

# **U.S. Small Business Administration**

## **Office of Women's Business Ownership**

**OPPORTUNITY NUMBER: OWBO-WKPLN-2012-13**

**WOMEN'S BUSINESS CENTER (WBC)**

**2012 - 2013 Option Year Work Plan & Budget Request**

**FY-2012**

**Option Year Budget Period  
September 30, 2012 – September 29, 2013**

This notice calls for the 2012 - 2013 Option Year Work Plan, operating budget, organizational chart, milestones, and contact information from WBCs that are currently in SBA's WBC program that will have successfully completed, by September 29, 2012, year 1, 2, 3, or 4 of its Initial Grant Phase WBC Project or year 1, or 2 of its Renewal Grant Phase WBC Project.

**NOTE:** WBCs that submitted an application through [www.grants.gov](http://www.grants.gov) under the WBC Renewal Grant Program Announcement that closed on February 3, 2012 do not have to resubmit or complete this Work Plan for that application this year.

**Opening Date: April 9, 2012**

**Closing Date: June 8, 2012**

Responses to this 2012 - 2013 Option Year Work Plan must be posted to [www.grants.gov](http://www.grants.gov) by 11:59 p.m. Eastern Daylight Time, **June 8, 2012**. No other methods of submission will be permitted. Proposals submitted after the stipulated deadline will be rejected without being evaluated.

**U.S. SMALL BUSINESS ADMINISTRATION  
OFFICE OF WOMEN’S BUSINESS OWNERSHIP  
2012-2013 Option Year Work Plan & Budget Request**

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## **WOMEN'S BUSINESS CENTER PROGRAM**

### **2012 - 2013 Option Year Work Plan & Budget Request**

#### **I. FUNDING OPPORTUNITY DESCRIPTION**

##### **A. OVERVIEW**

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 non-profit 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 REQUEST**

This notice calls for the 2012 - 2013 Option Year Work Plan, operating budget, organizational chart, milestones, and contact information from WBCs that are currently in SBA's WBC program that will have successfully completed, by September 29, 2012, year 1, 2, 3, or 4 of its Initial Grant Phase WBC Project or year 1, or 2 of its Renewal Grant Phase WBC Project.

**NOTE:** WBCs that submitted an application through [www.grants.gov](http://www.grants.gov) under the WBC Renewal Grant Program Announcement that closed on February 3, 2012 do not have to resubmit or complete this Work Plan for that application this year.

##### **C. PROJECT DURATION**

This funding is provided for the September 30, 2012 - September 29, 2013 project year of the WBC's current 5-year or 3-year project period.

##### **D. LEVERAGING RESOURCES**

###### **Collaboration with the Small Business Administration (SBA)**

WBCs must work collaboratively, with assistance from SBA's District Offices, to coordinate their efforts to expand services and avoid duplication, particularly with other SBA-funded programs such as Small Business Development Centers (SBDCs), SCORE, Veterans Business Outreach Centers (VBOCs) and U.S. Export Assistance Centers (USEACs). Where the WBCs are located in

communities with these resource partners, the WBCs will coordinate with them in offering training and other forms of assistance to their clients.

WBCs are encouraged to fully employ the resources of other federal, state and local government, academic and private sector programs concerned with aiding small businesses in order to provide seamless business development assistance at every stage of business growth.

#### 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.

### **E. OVERSIGHT**

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

The District Office Technical Representative (DOTR) is the primary contact for the WBC locally; this includes on-site visits, programmatic and financial reviews, reporting any issues that may arise to OWBO, and coordination of SBA resource partner efforts. The OWBO Program Manager is responsible for monitoring and oversight of the overall WBC, including compliance with the Cooperative Agreement.

## **II. AWARD INFORMATION**

### **A. FUNDING INFORMATION**

WBCS IN THE INITIAL (5-year) FUNDING PHASE:

FUNDING AMOUNT FOR 2012 – 2013: **\$150,000**

WBCS IN THE RENEWAL (3-year) FUNDING PHASE:

FUNDING AMOUNT FOR 2012 – 2013: **\$125,520**

### **B. AWARD NOTICES**

Amendments to the current Notice of Award will be completed during the months of July and August 2012 pending review and approval of your option year work plan and budget submittal.

**C. CASH MATCH REQUIREMENT**

The WBC is required to provide a non-federal match. Non-federal match may consist of cash, in-kind and program income as detailed below and must be used for approved budgeted items only.

**1. Annual Match**

**Initial Phase funded Centers:** WBC projects in the second year of its project must provide a non-federal match equal to one dollar for each two federal dollars. WBC projects beyond the second year of its project must provide a minimum non-federal match equal to one dollar for each federal dollar.

**Renewal Phase funded Centers:** WBC projects must provide a minimum 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**

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 cash match.

**NOTE:**

- Community Service Block Grants (CSBG) may not be used as match.
- Donations from federal entities may not be claimed as match.

- Lines of credit may not be used as cash match.

