SBA U.S. Small Business Administration

OFFICE OF WOMEN'S BUSINESS OWNERSHIP

Association of Women's Business Centers

Annual Leadership Conference
July 24, 2023

WELCOME & OPENING

Donald Malcolm Smith
Acting Assistant Administrator
Office of Women's Business Ownership
U.S. Small Business Administration

OFFICE OF WOMEN'S BUSINESS OWNERSHIP

- **Donald Malcolm Smith**, *Acting Assistant Administrator*

- **Jazzmin Brown**, *Presidential Management Fellow*

- **Yinka Abu**, *Grants Management Specialist*

- **Monika Nixon**, *Program Analyst (Detailee)*

- **Tonya Harris**, *HHS, Payment Management System, Liaison*

- **Miriam Pollard**, *Program Manager, Regions: 1, 4, and 7*

- **Argenail Darrington**, *Program Manager, Regions: 2,3,8 and 10*

- **Edna Robinson**, *Program Manager, Regions: 5, 6 and 7*

- **Denise Edmonds**, *Administrative Assistant*

Jazzmin Brown　　**Yinka Abu**　　**Monika Nixon**　　**Tonya Harris**　　**Miriam Pollard**　　**Argenail Darrington**　　**Edna Robinson**　　**Denise Edmonds**

Overview
Office of Women's Business Ownership

OUR MISSION

OWBO's mission is to **enable** and **empower** women entrepreneurs through advocacy, outreach, education, and support. Through the management and technical assistance provided by the WBCs, entrepreneurs, ***especially women who are economically or socially disadvantaged***, are offered comprehensive training and counseling on a vast array of topics in many languages to help them start and grow their own businesses.

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A HISTORY OF SUPPORTING WOMEN

1988

1988 the Office of Women's Business Ownership, the National Women's Business Council and the Women's Business Center program were codified by the Women's Business Ownership Act of 1988

2023

Today, we continue to make history…

1979

1979 Women Business Demonstration Grant was created to support three women's business center projects

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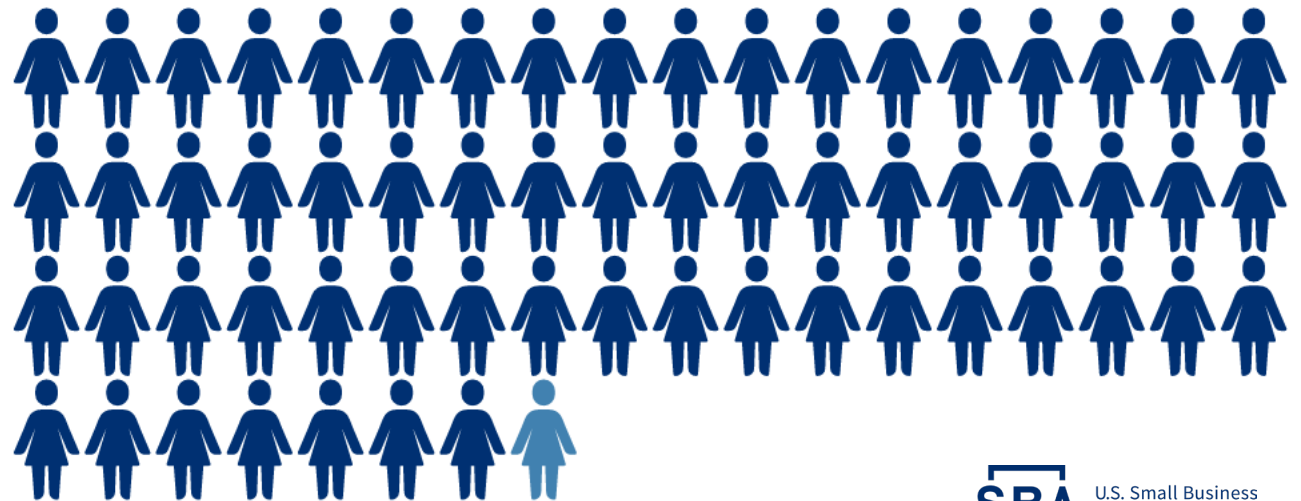# FASTEST GROWING ENTREPRENEURIAL SEGMENT...

In 1972 there were a little over 400,000 women-owned small businesses... today that number is 12 million, evidencing women's growing force as the fastest growing entrepreneurial segment in the nation...

