable Grants are awarded on a competitive basis for a period of up to 3 years, comprising one base year and two option years. Exercise of each option year is dependant upon the WBC's performance during the previous year and the availability of funds.

## **E LEVERAGING RESOURCES - A MEASURE OF EFFECTIVENESS RATING CRITERIA**

### Collaboration with SBA Resources

WBCs, Small Business Development Centers (SBDCs) and SCORE, with assistance from SBA district offices, are to work collaboratively to coordinate their efforts to expand services and avoid duplication. When a WBC is located in a community with these other SBA resource partners, the WBC should make every attempt to coordinate with them to offer training and other forms of assistance to its clients.

WBCs are encouraged to fully utilize the resources of other federal, state and local government agencies, academic and private-sector programs that aid small businesses in order to provide seamless, non-duplicative, business development assistance.

### Leverage and Diversity of Funding Streams

WBCs are encouraged to seek complimentary sources of funding for WBC activities which strengthen and expand the reach and capabilities of WBC services.

## **F OVERSIGHT**

The WBC Program is managed by the Assistant Administrator of the Office of Women's Business Ownership under the direction of the Associate Administrator for Entrepreneurial Development.

The district office technical representative (DOTR) is the primary contact for the WBC locally, and is responsible for monitoring and oversight of the WBC cooperative agreement. This includes on-site visits, programmatic and financial reviews, reporting any issues that may arise to OWBO, and coordination of SBA resource partner efforts. (For more information, see section B #10 SBA Responsibilities.)

## **II AWARD INFORMATION**

### **A FUNDING INFORMATION**

The number of awards made under this Announcement will depend upon the amount of available funding, as appropriated by Congress and by the number of applicants whose proposals score within the competitive range established by OWBO. Awards made under this Announcement will be \$100,000 per year, with the exception of the first project year which will be computed on a pro rata basis depending upon the approved project start date.

### **B AWARD NOTICES**

#### **1 INELIGIBLE APPLICANTS**

The SBA will attempt to notify applicants of ineligible proposals as soon as practicable. However, SBA is under no obligation to notify ineligible applicants before the closing date for the acceptance of applications under this program announcement.

## **2 SUCCESSFUL APPLICANTS**

Successful applicants will receive a notice of award by mail in the form of an SBA cooperative agreement. This notice is not an authorization to begin performance. The performance period will begin once an award recipient is notified by SBA that its budget has been approved and will end on September 29, 2008. Successful applicants must attend the SBA Post-Award Training Conference to be held on a date and at a location to be determined. Travel costs associated with attendance at the conference are reimbursable from award funds.

## **3 UNSUCCESSFUL APPLICANTS**

The SBA will notify unsuccessful applicants by letter that their organization was not selected for an award. That notification will serve as the final response to this program announcement.

## **4 CANCELLATION**

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

## **C KEY DATES**

The start date of an award made under this Announcement is the date of notification of an approved budget. The project term will run through September 29, 2010 and is comprised of the initial budget period with the possibility two option years, subject to the availability of funds and the WBC's record of performance. SBA expects to issue Notices of Award under this Announcement during the January – March 2008 time period, subject to the Agency receiving an appropriation for that purpose from Congress.

## **D FUNDING INSTRUMENT**

The funding instrument for this grant is a cooperative agreement (See **Section VI, Award Administration**). The recipient organization must comply with the terms of the program announcement, cooperative agreement (notice of award), regulations, and all governing legislation.

## **E CONTINUATION OF FUNDS**

The SBA will fund the WBC Program annually, subject to availability of funds. A WBC will not receive continued funding if there has been a clear showing of poor performance, improper activity affecting the operation and integrity of the WBC, or a failure to follow the rules and procedures set forth in the statute, regulation, program announcement and the cooperative agreement.

## **III ELIGIBILITY INFORMATION**

### **A GENERAL**

An organization may only submit one (1) application in response to this Announcement. Any additional applications from the same organization will automatically be rejected without being evaluated.



Nothing will prohibit a faith-based or community organization from submitting an application under this Announcement, provided it meets all applicable eligibility criteria.

## **B APPLICANTS ELIGIBLE TO APPLY FOR THIS COOPERATIVE AGREEMENT**

Only private nonprofit organizations certified under § 501(c) of the Internal Revenue Code of 1986 that have successfully completed both a five year initial WBC grant and a five year sustainability WBC grant and that continue to meet the program criteria as provided in the Eligibility section of this announcement may apply for this award.

An Applicant must document as part of the narrative proposal that it –

- 1** Is the same organization that received the prior WBC initial and sustainability grants;
- 2** Continues to be organized and incorporated in the United States, and remains in good standing in the state or territory of incorporation;
- 3** Is a private not-for-profit or nonprofit corporation with an active 501(c) Federal tax-exempt status certification from the United States Department of Treasury/Internal Revenue Service (a copy of this document must be included in the applicant's technical proposal);
- 4** Continues to provide technical assistance to small business concerns owned and controlled by women;
- 5** Has an established organizational infrastructure with an internal financial management system that meets the standards prescribed in 2 C.F.R., §§ 215.21 - 215.28 ("Uniform Administrative Requirements for Grants and Agreements with Institutions of Higher Education, Hospitals, and Other Non-Profit Organizations.") The application must include certification verifying that this requirement has been met (i.e., a written statement from a certified public accountant); and
- 6** Is responsible for hiring, supervising, and employing key staff and maintaining day-to-day management of the WBC.

## **C APPLICANTS INELIGIBLE TO APPLY FOR THIS COOPERATIVE AGREEMENT**

Applicants automatically considered ineligible and applications that will not be evaluated are:

- 1** Any applicant that has not successfully completed both the five year initial and the five year sustainability WBC grant programs.
- 2** Any organization which currently owes an outstanding unresolved financial obligation to the federal government;
- 3** Any organization suspended or debarred from receiving contracts or grants from any federal agency or otherwise excluded from federal procurement programs;
- 4** Any organization which has any unresolved and material audit issues reported under the requirements of the Single Audit Act of 1986 (A-133) within 3 years of the proposed funding period;

- 5 Any organization which had at least one, unremedied, substantially non-compliant condition with SBA program guidelines occurring while administering or implementing any SBA program; or
- 6 Any applicant organization that does not propose to hire and employ a full time program director and staff for the purpose of managing the day-to-day operations of the WBC including a full-time WBC Program or Executive Director.

## **D CASH MATCH REQUIREMENT**

The WBC may request advance payment of up to 25 percent of the year's federal share in each of the first three quarters of the year after notice of the award is issued. All match - cash, in-kind and program income - must be used for approved budgeted items only.

### **1 ANNUAL MATCH**

The recipient must provide non-federal match equal to one dollar for each federal dollar.

### **2 NON-FEDERAL MATCH**

#### **a IN-KIND MATCH**

Up to one-half of the non-federal matching assistance may be in the form of in-kind contributions, including but not limited to office equipment and office space.

#### **b CASH**

Matching contributions must come from non-federal sources such as state and local public funds, private individuals, corporations and foundations, and 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.

### **3 FAILURE TO OBTAIN MATCH**

The SBA may withhold payment at any time if the required level of non-federal match has not been obtained. Final payment will be withheld unless the recipient has adequately certified that the required amount of match has been fully obtained and *expended* for project activities.

## **E MATCH CERTIFICATION**

The recipient must certify that the non-federal matching share has been obtained and expended on the WBC Program (**See Attachment**) and must maintain records of all cash and in-kind donations and program income. Records will be reviewed by the DOTR or other financial examiner during site visits and the annual programmatic and financial examination.

**NOTE:** *Donations from federal entities may not be claimed as match.*

## **IV APPLICATION AND SUBMISSION INFORMATION**

### **A REQUIRED APPLICATION FORMAT**

*All* parts of the proposal (narrative, budget, forms and attachments as specified below) must be submitted electronically via [www.Grants.gov](http://www.Grants.gov), where this announcement and all application materials are available. ***NO other forms of submission or late submissions will be accepted.***

Proposals are limited to a maximum of 50 numbered pages, including attachments.

Any eligible application that does not include the statutorily required information will be considered incomplete and will not be evaluated.

## **B CONTENT AND FORM OF APPLICATION SUBMISSION**

The following documents must be submitted electronically. The application must include both the technical proposal (Program Information Narrative) and budget proposals for the first 12-month project year as well as the two 1-year option periods of the project's 3-year term.

### **1 PROGRAM INFORMATION NARRATIVE**

Provide the following information in a narrative attachment (pages must be numbered). The proposal must address the following criteria in the order set forth

#### **Applicant Experience and Internal Organization**

##### **a Mission Alignment and Experience (10 Points)**

- i** To maximize the effectiveness of the WBC, its program goals and objectives must align with the mission of its local host and the mission of the national Women's Business Program. State the WBC's mission and host mission (if applicable) and describe the mission alignment of your WBC to its host and the national WBC program. **(5)**
- ii** Describe relevant past experience. The applicant must demonstrate expertise in long-term and short-term training and counseling programs, and most specifically, experience in providing targeted business development services to women. **(5)**

##### **b Organization and Structure (10)**

An applicant must demonstrate an adequate staffing plan to accomplish the goals and objectives as set forth in this proposal.

- i** Enclose an organizational chart for the WBC Project which includes all proposed full-time and part-time program staff, titles, and the amount of time each will devote to the WBC Project. (should match key personnel chart) **(1)**
- ii** Include position descriptions for the program director and key personnel (i.e., staff members who dedicate 50% or more of their time to the WBC Project and who are vital to its success). **(1)**
- iii** The grant requires a full time WBC Program Director. This position cannot be shared between two or more employees). Provide the resume of the proposed Program Director.

The proposed Program Director's resume will be evaluated for appropriate level of business experience and supplemental experience in the areas of non-profit leadership and management, experience in leading other government program initiatives, etc. **(5)**

- iv Enclose a list of board members and a brief bio of each member. (1)
- v State how and during what hours the facility or facilities will be staffed.

