

**U.S. Small Business Administration**  
**Office of Women's Business Ownership**

**WOMEN'S BUSINESS CENTER**  
**INITIAL PHASE GRANT**

**Fiscal Year 2015**

**Program Announcement No. OWBO-2015-01-2**  
**Base Budget Period: April 01, 2016 – September 29, 2016**

The purpose of this program announcement is to provide funding for up to six (6) non-profit organizations that are will provide services to the population of **Alaska, California, Guam, Kentucky, Mississippi, Missouri, North Carolina, Oregon, Pennsylvania, Puerto Rico, South Carolina, Texas, and West Virginia** to start a new, community-based Women's Business Center (WBC). Eligible applicants must be private, non-profit organizations with 501(c) tax exempt status from the U.S. Treasury/Internal Revenue Service. Public non-profit organizations and for-profit businesses are not eligible for these awards.

**Opening Date: November 30, 2015**

**Closing Date: January 28, 2016**

**APPLICANTS ARE ENCOURAGED TO PARTICIPATE IN THE**

**QUESTIONS AND ANSWERS CONFERENCE CALL ON**

**DECEMBER 15, 2015**

**2:00 P.M. EASTERN TIME**

**E-MAIL [owbo@sba.gov](mailto:owbo@sba.gov) TO REQUEST REGISTRATION INFORMATION**

Proposals responding to this program announcement must be posted to [www.grants.gov](http://www.grants.gov) by 11:59:59 p.m. Eastern Time, **January 28, 2016**. No other methods of submission will be permitted. Proposals submitted after the stipulated deadline will be rejected without being evaluated.

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**OFFICE OF WOMEN’S BUSINESS OWNERSHIP**

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## 1.0 Section I – Funding Opportunity Description

### 1.1 Program Overview

- 1.1.1 Federal Agency Name: U.S. Small Business Administration (SBA)
- 1.1.2 Funding Opportunity Title: Women's Business Center - Initial Phase Grant
- 1.1.3 Announcement Type: Initial
- 1.1.4 Funding Opportunity Number: **Program Announcement No. OWBO-2015-01-2**
- 1.1.5 CDFA Number: 59.043
- 1.1.6 Closing Date for Submissions: **January 28, 2016, 11:59:59 PM Eastern Time**
- 1.1.7 Authority: Small Business Act, §§2(h) and 29 (15 U.S.C. §§ 631(h) and 656), as amended
- 1.1.8 Duration of Authority: Permanent
- 1.1.9 Funding Instrument: Cooperative Agreement
- 1.1.10 Funding: **Funding is for Fiscal Year (FY) 2015 / Project Year 2015-2016**
- 1.1.11 Award Amount/Funding Range: A total amount of **\$510,116.00** in funding is available for this program in **FY 2015**.  
The SBA expects to provide funding for up to six (6) Initial Phase awards not to exceed **\$85,100.00** each under this program announcement for new Women's Business Centers (WBCs) in **Alaska, California, Guam, Kentucky, Mississippi, Missouri, North Carolina, Oregon, Pennsylvania, Puerto Rico, South Carolina, Texas, and West Virginia**.  
For the Initial Phase WBC awards, the non-Federal entities are required to match awarded funds on a 1:2 ratio for the base period and first option year of the grant and a 1:1 ratio for the subsequent three years.  
**Note: Renewal Phase WBC award(s) (if any) will not exceed \$85,100.00 under this program announcement. The non-Federal entity(ies) are required to match awarded funds on a 1:1 ratio for the base period and the first and second option years of the grant.**
- 1.1.12 Project Duration: For the Initial Phase WBC, awards will be made for a base period of 6 months, with 4 option periods of 12 months each.  
For the Renewal Phase WBC (if any), award(s) will be made for a base period of 6 months, with 2 option periods of 12 months each.

Exercise of options is at the SBA's discretion and is subject to continuing program authority, the availability of funds and satisfactory performance by the non-Federal entity.

1.1.13 Project Starting Date: **April 1, 2016**

1.1.14 Proposal Evaluation: Proposals will be reviewed for sufficiency as detailed in Section 5.0. The SBA may ask Applicants for clarification of the technical and cost aspects of their proposals. This must not be construed as a commitment to fund the proposed effort.

1.1.15 Agency Programmatic Point of Contact: U.S. Small Business Administration  
Office of Women's Business Ownership  
Tel: (202) 205-6673 | E-mail: [owbo@sba.gov](mailto:owbo@sba.gov)

## 1.2 Introduction

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

## 1.3 Background

Since its inception in 1953, the Small Business Administration (SBA) has served to aid, counsel, assist and protect the interests of small businesses. While the SBA is best known for its financial support of small businesses through its many lending programs, the Agency also plays a critical role in providing funding to organizations that deliver technical assistance in the form of counseling and training to small business concerns and nascent entrepreneurs in order to promote growth, expansion, innovation, increased productivity and management improvement.

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.

## 1.4 Purpose

Eligible organizations (as defined in Section 3.2) may apply to the SBA for an Initial Phase WBC award (or a Renewal Phase WBC award as described herein) of financial assistance under this program announcement to fund a project to start new, community-based women's business centers in **Alaska, California, Guam, Kentucky, Mississippi, Missouri, North Carolina, Oregon, Pennsylvania, Puerto Rico, South Carolina, Texas, and West Virginia.**

A WBC provides technical assistance to women entrepreneurs, both nascent and established. A representative number of clients served by a WBC must be socially and economically disadvantaged. A non-Federal entity receiving a WBC grant must provide assistance to women entrepreneurs in the areas of finance, management, marketing, and other areas as defined in this program announcement.

### **1.5 Leveraging of Resources**

The Applicants selected for award under this program announcement are required to maximize efforts to leverage the SBA funding by working in conjunction with the SBA's District Offices and other Federal, state, local and tribal government small business development programs and activities; the SBA resource partners such as SCORE, Small Business Development Centers, Veterans Business Outreach Centers, 7(j) Technical Assistance providers, Small Business Investment Companies, Certified Development Companies, and the SBA lenders; universities, colleges, and other institutions of higher education; and private organizations such as chambers of commerce and trade and industry groups and associations.

### **1.6 SBA Involvement and 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.

An SBA employee assigned to a District Office located within the non-Federal entity's service area will be tasked with serving as the District Office Technical Representative (DOTR) and will act as the primary agency contact and liaison for that award. The DOTR's functions will include conducting site visits, financial and programmatic reviews, coordination of the SBA resource partner efforts, and reporting any issues that may arise to OWBO.

A designated Program Manager (PM) located within OWBO at SBA Headquarters will be responsible for the overall monitoring and oversight of the non-Federal entity's WBC project, including compliance with the terms of the cooperative agreement.

A designated Grants Officer within OWBO will be responsible for issuing the Notice of Awards, making modifications to the award, and processing payments.

### **1.7 Changes or Cancellation**

The SBA reserves the right to amend or cancel this program announcement, in whole or in part, at the agency's discretion. Should the SBA make material changes to this program announcement, the agency will extend the Closing Date as necessary to afford Applicants sufficient opportunity to address such changes.

## **2.0 Section II – Award Information**

### **2.1 Estimated Funding**

Initial Phase Awards will be made under this program announcement in the amount not to exceed **\$85,100.00** and **\$85,100.00** for Renewal Phase Award(s) (if any), subject to available funding.

## 2.2 Expected Number of Awards

The SBA expects to provide funding for up to six (6) Initial Phase awards not to exceed \$85,100.00 in Alaska, California, Guam, Kentucky, Mississippi, Missouri, North Carolina, Oregon, Pennsylvania, Puerto Rico, South Carolina, Texas, and West Virginia.

## 2.3 Period of Performance/Budget Periods

For the Initial Phase, awards will be made for a base period of 6 months and four (4) option periods of twelve (12) months each.

For the Renewal Phase, awards (if any) will be made for a base period of 6 months and two (2) option periods of twelve (12) months each.

Exercise of option periods will be solely at the SBA's discretion and is subject to continuing program authority, the availability of funds, and a non-Federal entity's continued satisfactory performance and compliance with all the terms and conditions of the award. Each option period will constitute a separate and distinct 12-month budget period.

