

Roundtable Spurs Action by NWBC

The NWBC's recent roundtable on accessing government markets with government officials and women business owners (see the November-December 2004 issue of *Engage!* for more details of the event) has resulted in several plans for action and program recommendations. The full transcript and summary of the meeting, a *Research in Brief* that includes action plans and recommendations and the press release now are available on the Web site (<http://www.nwbc.gov/Research-Publications/listReports.html>)

The roundtable was convened to gain insight into how to increase the access of women-owned businesses to the federal government market by
(See *Roundtable spurs action* on p. 6)

**Join NWBC Web Cast
From Micro to Millions:
Strategies for Business Growth
March 14, 11 a.m. ET
See www.nwbc.gov**

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Council Meets to Discuss 2005 Agenda and Activities

The members of the National Women's Business Council, in the first of two meetings this fiscal year, gathered in Washington, D.C., on January 18 to discuss current activities and future plans.

The first order of business was swearing in Ann Marie Almeida, CEO of the Association of Women's Business Centers, as the organization's official representative on the Council. Her 3-year term officially began last summer.

The Council formally approved the FY2005 budget for the Council, totaling \$740,000 (the Congressionally-approved \$750,000 annual budget minus two government-wide rescissions). The majority of the Council's funds go toward research and other projects. While the Council has not yet decided upon all of its programmatic expenditures this year, several ongoing programs that will continue to be supported by the Council include the Council's increasingly successful monthly issues conference call, the Women's Business Connection, and a multi-year agreement with the Census Bureau to produce customized tables on the number and growth of women-owned businesses.

Congressional staff report on upcoming issues in the 109th Congress.

The Council and members of the audience heard from key congressional staff members about issues coming up in the 109th Congress. Jackie Sierodzinski and Marc Comer of the Senate Committee on Small Business and Entrepreneurship (from Senator Snowe and Kerry's staffs, respectively), Piper Largent and Tim Slattery of the House Small Business Committee (from Congressman Manzullo and Congresswoman Velazquez' staffs, respectively), and Kristina Moore and Jenny Blau of the Congressional Women's Caucus (from Caucus co-chairs Ginny Brown-Waite and Hilda Solis' staffs, respectively) discussed a wide range of issues with the Council and audience, including access to affordable health care, SBA financial assistance programs such as the 7(a) and microloan programs, contract bundling and federal procurement opportunities.

The Council also was briefed by Cynthia Williams, the women's issues advocate in the Office of Public Liaison in the White House, and Melanie Sabelhaus, Deputy Administrator of the SBA, on upcoming administration issues. Virginia Littlejohn, co-founder of Quantum Leaps – a global accelerator for

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Julie Weeks and Marilyn Carlson Nelson listen to Council member Jean Johnson.



United Nations International Year of Microcredit Benefits Business Women around the World

The United Nations has named 2005 as the International Year of Microcredit in an effort to build support



Emelie became a baker in Madagascar through a microcredit loan.

for making financial services more accessible to poor and low-income people and to raise public awareness about microcredit and

microfinance.

The overall goal is to provide greater access to credit, savings, insurance, transfer remittances and other financial services for poor and low-income households to move

towards more secure livelihoods and prosperous futures.

Another primary aim is to increase public awareness about the reliability of microfinance clients, especially women, in repaying loans, managing household incomes, building assets and enterprises, and contributing to the economy.

Microfinance most often is used to describe financial services for poor people in developing countries. Microfinance includes microcredit or microloans (small amounts of money lent to poor people to finance self-employment activities or for other purposes); savings; payment transfers; microinsurance and other financial services.

Worldwide, approximately three billion people—half the planet—survive on \$2 a day. More than one bil-

lion of them survive on half that amount or less, the World Bank's definition of the severest poverty.

The microfinance movement has scored impressive gains, developed consensus about best practices, and improved the lives of tens of millions of people. But much needs to be done. Best estimates indicate that there are hundreds of millions of self-employed poor worldwide who could benefit from, but do not yet have, access to financial services. Microfinance institutions are currently reaching only an estimated four percent of them.

