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GREEN ENTREPRENEURSHIP

Every day, women are starting their own businesses. In fact, women-owned businesses grew at nearly twice the national average for all other business types between 1997 and 2006. An estimated 7.2 million companies were owned entirely or mostly by women in 2008.⁷⁵

While women have made substantial inroads into entrepreneurship, there remains plenty of opportunity for women to create and grow businesses. Only one in five companies with \$1 million in annual revenue — a standard measure of success — are women-owned businesses. Moreover, only about four percent of all revenue is generated by women-owned businesses, according to the Center for Women's Business Research.⁷⁶

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OPPORTUNITIES IN THE GREEN ECONOMY

The growing commitment to sustainable principles has increased the demand for new green products and services. Businesses and consumers are looking for better ways to reduce waste, minimize our impact on the environment, and leave a cleaner, greener world for our children and grandchildren. The growing emphasis on protecting the environment translates into opportunities for entrepreneurs — women with ideas, energy, and smart strategies to start and operate their own green businesses and organizations.

Being a green business owner can offer meaningful employment that is economically rewarding, socially responsible, and environmentally beneficial. At the same time, it can help women looking to balance their family lives with their professional ambitions. The green economy offers women a win-win situation, to engage their values *and* achieve financial success.

In addition, many women business owners are already environmentally conscious in their companies. In one survey, 71 percent of the women owners said they were working to make their businesses greener, and 60 percent said they are “greening” their products.⁷⁷

EXAMPLES OF INCORPORATING GREEN PRODUCTS/SERVICES INTO EXISTING BUSINESSES

- A packaging goods company that sells boxes and wrapping made from recycled materials
- A retail store that sells sustainably-produced goods
- A construction company that collects debris and sells it for recycling or other uses
- A consulting company that adds an environmental division

You can find a niche improving existing products and services by making them greener. Or, perhaps you have an idea for an altogether new device or service. The opportunity is there, but how do you decide if green entrepreneurship might be for you, and how do you go from an idea to a real, successful business? This chapter will give you an overview of what it takes.

Laura Culin, president/chief executive officer of Austin Lumber Co. in Texas, took over a family lumber business that had existed since 1929 and made it unique in the area by offering green construction products. Laura began by identifying the green products that might be of interest to her customers: “I started attending several different conventions to find out what architects were looking for, where we were going with building, and what products were available.”

BECOMING A GREEN ENTREPRENEUR

Creating a business requires hard work, knowledge, and patience — and risk-taking. If you decide to start your own business, you should recognize and plan for the fact that it will take time to achieve profitability. Exactly how long depends on many factors, but the U.S. Small Business Administration estimates it can take six months or longer for a new firm to turn a profit.⁷⁸ Take this into account when developing a business plan; most people need to cover personal expenses as well as those of the business until the point of profitability is reached.

Entrepreneurs run businesses and organizations that range in size from large to small. Most women entrepreneurs are self-employed, and may want their companies to stay small. For others, however, being an entrepreneur presents the opportunity to grow a large enterprise, perhaps even one that operates internationally.

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Larger-scale women-owned businesses, which have made it past many development hurdles, often have these qualities:⁷⁹

- They plan for growth.
- They set specific long-term goals, track their progress, and make adjustments as necessary to meet those goals.
- They sell to other businesses.
- They constantly upgrade their skills.
- They bring in business partners.
- They develop strategies for getting the funding they need to support expansion.

STARTING OFF RIGHT: CREATING A BUSINESS PLAN

Starting a successful green business involves generating your business idea and following a well-thought-out, step-by-step process to turn that green idea into a real product or service. Entrepreneurs usually begin with an idea for a new product or service, a new business model, or a way to improve an existing business. Green entrepreneurs focus on processes that will reduce waste or preserve natural resources, or products and services that help others “go green.”

You should also think about your longer-term goals for the business venture. Where do you want the business to be in one, two, and five years? Some entrepreneurs develop their businesses and then sell them once successful. Other entrepreneurs keep their businesses, which may stay small or grow. Green business practices and technology are changing rapidly, and you should expect the needs and expectations of your potential customers to change as well. Successful entrepreneurs must embrace change and be nimble in adapting to a rapidly-evolving business environment.