### **3. Failure To Expend Match**

It is expected that the WBC will expend cash and in-kind resources at the approximate pace of federal funds expenditures, with the exception of the first quarter of the budget period. All non-federal match expenditures are monitored quarterly; however, a thorough evaluation will be made mid-year to ensure that the center is on pace to meet its annual cash match expenditure requirement.

Cash match becomes eligible program match only when it is expended for program purposes, as outlined in the approved budget. Therefore, cash pledges not expended for WBC project purposes are not eligible cash match sources.

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.

### **4. Match Certification**

The recipient must certify that the non-federal matching share has been obtained and expended on the WBC project and must maintain records of all cash and in-kind donations used as match, and program income generated from the grant. Records will be reviewed by the DOTR or other financial examiners during site visits and the bi-annual programmatic and financial examinations or at any other time deemed necessary by OWBO.

(See: <http://www.sba.gov/wbc> for Certification of Cash Match and Program Income Worksheet.)

## **D. PROGRAM NARRATIVE TO BE WRITTEN BY APPLICANT**

Provide the following information in a separate narrative.

(Provide a Table of Contents and number all pages and order responses as listed below.)

**1. Mission Alignment and Experience**

- a. Is your WBC still aligned with the mission of your host organization?
- b. Has the status of your WBC changed within the last year, or do you anticipate a status change within your host organization? E.g., re-organization, major staffing changes, etc.

**2. Organization and Structure**

- a. Provide an organizational chart for the WBC for the 2012 - 2013 Project Year, which includes all proposed full-time and part-time program staff and titles, (this should match the two personnel worksheets (B-10A & B-10B) requested as part of the budget submission).
- b. The grant requires a 100% full-time WBC program director. This position cannot be shared between two or more employees.
- c. Include resume for the WBC program director and all other key personnel staff. Note: Key personnel staff members are those who dedicate 50% or more of their time to the WBC project and who are vital to its success.

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.

- d. Include the position description for the WBC Program Director and all other key and non-key personnel.
- e. Enclose a list of board members and each member's phone number and email address.
- f. State by whom and during what hours the facility or facilities will be staffed. In addition, provide a list of planned closures. (e.g., holidays, etc.)

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

The WBC must be open to clients a minimum of 40 hours per week. The WBC's work week must include weekend and weeknight hours, and a plan for online training and counseling. If the WBC operates at more than one location under the same Cooperative Agreement, the 40 hour requirement may be divided between two facilities. However, no more than two facilities may share the 40 hours.

- g.** The WBC must immediately inform OWBO and the DOTR, in writing, of any changes to its address, telephone or facsimile number, e-mail address or website of its WBC location(s) and/or host organization.

### **3. Milestones**

New goals will be set in FY 2013.

In establishing your goals, you should work with your local District Office to reach an agreed upon number of clients to be counseled and trained as determined by local market needs.

Include a narrative of clear goals, measurable objectives, and time-phased activities that are results-oriented to increase business expansions and new business start-ups among prospective clients.

### **4. Market Assessment for Services Provided**

- a.** What is the WBC's target market for the 2013 project year? Is that a change from previous years? Explain.
- b.** The WBC must have e-mail capability to counsel and respond to client technical assistance questions and have access to the Internet for staff and clients.
  - (i)** 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.

- (ii) The WBC must create and support its own website and link to the SBA website at [www.sba.gov](http://www.sba.gov). The website must acknowledge the SBA partnership and contain all required disclaimers.

## 5. Financial Management Capability and Confirmation of Match

- a. 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).

This Option Year Work Plan & Budget Request must include certification (i.e., letter from the applicant's Auditor, CPA, Treasurer, Comptroller, CFO or similarly qualified individual) 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").

This certification must be included with the Option Year Work Plan & Budget Request before federal funds will be disbursed.

- b. The application must include a copy of its most recent A-133 audit report. If the Applicant is not subject to the requirements of the Single Audit Act, it must instead submit a copy of its most recent audited financial statement. **UNAUDITED FINANCIAL STATEMENTS ARE NOT ACCEPTABLE.**
- c. Does the WBC have written policies and procedures for determining reasonableness, allowability and allocability of costs?

Describe the organization's plan to ensure accuracy of its financial recordkeeping and describe its current practices regarding the receipt and expenditure of program funds.

Explain how the organization currently complies with the requirements that financial records must be accessible to the program director, and that both the program director and chief financial officer must approve WBC expenditures, endorse WBC

bank drafts and co-sign financial reports and the request for reimbursement.

- d. Complete the cash match certification form.

## **6. Program Evaluation and Economic Impact**

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 (current and past) to collect the following annual economic impact data mandated by Congress —

- a. The number of individuals receiving assistance (current clients only);
- b. The number of start-up business concerns formed;
- c. The gross receipts of assisted concerns;
- d. The employment increases or decreases of assisted concerns; and
- e. To the extent practicable, increases or decreases in profits of assisted concerns.

## **7. Technological Capabilities**

Complete the Technology Self Assessment Worksheet.