~400K

12 million and growing

1972

2023

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A HISTORIC FOOTPRINT

OWBO currently funds and supports the largest Women's Business Center network in the history of the U.S. Small Business Administration…

145 Centers

…Hosted by private nonprofit organizations, colleges, and universities located in 50 states across the country, including the Island of Puerto Rico, and the District of Columbia

FUNDING AND LONGTERM PARTNERSHIPS

(FY 2023)

$27 M

Represented by:

$27 Million - OWBO FY '23 core grantmaking authority

5 Years

Length of grant award with three additional option years representing nearly $1.2 Million in investments per center

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HISTORICAL IMPACT

✓ **Largest investment in Puerto Rican women's entrepreneurial ecosystems** with funding of two new centers on the Island

✓ **Implemented the first WBC in two decades** in the State of Alaska

✓ **First Women's Business Center in Tulsa,OK** in historic Greenwood community

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30 NEW CENTERS
SINCE MARCH 2021

Since March 2021, the Office of Women's Business Ownership onboarded the largest expansion of its Women's Business Center network in the history of the Small Business Administration. New centers were established in communities across the nation representing the diversity of women entrepreneurs, including centers located within or at:

- ✓ Rural communities
- ✓ HBCUs
- ✓ Urban communities
- ✓ Native serving institutions
- ✓ Puerto Rico

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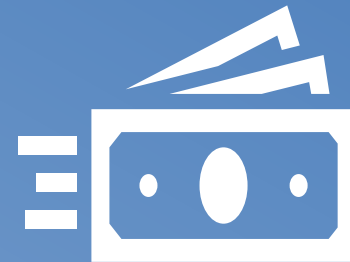
Overview

Managing your Women's Business Center Grant Award

Order of Precedence

1. The statutes, regulations, and policy documents cited on the Notice of Award, including all appendices, and any other relevant, subsequently enacted laws.

2. Program Announcements, this Women's Business Center Project Guide, and any subsequently issued SBA policy guidance.

3. The NOA terms and conditions.

4. Your accepted application for Your Award, including all forms and assurances, and any subsequently approved additions or modifications.

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Project and Budget Periods

1. WBCs in the Initial Phase of its WBC Project, Your funding will consist of a base period of twelve months and four option periods of twelve months each (if exercised) for a total of five (5) years.

2. WBCs in the Renewal Phase of its WBC Project, Your funding will consist of a base period of twelve months and two option periods of twelve months each (if exercised) for a total of three (3) years.

3. The project and budget periods for Your Award are identified in Blocks 6 and 7, respectively of the NOA.

4. The base period and each option period will constitute a separate budget period. Option periods will be exercised at the sole discretion of SBA. Refer to Your NOA terms and conditions for further guidance regarding the exercise of option periods.

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Cash Match Requirement (Annual Match)

1. An organization which is in its first and second year of its Initial Phase funding is required to match federal funds on a minimum 1:2 ratio ($1 of non-federal funds for every $2 of federal funds).

2. Initial Phase WBC projects in the third, fourth and fifth year, and all Renewal Phase WBC projects are required to match awarded funds on a minimum 1:1 ratio ($1 of nonfederal funds for every $1 of federal funds).

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Cash Match Requirement (Annual Match)

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; at least 50 percent must be cash match. The remainder may be in the form of in-kind match. No portion of the match may be from other federal sources (except applicable Community Development Block Grant (CDBG) funds). If the grantee has a Negotiated Indirect Cost Rate Agreement, unrecovered indirect may be used as match with prior approval.

Types of Match (Annual Match)

Cash: In-Kind: Third-party in-kind contributions means the value of non-cash contributions (i.e., property or services) that - (1) Benefit a federally-assisted project or program; and. (2) Are contributed by non-Federal third parties, without charge, to a non-Federal entity under a Federal award.

Program Income: Refers to the gross income generated through activities supported by the Federal award during the period of performance (2 CFR 200.80). It includes but is not limited to: Fees earned for services performed under the grant, such as those resulting from laboratory drug testing.

Unrecovered Indirect: The difference between the amount charged to the Federal award and the amount which could have been charged to the Federal award under the non-Federal entity's approved negotiated indirect cost rate.