## 2.4 Funding Information

- A. Funds provided under the WBC Program must be used solely for the purposes stipulated in this program announcement and the notice of award and may not be commingled with any other monies. All costs proposed in an Applicant's budget must meet the tests of allowability, allocability, and reasonableness set forth in 2 CFR Part 200, Subpart E.
- B. The SBA will not reimburse Applicants for their proposal preparation costs, but Applicants may request pre-award costs. Pre-award costs must directly relate to the conduct of the project and meet the tests of allowability, allocability, and reasonableness.
- C. No Federal funds provided through an Award under this program announcement, or matching contributions dedicated to such an Award, may be used for the purpose of making a sub-grant. While subcontracting is permitted, successful Applicants may not spend more than 49% of Award funds on subcontracts. Additionally, under no circumstances may successful Applicants contract out the administration or day-to-day management of this project to any other party.
- D. Indirect Costs - If the Applicant has never had an approved Indirect Cost Rate Agreement (ICRA) and its budget includes indirect costs, it may utilize a de minimus rate of 10% of MTDC (to include Federal and non-Federal) until the non-Federal entity can provide a copy of a current indirect cost rate agreement (ICRA) either through the SBA, or from another cognizant Federal agency. This new rule does not apply to organizations that have an expired ICRA.

## 2.5 Funding Instrument

The funding instrument used will be a Cooperative Agreement.

## 2.6 Non-Federal Matching Requirement

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

A. Annual match

For Initial Phase Awards, the non-Federal entity is required to match awarded funds on a 1:2 ratio (\$1 of non-Federal funds for every \$2 of Federal funds) for the base period and first option year and 1:1 in the three subsequent years.

For the Renewal Phase award(s) (if any), the non-Federal entity is required to match awarded funds on 1:1 ratio (\$1 of non-Federal funds for every \$1 of Federal funds) for the base period and each of the two option years.

B. Non-Federal Match

1. Cash

Matching contributions must come from non-Federal sources such as state and local public funds; private individuals, corporations and foundations; and program income (income from program services). When permissible under the terms of the Community Development Block Grant (CDBG) Program, CDBG funds may also be used as match. The matching contribution must be pledged for the WBC activities. At least one half of the non-Federal match must be in the form of cash.

2. In-Kind Match

No more than 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.

C. Failure to Obtain Match

The SBA may withhold payment at any time if the required level of non-Federal match has not been obtained. Payment will be withheld unless the non-Federal entity has adequately certified that the required amount of non-Federal match equal to or greater than the Federal funds expended (of which at least half is in the form of cash) has been fully obtained and expended for project activities during each reporting period. Note: Initial Phase WBCs in the base period and first option year of its project must provide non-Federal match equal to or greater than 50% of the Federal funds expended of which at least half is in the form of cash.

**2.7 Non-Federal Match Certification**

The non-Federal entity must certify that the non-Federal matching share has been obtained and expended on the WBC Project and must maintain records of all cash, in-kind donations, program income and how it was spent. Records will be reviewed by the DOTR or other financial examiner during site visits and the mid-year and annual programmatic and financial review. Note: Donations from Federal entities may not be claimed as match.

**3.0 Section III – Eligibility Information**

**3.1 General**

An organization may submit only one proposal in response to this program announcement. Any additional applications from the same organization will automatically be rejected without being evaluated.

### 3.2 Eligible Applicants

In order to be eligible for this funding opportunity, Applicants must be a private non-profit organization certified under § 501(c)- of the Internal Revenue Code of 1986 and have been providing technical services to women entrepreneurs.

#### **Applicants must document as part of the narrative proposal that it –**

A. Will provide services to the population of a state or territory listed in this program announcement.

Note: An organization that previously operated an SBA-funded women's business center within the past five years of the application, and previously operated an SBA-funded women's business center within 50 miles of the proposed territory of the application may be eligible to apply, but if awarded, would be awarded as a Renewal Phase Project;

B. Continues to be organized and incorporated in the United States, and remains in good standing in the state or territory of incorporation (a copy of this document must be attached to the Applicant's technical proposal);

C. Is a private not-for-profit or non-profit corporation with an active 501(c)- Federal tax-exempt status certification from the United States Department of Treasury/Internal Revenue Service (a copy of this document must be attached to the Applicant's technical proposal);

D. Provides technical assistance to small business concerns owned and controlled by women;

E. Has an established organizational infrastructure with an internal financial management system that currently meets the requirements of 2 CFR Part 200.302;

F. Is responsible for hiring, supervising, and employing staff sufficient to ensure that the women's business center is open to the public a minimum of 40 hours a week (to include evening and weekend hours) and to fully provide the services required under this program announcement, the notice of award, and the applicant's proposal. Staff must include a full-time, (40 hours per week) program director whose time is dedicated 100% to managing the day-to-day operation of the WBC project, its staff and volunteers as well as overseeing all financial aspects of the project.

Applicants responding to this program announcement may not apply for a new WBC Project within 50 miles of an existing WBC Project without including in its written narrative the number of socially and economically disadvantaged persons within the proposed service area, census data, population, etc. The information provided must clearly justify the necessity for an additional WBC Project within the same area of service as the existing WBC Project. The SBA will take the narrative and any supporting documentation into consideration when reviewing, ranking and scoring the Applicant's proposal.

### 3.3 Ineligible Applicants

The following organizations will automatically be considered ineligible and their applications will be rejected without being evaluated:

A. Any organization that owes an outstanding and unresolved financial obligation to the Federal government;

B. Any organization that is currently suspended, debarred or otherwise prohibited from receiving awards of contracts or grants from the Federal government;

- C. Any organization with an outstanding and unresolved material deficiency reported under the requirements of the Single Audit Act within the past three years;
- D. Any organization that has had a grant or cooperative agreement involuntarily terminated or non-renewed by the SBA for cause;
- E. Any organization that has filed for bankruptcy within the past five years;
- F. Any organization that proposes to serve as a pass-through and permit another organization to manage the day-to-day operations of the project;
- G. Any organization that does not propose to hire and employ a full-time (40 hours per week) program director whose time is dedicated 100% to managing the day-to-day operation of the WBC and staff; and/or
- H. Any organization that was convicted, or had an officer or agent acting on its behalf convicted, of a felony criminal violation under any Federal law within the preceding 24 months.

#### **4.0 Section IV - Application and Submission Information**

##### **4.1 Application Instructions**

Applications must consist of the following elements: (i) a cover letter; (ii) a technical proposal; (iii) budget information; (iv) certifications, forms and assurances; and (v) attachments and exhibits.

###### *4.1.1 Cover Letter*

The first page of the application must be a cover letter which includes the following information:

- Statement that the application is in response to **Program Announcement No. OWBO-2015-01-2**;
- Applicant's name and address;
- Applicant's website address;
- Name, telephone number, fax number, and e-mail address for the Applicant's designated point of contact; and
- Dollar amount of assistance being requested.

###### *4.1.2 Technical Proposal*

The technical proposal pages must be numbered and the narrative portion of the application shall be limited to twenty five (25) pages. Attachments such as position descriptions, résumés, budgets, organization charts and milestone charts are not counted toward the 25 page maximum.

- The Technical Proposal serves as a narrative blueprint for the Applicant's planned project and must include the following information:
- Detailed description of the Applicant's past experience and present capacity to provide technical assistance to women entrepreneurs, both nascent and established. A representative number of

clients served by a WBC must be socially and economically disadvantaged. (see Section 5.2 for further guidance);

- Detailed description of the proposed technical assistance delivery methods, their means of implementation, and the anticipated project outcomes and the manner in which they will be evaluated (see Section 5.2 for further guidance);
- Identification of the WBC project director and all other full- and part-time staff, including résumé and position description for the WBC project director and position descriptions for all other full- and part-time staff (to include position descriptions for unfilled positions). Résumés must include experience and position descriptions must detail services relevant to this project. Copies of résumés and position descriptions must be included as attachments in accordance with Section 4.1.5 (see Section 5.2.2 for further guidance);
- Identification of contractors and consultants and the manner in which they were selected (i.e., competitively or non-competitively). Note: No more than forty-nine percent (49%) of award funds may be expended on contractor and/or consultant costs. Copies of contracts and consulting agreements (either signed or samples as applicable) must be included as attachments in accordance with Section 4.1.5;
- An organizational chart for the WBC, which includes all proposed full- and part-time program staff, titles, and the percentage of time each will devote to the WBC project.
- For the Initial Phase award, a separate timeline of performance milestones for the base period of 6-months as well as each of the four 12-month option years of the project's term.
- For the Renewal Phase award, a separate timeline of performance milestones for the base period of 6-months as well as each of the two 12-month option years of the project's term.