The WBC is required to have a readily accessible location in the service area with facilities and administrative infrastructure sufficient to operate the WBC program. (1)

The WBC must be open to clients 40 hours per week. The WBC’s work week must include weekend and weeknight hours, and a plan for online counseling to serve clients during non-traditional hours. If the WBC operates at more than one location, the 40 hour requirement may be divided between two facilities. However, no more than two locations may share the 40 hours.(1)

**c Market Assessment for Services Provided (15 Points)**

- i Provide a narrative description of the target market to be served—geographic size, population numbers and population type (urban, rural, suburban). Use data to support your discussion. (5)
  - a Describe plans to reach a representative number of women who are socially and economically disadvantaged
  - b Describe the continued need for the WBC in the existing geographic area.
- ii Describe the specific needs and benefits of SBA funding for this WBC. (5)
- iii Describe how the WBC project complements and does not duplicate other public and private projects or services in the market area. (5)

(If the SBA determines that 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. The SBA also has the discretion to accept such an application after negotiating with the applicant to amend its proposed scope of services to eliminate any overlap between the applicant and the existing WBC.)

**d Ability to Reach Special Target Markets (10 Points)**

An applicant whose primary service location is in a Community Reinvestment Act (CRA) designated area (see 12 C.F.R. § 228.12) will receive additional points due to SBA’s belief that the WBC is, better positioned to provide services to underserved areas which is a program priority.

Identify additional target sub-groups located in CRA designated areas to which services will be marketed.

**(12 CFR 228.12)**

*Section 228.12 Definitions*

Defines key terms used in the regulation, the section cited here is the definition of **CRA designated areas**:

- (i) Low-or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved non-metropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on—

(A) Rates of poverty, unemployment, and population loss; or

(B) Population size, density, and dispersion. Activities revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

You can go to: <http://www.ffiec.gov/Geocode> to confirm your eligibility: Then type: Get Census Demographic: Underserved or distressed Tract response should be: Yes (print page and include)

OR

You can provide a narrative that includes the key components of the definition, such as income, unemployment rate, etc. to demonstrate your eligibility for these additional points.

**e Project Objectives and Milestones (15)**

**Services and Activities to be Offered to Small Businesses Owned or Controlled by Women or Women Entrepreneurs and Other Clients.**

- i Provide a narrative, 3-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.
  - a The plan must include a projected number of clients to be counseled and trained in each grant year. Performance goals will be negotiated with OWBO annually based on funding levels, market needs and capacity of host.
  - b The plan must include long- and short-term training, counseling and technical assistance, and must provide for serving nascent entrepreneurs as well as start-up and established businesses.
  - c Provide a completed projected milestone chart (see **Section VIII, Other Information for sample**) and a timeline for each of the project years, showing goals, objectives and planned activities. List the types of training and counseling to be offered during the budget period.

**Areas of assistance shall include, but not be limited to:**

**(a) Financial Assistance**

- (i) how to prepare a loan package and secure business credit from all lending sources (WBCs should detail plans to provide loan packaging services with an emphasis on SBA loans);
- (ii) how to prepare and present financial statements;
- (iii) how to manage cash flow, and understand and comply with tax laws, accounting principles and welfare regulations (where appropriate);
- (iv) how to manage the financial operations of a business;

**(b) Management Assistance**

- (i) how to effectively start-up and/or manage a business;

- (ii) how to engage in strategic business planning;
- (iii) how to manage employees, operations and inventory;
- (iv) how to evaluate technology;
- (v) legal advisory information; and
- (vi) individual or group mentoring by successful business people. The applicant must plan at least two ongoing mentoring roundtables each grant year.

**(c) Marketing Assistance**

- (i) increasing a business' capacity to prepare and execute marketing plans;
- (ii) developing pricing, packaging, and distribution strategies;
- (iii) identifying and pursuing local and export contract opportunities; and
- (iv) using effective public relations, networking and advertising techniques as well as use of the Internet for marketing purposes.

**(d) Procurement/Certification Assistance**

- (i) how to obtain state or local government certification as a woman-owned business;
- (ii) how to apply to the SBA for 8(a) or small disadvantaged business certification; and
- (iii) how to sell to other businesses and local, state and federal governments. The plan must show how to train women to obtain public- and private-sector contracts for women business owners. Plans may include mentoring, training, bid and proposal preparation, matchmaking and networking. WBCs must work with SBA district offices on procurement training opportunities and assistance.

**(e) Technology Adoption Assistance**

- (i) website design and development;
- (ii) electronic commerce (eCommerce);
- (iii) demonstrate plans to provide Internet group training sessions during each year of this grant, introducing local clients to business uses of the Internet (including web design and development);
- (iv) demonstrate plans to provide at least an average of four hours per week for individual counseling and technical assistance concerning the use of the Internet; and
- (v) use of accounting, desktop publishing, inventory, and other business-related software.

**(f) Additional Specialized Assistance**

For example, issues involving home-based business, legal matters, accounting, rural business, agribusiness, construction, child care, elder care, manufacturing, business expansion and franchising, or international trade, ,business programs helpful to veterans, people seeking to get off

welfare, people with disabilities and other subcategories of women in business.

**f Plans for Marketing and Collaboration with SBA and Other Community and Small Business Organizations (10 Points)**

- i** Explain how the organization interacts and coordinates with the SBA and its resource partners and explain how the collaboration will contribute to the success of the WBC.
- ii** Demonstrate involvement with SCORE; Small Business Development Centers (SBDCs), SBA Microloan Program lenders, non-lender technical assistance providers, and other SBA resource partners, such as mainstream financial institutions, state and/or local governments, chambers of commerce, loan funds, community colleges, and women’s organizations, through co-sponsorship agreements and memoranda of understanding.
- iii** To the extent practicable, provide commitment letters and/or cooperative agreements that state how the organization and its WBC unit will cooperate to leverage resources, including outreach to local media.
- iv** The WBC must maintain a working relationship with the district director and the DOTR in the nearest SBA district office, and provide support for their outreach efforts to women. Document the organization’s plans to:
  - (a) use the SBA as a resource partner and maintain communication with the DOTR;
  - (b) participate with the SBA in conferences and special programs for women;
  - (c) include the SBA in outreach activities and events;
  - (d) promote SBA programs to the WBC’s clients;
  - (e) display SBA brochures and SBA signage (provided by the SBA) in a prominent area at the women’s business center location(s).
- v** The WBC must have e-mail capability to counsel and respond to client technical assistance questions, have access to the Internet for staff and clients.
  - (a) The SBA hosts an on-line training network, the Small Business Training Network (SBTN) that the WBC may utilize for training purposes at [www.sba.gov/training/onlinecourses/index.html](http://www.sba.gov/training/onlinecourses/index.html) . The WBC may also contribute training materials, which it has developed, to the site.
  - (b) The WBC must create and support its own website and link to the SBA website at [www.sba.gov](http://www.sba.gov).

**g Sources and Leverage of other Funds (15 Points)**

WBCs that are able to leverage other funding sources to support WBC eligible activities are best positioned for long-term sustainability and growth. Diversification of funding sources provides a broad, solid funding foundation for the program; and signifies a growing strong reputation in the “business services” community, for providing in-depth, value-added services to customers.

The proposal must list any other federal or state programs, contributions or grant funds managed by the applicant organization.

Include the source, amount and duration of funds provided by each organization and the purpose for which the funds have been provided. Use the attached “Cash Match Certification Form” for each source of cash match.

Indicate which contributors will or will not be a part of the WBC match funds.

***Reminder: Federal funds may not be used as match.***

The WBC grant recipient must maintain an updated list of funding sources and amounts for each source of funds received (including grants, contracts and contributions). In addition, for each source of funds, documentation of the name and phone number of the donor/contractor/grantor, the amount of funding, the intended purpose and any requirements, stipulations or deliverables must be maintained and made available during any financial examination process.

Cash match leverage will be scored in the following manner:

- 1) If the match is 1:1.5, 5 points.
- 2) If the match is 1:1.6 to 2.5, 10 points
- 3) If the match is 1:2.6 and above, 15 points

#### **h Financial Management Capability and Confirmation of Match (15)**

The WBC grant recipient must be able to account separately for award funds to ensure a clear audit trail and to identify the sources and uses of funds (including cash match, in-kind contributions, and program income)

- i** The application must include certification (i.e., a written statement from a certified public accountant.) to verify that the applicant has an established organizational infrastructure with an internal financial management system that meets the standards prescribed in 2 C.F.R., Sections 215.21 - 215.28 (“Uniform Administrative Requirements for Grants and Agreements with Institutions of Higher Education, Hospitals, and Other Non-Profit Organizations”) OMB Circular A-110. The CPA must provide her/his state CPA license number in the certification letter.
- ii** Describe the organization’s plan to ensure accuracy of its financial recordkeeping and describe its practices regarding the receipt and expenditure of program funds. Explain how the organization will comply with the requirements that financial records must be accessible by at least two staff people and that two staff people must approve WBC expenditures, endorse WBC bank drafts and sign payment requests for advances or reimbursement requests.
- iii** Provide a detailed development plan demonstrating how the cash and in-kind match will be raised over the term of the grant. Include letters of support from potential sources of matching funds.
- iv** If the organization plans to generate program income, the plan must identify the method and provide tuition rates, if any, for proposed services.



**i Program Evaluation and Economic Impact (10 Points)**

Describe the evaluation process and method the WBC will use for measuring the outcomes of its objectives and its compliance with all required financial, performance, customer-satisfaction, and follow-up reporting.

The organization must describe how it will follow up with clients to collect the following economic impact data mandated by Congress —

- (i) the number of individuals receiving assistance;
- (ii) the number of startup business concerns formed;
- (iii) the gross receipts of assisted concerns;
- (iv) the employment increases or decreases of assisted concerns; and
- (v) to the extent practicable, increases or decreases in profits of assisted concerns.

**j Technological Capabilities (13 Points)**

The SBA seeks partners who invest resources into their online marketing and service capability. Each applicant must either provide a narrative addressing the items on the enclosed Technology self Assessment or complete the self assessment. Applicants will be given one point for each item checked.

Describe how you will utilize these online applications to serve your market. Provide your website address and any instructions, passwords, etc. necessary to preview these products and/or services.