A good business plan is fundamental to being a successful entrepreneur. This plan is a well-thought-out strategy for creating, growing, and sustaining your enterprise. It’s the how-to-guide for your business. According to the U.S. Small Business Administration, every business plan should include something about each of the following areas.⁸⁰ (Each item on this list is described in greater detail on the Small Business Administration website at http://www.sba.gov/smallbusinessplanner/plan/writeabusinessplan/SERV_ESSENTIAL.html.)

- **Executive summary:** Give a concise overview of your plan.
- **Market analysis:** Show your knowledge of the industry, describe your target market, and demonstrate the potential demand for your product or service.
- **Service or product line:** Describe what you’re selling and who will benefit from it. Demonstrate that people will be willing to pay for your service or product.
- **Company description:** Include information about the nature of your business and the key elements that will make it successful.
- **Organization and management:** Outline the organizational structure, including profiles of the management team and qualifications of the board of directors where applicable. You should also discuss the type of legal entity you want to establish (sole proprietorship, partnership, or corporation).
- **Marketing and sales management:** Describe your plans for creating customers and growing your business.

ENTREPRENEURIAL CHARACTERISTICS

- Dedication
- Energy
- Interpersonal skills
- Management skills
- Realistic
- Strategic
- Willingness to take risks

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- **Funding request:** Lay out how much money you need to create or expand your business and how it will be spent.
- **Financials:** Analyze your business's expected finances, including forecasted income statements, balance sheets, cash flow statements, and capital expenditure budgets.

HOW GREEN ENTREPRENEURSHIP IS DIFFERENT

There are some aspects of being a green entrepreneur that are different from entrepreneurship in other areas. One key difference is that customers might need to be educated about the green product or service before they are willing to buy. Customers often don't understand the benefits of a green product over a traditional one. So, investing time up front with customers is essential to getting sales. In addition, because green products can be more costly than non-green ones, a green entrepreneur needs to think carefully about how to convince customers that the extra cost is worthwhile for them.

Another major difference is the speed at which green technology is changing. As a green business owner, you will need to stay on top of new information and industry developments to be sure that you can be competitive in the market. Continually educate yourself by reading, going to conferences, taking classes, and participating in relevant organizations.

Sustainability is another consideration for the green entrepreneur. As part of your business plan, consider how you will distribute your product or service in a sustainable way. You might be able to move your product only so far from its origins without having big environmental or financial costs. Also, consider how your products can be sustainably packaged and marketed, and how your company can reduce waste and be energy efficient.

MYTH: The focus on green jobs is a fad.

FACT: Currently, most green jobs are found within the energy efficiency sector, but other opportunities are available and are projected to grow. According to a 2009 Pew Center report, *The Clean Energy Economy: National Numbers*, its research showed that, between 1998 and 2007, jobs in the clean energy economy grew by 9.1 percent, while total jobs grew by just 3.7 percent.⁸¹ Increased support for green jobs by state and federal governments will likely spur growth long into the future.

THINGS TO CONSIDER

Even the most successful entrepreneurs encounter obstacles along the way, and you can count on some struggles. Anticipating issues and preparing to deal with them are important steps on the path to success. Some of the challenges you could face include:

Family obligations. Some women like the idea of self-employment because it can provide a more flexible work schedule to help balance work and family demands. At the same time, starting and running a new business requires a lot of work and will affect your family. You might spend a lot of time on the road, on the phone, and working on paperwork and planning. Include your family members in your business planning process and talk to them about how everyone can contribute to its success.

Managing multiple needs. Many women consider themselves adept at multitasking. However, asking for help is not a sign of weakness. Don't try to do everything on your own. Sometimes it can be useful to hire staff to give yourself more time to focus on those aspects of your business at which you are most skilled. For example, perhaps you are strong in managing projects but aren't as skilled in marketing. Sometimes it will be best to call on lawyers, bankers, accountants, insurance agents, and other experienced professionals who can help you with more complex issues.