#### 4.1.3 *Budget Information (Cost/Budget Proposal)*

Budget information must be provided through the submission of the following:

Note: A SF-424, 424A, 424B, Annual Budget Summary Worksheets (B10-B16), Certification of Cash Match & Program Income Worksheet, Sources of Match, and your own Budget Narrative must be submitted for the Base Period. Budget estimates of Federal funds needed for the balance of the project period must be indicated on the SF-424A, Section E (see Section 8.4.B. below).

- SF-424, Application for Federal Assistance;
- SF-424A, Budget Information – Non-Construction Programs;
- SF-424B, Assurances – Non-Construction Programs;
- Annual Budget Summary Worksheets (B10-B16). An Applicant may substitute its own worksheets in place of the Annual Budget Summary provided it includes all the same cost elements/line items covered by the B10-B16;
- Certification of Cash Match and Program Income and Sources of Match; and

- Budget narrative providing a brief, detailed explanation of the components of each cost element listed in the SF-424A and B10–B16;

#### 4.1.4 *Certifications, Forms, and Assurances*

Each Applicant must complete and submit the following forms:

- SBA Form 1224, Grant/Cooperative Agreement Cost Sharing Proposal;
- SBA Form 1623, Certification Regarding Debarment, Suspension, and Other Responsibility Matters Primary Covered Transactions;
- SBA Form 1711, Certification Regarding Lobbying;
- SBA Form 1224, Cost Sharing Proposal
- SF-LLL, Disclosure of Lobbying Activities;
- SF-424B, Assurances for Non-Construction Programs; and
- Letter from the Applicant's Auditor, CPA, Treasurer, Comptroller, CFO or similarly qualified individual certifying that the non-Federal entity's financial management system currently meets the requirements of 2 CFR Part 200.302.

#### 4.1.5 *Attachments and Exhibits*

Along with the items discussed in the Technical Proposal, Budget Information, and Evaluation Criteria sections, Applicants must submit copies of the following with its proposal (as applicable):

- Résumé and position description for the WBC Director and position descriptions for all other full- and part-time staff (including unfilled positions), copies of contracts, consulting agreements, letters of support, pledges of additional funding or in-kind resources, leases, conflict of interest policy consistent with 2 CFR 2701.112 signed by all current employees, contractors (which include consultants), and instructors providing services to the WBC project.
- Copy of the Applicant's Cost Policy Statement;
- Copy of the Applicant's current, government-wide indirect cost rate agreement (if the Applicant's budget includes indirect costs). If the Applicant does not have such an agreement and its budget includes indirect costs, it may utilize a de minimus rate of 10% of MTDC (to include Federal and non-Federal) until the non-Federal entity can provide a copy of a current indirect cost rate agreement (ICRA) either through the SBA, or from another cognizant Federal agency. This new rule does not apply to organizations that have an expired ICRA.
- List of all Federal awards the Applicant has received within the last five (5) years to include: 1) the grantor agency name; 2) Code of Federal Domestic Assistance number; 3) the year of the award; 4) the amount of the award; and 5) status of award (i.e., whether the award is ongoing or closed).
- Any other documentation the Applicant believes supports its proposal.

#### 4.2 Submission Instructions

All proposals (narratives and forms) must be submitted electronically via the government-wide financial assistance portal <http://www.grants.gov/web/grants/home.html>. **NO OTHER FORMS OF SUBMISSION WILL BE ACCEPTED.** All required forms are provided in the grants.gov application package for this funding opportunity. Specific instructions for obtaining, completing, and submitting an application via grants.gov, including animated tutorials, may be found at: <http://www.grants.gov/web/grants/applicants/applicant-resources.html>

In order to submit an application via grants.gov, an organization is first required to have a DUNS number, be registered with the System for Award Management (SAM), and have a grants.gov username and password. The process for meeting these three pre-submission requirements may take several days to complete. Additionally, Applicants may have to download or upgrade their software in order to utilize grants.gov. Applicants should not wait until the closing date to begin the submission process in order to avoid unexpected delays that could result in the rejection of an application.

Information about the grants.gov registration process can be found at <http://www.grants.gov/web/grants/applicants/organization-registration.html>. Applicants must register as organizations, not as individuals. Please note that organizations already registered with grants.gov do not need to re-register. However, all registered organizations must keep their SAM registration up-to-date. As part of the grants.gov registration process, an Applicant must designate one or more Authorized Organizational Representatives (AORs). AORs are the only individuals who may submit applications to grants.gov on behalf of an organization. If an application is submitted by anyone other than a designated AOR, it will be rejected by grants.gov and cannot be considered for funding.

Once an application is submitted, it undergoes a validation process through which it will be accepted or rejected by the grants.gov system. The validation process may take 24 to 48 hours to complete. Applicants should save and print written proof of an electronic submission made at grants.gov. Applicants can expect to receive multiple e-mails regarding the status of their submission. The first e-mail will confirm receipt of the application. The second e-mail will indicate that the application has been successfully validated by the system and assigned an SBA tracking number **or** it has been rejected due to errors. An Applicant will receive a third e-mail once SBA has downloaded its application from grants.gov for review in accordance with Section 5.3 below.

If grants.gov notifies an Applicant via e-mail that its application contains an error, the Applicant must correct the noted error(s) before the system will accept and validate the application. Applicants that choose to submit on or close to the closing date are advised they may not receive e-mail notification of an error with their applications until after the submission deadline, and thus will not have an opportunity to correct and resubmit their applications. **APPLICATIONS THAT ARE REJECTED BY GRANTS.GOV WILL NOT BE FORWARDED TO SBA AND CANNOT BE CONSIDERED FOR FUNDING.** It is the Applicant's responsibility to verify that its submission was received and validated successfully at grants.gov. To check on the status of your application and see the date and time it was received, log on to grants.gov and click on the "Track My Application" link from the menu.

If you experience a technical difficulty with grants.gov (i.e., system problems or glitches with the operation of the grants.gov website itself) that you believe threatens your ability to submit your application, please (i) print any error message received; and (ii) call the Grants.gov Contact Center at 1-800-518-4726 for immediate assistance. Ensure that you obtain a case number regarding your communications with grants.gov. **Note:** Problems with an Applicant's own computer system or equipment are **not** considered technical difficulties with grants.gov. Similarly, an Applicant's failure to: (i) obtain a DUNS number or complete the SAM or grants.gov registration process; (ii) ensure that an

AOR submits the application; or (iii) take note of and act upon an e-mail from grants.gov rejecting its application due to errors, are **not** considered technical difficulties. A grants.gov technical difficulty is an issue occurring in connection with the operations of grants.gov itself, such as the temporary loss of service by grants.gov due to an unexpected volume of traffic or failure of information technology systems, both of which are rare occurrences.

Applicants should use the following link to obtain assistance in navigating grants.gov and access a list of useful resources: <http://www.grants.gov/web/grants/applicants/applicant-resources.html>. If you have a question that is not addressed under the "Applicant FAQs," try consulting the "Applicant User Guide" or contacting grants.gov via e-mail at [support@grants.gov](mailto:support@grants.gov) or telephone at 1-800-518-4726. The grants.gov Contact Center is open 24 hours a day, seven days a week.

#### 4.3 Required Proposal Submission Dates

**Each Applicant is required to submit its proposal electronically via [www.grants.gov](http://www.grants.gov) no later than 11:59:59 p.m. Eastern Time on January 28, 2016.** Because of the pre-conditions for submitting applications via grants.gov and the potential for encountering technical difficulties in using that site, Applicants are strongly encouraged to log on to grants.gov and review the submission instructions early. **DO NOT WAIT UNTIL THE CLOSING DATE TO BEGIN THE SUBMISSION PROCESS.** Applicants bear sole responsibility for ensuring their proposals are submitted and received before the closing date.