**2 BUDGET INFORMATION**

- a** Estimated budget information for purposes of the proposal is submitted on Standard Form (SF) 424, Application for Federal Assistance. For the form and instructions, see **Budget Information under Part J of Section VII**, Other Information. Applicants should familiarize themselves with 2 C.F.R. Parts 220 and 230, which SBA will utilize in determining whether claimed costs meet the tests of allowability and allocability.

**i Travel Costs for WBC Post Award Conference**

The budget proposal must include the costs for two staff personnel (the WBC director and an additional staff person) to attend the annual WBC Post Award Conference to be held over 2 - 4 days at a location within the continental United States. For budgeting purposes, assume the conference will be held in Washington, DC over 4 days. The SBA will specify the actual date and location of this conference as soon as that information becomes available.

**ii Other Travel**

Reimbursement will be made based on incurred costs for travel related to the delivery of WBC services and for SBA travel requirements as stated above.

- a** Travel costs are the expenses for transportation, lodging, subsistence, and related items incurred by employees who are in travel status on official business of the organization. Travel costs are allowable when they are directly attributable to specific work performed under a WBC award;

- b Travel costs (mileage reimbursement) are not allowed for commuter travel. (Employee travel to and from the WBC place of business and home). Additionally, subsistence expenses are not allowed for local travel (i.e., travel within 30 miles of an employee’s assigned work location).
- iii **Estimates for the budget** should be based on knowledge of the service area. State the purpose for which travel funds are requested – supporting data should include numbers of trips anticipated, costs per trip per person, destinations proposed, modes of transportation, and related subsistence expenses.
- b Sub award/subcontracting – Grant recipients cannot act merely as “fiscal agents” or “pass through” agents for awards made under this Announcement. While a recipient may enter into subcontracts using award funds, it cannot use those funds to contract with one or more third parties for the purpose of providing more than 49% of WBC services.

### 3 CERTIFICATION FORMS AND ASSURANCES

Failure to provide the mandatory eligibility documentation will result in automatic disqualification of the application. The application must include -

- a Nonprofit Verification - documentation of the 501(c) certification from the U.S. Internal Revenue Service (IRS)
- b CPA Certification - a signed statement by an independent CPA that the organization’s financial management system complies with 2 C.F.R. § 215.21 - 215.28 (OMB Circular A-110)
- c Certification Regarding Debarment, Suspension, and Other Responsibility Matters, Primary Covered Transactions (SBA Form 1623, 10/88)
- d Certification Regarding Lobbying (SBA Form 1711)
- e Disclosure of Lobbying Activities, if applicable (SF-LLL)
- f Assurance—Non-Construction Programs (SF-424B, Revised 7/97)
- g Cash Match and Program Income Certification Form

## C SUBMISSION DATES AND TIMES

### 1 SUBMISSION DEADLINE

All parts of the proposal (Narrative, Budget, Forms and Attachments, which will be specified below) must be submitted electronically via **www.Grants.gov**. *No other forms of submission will be accepted.* Proposals must be posted by 11:59 p.m., EST on January 24, 2008. *No late submissions will be accepted.* NOTE: Applicants are cautioned to allow for adequate time to complete the registration and submission processes. Uploading a proposal can be a lengthy process, especially for organizations using dial-up connections.

### 2 REGISTRATION

To submit the federal grant application, you must first register on the Grants.gov

website. Specific instructions are provided on Grants.gov for registering. You must have a Dun & Bradstreet number to register.

### **3 TRAINING**

Training on the electronic filing process and other information is provided at [www.Grants.gov/resources/resources.jsp](http://www.Grants.gov/resources/resources.jsp).

### **4 TECHNICAL ASSISTANCE/PROBLEM REPORTING**

Technical assistance for the electronic grant submission process may be obtained at [www.Grants.gov/help/help.jsp](http://www.Grants.gov/help/help.jsp) or by calling **1-800-518-4726**. *The SBA cannot provide technical assistance regarding the electronic grant submission process.* An applicant must promptly report any difficulties it encounters in uploading its application to the Grants.gov technical support personnel using one of the above-listed methods. Failure to adhere to this requirement may result in your proposal being deemed untimely. Untimely applications will be automatically rejected without being evaluated.

## **D FUNDING RESTRICTIONS**

### **1 LOBBYING**

There is a restriction on all federal grant recipients prohibiting the use of federally appropriated funds to lobby Congress or agencies concerning certain specified federal actions [31 U.S.C. § 1352 (also known as the Byrd Amendment)]. In addition, 2 CFR 220, Appendix A, Paragraph J (28) and 2 CFR 230, Appendix B, Paragraph 25) provide that lobbying activities are generally unallowable costs. Reference should be made to 2 CFR Parts 220 and 230, which set forth unallowable activities as well as limited activities that are allowed.

### **2 FUNDRAISING**

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 (2 CFR Part 230, Appendix B, Paragraph 17). The WBC must demonstrate that it has adequate community-based fundraising resources to obtain required non-federal matching funds to operate the WBC.

### **3 Equipment and Construction Costs**

Federal funds may not be used to purchase equipment or construction services and materials. Equipment is an item having a useful life of more than one year and an acquisition cost of \$5,000 or more (2 CFR Part 230, Appendix B, Paragraph 15 (a) (2))

## **V: APPLICATION REVIEW INFORMATION**

### **A ELIGIBILITY**

All applications will be screened to determine if the applicant meets the eligibility requirements stipulated in Section III. The SBA will not evaluate applications that do not include adequately document an organization's eligibility for the WBC Program. In addition, any application that is otherwise incomplete or illegible (either in whole or in part) will be automatically rejected without being evaluated.

## **B EVALUATION CRITERIA RENEWABLE FUNDING CYCLE FOR RETURNING CENTERS**

The purpose of this renewable funding stage is to re-establish an ongoing funding relationship with those WBCs who have successfully completed both The Initial Five Year Funding Cycle and The Five year Sustainability Cycle.

Proposals will be evaluated by a point system as outlined below. SBA expects that, subject to the availability of funds, those proposals that meet all the eligibility criteria and score within the competitive range as established by OWBO will receive funding in the amount of \$100,000 per year, with the exception of the first budget period. Because the first budget period will be for less than 12 months, funding for that period will be computed on a pro rata basis.

**This Program Announcement applies to the Year/Cycle highlighted.**

<b>RENEWABLE CYCLE Returning Centers</b>	<b>PRIORITY I</b>	<b>MINIMUM MATCH 1:1</b>	<b>FUNDING MAX \$100,000 PER YR</b>
Year 1 – 2008		1:1	\$100,000*
Year 2 – 2009		1:1	\$100,000
Year 3 - 2010		1:1	\$100,000

\*2008 Funding for returning centers will be pro-rated and determined at such time as the congressional appropriations are disbursed to the SBA. Eligible applicants are: Those private 501 (c) organizations that have successfully completed the Initial 5 Year Funding cycle **and** the Sustainability 5 Year Funding cycle, and meet the eligibility and program criteria as set forth herein.

## C RATING CRITERIA

**1 Eligible proposals will be evaluated based on the following criteria: See “Content and Form of Application” for Detailed Requirements of each section.**

a Mission Alignment and Experience - “Measure of Effectiveness”	10
b Organization and Structure	10
c Market Assessment for Services Provided	15
d Ability to reach Special Target Markets	10
e Project Objectives and Milestones	15
f Plans for Marketing and Collaboration with SBA and other .... (Pg 10)	10
g Sources and Leverage of other Funds - “Measure of Effectiveness”	
	1:1.5 or
	5
	1:1.6 to 2.5 or
	10
	1:2.6 and above
	15
h Financial Management Capability and Confirmation of Match	15
i Program Evaluation and Economic Impact	10
j Technological Capabilities - “Measure of Effectiveness”	1 - 13
	Maximum Points Available
	123

Funding will be provided on a ranked point basis, with the highest point-awarded proposals receiving priority for funding. Proposals will be funded at the level prescribed in the above stated funding strategy, based on the availability of congressionally appropriated funds.

An applicant must score within the competitive range in order to receive an award under this Announcement. SBA will issue as many awards as possible based upon the amount of available funding, starting with the highest scoring application and working downward until the lower limit of the competitive range is reached or funding is exhausted, whichever comes first.

## VI: AWARD ADMINISTRATION INFORMATION

### A AWARD NOTICES

Successful applicants will receive a Notice of Award by mail in the form of an SBA cooperative agreement. **NOTE: This notice is not an authorization to begin performance.** The performance period will begin once SBA approves the applicant’s budget. Regardless of when a successful applicant’s performance is authorized to begin, all performance periods will end on September 29, 2008. Successful applicants must attend the SBA’s Post-Award Training Conference and will be notified of the training dates and location once that information becomes available.

## **B ADMINISTRATIVE AND NATIONAL POLICY REQUIREMENTS**

### **1 SUBMISSION OF BUDGET BASED ON ACTUAL FUNDING**

Following receipt of the notice of award, if there is a change from the proposed funding amount, WBC grant recipients will be required to submit a new budget, for approval, based on the actual amount of funding.

### **2 REQUESTS FOR PAYMENT**

- a** The WBC may request one advance payment in the first, second and third quarters of the budget year only. No fourth quarter advances will be allowed. The first advance payment may be requested before matching funds are obtained. **NOTE: No advance may exceed 25% of the total award amount.**
- b** The WBC must submit accurately completed financial information for advance or reimbursement requests to SBA or its designee.
- c** All requests for payment (reimbursement or advance) must conform to the original approved budget, SF 424a, Budget Information Non-Construction Programs, and the following must be included.

#### **i FOR RECONCILIATION OF ADVANCE PAYMENT REQUESTS**

- (a) SF 269 Financial Status Report
- (b) Detailed Expenditures Worksheet (must include narrative justifications of actual expenditures as outlined on the worksheet and must be in accord with the approved budget)
- (c) Personal Services Form
- (d) SF 272 Federal Cash Transaction Report (submitted later to show how an advance was spent)
- (e) Quarterly Narrative Report
- (f) Certification of Match. (Actual documentation of match will be reviewed and reconciled with the certifications submitted during the semi-annual financial reviews conducted by the DOTR.)