The UN's focus on microcredit to uplift the lives of the poor may help to increase this percentage.

For more information, go to <http://www.yearofmicrocredit.org/>.

Featured Organization

Count Me In for Women's Economic Independence

Count Me In champions the cause for women's economic independence by providing access to business loans, consultation and education. The first online microlender, Count Me In uses a unique, women-friendly credit scoring system to make loans of \$500–\$10,000 available to women across the United States who have nowhere to turn for that all-important first business loan. The organization provides access to networks that expand contacts, markets, skills and confidence.

Women continue to have less access to financing for their businesses than male business owners, and women business owners of color face even greater difficulties in gaining access to capital. Access to credit and capital remains the number one issue raised by most self-employed and entrepreneurial women, no matter what their economic circumstances. Although there are hundreds of micro-lending programs, most operate independently and have little national prominence. Many women fall in between the criteria for eligibility of many micro lending programs and the credit scoring systems used by conventional financial institutions. And, the smaller sums of money that women often look for are not attractive to traditional lenders.

Count Me In's programs are designed to address these issues. Some recipients of Count-Me-In loans include Heather McCartney of Ethnic Edibles in the Bronx, N.Y.; Sherry Shefts of Beastly Bakes in Bellevue, Wash.; and Joyce Patterson of JMPS Phlebotomy Services of Alexandria, Va.

On Monday, March 14, Count Me In will hold a women's business forum, *Wall Street Meets Main Street*, in New York City. Honorary Co-Chairs are Senator Hillary Rodham Clinton and NYC Comptroller William Thompson.

For more information about Count Me In for Women's Economic Independence, see their Web site: <http://www.count-me-in.org/>.



Side notes...

NAWIC Invites Applications for Award

The National Association of Women in Construction is accepting nominations for its 11th annual Crystal Vision and Crystal Achievement Awards. The Crystal Vision Awards Program recognizes individuals for their outstanding achievements in advancing the role of women in the construction industry. Winners will be recognized at the Association's 50th Anniversary Celebration and Convention, September 7-10, in Grapevine, Texas. Applications are due by February 28.

For more information and application forms, see www.nawic.org/awards.htm.

NAWBO Publishes Second in Three-Book Series

The National Association of Women Business Owners has published the book, *Tapping Your Inner Entrepreneur: Making the Move from Employee to Business Owner*. This second in a three-book series covers topics ranging from taking stock of your external environment, developing your business ideas, preparing to make the move to owning your own business, fine-tuning your business venture, and gauging your business's growth potential. The case studies highlight best practices and the experiences of NAWBO members who successfully embarked on the journey of owning their own business.

The first book, *Taking an Idea to Market: How to Turn Your Vision into a Successful Business Venture*, covered topics ranging from market research and developing a business plan to financing options and protecting your business through copyrights and incorporation. The third book,

(See Side notes on p. 5)

Did you know... Black History Month

Americans have recognized black history annually since 1926, first as "Negro History Week" and later as Black History Month. In recognition of this month, here are some key facts about African American woman-owned firms:

- As of 2004, there are an estimated 414,472 majority-owned, privately-held firms owned by African American women in the U.S., employing nearly 254,000 people and generating \$19.5 billion in sales.
- Between 1997 and 2004, the number of African American women-owned firms increased by 33%, employment grew by 50%, and sales rose by 44.1%.
- Some 10 million American adults are involved in the process of starting nearly six million potential new businesses at any one time, with African Americans 50 percent more likely to start a business than whites.
- More than one-quarter (29%) of minority women-owned firms are owned by African Americans. Firms owned by African American women now represent 6 percent of all privately-held, majority-owned women-owned firms in the U.S.
- The 10 states with the greatest number of African American women-owned firms as of 2002 are: New York; 2) Florida; 3) Illinois; 4) California; 5) Georgia; 6) Texas; 7) Maryland; 8) North Carolina; 9) Michigan; and 10) Virginia.
- More than two-thirds (68%) of the African American women-owned employer business locations in existence in 1997 were still in operation three years later. This is somewhat lower than the survival rate among all women-owned employer establishments, which was 75% for the 1997 to 2000 period.
- Compared to other women business owners, African American women business owners are more likely to start or acquire their firms alone (72%), and to currently be the sole owner of their firms (80%).