The SBA will consider the date and time stamp on the validation generated by grants.gov as the official submission time. A proposal that is not received by grants.gov before the closing date of this program announcement will be rejected without being evaluated, unless the Applicant can clearly demonstrate through documentation obtained from grants.gov that it attempted to submit its proposal in a timely manner but was unable to do so solely because of grants.gov systems issues. Additionally, the SBA will not accept any changes, additions, revisions, or deletions to applications made after the closing date.

Applicants should save and print written proof of an electronic submission made at grants.gov. If problems occur while using grants.gov, the Applicant is advised to (i) print any error message received; and (ii) contact grants.gov for immediate assistance. Applicants may obtain advice and assistance with the grants.gov submission process by visiting <http://www.grants.gov/web/grants/support.html> or by calling 1-800-518-4726.

#### 5.0 Section V - Application Review Information

##### 5.1 General

Applications will be rejected without being evaluated if they are submitted by ineligible organizations or they are illegible or materially incomplete due to an Applicant's failure to include all required forms and/or provide the required level of detail.

##### 5.2 Evaluation Criteria

All timely, materially complete applications received from eligible organizations will be evaluated in accordance with the criteria listed below.

##### 5.2.1 *Mission Alignment and Experience (up to 10 Points)*

To maximize the effectiveness of the WBC project, its program goals and objectives must align with the mission of its local host and the mission of the national WBC Program. The proposal shall include the WBC's mission statement and the host's mission statement and describe how the mission of the WBC aligns to its host organization and to the national WBC program. (5)

Describe relevant past experience. The Applicant must demonstrate expertise in long-term and short-term training and counseling programs, and, most specifically, experience in providing targeted business development services to women. **(5)**

5.2.2 *Organizational Experience and Capacity (up to 10 Points)*

- A. Applicants must demonstrate an adequate staffing plan to accomplish the goals and objectives as set forth in its proposal.

Include an organizational chart for the WBC, which includes all proposed full- and part-time program staff, titles, and the percentage of time each will devote to the WBC project. **(1)**

Include résumé and position description for the WBC program director and position descriptions for all other full- and part-time staff. The personnel reflected must agree with the Budget Detail Worksheets B-10A and B10B, provided at:

<https://www.sba.gov/offices/headquarters/wbo/resources/12967>.

The grant requires a full-time (40 hours per week) program director whose time is dedicated 100% to managing the day-to-day operation of the WBC project (this position cannot be shared between two or more employees).

- B. The proposed program director's résumés will be evaluated for appropriate level of business experience and supplemental experience in the areas of non-profit leadership and management, experience in leading other government program initiatives, etc. **(5)**
- C. Include a list of board members and each member's phone number and e-mail address, and include skills and experience that each member brings to the board. **(1)**
- D. 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.) **(1)**
- E. 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. **(1)**
- F. The WBC must be open to clients 40 hours per week. The WBC's work week must include weekend and weeknight hours, and a plan for online counseling to serve clients during non-traditional hours. If the WBC operates at more than one location under the same Cooperative Agreement, the 40 hour requirement may be divided between two facilities. However, no more than two locations may share the 40 hours. **(1)**

5.2.3 *Market Assessment for Services Provided (up to 15 Points)*

- A. Provide a narrative description of the target market to be served—geographic size and area type (urban, rural, or suburban), population numbers and demographics. Use data to support your assertion. **(5)**
1. Describe plans to reach a representative number of women who are socially and economically disadvantaged.
  2. Describe the need for the WBC in the geographic area.

- B. Describe the specific needs and benefits of SBA funding for this WBC project. (5)
- C. Describe how the WBC project complements and does not duplicate other public and private projects or services in the market area. (5)

If the SBA determines there is overlap and/or duplication of service area, the Agency reserves the right to decline such an application, regardless of how highly it scores on other evaluation criteria. The SBA also has the discretion to accept such an application after negotiating with the Applicant to amend its proposed scope of services to eliminate any overlap between the Applicant and the existing WBC.

5.2.4 *Project Objectives and Milestones (up to 20 points)*

Services and Activities to be Offered to Small Businesses Owned or Controlled by Women or Women Entrepreneurs and Other Clients. (Section A is up to 5 points, Section B is up to 5 points, and Section C is up to 10 points.)

- A. Provide a narrative plan with clear goals, measurable objectives, and time-phased activities that are results-oriented to increase business expansions and new business start-ups among prospective clients. For the Initial Phase, the narrative plan must cover the base period of 6-months and each of the four option years of 12-months each. For the Renewal Phase, the narrative plan must cover the base period of 6-months and each of the two option years.

In establishing goals, Applicants must submit concurrence from the SBA District Director (or designee) confirming that you have worked with the local District Office to determine local market needs for the upcoming project year. These goals should be set forth in the proposal and may be adjusted by OWBO. New goals will be set in FY 2016.

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 (see Section 8.5, Other Information, for sample) and a timeline for each of the base period and each option year, showing goals, objectives and planned activities. List the types of training and counseling to be offered during the budget period.
- B. Areas of assistance shall include, but not be limited to:
- financial assistance;
  - how to prepare a loan package and secure business credit from all lending sources (non-Federal entity should detail plans to provide loan packaging services with an emphasis on SBA loans);
  - how to prepare and present financial statements;

- how to manage cash flow, and understand and comply with tax laws, accounting principles and welfare regulations (where appropriate); and
- how to manage the financial operations of a business.

1. Management Assistance

- how to effectively startup and/or manage a business;
- how to engage in strategic business planning;
- how to manage employees, operations and inventory;
- how to evaluate technology;
- legal advisory information; and
- individual or group mentoring by successful business people.

2. Marketing Assistance

- how to increase a business' capacity to prepare and execute marketing plans;
- how to develop pricing, packaging, and distribution strategies;
- how to identify and pursue local and export contract opportunities; and
- how to use effective public relations, networking and advertising techniques as well as use of the Internet for marketing purposes.

3. Export Assistance

In cooperation with SBA's Office of International Trade, the Department of Commerce and other relevant Federal agencies –

- a. The WBC should promote export assistance programs to their clients and the WBC should serve as a resource to refer small businesses to appropriate resources for trade finance, trade promotion, trade adjustment, and trade remedy assistance.
- b. The WBC should collaborate in trade data collection as identified through the Entrepreneurial Development Management Information System or as identified in their annual work plans.
- c. The WBC should work with SBA's U.S. Export Assistance Centers (USEAC) personnel to conduct Export Trade Assistance Partnership (E-TAP) programs to help increase small business participation in international trade.
- d. The WBC may provide small business owners with access to a wide variety of export-related information by establishing on-line computer linkages between WBCs, USEACs, the Department of Commerce and their respective informational international trade databases. [www.export.gov](http://www.export.gov)

- e. The WBC should identify in their annual work plans all WBC counselors and staff members who are certified in providing export assistance as identified in Section 1204 of the Small Business Jobs Act of 2010.

#### 4. Additional Specialized Assistance

For example, issues may include: home-based businesses, legal matters, accounting, rural business, agribusiness, construction, child care, elder care, manufacturing, procurement, web development, business expansion and franchising, or international trade, business programs helpful to veterans, people seeking to get off welfare, people with disabilities, and other subcategories of women in business.

**In addition, up to 5 bonus points may be added to an applicant's project objectives and milestone score if they can demonstrate a track record of serving Native American populations or women veterans.**

#### C. Experience Providing Services to Existing Businesses

The WBC program is designed to help women entrepreneurs not only start new businesses, but also grow existing businesses. Research indicates that while women-owned businesses account for 29% of all U.S. enterprises, they employ only 6% of the country's workforce and contribute just under 4% of business revenues. This presents a tremendous opportunity for WBCs to help women business owners overcome this revenue and employment gap, while spurring local economic development.

Describe the experience providing services to women entrepreneurs who are seeking to expand or grow businesses already under operation. Services should aim to increase women entrepreneurs' access to capital, access to domestic or international markets, productivity, job growth, and/or revenues. Include a plan to reach this specific target.