#### **ii FOR REIMBURSEMENTS**

- (a) SF 269 Financial Status Report
- (b) SF 270 Request for Advance or Reimbursement
- (c) Detailed Expenditures Worksheet (must include narrative justifications of actual expenditures as outlined on the worksheet and must be in accord with the approved budget)
- (d) Personal Services Form
- (e) Quarterly Narrative Report
- (f) Certification of Match. (Actual documentation of match will be reviewed and reconciled with the certifications submitted, during the semi-annual financial reviews conducted by the DOTR.)

### 3 CARRYOVER REQUESTS

WBC grant recipients may request approval to carry over an unexpended balance of federal grant funds to use within the first quarter of the next budget period. No funds may be carried over in the final year of the grant.

- a** A carryover request must be made **at least 60 days prior** to the beginning of the new budget period or the funds may be de-obligated.
- b** Carryover of unexpended funds is permissible only if the funds are to be used for an allowable project or activity and the request is in the best interest of the SBA. Carryover requests must include:
  - i** SF-424, budget pages, and justification;
  - ii** Narrative indicating why the funds were not expended during the period for which they were awarded; and
  - iii** Evidence of match. The match for the carryover amount must be shown on the SF 424A budget sheet.
- c** 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, overmatch from the year funds were carried over, or a combination of any of these.
- d** Approved carryover requests involve the issuance of a revised notice of award. The WBC must document that carryover funds will be:
  - i** expended as outlined in the carryover request.
  - ii** accounted for separately from current year funds.
- e** Financial reports, pay requests and other correspondence relating to the carryover funds must reference the federal document number assigned to the funds carried forward). The federal document number is indicated on the initial notice of award and any subsequent modifications.

### 4 PROGRAM INCOME

Grant recipients must report all program income on financial reports submitted to the SBA and the SBA must approve the WBC's plan for its use. Program income must be accounted for as project funds.

- 5** Program income may be used as cash match. If not used as cash match, it must be used to further eligible program objectives in the following order of priority.
  - a** To waive tuition or other fees otherwise required for participation in WBC activities by economically and socially disadvantaged clients;
  - b** For reasonable costs related to the WBC program but not included in the initial budget, subject to the written approval from OWBO; and
  - c** For continuation of WBC activities after exhaustion of the federal and matching funds, and expiration of the current budget period.
  - d** Discontinuing participation in the WBC Program
    - i** If an organization does not apply for and/or receive a renewal award after the conclusion of its 3-year WBC project, it may retain any remaining program income derived from that project provided it agrees to use such funds for the

purpose of continuing to assist women entrepreneurs. If an organization does not intend to continue assisting women entrepreneur's after it discontinues participation in the WBC program, all program income remaining at the conclusion of its last WBC award must be remitted to SBA.

- ii An organization leaving the WBC program is prohibited by law from receiving a no-cost extension of the final project period of its award. As such, an organization whose award is not selected for renewal or that does not intend to remain in the WBC program must expend all grant funds prior to the conclusion of the final project period of its award or any remaining amounts will be returned to the U.S. Treasury.

## **6 OFFICE OF MANAGEMENT AND BUDGET (OMB) ADMINISTRATIVE REQUIREMENTS**

The WBC Notice of Award (cooperative agreement) incorporates by reference all applicable OMB circulars, including:

- a **2 C.F.R. Part 220**, “Cost Principles for Educational Institutions” (OMB Circular A-21)
- b **2 C.F.R. Part 215**, “Uniform Administrative Requirements for Grants and Agreements with Institutions of Higher Education, Hospitals, and Other Non-Profit Organizations” (OMB Circular A-110)”
- c **2 C.F.R. Part 230**, “Cost Principles for Non-Profit Organizations” (OMB Circular A-122)
- d “Audits of States, Local Governments, and Non-Profit Organizations.” (OMB Circular A-133)

## **6 USE OF SBA LOGO AND ACKNOWLEDGEMENT OF SUPPORT**

The WBC Program provides substantial funding and support to organizations so that they may provide technical assistance to small businesses and nascent entrepreneurs. It is therefore important that each WBC clearly acknowledges the SBA’s role, identity and network of resources to its clients.

- a **Under the cooperative agreement, each WBC must feature the SBA logo and the official acknowledgement of support on all materials produced (either in whole or in part) using program funds** (i.e., federal funds, matching funds and/or program income). For purposes of this section, the term “materials” includes, but is not limited to, press releases, brochures, reports, advertisements, training booklets, websites, etc. The term “materials” does not include stationery, business cards or similar items. The SBA logo may not be used in conjunction with fundraising, lobbying, or the express or implied endorsement of any good, service, entity, or individual. The SBA logo will be provided in electronic graphic format to successful applicants by OWBO. OWBO will provide the acknowledgement of support language in the Notice of Award.
- b The WBC must display signage featuring the SBA logo at all facilities open to the public, and such signage *must* prominently feature the acknowledgement of support.
- c The WBC must include a disclaimer on any articles, editorials, etc., written by a representative of the center. OWBO will provide the disclaimer language in the notice of award.
- d The WBC must include language required by the Americans with Disabilities Act or the Rehabilitation Act on any notices of events produced with program funds. OWBO will provide the language in the notice of award.



## **10 SBA DUTIES AND RESPONSIBILITIES**

SBA's responsibilities with regard to the conduct of a WBC project include, but are not limited to—

- a** Ensuring that WBC activities conform to the requirements of the law, the program announcement, the cooperative agreement, regulations, and SBA policy.
- b** Monitoring and oversight of the WBC to ensure that federal funds are used effectively and efficiently. This includes—
  - i** reviewing counseling and training records and files;
  - ii** reviewing policies and procedures related to performance under this agreement;
  - iii** interviewing WBC clients to determine satisfaction with WBC services.
- c** Verifying that the WBC has adequate policies and procedures in place to monitor the receipt and expenditure of program income, and ensuring that program income was used properly.
- d** Providing written approval of all contracts supported by project funds, other than those submitted as part of the proposal.
- e** Providing prior approval for the selection of all key personnel (those employees who dedicate 50% or more of their time to the project and who are key to its success).
- f** Reviewing performance reports (including narrative and data reports) and financial records for completeness and accuracy.
- g** Referring clients to the WBC.
- h** Including the WBC in SBA events for women entrepreneurs, including conferences, workshops, speaking engagements, etc.
- i** Conducting semi-annual (twice a year) site visits as part of the programmatic and financial review of each WBC.
- j** Negotiating annual client goals with the WBC.
- k** Providing district office support for proposed collaborative activities between the WBC and other SBA resource partners, as appropriate.
- l** Distributing the WBC's brochures and marketing materials from the nearest district office.

## **C REPORTING REQUIREMENTS**

WBCs are required to either manually enter performance data or upload data files to the EDMIS II system, the Office of Entrepreneurial Development's centralized data collection system. EDMIS II training is provided at the Post-Award Training Conference and at various other times throughout the year.

WBC grant recipients must provide the following reports to SBA

- financial reports (related to advance or reimbursement requests discussed previously)
- performance narratives; and

- economic impact data from client follow-up via the EDMIS II Impact Data Entry Screen.

*The SBA may, at its sole discretion, withhold payments if reports are not received or are deemed inadequate.*

## **1 REPORTS**

### **A Quarterly Performance Narrative**

Due: **no later than 30 days after the end of each quarterly reporting period**, (i.e., October 30; January 30; April 30; and July 30)

The narrative section of each performance report must include:

- (i) A summary of the period's activities, challenges, and accomplishments.
- (ii) A comparison of actual accomplishments to the goals established for the reporting period.
- (iii) Reasons for goals not being met and a plan of action to overcome the identified difficulties or a detailed statement of how women business owners will be better served if the goals are revised.
- (iv) Information relating to actual financial expenditures of budget cost categories versus the estimated budget, including an explanation of any cost overrun by budget 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.

Other pertinent information including—

- (v) Success stories suitable for inclusion in SBA's reports to Congress, speeches or testimony by SBA officials, or press releases or media advisories, etc. In order for the SBA to use the success stories, they must first be submitted to the district office public information officer for clearance);
- (vi) Names of key personnel;
- (vii) Cost(s) of client tuition, if any; and
- (viii) Number of economically disadvantaged clients receiving scholarships for client tuition (i.e., waived tuition due to WBC's receipt of program income).
- (viii) Activities assisting small business and community economic development organizations, such as providing counseling, training and outreach to faith-based and community organizations that devote a significant portion of their activities to supporting the needs of small businesses.
- (ix) Number of mentoring roundtables and brief description of each.

### **ii CPA Certification**

Due: **No later than 10 days after the start of each budget period.**

A new CPA certification is needed at the beginning of each budget year to provide assurance that the award recipient's financial management system complies with the requirements of 2 C.F.R. §§ 215.21 - 215.28. This certification must be provided before any funds for the budget period can be released. (The CPA's state license number must be included on the certification.)

### **iii Customer Impact Survey Results**

WBCs must gather and report the following economic impact data mandated by Congress —

- (a) the number of individuals receiving assistance;
- (b) the number of startup business concerns formed;
- (c) the gross receipts of assisted concerns;
- (d) the employment increases or decreases of assisted concerns; and
- (e) to the maximum extent practicable, increases or decreases in profits of assisted concerns.

This information is reported to SBA via the Economic Impact data input screen in EDMIS II. SBA reports this information to Congress both in aggregate and by individual center.

## **D RECORDKEEPING REQUIREMENTS**

### **1 ACTIVITY RECORDS**

WBCs are required to maintain complete and accurate records and supporting documentation to facilitate a thorough programmatic review. All client counseling, training and other activities must be fully documented.

In addition to the performance and program reports already mentioned in the Reporting Requirements, the WBC must maintain the following records:

#### **a Counseling Activity Reports**

WBCs are required to collect all counseling activities on SBA Form 641, "Counseling Information Form" or a form comparable to SBA's 641 form. Data gathered by this form must meet the minimum requirement as stipulated by OED's EDMIS II database. Copies of these forms must be retained by the WBC and be made available for SBA review upon request.