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Reporting Cash Match

Cash Match is reported on the SF-425 using blocks 10 i-k. When program income is used as cash match it is reflected in blocks 10 i – k. It is not reflected in block l-o.

Recipient Share:	
i. Total recipient share required	0.00
j. Recipient share of expenditures	
k. Remaining recipient share to be provided (line i minus j)	0.00

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Non-Federal Entity Responsibilities

- Grantees must comply with the requirements and authorities set forth in the NOA and conduct Your project funded under Your Award in accordance with Your approved Technical Proposal, milestones, and budget.

- Changes to these guiding documents must be submitted to SBA for preapproval.

- Promptly advise SBA of any difficulties You encounter or anticipate encountering that may affect the conduct of Your project.

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SBA Responsibilities

As the awarding agency, SBA will, subject to the availability of funds and continuing authority, carry out the duties and responsibilities imposed on it by the statutes and regulations governing the WBC Program and all other responsibilities as outlined in the NOA terms and conditions.

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Roles and Responsibilities: OWBO

- Develop policy guidance, as needed

- Assist in creating communication and training materials

- Organize new grantee orientations and periodic formal training opportunities for current grantees

- Identify and provide technical assistance in program design, service strategies, financial administration, and other areas to enhance program and fiscal performance

- Implement performance reporting requirements

- Review and provide concurrence on certain modifications

Roles and Responsibilities: OWBO Program Manager

- Serves as the primary point of contact, and should be the first person you contact when questions or issues arise
- Reviews quarterly EDMIS submissions and semi-annual narrative and financial reports
- Conducts in-person site visits for technical assistance or compliance monitoring
- Facilitates processing of grant modifications

- Identifies promising practices
- Verifies grant activities are conducted in compliance with the Grant Agreement and applicable federal regulations
- Tracks and evaluates grantee organization's progress toward the goals in the Grant Agreement
- Assesses the quality of the program and services
- Provides technical assistance as needed
- Coordinates training as needed

Roles and Responsibilities: Grants Manager

OWBO Grant Officers have been delegated the authority for the overall execution and administration of grants by the Administrator of SBA. Only they are authorized to obligate OWBO's grant and cooperative agreement funds. They will:

- Manage and oversee the competitive award process, including the development and publication of Funding Opportunity Announcements (FOA) in collaboration

- Serve as the formal signatory on grant awards

- Maintain the official grant file

- Approve modifications to grant statements of work, budget revisions, changes in service areas, and program plans

- Issue initial and final determinations related to programmatic, financial, and/or administrative concerns

- Impose additional specific award conditions, as needed

District Officer Technical Representatives

- Promotes collaboration (liaison) between the WBC and the SBA

- Ensures the WBC's compliance within our guidelines

- Provides recommendations to improve compliance and performance

- Conducts on-site reviews semi - annually (or as needed)

Program Requirements

- Service Delivery

- Organizational Structure

- Operations

- Internet and Website Requirements

- Acknowledgment of SBA Support/Use of SBA's Logo/Publication Requirements

- Access and Rights

- Coordination with the SBA and Other Resources

- Programmatic and Financial Reviews

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Service Delivery

- You must carry out the services and activities as outlined in Your approved proposal.

- Make every effort to provide the WBC's services to all women and to conduct outreach to those who are socially and economically disadvantaged, individuals currently and formerly receiving public assistance, individuals in low- and moderate-income urban and rural areas, as well as special-emphasis groups.

- You agree to explore opportunities for collaborating with community and/or faith-based organizations and Minority Serving Institutions on initiatives that encourage the establishment and growth of women-owned small businesses.

Organizational Structure

The WBC must operate within the framework of the non-profit host organization and may make use of the resources provided by Your organization but must be clearly delineated on the non-profit host's general ledger.

You will employ a full-time (40 hours per week) program director or program manager whose time is dedicated 100 percent to managing the day-to-day operations of the WBC.

Costs for this position may not be shared by any additional awards received by You which require the program director to function in any other capacity during the 40 hours required by this cooperative agreement. This position may not be shared between two or more employees.

Organizational Structure

You may contract out for certain functions as permitted by the terms and conditions of Your Award but may not expend more than 49 percent of the total Project Funds on contractors and consultants in conducting the project, without prior approval.

Expenses incurred by the host organization Board and/or the Women's Business Center Advisory Board must be in support of the federal project and must be reasonable (2 CFR § 200.430).