#### 5.2.5 Plans for Marketing and Collaboration with SBA and Other Community and Small Business Organizations (*up to 10 Points*)

- Demonstrate involvement with SCORE, Small Business Development Centers (SBDCs), SBA Microloan Program lenders, non-lender technical assistance providers, and other SBA resource partners, such as mainstream financial institutions, state and/or local governments, chambers of commerce, loan funds, community colleges, and women's organizations, through co-sponsorship agreements and memoranda of understanding.
- Explain how the organization interacts and coordinates with the SBA and its resource partners and explain how the collaboration will continue to contribute to the success of the WBC.
- To the extent practicable, provide commitment letters and/or cooperative agreements that state how the organization and its WBC unit will cooperate to leverage resources, including outreach to local media.

- The WBC must maintain a working relationship with the district director and the DOTR in the nearest SBA District Office, and provide support for their outreach efforts to women. Document the organization's plans to:
  1. use the SBA as a resource partner and maintain communication with the DOTR;
  2. participate with the SBA in conferences and special programs for women;
  3. include the SBA in outreach activities and events;
  4. promote the SBA programs to the WBC's clients;
  5. display the SBA brochures and the SBA signage (provided by the SBA) in a prominent area at the women's business center location(s).
  
- 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.
  1. The WBC must create and support its own website and link to the SBA website at [www.sba.gov](http://www.sba.gov).
  2. The SBA hosts an on-line training network, the SBA Learning Center that the WBC may utilize for training purposes at <https://www.sba.gov/tools/sba-learning-center>. The WBC may also contribute training materials, which it has developed, to the site.

#### 5.2.6 Sources and Leverage of other Funds (*up to 5 Points*)

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

The application shall describe the approach the applicant will take to achieve matching sources of funds and include how the applicant will diversify the match funding.

Include the source, amount and duration of funds provided by each non-Federal entity to the WBC and the purpose for which the funds have been provided. Use the "Certification of Cash Match & Program Income Worksheet" located at <https://www.sba.gov/offices/headquarters/wbo/resources/12967> for all sources of cash match. Indicate which contributors are expected and which have been committed to be a part of the WBC project match funds. **Reminder: Federal funds may not be used as match.**

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

5.2.7 Financial Management Capability and Confirmation of Match (*up to 15 Points*)

The non-Federal entity 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).

- A. The application must include a copy of its most recent Single Audit (formerly referred to as A-133 audit). 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.** Note: Non-Federal entities that are not subject to the Single Audit Act may renegotiate their existing approved indirect cost rate to include the cost of its audits or audited financial statements. If the non-Federal entity has never received an approved ICRA, it may utilize the 10% de minimus indirect rate to cover such costs. Note: Non-Federal entities not subject to the Single Audit Act may not charge the cost of its audit and/or audited financial statements under the direct cost categories on its budget.
- B. The application must include a letter from the Applicant's Auditor, CPA, Treasurer, Comptroller, CFO or similarly qualified individual certifying that the Non-Federal entity's financial management system currently meets the requirements of 2 CFR Part 200.302.
- C. This written statement must be provided in the grant proposal before the Federal funds will be disbursed.
- D. Describe the non-Federal entity'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 will comply with the requirements that financial records must be accessible to the project director, and that both the project director and chief financial officer must approve WBC expenditures and co-sign financial reports and requests for reimbursement.
- E. Provide a detailed development plan demonstrating how the cash and in-kind match will be raised over the term of the grant. Include letters of support from potential sources of matching funds.
- F. If the non-Federal entity's plans to generate program income, the plan must identify the method and provide tuition rates, if any, for proposed services. All program income must be accounted for within the WBC's official financial statements.

5.2.8 Program Evaluation and Economic Impact (*up to 5 Points*)

Demonstrate the experience the non-Federal entity has in evaluating programs, including measuring program outcomes. Describe the evaluation process and method the WBC will use for measuring: the outputs and outcomes included in the milestone chart, its program mission objectives, and its compliance with all required financial, performance, customer-satisfaction, and follow-up reporting.

5.2.9 Technological Capabilities (*up to 10 Points*)

The SBA seeks partners who invest resources into their online marketing and service capability. Applicants must address each item on the Technology Self-Assessment (See Section 8.5). Applicants will be scored on the basis of the level of technology capability identified in their response.

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

### 5.3 Review and Selection Process

Applications that are not rejected by grants.gov or SBA's screening process will be evaluated by teams of reviewers and scored on the basis of how well they meet the criteria outlined above. These reviewers may be SBA employees or employees of other Federal agencies. **The maximum score any application can receive is 105 points.** Prior to evaluating applications received in response to this program announcement, SBA will establish a minimum acceptable score. Only those applications that meet or exceed that threshold will be eligible for funding. Applicants are therefore encouraged to design proposals that address each of the scoring criteria listed above as thoroughly as possible.

In the interest of providing Women's Business Center Program services to as broad a segment of the required area as possible as stated in this program announcement, the SBA will take the geographical dispersion of Applicants' project service areas into account when making award decisions. An application that exceeds the minimum acceptable score and which scores more highly than other acceptable proposals may nevertheless be passed over for funding if that application proposes to serve the same or substantially the same area or market as an existing non-Federal entity's WBC project or another more highly rated application that was selected for award.

**SBA may, at its discretion, award qualified Applicants not funded under this program announcement using subsequent fiscal year resources, subject to continuing program authority, and the availability of funds.**

### 5.4 Risk Assessment

As required by 2 C.F.R. § 200.205(b), Applicants receiving acceptable scores will be further evaluated by OWBO senior staff to assess the possible risks they may pose. In assessing the possible risks posed by an applicant, OWBO will consider the applicant's:

- Financial stability;
- Management systems quality and its ability to meet the management standards prescribed in 2 C.F.R. § 200.302;
- History of performance in managing other Federal awards, including: timeliness of providing required reports; compliance with the terms and conditions of the award; ability to meet matching funds requirements; and the extent to which the applicant has failed to fully expend funds provided under prior awards;
- Results, reports, and findings from any of its available audits or programmatic reviews and its responses to them; and
- Ability to effectively implement statutory, regulatory, or other requirements.

Although an applicant may receive a score placing it in the competitive range, the SBA may still decline to issue it an award under this announcement based on its assessed risk.

**6.0 Section VI - Award Administration Information**

**6.1 Award Notification**

All Applicants selected for awards will receive written notification. Applicants not selected for awards will not be notified. There will be no debriefing process for unsuccessful Applicants.

**6.2 Administrative and National Policy Requirements**

All successful Applicants will be required to comply with the requirements set forth in the Small Business Act, §§2(h) and 29 (15 U.S.C. §§ 631(h) and 656), as amended; 2 CFR Chapter I, Chapter II, Part 200, et al., 13 C.F.R. Part 143; the Assurances for Non-Construction Programs (SF-424B); and the terms and conditions set forth in their notices of award. In addition, the SBA may, from time to time, advise non-Federal entities of awards made under this program announcement of new legal requirements and/or policy initiatives with which they must agree to comply.

**6.3 Reporting**

The non-Federal entities are required to submit the reports identified below. The SBA may withhold payment if reports are not received or are deemed inadequate. Failure to report in a timely manner will also be weighed against future applications for grant funding from the same organization and the exercise of any option periods. The reports provided by non-Federal entities may be made public. In addition, the SBA reserves the right to require non-Federal entities to post these reports on their web sites.

**6.3.1 *Financial Reports***

The non-Federal entities will be required to submit semi-annual financial reports to the SBA using the SF-425, Federal Financial Report (FFR), within 30 days after the completion of each six month period.

**6.3.2 *Health and Human Services Payment Management System Reports (HHS PMS Reports)***

The non-Federal entities will be required to submit quarterly financial reports to HHS using the electronic SF-425 via the HHS Payment Management System within 30 days after the completion of each quarter.

**6.3.3 *Performance Reports***

The non-Federal entities will be required to submit semi-annual performance reports to the SBA using the report identified by OWBO within 30 days after the completion of each six month period.