#### **b Training Activity Reports**

WBCs utilize SBA Form 888, "Management Training Report" or similar program-developed form to report small business management training activities (see definitions section for training). WBCs may use a computerized version of this form. Copies of these forms must be retained by the WBC and be made available for SBA review upon request.

#### **c WBC Client Evaluation Forms**

Evaluations of WBC services or client satisfaction surveys must be collected from clients who receive continuous counseling or attend a WBC training event. Copies of these evaluations must be retained by the WBC and be made available for SBA review upon request.

#### **d Protection of Client Contact Information**

A WBC may not disclose the name, address, or telephone number of any individual or small business concern to which it provides assistance without the consent of that individual or concern, except as authorized by SBA.

### **2 COMPLIANCE WITH FEDERAL REGULATIONS**

Each WBC is required to comply with all applicable legislation passed by Congress, and with executive orders issued by the President and regulations adopted by federal executive agencies, including the SBA. Information regarding these regulations, policies, laws, and executive orders can be found in Title 13, Code of Federal Regulations (C.F.R.), Chapter 1.

The following is a brief summary of the various laws and executive orders that affect the SBA's entrepreneurial development programs:

#### **a Paperwork Reduction Act (44 U.S.C. § 3501)**

The SBA collects record-keeping information on form OMB 83-I to better provide business assistance to its clients and for agency analyses related to operating and managing its entrepreneurial development programs. The SBA may periodically use the information collected on this form to produce summary reports for program and management analysis, as required by law. The SBA will also use the individual client data to select participants for follow-up surveys that evaluate SBA business assistance.

#### **b Freedom of Information Act (5 U.S.C. § 552)**

This law provides, with some exceptions, that the SBA must supply information in its files and records to a person requesting it. This generally includes aggregate statistical data on the SBA's business-assistance programs. The SBA does not routinely make available a client's proprietary data (without first doing pre-notification, as required by Executive Order 12600) or information that would cause competitive harm or constitute a clearly unwarranted invasion of personal privacy.

For information about the Freedom of Information Act, contact Chief, Freedom of Information/Privacy Act Office, U.S. Small Business Administration, 409 3<sup>rd</sup> St., SW, Suite 5900, Washington, DC 20416.

#### **c Privacy Act (5 U.S.C. § 552)**

Any person may request to see or get copies of any personal information that the SBA has in that person's own file when the information is retrievable by individual identifiers, such as name or social security number. Requests for information about another party may be denied unless SBA has the written permission of the individual to release the information to the requestor or unless the information is subject to disclosure under the Freedom of Information Act.

**Note: Any person concerned with the collection, use and disclosure of information under the Privacy Act may contact the Chief, Freedom of Information/Privacy Act Office, U.S. Small Business Administration, Suite 5900, 409 3<sup>rd</sup> St, SW, Washington, DC 20416 for information about the agency's procedures relating to the Privacy Act.**

## **E ANNUAL PROGRAMMATIC AND FINANCIAL EXAMINATION**

The DOTR will conduct an annual programmatic and financial examination of the WBC during the fourth quarter of each project year. The recipient organization must provide the DOTR with access to all records, including but not limited to, counseling, training, and financial records. The recipient organization must have an internal financial management system that meets the standards prescribed in 2 C.F.R. §§ 215.21 - 215.28.

## **VII: AGENCY CONTACTS**

### **A PROGRAM POINTS OF CONTACT**

Questions concerning this program announcement should be directed to the Office of Women's Business Ownership at [OWBO@sba.gov](mailto:OWBO@sba.gov) or call 202-205-6673. *Only eligible entities should contact the SBA regarding this program announcement.*

### **B PEER CONTACTS**

Peer contacts (currently funded women's business center personnel) may be found at <http://www.sba.gov/services/counseling/wbc/index.html>.

## **VII: OTHER INFORMATION**

### **A JOINT VENTURES**

- 1 If you participate in a joint venture formed solely for the purpose of submitting an application under this Announcement, neither you nor your partners in the joint venture may apply separately. However, if your joint venture was not formed solely in response to this Announcement, you and your partners may submit separate proposals. All parties within the joint venture must separately meet WBC eligibility requirements in order to apply as a joint venture.
- 2 Applications from joint ventures must name the primary liaison with the federal government and include a copy of the joint venture agreement outlining the 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.

### **B ONLINE ADVERTISING**

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 Office of Women's Business Ownership. 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 detrimental to the mission of this cooperative agreement or that do not assist small businesses and entrepreneurs, as determined by the SBA.

### **C SHARED INFORMATION**

#### **1 ACCESS AND RIGHTS**

The SBA will have unlimited license and all rights to use data (excluding private client data), including those prepared or stored electronically, which are generated either partially or fully under a WBC award, including materials that are copyrighted.

Therefore, all WBC-developed or funded training and/or information materials, such as

publications, training guides/materials, online courses, online tools, websites, etc., prepared for the betterment of small businesses must be made readily available to the SBA and all of its resources partners.

## **2 DEVELOPING TRAINING MATERIALS**

WBCs are expected to develop strategies for generating and sharing WBC-produced training and information materials. These plans will be reviewed with the SBA program office. The SBA may select some training materials for distribution via its national on-line training network, the Small Business Training Network (SBTN) ([www.sba.gov/training/onlinecourses/index.html](http://www.sba.gov/training/onlinecourses/index.html)).

## **3 SURVEYS**

Any surveys or information collections to be conducted by a 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 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.

# **D LEGAL SERVICES RESTRICTIONS**

## **1 LITIGATION COSTS**

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

## **2 BUSINESS LAW TRAINING**

WBCs may offer training courses on business law issues, provided that legal topics are presented by individuals qualified by training and experience to address such topics. In furtherance of their educational mission, WBCs may negotiate arrangements with law schools to offer clients access to supervised student legal clinics that are approved by the state attorney licensing entity. The WBC must make appropriate disclosures and disclaimers to that effect.

# **E DISASTER OPERATIONS PLAN**

Each WBC must have a disaster plan in place to ensure delivery of services to small businesses in its area of operations. Such plans must be kept on file and available for review by SBA officials. Center directors should review and update the plans annually or as needed.

WBCs are encouraged to provide disaster recovery assistance to support affected small businesses in local economies, both individually and in cooperation with the SBA, other federal agencies, and state and local entities. For more information on this subject, see <http://www.sba.gov/services/disasterassistance/disasterpreparedness/index.html>

## F DEFINITIONS

**Budget period** - The period in which expenditure obligations are incurred by the WBC. For the purposes of this announcement, the initial budget period will be from the date of the Notice of Award -September 29, 2008.

**Client** - The client is the business, if it exists. In the case of a prospective business, the client is the individual.

**In-Business:** A business that has completed the required registration(s), if applicable, with the local, state, and/or federal governments (e.g., DBA registration, business license, agency-issued tax identifications, etc.).

AND

At least one of the following:

- Has documented a transaction from the sale of a product or professional or personal service for the purpose of gain or profit;
- Has contracted for or compensated an employee(s) or independent contractor(s) to perform essential business functions;
- Has acquired debt or equity capital to pursue business operations (e.g., to purchase inventory, equipment, building, business, etc.); or
- Has incurred business expenses in the operation of a business.

**Nascent (Pre-venture) Entrepreneur:** An individual who has taken one or more active steps to form a business. This includes individuals seeking assistance from the SBA and/or one of its resource partners.

**Start-up:** A business that has been in operation up to 12 months.

**Contributions/donations** - Funds received by the WBC with no conditions and that may be used as match or overmatch in the year expended. Federal funds or amounts reported as match may not be used as contributions to others.

**Contact Hours** - The amount of time spent directly interacting with a business or individual client.

**Co-hosted training** (collaborative) – See Training.

**Counseling** - Services provided to an individual and/or business that are:

- Substantive in nature and require assistance from a resource partner or district office personnel in the formation, management, financing, and/or operation of a small business enterprise
- Specific to the needs of the business or individual; and
- Require a signed SBA Form 641 or equivalent form that supports the SBA's management

**Face-to-face Counseling** - Meets the definition of “counseling” *and* should be no less than one hour initially (preparation time may not be included in this initial calculation) and includes any counseling session thereafter regardless of time.

**Long-term counseling** – Meets the definition of “counseling” *and* includes 5 or more hours of contact time per individual or business during the federal fiscal year or any prior year.

**Online or telephone counseling** – Meets the definition of “counseling” *and* 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(s). (In states that accept electronic signatures, it may contain an electronic signature. In states that do not accept electronic signatures, the form must have an original signature.) Online or telephone counseling should be no less than 30 minutes initially (preparation time may be included in the initial consultation and the total time may include several electronic questions and responses that cumulatively add up to 30 minutes).

**Distance learning** - The process of connecting learners with remote and multiple resources. Such learning uses communication technologies to stimulate continuous and lifelong learning. The technologies used include video, audio, computer, satellite, audio-graphic and print technologies.

**Electronic commerce (eCommerce)** - Electronic commerce refers to all aspects of business and market processes enabled by the Internet and other digital technologies.

**Face-to-face counseling** – See Counseling.

**Goals and initiatives** - WBC goals are those established in collaboration with OWBO and the SBA district office.

**Grants management officer (GMO)** - The SBA official with delegated authority to obligate federal funds by signing the notice of award

**In-kind contribution** - A non-cash match contribution based on the value of goods and services that are provided to the project.

**Key Personnel** – A person who devotes at least 50% of her/his time to the project and who serves in a position/role that is vital to the successful operation of the WBC (e.g. Program Director, etc).

**Long-term counseling** – See Counseling.

**Nascent (Pre-venture) Entrepreneur:** see Client.

**Online or telephone counseling** – See Counseling.

**Online Training** – See Training.

**Other Personnel** – Any employee that provides services that support the WBC Program but whose role is not vital to the project.

**Preparation time (hours)** - The amount of time spent preparing and researching information for a business or individual client.