For additional facts, see the Council's fact sheet, *African American Women and Entrepreneurship* at www.nwbc.gov/ResearchPublications/keyFacts.html.

Quote of the Month

"I think of all who've come before me and had to endure trials that would level most of us in our urban comfort zones, and I realize I'm not the first person to face big challenges. This has been done before. I can do it again, maybe even better."



—Oprah Winfrey, television pioneer, philanthropist, magazine founder & editorial director, producer/creator/actress, online leader, Oxygen Media co-founder

On the Fed Side

ORCA Pulls in Big Fish

Streamlining federal procurement has spawned ORCA—the Online Representations and Certifications Application Web site.

Beginning January 1, 2005, contractors no longer have to submit representations and certifications with each offer. Instead, government contracting officials will troll ORCA to review information online as part of the proposal evaluation process.

Records can be updated any time and must be renewed annually.

Contractors had to register by January 1 at <http://orca.bpn.gov>.

Federal Procurement Data Now Online

A new storehouse of federal procurement data is now available at <http://www.fpdsg.com>.

The **Federal Procurement Data System—Next Generation** is designed to improve the accuracy of procurement information and make available much more information about contracts.

The site contains 13 million contract records going back to 1979. Users can search for details—more than 150 data elements on each contract—but cannot see the entire contract.

Matchmaker Make Me a Match

The SBA and the HP Small Business Foundation plan four face-to-face Business Matchmaking events and five online matchmaking sessions this year.

The events will bring together small companies, government organizations and major corporations.

The face-to-face events are scheduled for March 23–24 in Nashville; April 26 in Washington; June 7–8 in

Procurement Calendar

Feb 17–18

Small Business Conference '05 in San Diego sponsored by the departments of Homeland Security and Health and Human Services. The event focuses on obtaining and marketing GSA Schedule contracts. For information and to register, go to http://www.ms2kplus.com/sd_meeting_1.html or call 301-585-4838.

April 21

OSDBU Procurement Conference in Upper Marlboro, Md. For information, go to <http://www.fbcinc.com/osdbu/> or call 800-878-2940, ext. 226.

May 5–6

3rd Annual Homeland Security Contracting Opportunities Forum at the Hyatt Regency Crystal City, Arlington, Va. For more information and to register, go to <http://www.ioma.com/conferences/354.html>.

Los Angeles; and September 14 in Milwaukee.

The new Online Business Matchmaking program is set for March 14 in Phoenix; March 28 in Albuquerque; April 4 in Kansas City; April 11 in Tampa; and April 18 in Denver.

Registration opens eight weeks before the event. For more information and to register, go to <http://www.businessmatchmaking.com>.

Small Business Research and Statistics Easier to Find

The SBA Office of Advocacy has redesigned its Web site so that small business research and statistics are easier to find.

The redesign of the Web site (<http://www.sba.gov/advo/>) was based on observations and contributions from the Office of Advocacy

Shareholders.

The Office of Advocacy is the “small business watchdog” of the government. It examines the role and status of small business in the economy and independently represents the views of small business to federal agencies, Congress and the President. It is the source of small-business statistics and it funds research into small business issues.

SBA-DHS Partner for National Response Plan

The Department of Homeland Security, in partnership with the U.S. Small Business

Administration, will develop a National Response Plan. The Plan aims to improve the response and recovery apparatus of federal, state, local, tribal, private sector and non-governmental organizations in the aftermath of a natural disaster or terrorist attack.