Networking. Who you know — and get to know — will make a great difference in your success. Your network of friends and family members is the first place to turn for help with ideas, finances, and customers, but also reach beyond your immediate circle and find opportunities to connect with others who might be good sources of information or who might help you connect to customers. Trade associations, chambers of commerce, women entrepreneurs associations, and charitable organizations are just a few such contact points. Many businesswomen also have been helped after finding role models who offer moral and practical support.

Financing. Solid financing is often critical to a new business's success, but research shows that female entrepreneurs tend to be less likely to seek investors.⁸² In many cases, it is desirable and necessary to seek out loans from banks or seed money from venture capitalists. Raising the money is one of the biggest challenges for a new business, which is one of the reasons you need a solid business plan. Be patient and persistent. Many proposals are turned down at first, but successful entrepreneurs continue to seek out other funding sources.

Financing can be a real challenge for a budding entrepreneur. **Rebecca Lundberg**, chief executive officer of the solar energy installation business Powerfully Green, found a unique solution. "We didn't want to be in debt, so I quit my job, and [my partner] continued working. Financially, it was simplified, because he was paying the bills, so we didn't have to take out a loan. ... We made do with what we had." To save even more money, Rebecca and her partner decided to run their business from their home rather than renting office space. "Some people are embarrassed that they run a business out of their house, but here I was trying to teach people about sustainable living, and I felt that it was kind of silly to [heat and cool an empty house] so I could drive to an office that I needed to heat and cool."

Marni Majorelle, the managing principal of the landscape design company Alive Structures, offered this advice for entrepreneurs: "Hiring people is one of the best investments businesses can make. You don't just want to hire people left and right if you don't need them, but I think you should know what is going on as much as you can without feeling like you have to do everything. You must be able to delegate and not do everything yourself ... that overextends people and hurts the business long term."

Marketing and self-promotion. In the world of business, you will need to be assertive, seeking attention for your company and yourself. Spread the word among your networking partners about your business venture, and don't be shy about asking for ideas, help, and the opportunity to do business with them. As your company grows, ask your satisfied customers to refer you to others.

NEW BUSINESS CHECKLIST⁸³

- ✓ Research and plan your business.
- ✓ Get business assistance and training.
- ✓ Choose a business location.
- ✓ Finance your business.
- ✓ Determine the legal structure of your business.
- ✓ Register a business name with your state government.
- ✓ Get a tax identification number.
- ✓ Register for state and local taxes.
- ✓ Obtain business licenses and permits.
- ✓ Apply to become a certified woman-owned business or for other certifications advantageous for getting contracts.
- ✓ Learn your employer responsibilities.

COMMUNITY SUPPORT FOR WOMEN ENTREPRENEURS

As an entrepreneur, you are ultimately responsible for the success of your enterprise, but running a business is complex, and you will improve your chances

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of success by seeking out help when needed. Aside from hiring specialists, you can seek out training, financing, and help from organizations in your area; there are many resources available.

WOMAN TO WOMAN

A great resource for women business owners is other women business owners. Many communities have women business groups that host events and offer formal or informal peer-to-peer networking. Check online or with women business organizations locally for opportunities to connect with a mentor.

Entrepreneurship programs offer formal training in the basics of entrepreneurship. If you're starting your first business, you should definitely consider enrolling in formal training. As the green economy grows, more green-specific business programs are being created. Here are some of the options now available:

- **Community colleges** offer individual courses as well as certificate programs to help entrepreneurs at every stage, whether it's developing a business plan, dealing with regulations, adding a product line, holding down costs, or finding new customers. Check to see what programs specifically targeted toward entrepreneurs are available at community colleges near you. Some universities also offer green-specific programs locally or online.
- **Business centers, chambers of commerce, and associations** also offer entrepreneurship training. These programs can be a great way to learn more about how to set up your business, network, grow your business, and other important aspects of entrepreneurship.
- **Community organizations or professional organizations** may offer training that can help you become better prepared for entrepreneurship in the green economy. For instance, you might locate a program on green building or how to fund a nonprofit.
- Many **colleges and universities** have technology-transfer offices that can help you turn your green idea into a growing business. These offices help connect entrepreneurs with university faculty and others who have skills that will help their products or services get into the marketplace. For instance, a scientist may need help taking her test product to the next level; the university might connect her to a faculty member in the business department.