**Program Director (or Executive Director)** – A full-time employee (required by statute) who manages the day-to-day operations of the WBC. The Program Director’s responsibilities include:

- Ensuring that WBC program and services are delivered in accordance with the Program Announcement, Notice of Award, Regulations, and Statute.



- Ensuring that The WBC is compliant with the Program Announcement, Notice of Award, Regulations, Statute, and OMB Circulars.
- Ensuring that all communications from the Office of Women’s Business Ownership are provided to the appropriate parties of the WBC.

**Program funds** - Includes all SBA/WBC federal funds and all matching and overmatch expenditures reported on the SF-269 (includes non-cash/in-kind). It does not include other funds under the grant recipient’s umbrella.

**Program income** - Gross income earned by the recipient that is directly generated by an 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.

**Recipient organization** - An applicant organization for which funding is approved and that enters into a cooperative agreement with SBA. The recipient organization receives the federal funds and is responsible for establishing the WBC.

**SBA resource partner** - Organizations that provide services through SBA funding or through another recognized relationship with the SBA. Resource partners include, but are not limited to, SBDCs, SCORE, veterans business outreach centers (VBOCs), women’s business centers (WBCs), U.S. export assistance centers (USEACs), SBA Microloan Program intermediaries and non-lender technical assistance providers, and SBA co sponsorship and memorandum of understanding partners.

## **Socially and Economically Disadvantaged**

### **Socially Disadvantaged**

Socially disadvantaged individuals are those who have been subjected to racial or ethnic prejudice or cultural bias because of their identity as members of a group. Social disadvantage must stem from circumstances beyond their control. In the absence of evidence to the contrary, individuals who are members of the following designated groups are presumed to be socially disadvantaged:

- physical handicap
- Black Americans
- Hispanic Americans
- Native Americans (American Indians, Eskimos, Aleuts, and Native Hawaiians)  
Asian Pacific Americans (persons with origins from Japan, China, the Philippines, Vietnam, Korea, Samoa, Guam, U.S. Trust Territory of the Pacific Islands [Republic of Palau], Commonwealth of the Northern Mariana Islands, Laos, Cambodia [Kampuchea], Taiwan; Burma, Thailand, Malaysia, Indonesia, Singapore, Brunei, Republic of the Marshall Islands, Federated States of Micronesia, Macao, Hong Kong, Fiji, Tonga, Kiribati, Tuvalu, or Nauru; Subcontinent Asian Americans (persons with origins from India, Pakistan, Bangladesh, Sri Lanka, Bhutan, the Maldives Islands or Nepal),

### **Economically Disadvantaged Individuals – For WBC Program Purposes**

Economically disadvantaged individuals are socially disadvantaged individuals whose ability to compete in the free enterprise system has been impaired due to diminished

capital and credit opportunities. Persons whose household income is at or below 80% of the Area Median Income (AMI)

**Economically Disadvantaged Communities – For WBC Program Purposes**

Based on the New Markets Tax Credit (NMTC) Program definitions: NMTC program supports activities in eligible Low-Income Communities (LICs), which are defined by statute as population census tracts with a poverty rate of 20 percent or greater or a median family income at or below 80 percent of the applicable area median family income.

**Start-up business** – See Client

**Success Story** – A story about a client who has benefited from assistance provided by the WBC, who has an established business (preferably three years). Stories should be approximately two pages long (double spaced) and should include –

- Who, what, where, when
- Why the subject is a success story
- How they were assisted by the WBC
- Anecdotes about the subject, location, obstacles overcome, etc.
- Quotes from the principal, if available

NOTE: Success stories are used for media, speeches, congressional testimony, etc. SBA cannot use the story unless it has been through the clearance process, which begins at the District Office with the local public information officer.

**Training** - An activity or event in which counselors, staff or external trainers from a resource partner, district office, or SBA co-sponsor deliver a structured program of knowledge, information or experience on an entrepreneurial or business-related subject. The training must last for a minimum of one hour.

**Co-hosted training** (collaborative) - Meets the definition of “training” and further defined as an activity where each host organization actively participates and contributes substantially to the training.

**Online Training** - Online training is a structured program of knowledge, information or experience on an entrepreneurial or business-related subject. It must be of a quality and substantive nature, and must include a registration process as well as an evaluation process (e.g. 1-5 star ranking). The training must be for a minimum of 30 minutes and a course evaluation must be made available. Online training may be synchronous or asynchronous:

- **Synchronous** - A group of clients proceed through the training module(s) or program as a group.
- **Asynchronous** - A client individually proceeds through the training module(s) or program individually and is self-paced.

**Travel hours** - The amount of time spent traveling to and from a location (separate from assigned post-of-duty) to meet with businesses or individual clients. If meeting with more than one client, travel time is counted only once.

**Total hours of training** - The total number of hours the trainer spends teaching the training session.

## Underserved Market(s) - CRA designated areas (12 CFR 228.12)

### *Section 228.12 Definitions*

Defines key terms used in the regulation, the section cited here is the definition:

- (i) Low-or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved non-metropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on—
  - (A) Rates of poverty, unemployment, and population loss; or
  - (B) Population size, density, and dispersion. Activities revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Go to: <http://www.ffiec.gov/Geocode> to confirm your eligibility.

Then type: Get Census Demographic: Underserved or distressed Tract response should be: Yes

**Women's Business Center** – An SBA Women's Business Center is an organization funded, in part, by a grant from the SBA to provide technical assistance, such as training, counseling, and mentoring to women entrepreneurs, both nascent and existing businesses. The WBC may exist within the framework of a larger economic development organization and may make use of the resources provided by that organization, but must operate as a separate entity.

- The WBC clients reported to SBA must be those receiving services from the WBC, not from the larger organization.
- The WBC finances must be accounted for separately from the parent organization.
- Budgeted WBC funds must only be used for WBC Program purposes.
- As a WBC grant recipient the primary client focus must be women, the organization cannot exclude male clients, but must target women.

**Woman Owned Business** – A small business concern that is not less than 51 percent owned by one or more women and the management and daily business operations of which are controlled by one or more women.

## G ADDITIONAL RESOURCES AND PARTNERSHIPS

### 1 BUSINESS MATCHMAKING

WBCs are encouraged to participate in SBA Business Matchmaking events. Business Matchmaking provides a means for small businesses to be matched with procurement representatives from government agencies and major corporations with actual contract opportunities. Business Matchmaking is offered at no cost to its participants—buyers or sellers. The events combine education and counseling by pairing expert small business

advisors and topical experts with networking and matchmaking through face-to-face events. There is also an online network at <http://www.businessmatchmaking.com/online.shtml>

## **2 CO-SPONSORSHIP AGREEMENTS**

If one or more organizations and the SBA are involved with a WBC as co-sponsors of an activity, a co-sponsorship agreement must be executed by the SBA, the WBC, and all other co-sponsors in accordance with the SBA's Co-sponsorship SOP 90 75 2 or revised equivalent.

## **H FREQUENTLY ASKED QUESTIONS**

**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 that house service centers as part of an SBDC network may also be eligible for a WBC grant if all eligibility requirements are met.

**Question: Are colleges and universities eligible to apply?**

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

**Question: May SBDCs provide cash or in-kind match to the WBC project?**

**Answer: No.** SBDCs are funded with federal monies, which are matched from non-federal sources. Because the WBC recipient may not use federal funds as match, SBDC federal funds may not be used as match. SBDC matching funds, as well as program income derived from an SBA SBDC grant, also may not be used as match. However, the SBDC's *recipient organization* may donate non-federal funds and in-kind donations to the WBC project as match.

**Question: May 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.

**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 service 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.

**Question: Should the Standard Form 424, Application for Federal Assistance (face page), indicate the total amount to be funded for the 3-year period?**

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

**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. For information on Small Disadvantaged Business (SDB) certification, see <http://www.sba.gov/services/specialaudiences/minorities/index.html>.

**Question: Is a faith-based organization eligible to apply for a WBC grant?**

**Answer: Yes,** as long as it meets the eligibility requirements stated in Section IV.

**I. ADDITIONAL INFORMATION**

- a As participants in a grant program of the SBA, WBCs are asked to be aware of the following overarching Administration and agency goals:
  - i **The President’s Management Agenda (PMA)**  
(<http://www.whitehouse.gov/results/agenda/index.html>)
  - ii **Government Performance and Results Act (GPRA)**
  - iii (<http://www.sba.gov/PAR.pdf/>)

**J PROJECTED MILESTONE CHART**

(Prepare one chart for each year of the 3-year term)

Name of Organization \_\_\_\_\_

Project Year (1, 2, and 3) \_\_\_\_\_

**TRAINING AND COUNSELING TARGETS**

Type of Service	Number of Clients	Number of Hours
Training		
Counseling		
TOTAL		

ECONOMIC IMPACT TARGETS	Number
New Business Starts	
Jobs Created	
Access to Capital*	

**\* PROJECT THE DOLLAR AMOUNT OF CAPITAL THAT YOUR CLIENT’S WILL ACCESS AS A RESULT OF YOUR SERVICES.**

## **K BUDGET INFORMATION**

### **1 Instructions for completing the Application for Federal Assistance, Standard Form 424**

- Item 1 Self-explanatory
- Items 2-3 Refer to instructions on reverse of form
- Item 4 Leave Blank
- Items 5-7 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”
- Items 11-13 Refer to instructions on reverse of form
- Item 14 Specify the applicant’s Congressional district and name of congress person. Also, specify other congressional districts in applicant’s planned service area.
- Item 15 Refer to instructions on reverse of form
- Item 16 Enter: Check “b.” This program is not covered by E.O. 12372.
- Items 17-18 Refer to instructions on reverse of form

### **2 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 at the end of this document. All forms contained in the financial application package must be completed accurately and in full.

#### **a Section A – Budget Summary**

- i Column A: Enter “OWBO”
- ii Column B: Enter the Catalog of Federal Domestic Assistance Number 59.043

#### **iii Section B – Budget Categories**

Complete lines 6a – 6k, entering amounts by budget category, labeling columns 1-5 as follows:

1 - Federal 2 - Cash 3 - In-Kind 4 - Program Income 5-Totals

All amounts entered in this section are to be expressed in terms of whole dollars. Provide justification of cost for each budget category on worksheets A-10 through

A-12, which are enclosed for your convenience, and show a complete breakdown of all cost elements summarized in Section B. 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.