**6.3.4 *Entrepreneurial Development's Management Information System (EDMIS Reports)***

The non-Federal entities will be required to either manually enter performance data or upload data files quarterly to the EDMIS system, the Office of Entrepreneurial Development's (OED) centralized data collection system, within 30 days after the completion of each quarter. EDMIS training is provided by the SBA.

**6.3.5 *Economic Impact Data***

The non-Federal entities will be required to submit annual economic impact data to the SBA via the EDMIS Impact Data Entry Screen, within 30 days after the end of the 4th quarter only.

**6.3.6 *Report Submission***

The non-Federal entities will be required to submit reports as instructed by the notice of award.

## **6.4 Recordkeeping Requirements**

### Activity Records

The non-Federal entities will be required to maintain complete and accurate records and supporting documentation. Client counseling, training, and other activities must be fully documented on the SBA Form 641 and the SBA Form 888.

In addition to the performance and program reports already mentioned in the Reporting section, the non-Federal entity must maintain the following records:

#### 1. Counseling Activity Reports

The non-Federal entity will be 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 non-Federal entity either electronically or in hard copy and be made available for the SBA review upon request.

#### 2. Training Activity Reports

The non-Federal entity will be required to utilize SBA Form 888 Management Training Report (or an equivalent form) to report small business management training activities (see definitions section for training). The non-Federal entity may use a computerized version of this form. Hard copies of these forms must be retained by the non-Federal entity and be made available for the SBA review upon request.

#### 3. WBC Client Evaluation Forms

Evaluations of the 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 non-Federal entity and be made available for the SBA review upon request.

#### 4. 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 written consent of that individual or concern, except as authorized by the SBA.

## **7.0 Section VII - Agency Contacts**

### **7.1 Office of Women's Business Ownership Point of Contact**

Questions concerning general information contained in this program announcement should be directed to the Office of Women's Business Ownership at 202-205-6673 or [OWBO@sba.gov](mailto:OWBO@sba.gov).

### **7.2 Financial/Grants Management Point of Contact**

Questions regarding budgetary matters related to this program announcement should be directed to the Office of Women's Business Ownership at 202-205-6673 or [OWBO@sba.gov](mailto:OWBO@sba.gov).

### **7.3 Grants.gov Technical Support**

For technical support with filing an electronic application in response to this program announcement, contact the Grants.gov help desk at 1-800-518-4726 or e-mail at [support@grants.gov](mailto:support@grants.gov).

**8.0. Section VIII - Other Information**

**8.1. Definitions**

The following definitions apply to awards made under this program announcement.

8.1.1 **Applicant** – An eligible organization that applies for funding under this program announcement.

8.1.2 **Budget Period** – For awards made under this program announcement, the base period of 6 months during which expenditure obligations will be incurred by the non-Federal entity. For the purposes of this program announcement, the base budget period will be from **April 1 to September 29**. Each option year of 12-months each, if exercised, will constitute a separate budget period.

8.1.3 **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.

8.1.4 **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.

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

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

8.1.7 **Cooperative Agreement** – A legal instrument reflecting a relationship between the United States government and the non-Federal entity when the principal purpose of the relationship is to transfer a

thing of value to the non-Federal entity to carry out a public purpose of support or stimulation and substantial involvement is expected between the awarding agency and the non-Federal entity when carrying out the activity contemplated in the agreement.

8.1.8 **Cost Policy Statement** – A document describing all accounting policies of an Applicant organization and narrating in detail its proposed cost allocation plan. This plan must stipulate the procedures used to identify, measure, and allocate all costs to each benefitting activity.

8.1.9 **Counseling** – Services provided one-on-one to an individual and/or business that are delivered in person (face-to-face), on the telephone, or electronically and which:

- are substantive in nature and concern the formation, management, financing, and/or operation of a small business enterprise; AND
- are specific to the needs of the business or individual; AND
- require a signed SBA Form 641 or equivalent form that supports the SBA's management information database.

**Face-to-face Counseling** – Meets the definition of “counseling” **and** should be no less than one hour initially (preparation time may 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 five (5) or more hours of contact time per individual or business during the Federal fiscal year or any prior year.

**Online or Telephone Counseling** – Meets the definition of “counseling” **and** the recipient of the counseling must acknowledge, through an SBA Form 641 or an SBA-approved “electronic substitute,” the requirements imposed by accepting counseling assistance from the SBA or its resource partner(s). In states that accept electronic signatures, it may contain an electronic signature. In states that do not accept electronic signatures, the form must have an original signature. Online or telephone counseling should be no less than 30 minutes initially (preparation time may be included in the initial consultation and the total time may include several electronic questions and responses that cumulatively add up to 30 minutes).

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

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

8.1.12 **Goals and Initiatives** – WBC goals are those established in collaboration with OWBO and the SBA District Office.

8.1.13 **Grants Management Officer (GMO)** – The SBA official with delegated authority to obligate Federal funds by signing the Notice of Award

- 8.1.14 ***In-kind Contribution*** – A non-cash match contribution based on the value of goods and services that are provided to the project.
- 8.1.15 ***Personnel*** – Formerly, known as key and non-key personnel. These are all full- and part-time personnel employed by the non-Federal entity who serve in a position/role that is deemed necessary to the successful operation of the WBC.
- 8.1.16 ***Notice of Award*** – The legal document, signed by both the SBA and a non-Federal entity, that memorializes the award of funding under a Cooperative Agreement and contains the specific terms and conditions that apply to the award.
- 8.1.17 ***Preparation Time (hours)*** – The amount of time spent preparing and researching information for a business or individual client.
- 8.1.18 ***Program Director*** – A full-time (40 hours per week) employee (required by statute) whose time is dedicated 100% to managing the day-to-day operation of the WBC. The Program Director's responsibilities include but are not limited to:
- Ensuring that WBC Project 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.
- 8.1.19 ***Program Funds*** – Includes all of the SBA Federal funds and all WBC matching and overmatch expenditures reported on the SF-425 (includes non-cash/in-kind). It does not include other funds under the non-Federal entity's umbrella.
- 8.1.20 ***Program Income*** – Gross income earned by the non-Federal entity that is directly generated by an activity supported with project funds or earned as a result of the award. Program income includes, but is not limited to, income from fees for services performed, the use or rental of real or personal property acquired under Federally-funded projects, the sale of commodities or items fabricated under an award, and license fees and royalties on patents and copyrights.
- 8.1.21 ***Project Period*** – The total period of performance for an award made under this program announcement, including the base period of 6-months and all option-year Budget Periods of 12-months each.
- 8.1.22 ***Non-Federal Entity*** – An applicant organization for which funding is approved and that enters into a Cooperative Agreement with the SBA. The non-Federal entity receives the Federal funds and is responsible for establishing the WBC as an entity within the organization.
- 8.1.23 ***SBA Resource Partner*** – Organizations that provide services through SBA funding or through another recognized relationship with the SBA. Resource partners include, but are not limited to, SBDCs, SCORE, veterans business outreach centers (VBOCs), women's business centers, 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.

8.1.24 ***Socially and Economically Disadvantaged***

A. ***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:

- physically handicapped
- 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, American 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)

B. ***Economically Disadvantaged Individuals – For WBC Project Purposes***

Economically disadvantaged individuals are socially disadvantaged individuals whose ability to compete in the free enterprise system has been impaired due to diminished capital and credit opportunities. Persons whose household income is at or below 80% of the Area Median Income (AMI)

C. ***Economically Disadvantaged Communities – For WBC Project 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: Any population census tract where the poverty rate for such tract is at least 20% or in the case of a tract not located within a metropolitan area, median family income for such tract does not exceed 80 of statewide median family income, or in the case of a tract located within a metropolitan area, the median family income for such tract does not exceed 80% of the greater of statewide median family income or the metropolitan area median family income.

8.1.25 ***Technical Assistance*** – Counseling or training services provided to an individual and/or business in accordance with the terms of this program announcement and a non-Federal entity's Notice of Award.