For more information about education options, see Chapter 4, "Educating Yourself for a Green Career."

Small business-focused organizations are located in every state. Some are government offices, while others are private associations. They include Small Business Development Centers (SBDCs), state and national small business associations, and chambers of commerce. A network of Women's Business Centers has been established by the Small Business Administration's Office of Women's Business Ownership; these centers are located across the country in metropolitan areas. The centers offer training and counseling on many topics to help women start and grow businesses.

Economic development agencies can provide important assistance to new green businesses. These agencies, created to support state and local businesses, can help with such things as creating a business plan, finding financing, training a workforce, and streamlining the permitting process.

Business incubators offer a wide range of resources for new entrepreneurs, including office space and fully functional lab facilities. To find an incubator near you, check out the National Business Incubator Association at <http://www.nbia.org> or contact your local economic

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development office or chamber of commerce. A growing number of incubators are specifically designed for green business startups. For example, Green Exchange, located in a renovated industrial building in Chicago, provides retail, office, and live-work spaces to green entrepreneurs, as well as a variety of marketing services.⁸⁵

Financing for new businesses comes in many forms:

- **Loans:** Many new business owners will borrow money from banks or other financial institutions, and are responsible for paying back the principal plus interest. Loans are available at all stages of business development. It is important to have a solid business plan when seeking a loan. Microenterprise grants are another option; these are awarded to small businesses owned by people who are economically disadvantaged. Contact your state or local economic development agency to learn if you will qualify. There are also a variety of state and local programs available to help new and existing entrepreneurs. The Small Business Administration provides information on federally-guaranteed loan programs and financing at <http://www.sba.gov/financialassistance/borrowers/index.html>.
- **Angel investors:** Some businesses are financed in part by angel investors or groups (often retired entrepreneurs or executives) who will help to fund the startup of a new business in return for some owner equity. Angel investors are individuals who provide money to a private business owned and operated by another person who isn't a friend or a family member.⁸⁶ They most often invest in areas such as software, health care services, medical devices, and biotechnology companies that have high potential for growth and profit.
- **Venture capitalists:** Venture capitalists are another financing option, especially for emerging technology businesses. These investors pool their money, which is managed by an investment firm, to invest in early-stage businesses that have a good chance of growing and being highly profitable.

SPECIALIZED GRANTS AND LOANS

Find out whether there are specialized grants and loans available to help you with your small business. Go to <http://www.grants.gov> to locate federal grants or try <http://www.sba.gov/about-sba-services/7631> (the Business Loans and Grants Search Tool).

MOVING FORWARD AS AN ENTREPRENEUR

As you can see, there is plenty of work involved in starting a new green business. There is also plenty of opportunity and reward for women who are eager to protect the environment, take on new challenges, and enhance their financial situation. New entrepreneurs are setting up shop every day, and the opportunities in the green economy continue to grow.

SELECTING AN ENTREPRENEURSHIP PROGRAM

Look for a program with the following:⁸⁴

- Interactive sessions that allow for dialogue and clarification
- A case approach that fosters sharing experiences and developing analytic and problem-solving skills
- A strong focus on personal development
- Experiential learning (mentoring, apprenticeship)
- Formal support mechanisms such as mentoring, networking, or counseling (opportunities for networking are especially important)
- Women teachers or speakers
- Collaboration or partnerships with other organizations or providers

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ADDITIONAL RESOURCES

You may find these resources helpful in planning for a green career. Web links can change, so you may need to do Internet searches to find the latest information.