The itemization must reflect the total requirements for funding from federal and non-federal sources.

**b Section C – Non-Federal Resources**

Refer to instructions on form.

**c Section D – Forecasted Cash Needs**

Refer to instructions on form.

**d Section E – Budget Estimates)**

Refer to instructions on form.

**e Section F – Other Budget Information**

**i Direct Charges**

Transfer the total direct charges from Section B, line 6i.

**ii Indirect Charges**

Transfer the total direct charges from Section B, line 6j.

**f Personnel**

i List the name, title, salary for each employee and the estimated amount of time each will be assigned to this project. The applicant must plan to hire at least one full-time staffer serving as the project director. This position may not be shared between two or more employees.

ii Note that fees, expenses, and estimated amount of time for outside consultants should be included in the contractual line item.

iii Résumés of all personnel assigned to this effort must be included in the application.

**g 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.

**h Indirect Charges**

Enclose budget worksheets or reasonable facsimile if sufficient space is not provided. Enter the indirect cost rate, date, and agency that issued the rate. If the applicant does not have an approved rate, see instructions (section K, above) to receive a provisional rate with the SBA only.

**i Justification of Costs**

All proposed costs require justification and narrative explanation

**j Miscellaneous or Contingency Costs**

No miscellaneous or contingency costs may be included in the budget. Contributions to a contingency reserve or any similar provision made for events, the occurrence of which cannot be foretold, are unallowable.

### **k Proposal Costs**

This program announcement does not commit the U.S. Small Business Administration or any federal agency to pay any costs incurred in the preparation and submission of a proposal.

## **L HOW TO PREPARE THE INDIRECT RATE PROPOSAL**

Facilities and administration costs are also called indirect costs. Indirect costs are incurred for common or joint objectives and cannot be readily identified with a particular grant, contract or other activity of the organization. Reimbursement of indirect costs are generally be made by establishing an indirect cost rate, which is:

- a device for determining fairly and conveniently, within the boundaries of sound administrative cost principles, what proportion of indirect cost each one of the entity programs or funding sources should bear.
- the ratio between the total indirect expenses and some direct cost base.

An indirect cost rate is established on the basis of an indirect cost proposal and supporting documentation submitted by an organization to the federal agency with the largest dollar value of awards with the organization, according to OMB Circular A-122. This is the called the “cognizant agency,” and it is responsible for negotiating and approving an indirect cost rate for nonprofit entities on behalf of all federal agencies.

If the Small Business Administration is the cognizant agency, your organization must include a review for indirect rate determination in its annual audit. In doing this, a rate will be established by an auditor for your organization and can therefore be used by other federal agencies.

However, until such time the audit and indirect rate determination are complete, the SBA will approve a provisional rate for **SBA grant programs only**. To assist in this matter you are required to submit the following information as outlined below:

### **2 ORGANIZATIONAL COST**

- a** List of all expenditures for the recipient (fiscal or calendar year).
- b** Indicate whether the cost item is direct or indirect cost.
- c** Indirect cost must be labeled as overhead or general and administrative.
- d** Cost must be grouped according to the programs and/or projects for your organization.
- e** Include general ledger account number and account description.
- f** Include employee name, total salary and leave (sick, holiday, vacation), and indicate full-time or part-time (reminder: indicate direct and/or indirect).
- g** Include a list of fringe benefits (direct and/or indirect).

You may provide any other information you deem necessary to establish a rate for the allocation of indirect cost. If you have any questions, contact the SBA Division of Procurement & Grants Management at [Electronic.Grants@sba.gov](mailto:Electronic.Grants@sba.gov). ***Only eligible entities should contact the SBA.***



For purposes of filling out the SF 424A, document your indirect costs on Worksheet A-12 (in Worksheets at the end of this section).

## **M WORKSHEETS**

On the following pages are the budget worksheets needed to prepare the SF 424 and 424A, as well as the SBA Form 1623 (Certification Regarding Debarment, Suspension and Other Responsibility Matters, Primary Covered Transactions) and SBA form 1711 (Certification Regarding Lobbying).

**A-9**

**BUDGET DETAIL WORKSHEET  
FOR TWELVE MONTH BUDGET PERIOD  
(Non-Construction Programs)  
Supplementary Instructions for A-10**

**1. Personnel**

Enter in Column 1 the annual (12 months) salary rate for each key position referred to in the narrative, which will be filled for all or any part of the year by an incumbent working on the project. This rate may not be more than that paid by the grantee to other employees in comparable positions or, if the grantee has no comparable positions, the rate may not be more than that paid for such services elsewhere in the community.

Enter in column the number of months the position will be filled by an incumbent working on the project.

Enter in Column 3 the percent of time or effort the incumbent will devote to the project during the number of months shown in Column 2.

Enter in Column 4 the total amount required, as computed from the information shown in Columns 1 through 3. Use the following formats:

$$\text{Annual Salary} \times (\text{Col. 1}) \frac{\text{No. of Months (Col. 2)}}{12} \times \text{Percent of Effort (Col. 3)} = \text{Total Amount Required (Col. 4)}$$

EXAMPLES:

PERSONNEL				
NAME	ANNUAL SALARY RATE	NO. MOS. Or HOURS BUDGETED	% TIME	TOTAL AMOUNT REQUIRED
	(1)	(2)	(3)	(4)
Full-Time Employee of Institution working 60% time on project. -----				
John Doe	\$24,000	12	60%	\$14,400
<u>Calculation</u>	\$24,000 x	$\frac{12}{12}$ x	60%	= \$14,400
Summer Employee (3 months) to be paid \$1,000 a month. will work on project 25% of time. -----				
Richard Doe	\$12,000	3	25%	\$ 750
<u>Calculation</u>	\$12,000	3	25%	= \$ 750

**2. Fringe Benefits**

Enter in the parenthesis the fringe benefit rate applicable to employees of the institutions. In Column 4, enter the amount determined by applying the rate to the total of the salaries in Column 4 to which the rate applies.

**3. Option for Salary Detail Submission**

Institutions may require that the salary rates and amounts requested for individuals not be made available to SBA reviewing consultants. To do so, an additional copy of this page must also be submitted, complete in all respects, except that Columns 1 and 4 may be left blank.

**A-10**  
**BUDGET DETAIL WORKSHEET**  
**FOR TWELVE MONTH BUDGET PERIOD**  
**(Non-Construction Programs)**

**KEY PERSONNEL LIST**

NAME AND POSITION TITLE	ANNUAL SALARY RATE	NO. MOS. OR HOURS BUDGETED	% TIME	CUMULATIVE (Fed. & non-Fed) AMOUNT REQUIRED
	(1)	(2)	(3)	(4)
<p>Key Personnel (those employees dedicated to the project 50% or more of their time and are critical to the success of the program.</p> <p>(Provide each employee's name, title, annual salary rate, number of months, percentage of time and amount to be paid from this award.)</p> <p>NOTE: These projections should include any anticipated salary increases during the grant period.</p> <p>NOTE: The amount required is based on the actual expenses to the budget....the formulas are a close approximation.</p> <hr/> <p>Below this line; List other Personnel – names and titles of employees that will be paid from the grant funds (e.g. clerical support, accounting staff, etc.) that are less than 50% allocated to the project – not deemed Key Personnel.</p>				
<b>TOTAL PERSONNEL</b>				\$
<b>FRINGE BENEFITS (Rate - _____)</b>				\$
<b>TOTAL PERSONNEL &amp; FRINGE</b>				\$

**Signature:** \_\_\_\_\_ **Title:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**A-11**  
**BUDGET DETAIL WORKSHEET**  
**FOR TWELVE MONTH BUDGET PERIOD**  
**(Non-Construction Programs)**

<b><u>DIRECT COST</u></b>		<b>CUMULATIVE (Fed. &amp; non-Fed) AMOUNT REQUIRED</b>
<b>(If additional space is needed for any category, attach sheet.)</b>		
<i>If multiple items purchased under a category, provide separate costs for each item.</i>		
<b>Personal Services</b> - List all Key Personnel on page A-10. Provide name of employees, if available, and provide all position titles. Show the annual salary rate and the percentage of time to be devoted to the project. Compensation paid for employees engaged in grant activities may not be more than that paid by the grantee to other employees in comparable positions or, if the grantee has no comparable positions, the rate may not be more than that paid for such services elsewhere in the community. Include any projected salary increases for the grant period.	\$	
<b>Fringe Benefits</b> - Fringe benefits are to be listed separately and should be based on actual known costs or an established formula. Fringe benefits are for the personnel listed in Personal Services category and only for the percentage of time devoted to the project. Fringe benefits on overtime hours are limited to FICA, Workman's Compensation, and Unemployment Compensation.	\$	
<b>Consultants</b> - Indicate whether applicant's formal, written Procurement Policy or the Federal Acquisition Regulations are followed. For each consultant enter the name, if known, service to be provided, hourly or daily fee (8-hour day), and estimated time on the project.	\$	
<b>Travel</b> - Itemize travel expenses of project personnel by purpose (e.g., staff to training, field interview, advisory group meeting, etc.). Show the basis of computation (e.g., six people to 3-day training at \$X lodging, \$X subsistence). Identify the location of travel, if known. Indicate source of Travel Policies applied, Applicant or Federal Travel Regulations. NOTE: Per diem is <u>not</u> allowed for local travel. Employee commuter costs are not eligible.	\$	
<b>Equipment</b> - Not eligible.	\$	
<b>Supplies</b> - List items by type (office supplies, postage, training materials, copying paper, and expendable equipment items costing less than \$5,000, such as books, hand held tape recorders) and show the basis for computation. (Note: Organization's own capitalization policy may be used for items costing less than \$5,000). Generally, supplies include any materials that are expendable or consumed during the course of the project.	\$	
<b>Contractual</b> - Indicate whether applicant's formal, written Procurement Policy or the Federal Acquisition Regulations are followed. Provide company or person name and a description of the product or service to be procured by the contract and an estimate of the cost. Applicants are encouraged to promote free and open competition in awarding contracts. A separate justification must be provided for sole source contracts over \$2,500.)	\$	
<b>Other</b> - List items (e.g., rent, reproduction, telephone, janitorial or security services, etc.) by major type and the basis of the computation. For example, provide the square footage and the cost per square foot for rent, or provide a monthly rental cost and how many months to rent.	\$	
<b>TOTAL DIRECT COST</b>	\$	

**NOTE: ALL CATEGORIES MUST BE SUPPORTED BY NARRATIVE JUSTIFICATION.**

**A-12**  
**BUDGET DETAIL WORKSHEET**  
**FOR TWELVE MONTH BUDGET PERIOD**  
**(Non-Construction Programs)**

**INDIRECT COST**

*(Costs identified as indirect can not be duplicated in Direct Cost.)*

(Rate \_\_\_\_\_%)

If the applicant has an approved rate, a copy of the rate approval, (a fully executed, negotiated agreement), must be attached. If the applicant does not have an approved rate, one can be requested by contacting the applicant's cognizant Federal agency, which will review all documentation and approve a rate for the applicant organization, or if the applicant's accounting system permits, costs may be allocated in the direct costs categories.