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

## **E. BUDGET INFORMATION**

Failure to provide the mandatory documentation requested by this Option Year Work Plan & Budget Request will result in its automatic rejection.

**1. SF-424 Package (SF-424, SF-424A, SF-424B, B10-B16 Annual Budget Summary, and Certification of Cash and Program Income Worksheet, to include sources of match).**

Budget information for purposes of the proposal is submitted on the SF-424, Application for Federal Assistance located at [www.grants.gov](http://www.grants.gov). Applicants should familiarize themselves with 2 C.F.R. Part 230, which SBA will utilize in determining whether claimed costs meet the tests of allowability and allocability.

**2. Travel Costs for Any Annual Training by SBA**

The WBC budget proposal must include the costs for two staff personnel (the WBC Program Director and the person responsible for filling out financial forms) to attend any annual training 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 training as soon as that information becomes available.

**3. 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 other official 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 (i.e., 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 50 miles of an employee's assigned work location).
- c.** 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.

**4. Subcontracting**

Grant recipients cannot act merely as “fiscal agents” or “pass throughs” for awards made under the WBC Program. While a recipient may enter into subcontracts using award funds, it cannot use those funds to contract with one or more third parties for providing more than 49% of WBC services.

**F. 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 C.F.R. 230, Appendix B, Paragraph 25) provide that lobbying activities are generally unallowable costs. Reference should be made to 2 C.F.R. 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 C.F.R. 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 C.F.R. Part 230, Appendix B, Paragraph 15 (a) (2)).

**G. 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**

The WBC will receive 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 received before matching funds are obtained. **NOTE:** No advance may exceed 25% of the total award amount.

The WBC must submit accurately completed financial information for advance or reimbursement requests to SBA or its designee.

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.

**3. Reconciliation of Advance Payment Requests For Quarters 1 & 2 – As Outlined in the Reporting Schedule and Requirements**

- a. SF-425 Federal Financial Report;
- b. Detailed Expenditure Worksheets (WBCs must use A10 - A16 Worksheets);
- c. Quarterly Narrative Report; and
- d. Quarterly 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.

**4. Year-end Reimbursement**

- a. SF-425 Federal Financial Report;
- b. SF-270 Request for Advance or Reimbursement;
- c. Detailed Expenditures Worksheet (WBCs must use A10 - A16 Worksheets);

- d. Final Quarterly Certification of Match; and
- e. Year-end Narrative Report.

## **5. Carryover Requests**

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

- a. A carryover request must be requested along with the fourth quarter reimbursement period (i.e., October 30th) 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.
- c. Carryover requests must include the:
  - (i) Narrative indicating why the funds were not expended during the period for which they were awarded;
  - (ii) SF-424, SF-424A, B-10-B-16, Certification of Cash Match & Program Income Worksheet, and justification;
  - (iii) Evidence of match. The match for the carryover amount must be shown on the SF-424 and accompanying forms and worksheets; and
  - (iv) Revised Milestone Chart for carryover period.
- d. 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.
- e. 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; and

- (ii) Accounted for separately from current year funds.
- f. Financial reports, pay requests and other correspondence relating to the carryover funds must reference the requisition number and award number assigned to the funds carried forward. **Note:** The requisition number and award number is shown on the SF-30 (Amendment of Solicitation/Modification of Contract) or Notice of Award in block 4 and 10A or block 7 and block 2, respectively.

Additionally, carryover funds are subject to the same terms and conditions under this award as are non-carryover funds.

## 6. 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.

- 7. 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 project but not included in the initial budget, subject to the written approval from OWBO;
  - c. For continuation of WBC activities after exhaustion of the federal and matching funds, and expiration of the current budget period; and
  - d. Discontinuing participation in the WBC Program.
    - (i) The Grantee must notify the Office of Women's Business Ownership in writing, thereby authorizing the SBA to terminate the Notice of Award. Grantees will be notified of closeout procedures.
    - (ii) If an organization does not apply for and/or receive a renewal award after the conclusion of its 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 entrepreneurs after it discontinues participation in the WBC Program, all program income remaining at the conclusion of its last WBC award must be properly accounted for and remitted to SBA.

- (iii) 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.

## **8. Office of Management and Budget (OMB) Requirements**

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

- a. 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).
- b. 2 C.F.R. Part 230, "Cost Principles for Non-Profit Organizations" (OMB Circular A-122)
- c. OMB Circular A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

## **9. 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 acknowledge the SBA's role, identity and network of resources to its clients.