SMALL BUSINESS RESOURCES

GOVERNMENT RESOURCES

- Business.gov. Business.gov is the U.S. government's official website for small businesses. It provides information and resources on complying with laws and regulations, and government programs and services to help start, expand, and run a small business (<http://business.gov>). The site offers information on starting a green business (<http://www.sba.gov/content/starting-green-business>).
- U.S. Department of Commerce. Commerce provides products and services to support Americans and American companies, including census data, patent and trademark protection for inventors and businesses, and business resources. <http://www.commerce.gov>
 - Economic Development Administration (EDA). EDA provides information and resources for economic development and links to state economic development agencies. <http://www.eda.gov/Resources/StateLinks.xml>
 - U.S. Patent and Trademark Office (USPTO). USPTO provides information on how to obtain a patent or trademark and resources about intellectual property law. <http://www.uspto.gov>
- U.S. Department of Labor, Office of Disability Employment Policy (ODEP). ODEP offers START-UP/USA (Self-Employment Technical Assistance, Resources, and Training). <http://www.start-up-usa.biz>
- U.S. Small Business Administration (SBA). SBA offers programs, resources, and training for women entrepreneurs. SBA also offers close to 30 free online courses to help you start and grow your business. <http://www.sba.gov/training>
 - SCORE "Counselors to America's Small Business." SCORE, an SBA partner, offers free and confidential small business advice and training for entrepreneurs online and in-person at offices nationwide. <http://www.SCORE.org>
 - Small Business Development Centers (SBDCs). SBDCs provide resources for new and current small business owners. <http://www.sba.gov/about-sba-services/199>
 - Women's Business Centers. A national network of Women's Business Centers provides business training, counseling, and other resources to help women start and grow successful businesses. <http://www.sba.gov/aboutsba/sbaprograms/onlinewbc/index.html>

NON-GOVERNMENT RESOURCES

- Collegiate Entrepreneurs' Organization (CEO). CEO provides resources for college students with entrepreneurial ambitions. <http://www.c-e-o.org>
- Entrepreneurship.org. This is a public-private partnership that formed a free, online resource designed to help build entrepreneurial economies and offers an array of content and resources to assist entrepreneurs. <http://www.entrepreneurship.org>

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- National Association for the Self-Employed (NASE). NASE offers a resource center for self-employed individuals and micro-businesses. <http://www.nase.org>
- National Association of Women Business Owners (NAWBO). NAWBO offers resources for growing a business. http://nawbo.org/section_29.cfm
- National Business Incubation Association (NBIA). NBIA offers information and advocacy for incubator programs for new enterprises. <http://www.nbia.org>
- National Federation of Independent Business (NFIB). NFIB is an advocacy group with resources for small businesses. <http://www.nfib.com>
- National Small Business Association (NSBA). NSBA is an advocacy association for small businesses. <http://www.nsba.biz>
- U.S. Chamber of Commerce. U.S. Chamber of Commerce is the world's largest business federation, representing the interests of businesses as well as offering links to state and local chambers and industry associations. <http://www.uschamber.com/chambers/directory/default>

FUNDING RESOURCES

GOVERNMENT RESOURCES

- U.S. Department of Agriculture (USDA), National Agricultural Library (NAL). USDA published the fact sheet *Sustainable Agriculture Research Funding Resources* (March 2007) that lists U.S. government and non-government entities that provide funding for research activities related to sustainable agriculture. <http://www.nal.usda.gov/afsic/pubs/agnic/susagfunding.shtml>
- U.S. Department of Labor (DOL), Employment and Training Administration (ETA). ETA's Self-Employment Assistance program is a voluntary program states may offer for dislocated workers. <http://workforcesecurity.doleta.gov/unemploy/self.asp>
- U.S. Small Business Administration (SBA), Office of Technology. SBA provides information about the Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR) programs. <http://www.sba.gov/aboutsba/sbaprograms/sbir/index.html>. The following federal agencies award SBIR and STTR grants and contracts:
 - National Aeronautics and Space Administration, SBIR and STTR Program (contracts). http://sbir.gsfc.nasa.gov/SBIR/SBIR.html?cm_sp=ExternalLink_-_Federal_-_NASA
 - National Science Foundation, Directorate for Engineering. http://www.nsf.gov/eng/iip/sbir/?cm_sp=ExternalLink_-_Federal_-_NSF
 - U.S. Department of Agriculture (USDA), National Institute of Food and Agriculture (grants). <http://www.csrees.usda.gov/fo/sbir.cfm>
 - U.S. Department of Commerce, National Institute of Standards and Technology, SBIR Program (contracts). <http://www.nist.gov/tpo/sbir/index.cfm>
 - U.S. Department of Commerce, National Oceanic and Atmospheric Administration, Office of Research and Technology Applications (contracts). <http://www.oar.noaa.gov/orta/>
 - U.S. Department of Defense, SBIR and STTR Program (contracts). http://www.acq.osd.mil/osbp/sbir/?cm_sp=ExternalLink_-_Federal_-_DOD
 - U.S. Department of Education, SBIR Program (grants). http://www.ed.gov/programs/sbir/index.html?cm_sp=ExternalLink_-_Federal_-_Education