- 8.1.26 **Training** – A workshop, seminar or similar activity or event which delivers a structured program of knowledge, information or experience on a business-related subject. The training must last for a minimum of one hour and include two or more individuals and/or businesses in attendance.
- A. **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.
- B. **Online Training** – Online training is a structured program of knowledge, information or experience on an entrepreneurial or business-related subject. It must be of a quality and substantive nature, and must include a registration process as well as an evaluation process (e.g. 1-5 star ranking). The training must be for a minimum of 30 minutes and a course evaluation must be made available. Online training may be synchronous or asynchronous:
- **Synchronous** – A group of clients proceed through the training module(s) or program as a group.
  - **Asynchronous** – A client individually proceeds through the training module(s) or program individually and is self-paced.
- C. **Total hours of training** – The total number of hours the trainer spends teaching the training session.
- 8.1.27 **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.
- 8.1.28 **Women's Business Center** – A SBA women's business center is a program or project funded, in part, by a grant from the SBA to provide technical assistance, such as training and counseling to women entrepreneurs, both nascent and owners of 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, and must be a clearly identifiable separate program or project of that entity.
- A. The WBC clients reported to the SBA must be those receiving services from the WBC, not from the larger organization.
- B. The WBC finances must be accounted for separately from the parent organization and from any other WBC operated by the parent organization.
- C. Budgeted WBC funds must only be used for WBC project purposes.
- D. The WBC project's primary client focus must be women; the program or project cannot exclude male clients, but must target women.
- 8.1.29 **Woman Owned Business** – A small business concern that is not less than 51% owned by one or more women and the management and daily business operations of which are controlled by one or more women.

## 8.2 Additional Resources and Partnerships

### A. *Business Matchmaking*

WBCs are encouraged to participate in the 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>

### B. *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.

## 8.3 Frequently Asked Questions

**Question:** Is a small business development center (SBDC) eligible to apply for an award under this program announcement?

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

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

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

**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 non-Federal entity may not use Federal funds as match to fund the WBC project, SBDC Federal funds may not be used as match. SBDC matching funds, as well as program income derived from an SBA SBDC grant, also may not be used as match. However, the SBDC's recipient organization may donate non-Federal funds and in-kind donations to the WBC project as match.

**Question:** May Community Development Block Grant (CDBG) funds be used as match?

**Answer:** Yes. If CDBG Program requirements are met and the funds are used for the WBC grant project.

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

**Answer:** Success could be defined by the following, but not limited to: having adequate funds; a good financial management system; a strong board of directors with proven fundraising capability; a committed staff with strong entrepreneurial experience; a program that meets the unique needs of the

service area's business women; a strong marketing plan; and close ties with the local SBA District Office, its resource partners and the local business community.

**Question:** Should the Standard Form 424, Application for Federal Assistance (face page), indicate the total amount to be funded for the base period and each of the four option year periods of 12-months each (or two option year periods of 12-months for a Renewal Grant)?

**Answer:** No. The estimated funding (block 18) must indicate the proposed amount for the Base Period budget period only. Budget estimates of Federal funds needed for the balance of the project period must be indicated on the SF-424A, Section E (see Section 8.4.B. below).

Applicants must complete the SF-424, SF424A, SF424B, Annual Budget Summary Worksheets (B10-B16) (or a reasonable facsimile), Certification of Cash Match and Program Income, Sources of Match, and a Budget Narrative for the Base Period.

#### 8.4 Instructions for Completing the SF-424 (Application for Federal Assistance) Package

##### A. Instructions for completing the Standard Form 424, Application for Federal Assistance.

*(Note: The Base Period (first 6-month period) SF-424 is located at grants.gov and is a part of the mandatory application package.)*

Item 1	Application
Item 2	New
Item 3	Completed by Grants.gov upon submission
Items 4 – 7	Leave Blank
Items 8 – 10	Self-Explanatory
Item 11	59.043, Women's Business Ownership Assistance
Item 12	OWBO-2015-01-2, Women's Business Center – Initial Phase Grant
Item 13	Leave Blank
Item 14	Required. List all areas affected by your project.
Item 15	Self-Explanatory
Item 16	Self-Explanatory
Item 17	04/01/2016 09/29/2016
Item 18a.	Amount entered may not exceed \$85,100.00 for Initial Phase award or \$85,100.00 for Renewal Phase award
Item 18b.-f.	Self-Explanatory <b>Note:</b> Enter the amount(s) that comprise the non-Federal match. <b>Note:</b> Use "e. Other" for In-Kind contributions.
Item 19	Check "c." Program is <b>not</b> covered by E.O. 12372
Items 20-21	Self-Explanatory

**B. Instructions for completing the Standard Form 424A (Budget Information – Non-Construction Programs) located at grants.gov.** *(Note: The Base Period (first 6-month period) SF-424A is located at grants.gov and is a part of the mandatory application package.)*

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 Announcement 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) or reasonable facsimile. All forms contained in the financial application package must be completed accurately and in full.

**Section A - Budget Summary**

**Block 1.**

Column (a)	Enter description "Federal Amount"
Column (b)	59.043
Column (c)	Leave Blank
Column (d)	Leave Blank
Column (e)	Enter amount not to exceed the amount offered by this Announcement
Column (f)	Leave Blank

**Block 2.**

Column (a)	Enter description "Non-Federal Cash"
Column (b)	Leave Blank
Column (c)	Leave Blank
Column (d)	Leave Blank
Column (e)	Leave Blank
Column (f)	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)	Leave Blank
Column (e)	Leave Blank
Column (f)	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)	Leave Blank
Column (e)	Leave Blank
Column (f)	Enter the total amount of Program Income (if none, leave blank)

**Section B - Budget Categories**

Complete column 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 of Federal Funds Needed for Balance of the Project**

Applicants must indicate the estimated amount required for each of the four Option periods (three Option periods if Renewal Phase). Do not enter an amount that exceeds **\$85,100.00**. Note: Exercise of options is at the SBA's discretion and is subject to continuing program authority, the availability of funds and satisfactory performance by the non-Federal entity.

**Block 16**

Column (a) Grant Program – Enter “59.043, Federal Amount”

Column (b) First – Enter estimated Federal funds amount required for the 1<sup>st</sup> Option Year

Column (c) Second – Enter estimated Federal funds amount for the 2<sup>nd</sup> Option Year

Column (d) Third – Enter estimated Federal funds amount for the 3<sup>rd</sup> Option Year (Initials only)

Column (e) Fourth – Enter estimated Federal funds amount for the 4<sup>th</sup> Option Year (Initials only)

**Block 17**

Column (a) Grant Program – Enter “59.043, Non-Federal Cash Match” **Note:** Non-Federal cash amount (comprised of non-Federal cash and Program Income if any) must be equal to at least half of the Federal amount.

Column (b) First – Enter estimated cash match amount to be applied to the 1<sup>st</sup> Option Year

Column (c) Second – Enter estimated cash match amount to be applied to the 2<sup>nd</sup> Option Year

Column (d) Third – Enter estimated cash match amount to be applied to the 3<sup>rd</sup> Option Year (Initials only)

Column (e) Fourth – Enter estimated cash match amount to be applied to the 4<sup>th</sup> Option Year (Initials only)

**Block 18**

Column (a) Grant Program – Enter “59.043, Non-Federal In-Kind Match”

Column (b) First – Enter estimated In-kind amount to be applied to the 1<sup>st</sup> Option Year

Column (c) Second – Enter estimated In-kind amount to be applied to the 2<sup>nd</sup> Option Year

Column (d) Third – Enter estimated In-kind amount to be applied to the 3<sup>rd</sup> Option Year (Initials only)

Column (e) Fourth – Enter estimated In-kind amount to be applied to the 4<sup>th</sup> Option Year (Initials only)

**Block 19**

Column (a) Grant Program – Enter “59.043, Non-Federal Program Income Match”

Column (b) First – Enter estimated Program Income amount (if any) to be applied to the 1<sup>st</sup> Option Year

Column (c) Second – Enter estimated Program Income amount (if any) to be applied to the 2<sup>nd</sup> Option Year

Column (d) Third – Enter estimated Program Income amount (if any) to be applied to the 3<sup>rd</sup> Option Year (Initials only)

Column (e) Fourth – Enter estimated Program Income amount (if any) to be applied to the 4<sup>th</sup> Option Year (Initials only)

**Section F - Other Budget Information**

Direct Charges: Refer to instructions on form or leave blank.

Indirect Charges: Refer to instructions on form or leave blank.