It also will serve as a tool for emergency responders, allowing them to better manage all aspects of prevention, preparedness, response and recovery.

The Plan incorporates best practices and procedures from emergency management, law enforcement, firefighting, public works, emergency medical services and the private sector, integrating them into a unified structure. Protocols are established to help protect the nation from terrorist attacks and other national and man-made hazards, while saving lives, property and the environment.

For more information about the National Response Plan, go to www.dhs.gov/nationalresponseplan.

Nothing but Net

There is a lot of activity on the Internet that the women business community can benefit from. There are new Web sites, radio and TV programs, newsletters and online even seminars, called “Webinars.”

Here are a few for you for you to check out. Send any others you think would be of interest to Sandy Seppala (sandra.seppala@sba.gov).

Internet TV SBTV

SBTV is the first television network on the Web devoted 100 percent to the small business market—from business start-ups to established enterprises.

Founded in 2000, SBTV offers: technical information on how to run a business; success stories from entrepreneurs; information about small business conferences and associations; and business resources. SBTV is available 24 hours a day, 7 days a week. You can watch the programming of your choice whenever it is convenient for you at no charge to you. Go to <http://www.sbtv.com>.

Small Business School

The Small Business School is a weekly, half-hour TV show on 200+ PBS-member stations about small business owners. The Web site provides program episodes back to 2001 and more. Go to www.smallbusinessschool.org.

Internet Radio

Jim Blasingame's Small Business Advocate

The Small Business Advocate is an on-line radio community where entrepreneurs can find ideas, answers, encouragement, and inspiration to be successful.

Jim Blasingame is the nexus of this community which includes hundreds of experts he's assembled, called the Brain Trust. There are many

resources you can link to from this page for small business owners. (<http://www.smallbusinessadvocate.com>)

VoiceAmerica

The *Growth Strategist* is an Internet-based radio program on VoiceAmerica, a SurfNet Media Group network station. The program, which is a 13-week pilot starting on January 4, fields listeners' questions to entrepreneurs, business owners and presidents of companies who have recently executed the growth strategy being discussed. The topics might be franchising, geographic expansion or joint ventures. Guests are from across 13 states and from a wide range of industries, such as retail, manufacturing, service, technology, healthcare, and distribution. Tune into the program every Tuesday, 11 a.m. ET at www.businessamericaradio.com.

New Web Sites Business.gov

The Small Business Administration recently launched a new Web site that “guides you through the maze of government rules and regulations ... and provides access to services and resources to help you start, grow, and succeed in business.” Check it out at www.business.gov.

Acquisition Center of Excellence for Services

This site, launched in November, serves to “to provide a central clearinghouse of service contracting best practices for both the public and private sectors.” It will be “an online resource center for services best practices that will evolve in to a knowledge management repository for best practices.” Check it out at http://acc.dau.mil/simplify/ev.php?ID=27518_201&ID2=DO_TOPIC

Side notes

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Money Matters, will be published in February 2005.

For more information, see www.navbo.org

Boardroom Bound Expands to Chicago

Boardroom Bound, a Washington, D.C.-based corporation that pre-qualifies director-candidates for corporate boards, is opening a local program in Chicago with the help of Chicago “City Friends” in February. City Friends are financial investors who will help to expand the program in their areas. In conjunction with the program launch will be a candidate preparation session, which will provide leaders with a development experience that creates commitment to a personal plan of action for readiness and selection for corporate board service. For seminar details and registration, go to www.boardroombound.biz.

2005 Marks End of Textile Quota

In 1994, the World Trade Organization agreed to phase out barriers to international trade in textiles and clothing over a ten-year period. That period drew to an end in 2004, and requirements on textile and clothing imports, in place in the U.S. since 1957, were scheduled for elimination on January 1, 2005. The sector is to be fully integrated into normal GATT rules. Quotas will come to an end and importing countries may no longer be able to discriminate between exporters. In other words, the Agreement on Textiles and Clothing will itself no longer exist: it is the only WTO agreement that has self-destruction built in. For more information, go to www.wto.org.