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- U.S. Department of Energy, Office of Science (SBIR and STTR grants). <http://www.science.energy.gov/sbir>
- U.S. Department of Health and Human Services, Office of Extramural Research, National Institutes of Health (grants and contracts). http://grants.nih.gov/grants/funding/sbir.htm?cm_sp=ExternalLink_-_Federal_-_HHS
- U.S. Department of Transportation, Research and Innovative Technology Administration, Volpe National Transportation Systems Center (contracts). http://www.volpe.dot.gov/sbir/?cm_sp=ExternalLink_-_Federal_-_DOT
- U.S. Environmental Protection Agency (EPA), National Center for Environmental Research (see EPA loan programs for green businesses) (contracts). http://epa.gov/ncer/sbir/?cm_sp=ExternalLink_-_Federal_-_EPA

NON-GOVERNMENT RESOURCES

- ATTRA – National Sustainable Agriculture Information Service. ATTRA’s publication *Federal Conservation Resources for Sustainable Farming and Ranching* (updated 2010) offers an overview of major federal conservation programs that provide resources for farmers and ranchers to enhance and maintain sustainable farming and ranching practices. <https://attra.ncat.org/attra-pub/viewhtml.php?id=280>
- Small Business Environmental Home Page. The Home Page serves as a “one stop shop” for small businesses and assistance providers who seek information on a wide range of environmental topics. It provides a list of federal and nonprofit financial assistance programs. <http://www.smallbiz-enviroweb.org/Resources/funding/fedprograms.aspx>

This list is not exhaustive and inclusion on this list does not represent an endorsement of any institution or program. While all efforts are made to ensure that hyperlinks are working and the information contained at the referenced websites is useful, the authors do not endorse, take responsibility for, or exercise control over the websites or organizations, nor do they vouch for the accuracy or accessibility of the information contained on these sites. The authors also cannot authorize the use of copyrighted materials contained in these sites. Users must request such authorization from the sponsor of the website.

End Notes

⁷⁵National Women’s Business Council. “Women Business Owners and their Enterprises” (2010). http://www.nwbc.gov/idc/groups/public/documents/nwbc/wbo_firms_factsheet2010.pdf

⁷⁶Center for Women’s Business Research. *The Economic Impact of Women-Owned Businesses in the United States* (2009). <http://www.nwbc.gov/idc/groups/public/documents/nwbc/economicimpactstudy.pdf>

⁷⁷Women’s Business Enterprise National Council. “Survey of Female Business Owners” (2008).

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⁸⁴O’Meally-Nelson, Blossom. *Fostering Women’s Entrepreneurship: Education, Management Training, and Societal Values* (2000). See also National Women’s Business Council, *Successful Practices for Establishing and Modifying Entrepreneurship Programs for Women: Resources for Entrepreneurship Centers and Non-Credit Programs* (2009). <http://www.nwbc.gov/idc/groups/public/documents/nwbc/executivesummary.pdf>

⁸⁵The Green Exchange (2010). <http://www.greenexchange.com>

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