- a.** SBA is committed to working closely with its resource partners to provide quality, customer-centric products and services that support the evolving needs of small business. Under the WBC Program (as established by the Small Business Act), SBA provides funding and other support to organizations for the provision of technical assistance to small business concerns. SBA provides federal funding to the WBC Program on an annual basis, and each WBC operates under the program's regulations and §29 of the Small Business Act. Accordingly, all WBCs are required to appropriately acknowledge SBA's support.
- b.** It is important that SBA's role, identity and network of resources be clearly understood by WBC clients. Further, SBA wants to ensure that all Agency and partner resources are fully leveraged, such that product duplication is avoided and sharing is prominent among and between SBA, WBCs nationwide and other SBA resource partners.
- c.** Under this Agreement, each WBC must feature the SBA logo and/or official acknowledgement of support on all materials produced (either in whole or in part) using project funds (i.e., federal funds, matching funds and/or program income). This requirement does not apply to materials that are not produced using project funds. For purposes of this section, the term "materials" includes, but is not limited to, items such as press releases, brochures, reports, advertisements, training booklets, websites, etc. The term "materials" does not include items such as stationery or business cards.

In addition, while WBCs must display signage featuring the SBA logo at all facilities open to the public, such signage must also prominently feature the acknowledgement of support identified below (**d.**).

- d.** Where used, the SBA logo may be positioned in close proximity to a WBCs own logo or may be placed in a prominent location elsewhere in the material. Additionally, whenever a WBC elects to use the SBA logo, the following statement must appear immediately below or adjacent to that logo:

Funded in part through a Cooperative Agreement with the  
U.S. Small Business Administration.

- e. This acknowledgement of support must appear verbatim and may not be altered or replaced with substitute language. However, on materials with severe space constraints such as signs and banners, a WBC may substitute “SBA” for “U.S. Small Business Administration” in the acknowledgement of support. The acknowledgement of support must be presented in a legible typeface, font size and - where applicable - color contrast.
- f. On materials for which a WBC does not elect to use the SBA logo, it must at a minimum feature the acknowledgement of support listed above. The SBA logo and/or acknowledgement of support may not be used in connection with WBC activities that are outside the scope of the Cooperative Agreement. In particular, UNDER NO CIRCUMSTANCES may the SBA logo or acknowledgement of support appear on items used in conjunction with fundraising; lobbying; or the express or implied endorsement of any good, service, entity or individual.
- g. Furthermore, where a WBC produces materials which feature editorial content, it must use the following alternate acknowledgement of support (either independently or in conjunction with the SBA logo):

Funded in part through a cooperative agreement with the U.S. Small Business Administration. All opinions, conclusions or recommendations expressed are those of the author(s) and do not necessarily reflect the views of the SBA.
- h. In accordance with Section 504 of the Rehabilitation Act and the Americans With Disabilities Act of 1990, all notices; promotional items; brochures; publications and media announcements informing the public of events, programs, meetings, seminars, conferences and workshops sponsored or cosponsored by the SBA, must include the following accessibility/accommodations notice:

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

## 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, OMB Circulars, the program announcement, the cooperative agreement, regulations, and SBA policy by both the OWBO program manager and DOTR.
- b.** Maintain current and updated contact information by both the DOTR and the OWBO program manager.
- c.** Monitoring and oversight by both the DOTR and OWBO program manager of the WBC to ensure that federal funds are used effectively and efficiently. This includes but is not limited to:
  - (i) reviewing counseling and training records and files;
  - (ii) reviewing policies and procedures related to performance under this agreement; and
  - (iii) interviewing WBC clients to determine satisfaction with WBC services.
- d.** Verification by the DOTR 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.
- e.** Providing written prior approval by OWBO (in coordination with the DOTR and program manager) of contracts supported by project funds, other than those submitted as part of the proposal, when the amount of funds involved is \$10,000.00 or above.
- f.** Providing written prior approval by OWBO (in coordination with the DOTR and program manager) of budget revisions in excess of 10% of the total award.
- g.** Providing written prior approval by OWBO (in coordination with the DOTR and program manager) of 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).

- h.** Reviewing performance reports (including narrative and data reports) and financial records for completeness and accuracy by the DOTR and OWBO program manager.
- i.** Referring clients to the WBC.
- j.** Including the WBC in local SBA events for women entrepreneurs, including conferences, workshops, speaking engagements, etc.
- k.** Conducting a Mid-Year and Year-End reviews by the DOTR as part of the programmatic and financial review of each WBC.
- l.** Negotiating annual client goals with the WBC through the District Office with OWBO input.
- m.** Providing District Office support for proposed collaborative activities between the WBC and other SBA resource partners, as appropriate.
- n.** Distributing the WBC's brochures and marketing materials by the local district office.

## **H. REPORTING REQUIREMENTS**

### **1. Reports**

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

WBC grant recipients must provide the following quarterly reports to SBA:

- a.** Financial reports (related to advance or reimbursement requests discussed previously) SF-425, Detailed Expenditures Worksheet (A10-A16), and Certification of Match;
- b.** Performance narratives;
- c.** Quarterly data of counseling and training activities via EDMIS;
- d.** By October 30, all Economic Impact Data is due into EDMIS via the EDMIS Impact Data Entry Screen.