	<b>CUMULATIVE (Fed. &amp; non-Fed) AMOUNT REQUIRED</b>
<b>Overhead</b>	
<b>General and Administrative</b>	\$
<b>TOTAL INDIRECT COST</b>	\$
<b>OTHER</b>	
<b>Profit/Fee</b>	\$
<b>TOTAL ALLOWABLE BUDGET</b>	\$

**Does organization have a definitive approved rate package across the board for all grants/cooperative agreements/contracts?**

Check one:  Yes     No

If the answer is "yes", provide name of approving audit agency and date and attach a copy of the rate approval, (a fully executed, negotiated agreement).

Name of Audit Agency: \_\_\_\_\_

Date: \_\_\_\_\_

**NOTE:** All costs approved on this budget must meet the tests of necessity, reasonableness, allowability, and allocability in accordance with applicable cost principles applicable to this award. All costs charged to this project are subject to audit. Recipients are responsible to insure proper management and financial accountability of federal funds to preclude future costs disallowances.

All categories must be supported by narrative justification.



**Certification Regarding  
Debarment, Suspension, and Other Responsibility Matters  
Primary Covered Transactions**

This certification is required by the regulations implementing Executive Order 12549, Debarment and Suspension, 13 CFR Part 145. The regulations were published as Part VII of the May 26, 1988 *Federal Register* (pages 19160-19211). Copies of the regulations are available from local offices of the U.S. Small Business Administration.

**(BEFORE COMPLETING CERTIFICATION, READ INSTRUCTIONS ON REVERSE)**

- (1) The prospective primary participant certifies to the best of its knowledge and belief that it and its principals:
- (a) Are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency;
  - (b) Have not within a three-year period preceding this application been convicted of or had a civil judgment rendered against them for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State, or local) transaction or contract under a public transaction; violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property;
  - (c) Are not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State, or local) with commission of any of the offenses enumerated in paragraph (1)(b) of this certification; and
  - (d) Have not within a three-year period preceding this application had one or more public transactions (Federal, State, or local) terminated for cause or default.
- (2) Where the prospective primary participant is unable to certify to any of the statements in this certification, such prospective primary participant shall attach an explanation to this proposal.

Business Name \_\_\_\_\_

Date \_\_\_\_\_

By \_\_\_\_\_  
Name and Title of Authorized Representative

\_\_\_\_\_  
Signature of Authorized Representative





## **INSTRUCTIONS FOR CERTIFICATION**

1. By signing and submitting this proposal, the prospective primary participant is providing the certification set out below.
2. The inability of a person to provide the certification required below will not necessarily result in denial of participation in this covered transaction. The prospective participant shall submit an explanation of why it cannot provide the certification set out below. The certification or explanation will be considered in connection with the department or agency's determination whether to enter into this transaction. However, failure of the prospective primary participant to furnish a certification or an explanation shall disqualify such person from participation in this transaction.
3. The certification in this clause is a material representation of fact upon which reliance was placed when the department or agency determined to enter into this transaction. If it is later determined that the prospective primary participant knowingly rendered an erroneous certification, in addition to other remedies available to the Federal Government, the department or agency may terminate this transaction for cause or default.
4. The prospective primary participant shall provide immediate written notice to the department or agency to which this proposal is submitted if at any time the prospective primary participant learns that its certification was erroneous when submitted or has become erroneous by reason of changed circumstances.
5. The terms "covered transaction," "debarred," "suspended," "ineligible," "lower tier covered transaction," "participant," "person," "primary covered transaction," "principal," "proposal," and "voluntarily excluded," as used in this clause, have the meanings set out in the Definitions and Coverage sections of the rules implementing Executive Order 12549. You may contact the department or agency to which this proposal is submitted for assistance in obtaining a copy of those regulations (13 CFR Part 145).
6. The prospective primary participant agrees by submitting this proposal that, should the proposed covered transaction be entered into, it shall not knowingly enter into any lower tier covered transaction with a person who is debarred, suspended, declared ineligible, or voluntarily excluded from participation in this covered transaction, unless authorized by the department or agency entering into this transaction.
7. The prospective primary participant further agrees by submitting this proposal that it will include the clause titled "Certification Regarding Debarment, Suspension, Ineligibility and Voluntary Exclusion--Lower Tier Covered Transactions," provided by the department or agency entering into this covered transaction, without modification, in all lower tier covered transactions and in all solicitations for lower tier covered transactions.
8. A participant in a covered transaction may rely upon a certification of a prospective participant in a lower tier covered transaction that it is not debarred, suspended, ineligible, or voluntarily excluded from the covered transaction, unless it knows that the certification is erroneous. A participant may decide the method and frequency by which it determines the ineligibility of its principals. Each participant may, but is not required to, check the Nonprocurement List.
9. Nothing contained in the foregoing shall be construed to require establishment of a system of records in order to render in good faith the certification required by this clause. The knowledge and information of a participant is not required to exceed that which is normally possessed by a prudent person in the ordinary course of business dealings.
10. Except for transactions authorized under paragraph 6 of these instructions, if a participant in a covered transaction knowingly enters into a lower tier covered transaction with a person who is suspended, debarred, ineligible, or voluntarily excluded from participation in this transaction, in addition to other remedies available to the Federal Government, the department or agency may terminate this transaction for cause or default.



**U.S. SMALL BUSINESS ADMINISTRATION**  
**CERTIFICATION REGARDING LOBBYING**

**Certification for Contracts, Grants, Loans and Cooperative Agreements**

The undersigned certifies, to the best of his or her knowledge and belief, that:

- (1) No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.
- (2) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form LLL, "Disclosure of Lobbying Activities," in accordance with its instructions.
- (3) The undersigned shall require that the language of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by Section 1352, Title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Signature \_\_\_\_\_

Date: \_\_\_\_\_

Name and Title: \_\_\_\_\_

**CERTIFICATION OF CASH MATCH & PROGRAM INCOME**

**Funding Cycle:** \_\_\_\_\_

<b>Name of Host Organization:</b>	<b>Street Address:</b>
<b>Telephone Number:</b>	<b>City, State and Zip</b>

As the duly authorized Officer/Representative of the Applicant described above, I hereby certify that the WBC program budget for the funding cycle indicated above, contains actual cash dollars in the amount of \$ \_\_\_\_\_ from sources other than the Federal Government.

A listing of sources and dollar match amounts is attached to this certification.

Program Income collected for eligible WBC grant activities must be accounted for in a separate manner, and can be used to match WBC federal funds or further expand the WBC program service delivery.

Cash match provided for this program year from program income sources:  
\$ \_\_\_\_\_

\*\*\*\*\*

Balance of WBC Program Income on hand at the beginning of this proposal period:  
\$ \_\_\_\_\_

**SIGNED:** \_\_\_\_\_  
Authorized Representative/Officer

**TITLE:** \_\_\_\_\_

**DATE:** \_\_\_\_\_

<b>WBC SELF-ASSESSMENT OF WEB-BASED ACTIVITIES</b>	Mark "X"
<b>BASIC</b>	
1. Is your WBC accessible to clients via the Internet?	
a. Yes	
b. No	
2. Can clients obtain current information about upcoming events, training, business opportunities, etc. from your WBC website?	
a. Yes	
b. No	
3. Is your WBC website updated monthly to reflect current information and offerings so that the information clients obtain is accurate?	
a. Yes	
b. No	
4. Can clients access SBA's Home Page via a link from your WBC website?	
a. Yes	
b. No	
5. As an enhancement to our technical assistance, can clients directly access specific SBA program areas on the SBA Home Page via a link from your WBC website? (Procurement, SBIR, International Trade, etc.)	
a. Yes	
b. No	
6. Does your website provide client access to online training programs offered by other entities (other SBDCs, score, university sites, etc.)?	
a. Yes	
b. No	
7. Can clients communicate with your WBC via an automatic e-mail link?	
a. Yes	
b. No	
<b>ADVANCED LEVEL I</b>	
8. On your website, can clients: a) Download forms and other templates?	
i) Yes	
ii) No	
b) Complete and submit forms and other templates?	
i) Yes	
ii) No	
c) Access a library of business and management resource materials?	
i) Yes	
ii) No	
d) Access information via search or query mechanisms?	
i) Yes	
ii) No	
9. Can clients register, schedule and receive counseling through an automated Internet system?	
a. Yes	
b. No	
10. Can clients register, schedule and receive training through an automated Internet system?	
a. Yes	
b. No	

ADVANCED LEVEL II

11. Can clients access an automated needs assessment tool, online diagnostic or expert system to identify the type and level of service required?

a. Yes

b. No

12. Does this automated needs assessment tool or online diagnostic automatically refer the client to the targeted level of service?

a. Yes

b. No

13. Can clients obtain assistance from a counselor via:

a. Online and realtime chat?

i. Yes

ii. No

b. E-mail?

i. Yes

ii. No