Organizational Structure

At least one staff or consultant function must include program data collection and reporting to the SBA.

You must have a board of directors or advisory board to govern the WBC. The board of directors is responsible for raising matching funds for the WBC project. The WBC program director may fundraise with prior approval provided by OWBO.

Expenses incurred by the host organization Board and/or the Women's Business Center Advisory Board must be in support of the federal project and must be reasonable (2 CFR § 200.430).

Operations

Your WBC must have a readily accessible location in its service area, with facilities and administrative infrastructure sufficient to operate. The facility must be available to clients at least 40 hours per week, including evening and weekend hours to accommodate the schedules of working women and women with children.

You are encouraged to hold a public outreach event (e.g., grand opening or refunding celebration) within the first three months of the project period. The event should inform the public and media about specific plans or accomplishments of the project and must be coordinated with the SBA district office and OWBO.

The WBC program director and other appropriate WBC staff (as needed) will participate in periodic conference calls and SBA-provided training with the OWBO program manager or other OWBO staff.

You must immediately inform OWBO, via e-mail, of any changes to the WBC (or its host organization) address, telephone or facsimile number, email address and/or website address.

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Internet Requirements

You must maintain a website, or clearly defined subsection of an existing website, for the purpose of publicizing and conducting project activities. The project website must make reasonable accommodations for access by persons with disabilities and must feature the SBA "Powered by" logo and acknowledgement of support clause in a prominent location in accordance with the NOA.

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Acknowledgment of SBA Support

It is important that Your clients and the general public are aware of the Women's Business Center Program and SBA's role in this project, as well as the taxpayer funded support the Agency is providing under Your Award. Therefore, You must use SBA's "Powered by" logo and include the acknowledgment of support statement as detailed in the NOA on all materials produced in whole or in part with Project Funds.

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Coordination with the SBA and Other Resources

You will send at least the WBC program director and the person responsible for financial management/pay requests to annual training provided by the SBA or any other training as deemed necessary by the SBA. You will use the SBA as a resource by:

- Participating with the SBA in conferences and special programs for women.
- Including the SBA in outreach activities and events.
- Promoting the SBA programs to the WBC's clients.
- Displaying SBA marketing materials and signage (provided by the SBA) in a prominent area at the women's business center location(s).
- Providing its marketing materials to the district office to market its programs through the SBA.

The WBC program director will maintain a working relationship with the District Director and DOTR in the nearest SBA district office as well as the OWBO program manager throughout the period of the Award.

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Coordination with the SBA and Other Resources

WBC's are encouraged to collaborate with SBA and other current SBA resource partners for the purpose of co-hosting activities within the scope of this Award without the need for a separate written agreement. SBA's "Powered by" logo must be used in conjunction with such co-hosted activities. However, where a proposed activity includes contributors, co-hosts, or co-sponsors that are not current SBA non-Federal entities or involves undertakings that are outside the scope of this Award, the parties must work with SBA to execute a separate written co-sponsorship agreement. For further guidance regarding the use of SBA's logo, refer to your NOA Terms and Conditions.

SBA U.S. Small Business Administration

Coordination with the SBA and Other Resources

WBC's are encouraged to collaborate with SBA and other current SBA resource partners for the purpose of co-hosting activities within the scope of this Award without the need for a separate written agreement. SBA's "Powered by" logo must be used in conjunction with such co-hosted activities. However, where a proposed activity includes contributors, co-hosts, or co-sponsors that are not current SBA non-Federal entities or involves undertakings that are outside the scope of this Award, the parties must work with SBA to execute a separate written co-sponsorship agreement. For further guidance regarding the use of SBA's logo, refer to your NOA Terms and Conditions.

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Questions!!!

Administrative Requirements

Non-Transferability
Subgranting/Subcontracting
Contracting
Record-Keeping
Protection of Client Information
Reporting Requirements
Performance Narratives
Data Reporting
Financial Reports
HHS Payment Management
System

Economic Impact Data
Additional Data Submission
Requirements
Project and Program Integrity
Exercise of Option Periods
Project Closeout
Actions Requiring Prior Approval
Applicable Laws
Financial Requirements

Contracting

- You may follow Your own procurement policies and procedures when contracting with Project Funds, but You must comply with the requirements of 2 C.F.R. § 200.317 through 200.326.