**Note: The SBA may, at its sole discretion, withhold payments if any quarterly reporting requirements dates are not met or reports are deemed insufficient.**

## **2. Quarterly Narrative Reports**

The narrative section of each performance report must include:

- a.** A brief summary of the period's activities, challenges, and accomplishments.
- b.** A comparison of actual accomplishments to the goals established for the reporting period.
- c.** Any 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.
- d.** Information relating to actual financial expenditures of budget cost categories versus the quarterly advance or reimbursement, 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.
- e.** Changes in key personnel (those employees who dedicated 50% or more time), if any;
- f.** Cost(s) of client tuition, if any; and
- g.** Number of economically disadvantaged clients receiving scholarships for tuition.
- h.** Activities assisting small business and community economic-development organizations.

## **3. EDMIS**

WBCs are required, on a quarterly basis, to either manually enter performance data (counseling and training activities) or upload data files to the EDMIS system, the Office of Entrepreneurial Development's centralized data collection system.

#### **4. Economic Impact Data**

WBCs must follow up with current clients from only the awarded budget period (the current Fiscal Year) to 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 number of jobs created;
- d. The gross receipts of assisted concerns;
- e. The employment increases or decreases of assisted concerns; and
- f. 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. SBA reports this information to Congress both in aggregate and by individual center.

### **I. RECORDKEEPING REQUIREMENTS**

#### **1. Activity Records**

WBCs are required to maintain complete and accurate records and supporting documentation. All client counseling, training and other activities must be fully documented on the SBA 641 and SBA 888.

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 an equivalent form). Data gathered by this form must meet the minimum requirement as stipulated by OED's EDMIS database. Signed copies of these forms must be retained by the WBC either electronically or in hard copy and be made available for SBA review upon request.

**b. Training Activity Reports**

WBCs utilize SBA Form 888 Management Training Report (or an equivalent form) to report small business management training activities (see definitions section for training). WBCs may use a computerized version of this form. Hard 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 the 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 SBA administrative policy directives. Information regarding these regulations, laws, and executive orders can be found in Title 13, Code of Federal Regulations (C.F.R.), Chapter 1. Information regarding SBA administrative policy directives can be found on the WBC website.

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 3rd 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 3rd St, SW, Washington,

DC 20416 for information about the agency's procedures relating to the Privacy Act.

**J. ANNUAL PROGRAMMATIC AND FINANCIAL REVIEW**

The DOTR will conduct both a mid-year and a year-end programmatic and financial review of the WBCs during 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. This request may also be sought in advance within a reasonable amount of time and must be adhered to by the WBC. The recipient organization must have an internal financial management system that meets the standards prescribed in 2 C.F.R. §§ 215.21 - 215.28.

1. The plan must include a projected number of clients to be counseled and trained in each grant year. Performance goals will be negotiated with the assistance of the local District Office and OWBO annually based on funding levels, market needs and capacity of host.
2. 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.
3. Provide a completed projected milestone chart and a timeline showing goals, objectives and planned activities. List the types of training and counseling to be offered during the budget period.

**III. CONTACTS**

**A. OWBO CONTACT**

Questions concerning this Option Year Work Plan & Budget Request should be directed to OWBO at (202) 205-6673.

**B. PEER CONTACTS**

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

#### **IV. OTHER INFORMATION**

##### **A. 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 OWBO. 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.

##### **B. 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 encouraged to develop strategies for generating and sharing WBC-produced training and information materials. 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.

## **C. 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.

## **D. DISASTER OPERATIONS PLAN**

Each WBC must have a disaster plan in place. Disaster plans should ensure delivery of services to small businesses in its area of operations in the event of a local or regional disaster in which business operations may be conducted or what the WBC plan of operation is should the disaster prevent normal business operations for a period of time. Such plans must be kept on file and available for review by SBA officials. WBC Program Directors are encouraged to review and update these plans annually.

When available, WBCs are encouraged to provide disaster recovery assistance to support affected small businesses in local communities, 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>.

## E. DEFINITIONS

1. **Budget period** – The period in which expenditure obligations are incurred by the WBC. For the purposes of this announcement, the budget period will be from September 30 through September 29.
2. **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.

3. **Closure** – A period of time when the WBC plans to cease operations, such as a national holiday, annual local event or other extended period of time.
4. **Contribution/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.

5. **Contact hours** – The amount of time spent directly interacting with a business or individual client.
6. **Co-hosted training (collaborative)** – See **Training**.
7. **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.

**Face-to-face counseling** – Meets the definition of “counseling” and the initial face-to-face counseling session should be no less than one hour (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 and prep time per individual or business during that 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).