**C. Budget Detail Information**

**Personnel**

1. 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 hours 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.
2. Résumé of the WBC project director must be included in the application.
3. Official position descriptions for all full- and part-time staff assigned to this effort must be included in the application.
4. Note that fees, expenses, and estimated amount of time for outside consultants should be included in the contractual line item.

**D. Fringe Benefits**

Leave blank if fringe benefits applicable to direct salaries and wages are treated as part of indirect costs in the ICRA. If your organization's fringe benefit package is not included in your ICRA, list each component included as a fringe benefit.

**E. Indirect Charges**

Enter the indirect cost rate, date, and Federal agency that issued your approved ICRA. If the Applicant does not have such an agreement and its budget includes indirect costs, it may utilize a de minimus rate of 10% of MTDC (to include Federal and non-Federal) until the non-Federal entity can provide a copy of a current indirect cost rate agreement (ICRA) either through the SBA, or from another cognizant Federal agency. This new rule does not apply to organizations that have an expired ICRA.

**F. Justification of Costs**

All proposed costs require justification and narrative explanation.

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

NO miscellaneous or contingency costs are allowed. Do not use this description for any budgeted items.

**H.** Proposal Costs

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

**8.5 Templates and Charts**

**8.5.1 Projected Milestone Chart (Prepare one chart for the base period of 6-months and each of the 4 Option Years of the Initial Phase project or 2 Option Years of the Renewal Phase project.)**

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

State Base Period or Option Year (1, 2, 3, or 4) \_\_\_\_\_

ECONOMIC IMPACT TARGETS	Number
New Business Starts	
Jobs Created	
Access to Capital*	
Net increase or decrease in profits	

*Note: The WBC will also be asked to report on gross receipts of clients during the project year.*

**\* Project the dollar amount of capital that your clients will access as a result of your services.**

TRAINING AND COUNSELING TARGETS		
Type of Service	Number of Clients	Number of Hours
Training		
Counseling		
<b>TOTAL</b>		

**PLEASE LIST ALL OTHER SPECIAL ACTIVITIES, EVENTS, ETC. THAT YOU PLAN FOR THE WBC IN THE PROJECT YEAR.**

- 1)
- 2)
- 3)
- 4)
- 5)

**ADD OTHERS IF NECESSARY.**

<b>8.5.2 WEB-BASED SELF ASSESSMENT</b>	Mark "X"
<b>WBC SELF-ASSESSMENT OF WEB-BASED ACTIVITIES</b>	
<b>BASIC</b>	
1. Is your WBC accessible to clients via the Internet?	
a. Yes	
b. No	
2. Can clients obtain current information about upcoming events, training, business opportunities, etc. from your WBC website?	
a. Yes	
b. No	
3. Is your WBC website updated monthly to reflect current information and offerings so that the information clients obtain is accurate?	
a. Yes	
b. No	
4. Can clients access SBA's Home Page via a link from your WBC website?	
a. Yes	
b. No	
5. As an enhancement to our technical assistance, can clients directly access specific SBA program areas on the SBA Home Page via a link from your WBC website? (Procurement, SBIR, International Trade, etc.)	
a. Yes	
b. No	
6. Does your website provide client access to online training programs offered by other entities (other SBDCs, score, university sites, etc.)?	
a. Yes	
b. No	
7. Can clients communicate with your WBC via an automatic e-mail link?	
a. Yes	
b. No	
<b>ADVANCED LEVEL I</b>	
8. On your website, can clients:	
a) Download forms and other templates?	
i) Yes	
ii) No	
b) Complete and submit forms and other templates?	
i) Yes	
ii) No	
c) Access a library of business and management resource materials?	
i) Yes	
ii) No	
d) Access information via search or query mechanisms?	
i) Yes	
ii) No	

9. Can clients register, schedule and receive counseling through an automated Internet system?	
a. Yes	
b. No	
10. Can clients register, schedule and receive training through an automated Internet system?	
a. Yes	
b. No	
<b>ADVANCED LEVEL II</b>	
11. Can clients access an automated needs assessment tool, online diagnostic or expert system to identify the type and level of service required?	
a. Yes	
b. No	
12. Does this automated needs assessment tool or online diagnostic automatically refer the client to the targeted level of service?	
a. Yes	
b. No	
13. Can clients obtain assistance from a counselor via:	
a. Online and real time chat?	
i) Yes	
ii) No	
b. E-mail?	
i) Yes	
ii) No	

**8.5.3 Checklist of Required Submissions for Program Announcement**

Technical Proposal	Cost Proposal
<p><b>Address and submit each of the following as instructed and outlined in the Program Announcement.</b> <b>Program Information Narrative</b></p> <p>___ Table of Contents</p> <p>___ Mission Alignment and Experience</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, positions titles, and percentage of time each will devote to the project for all proposed full- and part-time employees working on the WBC project)</b></li> <li>- <b>Résumé (for WBC Director)</b></li> <li>- <b>Position Description (for ALL personnel)</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>___ Market Assessment for Services Provided</p> <p>___ Project Objectives &amp; Milestones Narratives</p> <p>___ Plans for Marketing and Collaboration with the SBA &amp; Other Community &amp; Small Business Organizations</p> <p>___ Include commitment letters and/or cooperative agreements.</p> <p>___ Sources and Leverages of Funds</p> <p>___ Financial Management Capability &amp; Certification of Match</p> <p>___ Include a certification that the financial system to be used for the non-Federal entity's WBC project meets 2 CFR Part 200.302 and 200.333. (<b>Note:</b> Letter may be from the applicant's auditor, CPA, treasurer, comptroller, CFO or similarly qualified individual.)</p> <p>___ Program Evaluation and Economic Impact</p> <p>___ Technology Capability</p> <p><b>Supporting Documents</b></p> <p>___ List of all Federal awards received w/in last 5 years - include: 1) grantor agency name; 2) CFDA number; 3) the year of the award; 4) the amount of the award; &amp; 5) status of award (i.e., if award is ongoing or closed).</p> <p>___ Concurrence from District Director regarding local market needs</p> <p>___ Active SAM Registration – A print out showing a valid SAM registration and the date of expiration</p> <p>___ Copy of All Subcontracts and Agreements (may not exceed 49% of total budget)</p> <p>___ Conflict of Interest policy signed by all current employees, contractors, and instructors</p> <p>___ Articles of Incorporation</p> <p>___ Non-Profit Verification (501(c) Certification from IRS)</p> <p>___ SBA Form 1623 (Debarment &amp; Suspension)</p> <p>___ SBA Form 1711 (Lobbying)</p> <p>___ SF-LLL (Lobbying)</p> <p>___ SBA Form 1224 (Cost Sharing Proposal)</p> <p>___ Approved Indirect Cost Rate or Cost Allocation (if applicable)</p> <p>___ Most recent audit (or audited financial statement)</p>	<p><b>Must complete the SF-424 Package for the Base Period</b> <b>SF 424 Packages and Budget Details</b></p> <p><b>For the Base Period – Submit the following:</b></p> <p>___ SF-424</p> <p>___ SF-424A</p> <p>___ SF-424B</p> <p>___ Annual Budget Summary (B10 – B16)</p> <p>___ Certification of Cash Match and Program Income Include a list of sources for cash match and detail the activity which will generate program income. <b>Note:</b> In-kind should not be included on this worksheet.</p> <p><b>For Estimated Funding Requirements for Option Years 1 through 5 (Option Years 1 through 2 if Renewal Phase) – Complete the following:</b></p> <p>___ Ensure that Section E of the Base Period SF-424A is completed as instructed in the program announcement.</p> <p style="text-align: center;"><b>MAKE SURE OF THE FOLLOWING</b></p> <ol style="list-style-type: none"> <li>1. The SF-424 reflects the correct Federal amount and non-Federal match of which 50% is in the form of cash. <b>Note:</b> Cash match is all non-Federal cash and program income;</li> <li>2. 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</li> <li>3. The budget does not include non-expendable equipment. Non-expendable equipment is <b>unallowable</b> under the grant. Only expendable equipment, (valued below \$5,000 per piece) is allowable and must be shown under the "Supplies" cost category.</li> </ol>