- Recipients are allowed to use the threshold of $10,000 for micro-purchases and $250,000 for simplified acquisitions per FAR at 48 C.F.R. Subpart 2.1 and the Uniform Guidance. Pursuant to 2 C.F.R. § 200.102 (Exceptions).

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Records Retention

In addition to the performance and financial reports, You must maintain complete and accurate records and supporting documentation of sufficient detail to facilitate a thorough financial and/or programmatic audit or examination of this project. All client counseling, training, and other activity records must be fully documented. You must make these records available to SBA, its agents, and/or Federal investigators on demand. At a minimum, the records You must maintain on this project include:

- Employee Records
- Counseling Activity Reports
- Training Activity Reports
- Client Evaluation Forms
- Equipment Inventory
- Ledgers and Audit Report

Reporting Requirements

CORE WBC Program

Performance Reports – Due Semiannually
- September 30 – March 31 (due by Apr 30)
- April 1 – September 29 (due by Oct 30)

Financial Reports – Due Semiannually
- September 30 – March 31 (due by Apr 30)
- April 1 – September 29 (due by Oct 30)

MSI Wave I WBC Programs

Performance Reports – Due Semiannually
- August 1 – January 31 (due by March 1)
- February 1 – July 31   (due by August 30)

Financial Reports – Due Semiannually
- August 1 – January 31 (due by March 1)
- February 1 – July 31   (due by August 30)

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Reporting Requirements

HHS Payment Management System – Due Quarterly

- September 30 – December 31 (due by Jan 30)
- January 1 – March 31   (due by Apr 30)
- April 1 – June 30   (due by Jul 30)
- July 1 – September 29   (due by Oct 30)

EDMIS Reports – Due Quarterly

- September 30 – December 31 (due by Jan 30)
- January 1 – March 31   (due by Apr 30)
- April 1 – June 30 (due by Jul 30)
- July 1 – September 29   (due by Oct 30)

Economic Impact Data – Due by October 30

- September 30 – September 29

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Actions Requiring Prior Approval

BUDGET REVISIONS

NO-COST EXTENSIONS

CHANGE IN SCOPE

CHANGE IN KEY PERSONNEL

Successful Reporting

Programmatic Reporting

- **Summary of Activities: Please provide an executive summary of all activities supported by the grant for the current period, highlighting key activities in line with the grant work plan. This response should serve as the annual summary each fourth quarter. This section is not intended to be a list of every meeting or communication.**

- **Summary of Performance: Discuss measures where the results are significantly above (>114%) or significantly below(<85%) target either for the period or year-to-date. Key areas to address: 1) Describe the factors or actions that influenced the result for each measure; 2) Provide explanatory data; 3) Discuss whether future targets are attainable, or, in the case of exceeded targets, ambitious; 4) How did quarterly and year to date (YTD) performance for the measures compare to targets?**

Programmatic Reporting

- **Key Issues and Technical Assistance Needs:** Summarize any significant issues or problems encountered during the period and the resolution of previous issues and challenges identified in previous periods. Describe any actions taken or plans for addressing issues, any question you have for SBA (OWBO or the District Office), and any need for assistance from SBA or others. If grantees have nothing to report, that should be specified.

- **Best Practices, Promising New Strategies and Success Stories:** Describe promising approaches, innovative processes, and grant-level and/or participant level success stories. Examples may include developing and implementing an outreach plan, developing new or enhancing existing curriculum, and creating new entrepreneurship assistance tools and resources. Throughout the implementation of the program, grantees may discover new strategies that emerge as a result of data-driven continuous improvement. The new strategies may or may not have significant levels of evidence at this point in the program; however, they should still be described here. As progress is made with a new and promising strategy, or as data/evidence is gathered to support it, grantees should document the progress and data/evidence each quarter. Grantees may also describe any lessons learned and how those lessons learned will be implemented.