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

9. **Electronic commerce (eCommerce)** – Electronic commerce refers to all aspects of business and market processes enabled by the Internet and other digital technologies.
10. **Face-to-face counseling** – See **Counseling**.
11. **Goals and initiatives** – WBC goals are those established in collaboration with OWBO and the SBA district office.
12. **Grants management officer (GMO)** – The SBA official with delegated authority to obligate federal funds by signing the notice of award.
13. **In-kind contribution** - A non-cash match contribution based on the value of goods and services that are provided to the project.
14. **Key personnel** – An employee who devotes at least 50 percent 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.).
15. **Long-term counseling** – See **Counseling**.
16. **Nascent (pre-venture) entrepreneur** – See **Client**.
17. **Online or telephone counseling** – See **Counseling**.
18. **Online training** – See **Training**.
19. **Other personnel** – Any employee who provides services that support the WBC Program but whose role is not vital to the project.
20. **Preparation time (hours)** – the amount of time spent preparing and researching information for a business or individual client.
21. **Program director** – A full-time (40 hrs per week) employee whose time is dedicated 100 percent to managing the day-to-day operations of the WBC. The program director's responsibilities include but are not limited to:
  - 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.
22. **Program funds** – Includes all SBA/WBC federal cash, non-federal cash, in-kind and program income reported on the approved budget, and all matching and overmatch expenditures reported on the SF-425. It does not include other funds under the grant recipient's umbrella.
23. **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 federal-funded projects, the sale of commodities or items fabricated under an award, and license fees and royalties or patents and copyrights.
24. **Recipient organization** – An applicant organization for which funding is approved and that enters into a cooperative agreement with SBA. The recipient organization receives the funds and is responsible for establishing the WBC as an entity within the organization.
25. **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), 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.
26. **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
- African 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 percent 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.

**27. Start-up business** – See Client

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

**28. Contact information** (name, address, phone, e-mail, fax, website)

- Who, what, where, when
- Why the subject is a success story
- How she was assisted by the WBC
- Anecdotes about the subject, location, obstacles overcome, etc.
- Quotes from the subject, 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.

**29. 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.

**30. Training – 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.

**31. Training – Online training** – Online training is a structured program of knowledge, information or experience on an entrepreneurial or business-related subject and is delivered through a computer or the Internet. 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). Online training can be synchronous or asynchronous. 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.

- 32. 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.
- 33. Total hours of training** – The total number of hours the trainer spends teaching the training session.
- 34. Underserved market(s) – CRA designated areas (12 C.F.R. 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.

Eligibility may be confirmed by going to <http://www.ffiec.gov/Geocode>.

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

- 35. 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 the 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 WBC cannot exclude male clients, but must target women.

- 36. 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.

## **F. 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.

## **G. FREQUENTLY ASKED QUESTIONS**

### **1. Question: Is a small business development center (SBDC) eligible to apply for an award under this Program Announcement?**

**Answer:** No. An SBDC is not a legal entity; it is a project funded under a federal grant program. However, the recipient organization of the SBDC federal grant is eligible to apply for a WBC grant if it is a private,

nonprofit organization and meets the WBC eligibility requirements. In addition, host organizations that house service centers as part of an SBDC network may also be eligible for a WBC grant if all eligibility requirements are met.

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

**Answer:** Yes. A college or university may apply if it is a private, nonprofit organization and meets all eligible requirements.

3. **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.

4. **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.

5. **Question: What are the key aspects of a successful women's business center?**

**Answer:** Success could be defined by the following, but not limited to: a good financial management system; a host organization with fundraising ability to acquire adequate match; a committed staff with strong entrepreneurial experience; a program that meets the unique needs of the service area's business women, especially those who are economically and socially disadvantaged; a strong marketing plan; and close ties with the local SBA District Office, its resource partners and the local business community.

6. **Question: Should the Standard Form 424, Application for Federal Assistance (face page), indicate the total amount to be funded for the entire 5-year or 3-year budget period?**

**Answer:** No. The estimated funding (block 18) must indicate the proposed amount for the budget period shown on this Option Year Work Plan and Budget Request.

## **H. OWBO WEBSITE**

As participants in the WBC grant program of the SBA, the following website has been created for your use. There you will find forms, and worksheets and a schedule of programmatic and financial requirements among other important items.

Office of Women's Business Ownership Website: <http://www.sba.gov/wbc>

## **I. CERTIFICATIONS, FORMS, AND ASSURANCES**

Each Applicant must complete and submit the following with this Option Year Work Plan & Budget Request:

1. SF-424B, Assurances for Non-Construction Programs;
2. Letter from the Applicant's Auditor, CPA, Treasurer, Comptroller, CFO or similarly qualified individual certifying that the organization's financial management system currently meets the requirements of 2 C.F.R. Part 215, Uniform Administrative Requirements for Grants and Agreements with Institutions of Higher Education, Hospitals and Other Non Profit Organizations;
3. SBA Form 1224, Grant/Cooperative Agreement Cost Sharing Proposal; and
4. SF-LLL, Disclosure of Lobbying Activities.

### **UPDATE AND SUBMIT THE FOLLOWING IF CHANGES HAVE OCCURRED**

5. SBA Form 1623, Certification Regarding Debarment, Suspension, and Other Responsibility Matters Primary Covered Transactions; and
6. SBA Form 1711, Certification Regarding Lobbying.

## **J. 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 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 2 C.F.R. 230 (OMB Circular A-122). This is 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:

**1. 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 OWBO at (202) 205-6673.

For purposes of filling out the SF-424, document your indirect costs on Worksheet B-12.

## **K. CHECKLIST OF REQUIRED SUBMISSIONS**

A checklist of required submissions specific to this Option Year Work Plan & Budget Request is located at the end of this document. Use the checklist to ensure your submission is complete.

**IMPORTANT:** Active CCR registration is mandatory. Check to ensure active registration prior to submitting your application through Grants.gov.  
(<https://www.bpn.gov/ccr/default.aspx>)

The following forms are located at [Grants.gov](http://Grants.gov) as a part of the Grants.gov application package.

- SF-424, Application for Federal Assistance;
- SF-424A, Budget Information – Non-Construction Programs;
- SF-424B, Assurances – Non-Construction Programs; and
- SF-LLL, Disclosure of Lobbying Activities.

All other forms and worksheets required by this Option Year Work Plan & Budget Request are listed below and may be obtained at the OWBO website located at:

<http://www.sba.gov/wbc>

- Annual Budget Summary, Detailed Expenditures Worksheet (B10 – B16);
- Certification of Cash Match & Program Income Worksheet (include source list of all cash and program income match);
- SBA Form 1224, Grant/Cooperative Agreement Cost Sharing Proposal;
- Projected Milestone Chart;
- WBC Self-Assessment of Web-Based Activities;
- SBA Form 1623, Certification Regarding Debarment, Suspension, and Other Responsibility Matters Primary Covered Transactions; and
- SBA Form 1711, Certification Regarding Lobbying.

**L. INSTRUCTIONS FOR COMPLETING THE SF-424 at Grants.gov**

These documents may be more easily understood by supplementation with the Annual Budget Summary Worksheets (B10-B16).

**1. Instructions for completing the Standard Form 424, Application for Federal Assistance located at Grants.gov:**

- Item 1            Application
- Item 2            Continuation
- Item 3            Completed by Grants.gov upon submission
- Items 4 – 7      Leave Blank
- Items 8 – 10    Self Explanatory
- Item 10          59.043  
                      Women's Business Ownership Assistance
  
- Item 13          Leave Blank
- Item 14          Required. Must list all areas affected by your project.
- Item 15          Women's Business Center
- Item 16          Self Explanatory
- Item 17          09/30/2012    09/29/2013
- Item 18a.        Amount entered may not exceed \$125,520.00
- Item 18b.-g.    Self explanatory  
                      Note: Enter the amount(s) that comprise the non-Federal  
                      match. Use "e. Other" for In-Kind contributions)
  
- Item 19          Check "c." Program is **not** covered by E.O. 12372
- Items 20-21    Self Explanatory

**2. Instructions for Standard Form 424A (Budget Information – Non-Construction Programs)**

These documents may be more easily understood by supplementation with the Annual Budget Summary Worksheets (B10 - B16).

The budget is the Applicant's estimate of the total cost of performing the project for which funding is being requested under this Option Year Work

Plan & Budget Request during the applicable Budget Period. The budget is to be based upon the total amount of funds that will be devoted to the project, including federal funds, contributions from non-federal sources, and program income (as applicable). All proposed costs reflected in the budget must be relevant to the conduct of the project and must be reasonable, allowable, and allocable under the applicable OMB Cost Principles and Agency policies.

All costs should be justified and itemized by unit cost on the Annual Budget Summary Worksheets (B10-B16). All forms contained in the financial application package must be completed accurately and in full.

**SECTION A - Budget Summary**

**Block 1.**

Column (a) Enter, SBA WBC

Column (b) 59.043

Column (c) Enter amount not to exceed the amount offered by OWBO in this Option Year Work Plan & Budget Request for you applicable WBC Phase.

Column (d) Leave Blank

**Block 2.**

Column (a) Enter description "Non-Federal Cash"

Column (b) Leave Blank

Column (c) Leave Blank

Column (d) Enter the total amount of Non-Federal Cash

**Block 3.**

Column (a) Enter description "In-kind"

Column (b) Leave Blank

Column (c) Leave Blank

Column (d) Enter the total amount of In-kind

**Block 4.**

Column (a) Enter description "Program Income" (if none, leave blank)

Column (b) Leave Blank

Column (c) Leave Blank

Column (d) Enter the total amount of Program Income (if none, leave blank)

**SECTION B - Budget Categories**

Complete Rows 6a – 6k, Columns (1) - (4) entering amounts by budget category as follows.

**(1) Federal (2) Non-Federal Cash (3) In-Kind (4) Program Income**

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

**SECTION C - Non-Federal Resources**

Refer to instructions on form.

**SECTION D - Forecasted Cash Needs**

Refer to instructions on form.

**SECTION E - Budget Estimates**

Refer to instructions on form.

**SECTION F - Other Budget Information**

Direct Charges: Refer to instructions on form.

Indirect Charges: Refer to instructions on form.