Financial Reporting

Federal Financial Report
(Follow form Instructions)

View Burden Statement

OMB Number: 4040-0014
Expiration Date: 02/28/2025

1. Federal Agency and Organizational Element to Which Report is Submitted	2. Federal Grant or Other Identifying Number Assigned by Federal Agency (To report multiple grants, use FFR Attachment)

3. Recipient Organization (Name and complete address including Zip code)

Recipient Organization Name:

Street1:

Street2:

City: County:

State: Province:

Country: USA: UNITED STATES   ZIP / Postal Code:

4a. UEI	4b. EIN	5. Recipient Account Number or Identifying Number (To report multiple grants, use FFR Attachment)

6. Report Type	7. Basis of Accounting	8. Project/Grant Period	9. Reporting Period End Date
☐ Quarterly ☐ Semi-Annual ☐ Annual ☐ Final	☐ Cash ☐ Accrual	From: To:	

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Financial Reporting

10. Transactions	Cumulative
(Use lines a-c for single or multiple grant reporting)	
Federal Cash (To report multiple grants, also use FFR attachment):	
a. Cash Receipts	0.00
b. Cash Disbursements	0.00
c. Cash on Hand (line a minus b)	0.00
(Use lines d-o for single grant reporting)	
Federal Expenditures and Unobligated Balance:	
d. Total Federal funds authorized	0.00
e. Federal share of expenditures	0.00
f. Federal share of unliquidated obligations	0.00
g. Total Federal share (sum of lines e and f)	0.00
h. Unobligated balance of Federal Funds (line d minus g)	0.00
Recipient Share:	
i. Total recipient share required	0.00
j. Recipient share of expenditures	0.00
k. Remaining recipient share to be provided (line i minus j)	0.00
Program Income:	
l. Total Federal program income earned	0.00
m. Program Income expended in accordance with the deduction alternative	0.00
n. Program Income expended in accordance with the addition alternative	0.00
o. Unexpended program income (line l minus line m and line n)	0.00

WBC Budget Management Workbook

A guide to review the SF-425

Two required components

- Certifications & Attestations

- Match Certifications

Reporting Requirements

Budget Management Workbook (A10-A16)

- First run detailed reports from your organization's accounting system that will provide expenses by cost categories and share allocations.

- Use the information from your accounting system to populate the end of year tab on the budget management workbook.

- Enter sources of match and update match expended on the match certification tab. **>>>> Don't summarize the pivot table will do this.**

- Pay attention to the formatting on the summary tab. Remember budget revisions should be requested and approved prior to expending funds.

Questions!!!

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Measuring WBC Performance

Why Measure Performance?

- WBC Center Metrics---
  - Connect to the big picture- SBA's Strategic Plan and Budget.
  - Demonstrate a Return on Investment.

Why Measure Performance?

- Consistent, comprehensive data collection should always be part of a program's design. Having a solid record of success motivates funders to keep investing, and attracts new donors, clients, and potential staff. All these factors help a program mature into a long-lasting organization.

- Data collection tools should be clear, efficient, and tied in a logical way to program implementation. Re-visit your mission statement and sub-goals within the services you offer. Tailor the data you collect to reflect successes in these areas.

Percent of WBC Clients Accessing Capital

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Metrics Definition

METRIC	DEFINITION
Clients Served	Number of unique clients counseled and/or trained. Count of unique SBA client ids with a reported counseling session or training in the time period indicated.
New Business Starts	Count is based on the 'In Business' indicator on SBA Form 641. When the indicator is marked Yes, it will be counted as a new business start as long as no other session has reported the same client 'In Business' in any previous session during the life of that client/business at the WBC. The New Business Start will be counted within the Qtr./FY of the session in which it was reported
Number of Capital Infusion Transactions	Aggregate total of transactions processed of SBA loans, non-SBA loans, and other forms of investments. Includes all forms of capital debt, investments from all sources (i.e., lines of credit, consumer debt produces used specifically for the business, angel investors, owners capital contributions, etc.). Credit lines and other revolving debt facilities/instruments are to be recognized for the full amount of the line of credit when established and not to be based on individual draw-downs.
Jobs Supported	Those jobs created or retained by employers or firms that benefit directly from services provided by the WBC project. Jobs Created: Private sector jobs created by businesses and other beneficiaries of the WBC project. Jobs Retained or Saved: Private sector jobs retained or saved as a result of the WBC project.

Time to Collect some Data!

Counseling Service Delivery Phase	641 Component
Intake	Part I and II
Initial Session	Part III
Follow-up	Part III
Intake Update	Part I and II

Training Delivery Phase*	641 Component
First Time Client Registration	Part I and II
Training Session Completion	Part III

*An SBA 888 Form should be completed for all Training events held, additionally the 641 should be completed for all WBC clients (new or existing) that attended the event.

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