**3. Other Budget Detail Information**

Personnel

- a. List the name, title, salary for each employee and the estimated amount of time each will be assigned to this project. The Applicant must have a full-time, (40 hrs per week) employee (required by statute) whose time is dedicated 100% to managing the day-to-day operation of the WBC. This position may not be shared between two or more employees.
- b. Résumés of all key personnel assigned to this effort must be included in the application.
- c. Position descriptions for ALL personnel (key and non-key) assigned to this effort must be included in the application.
- d. Note that fees, expenses, and estimated amount of time for outside consultants should be included in the contractual line item.

**4. 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 Agreement (ICRA). If your organization's fringe benefit package is not included in your ICRA, list each component included as a fringe benefit.

**5. Indirect Charges**

Enter the indirect cost rate, date, and Federal agency that issued your ICRA. If your organization does not have an approved ICRA, you must negotiate an ICRA with SBA in accordance with the applicable OMB Cost Principles. NOTE: Indirect costs are limited to 20% of the total award (federal and non-federal) under the WBC project regardless of percentage allowed in approved rate.

**6. Justification of Costs**

All proposed costs require justification and narrative explanation.

**7. Miscellaneous, Contingency or "Etc." Costs**

No miscellaneous or contingency costs are allowed.

**8. Proposal Costs**

SBA will not pay any costs incurred in the preparation and submission of a proposal.

<b>M. Checklist of Required Submissions for Option Year Work Plan &amp; Budget</b>	
<b>Mission Alignment &amp; Experience</b>	<b>Cost Proposal</b>
<p><b>Address and submit each of the following as instructed and outlined in the Option Year Work Plan &amp; Budget Request.</b></p> <p style="text-align: center;"><b>Program Information Narrative</b></p> <p>___ Active CCR Registration</p> <p>___ Table of Contents</p> <p>___ Mission Alignment and Experience</p> <p>___ Plans for Marketing and Collaboration with SBA &amp; Other Community &amp; Small Business Organizations</p> <p>___ Sources and Leverages of Funds</p> <p>___ Organization and Structure</p> <p><b>Include the following:</b></p> <ul style="list-style-type: none"> <li>- <b>Organization Chart (include names and positions for all proposed full- and part-time program staff employees working on the WBC Project)</b></li> <li>- <b>Resumes for all key personnel</b></li> <li>- <b>Position Description for ALL personnel (key &amp; non-key)</b></li> <li>- <b>List of Board of Directors (include phone number and e-mail address)</b></li> <li>- <b>WBC Hours &amp; Planned Closures</b></li> </ul> <p>___ Project Objectives &amp; Milestones Narrative</p> <p>___ Market Assessment for Services Provided</p> <p>___ Financial Management Capability &amp; Certification of Match</p> <ul style="list-style-type: none"> <li>- <b>Include a certification that the financial system to be used for the Recipient's WBC project meets 2 C.F.R. Parts 215.21 – 215.28. (Note: Letter may be from the applicant's auditor, CPA, treasurer, comptroller, CFO or similarly qualified individual.)</b></li> </ul> <p>___ Program Evaluation and Economic Impact</p> <p>___ Technology Capability</p> <p><b>Supporting Documents</b></p> <p>___ WBC Self-Assessment of WEB-Based Activities</p> <p>___ Copy of All Subcontracts and Agreements (may not exceed 49% of total budget)</p> <p>___ SBA Form 1224 (Cost Sharing Proposal)</p> <p>___ Approved Indirect Cost Rate (if applicable)</p> <p>___ Most recent audit (or financial statement)</p> <p>___ SF-LLL (Disclosure of Lobbying Activities)</p> <p>___ SBA Form 1623 (Debarment &amp; Suspension)</p> <p>___ SBA Form 1711 (Certification Regarding Lobbying)</p>	<p><b>Must include an SF-424 Package for this 2012 – 2013 Option Year</b></p> <p style="text-align: center;"><b>SF 424 Packages and Budget Details</b></p> <p><b>Option Year Budget</b></p> <p>___ SF-424</p> <p>___ SF-424A</p> <p>___ SF-424B</p> <p>___ <b>Annual Budget Summary Worksheet (B10 – B16)</b></p> <p>___ <b>Certification of Cash Match and Program Income</b></p> <p>- <b>Include a list of sources for cash match and detail the activity which will generate program income.</b></p> <p><b>Note: In-kind should not be included on this worksheet.</b></p> <p style="text-align: center;"><b>MAKE SURE OF THE FOLLOWING</b></p> <ol style="list-style-type: none"> <li>1. <b>The SF-424 reflects the correct federal amount and non-federal match of which 50% is in the form of cash. Note: Cash match is all non-federal cash and program income;</b></li> <li>2. <b>The SF-424A, block 6. a. – k., breaks out the federal share (in column 1); the non-federal cash (in column 2); in-kind (in column 3) &amp; program income (in column 4); and</b></li> <li>3. <b>The budget does not include non-expendable equipment. Non-expendable equipment is <u>unallowable</u> under the grant. Only expendable equipment, (valued below \$5,000 per piece) is allowable and must be shown under the "Supplies" cost category.</b></li> </ol>