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Council Mission

The National Women's Business Council is a bi-partisan federal advisory council created to serve as an independent source of advice and policy recommendations to the President, Congress, and the U.S. Small Business Administration on economic issues of importance to women business owners.

The Council's mission is to promote bold initiatives, policies and programs designed to support women's business enterprises at all stages of development in the public- and private-sector market-places—from start-up to success to significance.

Roundtable spurs action

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working with Offices of Small and Disadvantaged Business Utilization (OSDBUs). Participants identified problems and challenges, and suggested actions to increase the dialogue, share information more widely, conduct research and work together to increase the number of federal procurement awards to women-owned businesses.

Five themes emerged: failure to meet the five-percent goal; a better understanding of the role of OSDBUs; a budgetary set-aside to ensure meeting the five-percent goal; methods of gaining access to government contracts; and the role of women's business organizations to provide information and training.

After further discussion in two follow-up conference calls, the Council agreed upon several actions:

- Use the Womenbiz Web site (www.womenbiz.gov), *Engage!* newsletter and other electronic vehicles to disseminate government procurement activities and events, and be more proactive in linking women business owners to government contracting offices and OSDBUs.
- Update and revise the Womenbiz Web site more frequently and promote it more strongly among women business owners and organizations.
- Continue the research study to identify and showcase best practices within OSDBUs for reaching out to and increasing agency spending with women-owned businesses. The study will be published in the spring.
- Increase staff involvement with OSDBUs and OSDBUs' women business-owner advocates. Monthly brown-bag lunch discussions with these advocates already have begun.

Self-Employment Up for Women, Blacks and Latinos

Self-employment rates for women, blacks and Latinos have risen sharply since 1979, according to a study released by the SBA's Office of Advocacy. During the period, self-employment rates increased across ethnic groups and gender, with an overall increase of more than five percent.

Written by Robert Fairlie with funding from the Office of Advocacy, the report, *Self-Employed Business Ownership Rates in the United States: 1979–2003*, delves into the data behind published figures from the Bureau of Labor Statistics (BSL).

Unlike BLS figures, this report includes incorporated as well as unincorporated self-employed. The study found that over the period studied the self-employed rate increased 33 percent for women, 37 percent for blacks and 15 percent for Latinos. The white rate increased ten percent while the male rate increased two and a half percent.

For more information, go to <http://www.sba.gov/advo/>.

Council meets

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women's entrepreneurship – updated the Council on an upcoming initiative to develop a “strategic framework” for women's enterprise development in the U.S. for the next five to ten years. The Council voted to collaborate with the organization on this important endeavor.

The next meeting of the Council is scheduled for May 26, in Minneapolis, Minn.

Upcoming Events in the Women's Business Community

February

Black History Month

- 22 **NWBC Women's Business Connection conference call.** Topic: *A Look Ahead at the 2005 Legislative Calendar*. 3 p.m ET.
- 27-3/1 **Office Depot 5th Annual Success Strategies for Women Conference.** For more information, see www.officedepotsuccess.com.

March

Women's History Month

- 8 **International Women's Day.** For more information, go to <http://www.un.org/ecosocdev/geninfo/women/womday97.htm>
- 14 **NWBC Web Cast: From Micro to Millions: Strategies for Business Growth.** 11 a.m.-noon ET. In conjunction with and part of Count-Me-In Forum. See Web site for more information: www.nwbc.gov.
- 14 **First Count-Me-In for Women's Economic Independence Business Growth Forum.** New York City, NY. For details, go to www.count-me-in.org.
- 22 **NWBC Women's Business Connection conference call.** Topic: *Using GSA and PTAPs for Accessing Government Markets*. 3 p.m ET.
- 23 **Women's Business Enterprise National Council (WBENC) Salute to Women's Business Enterprises: The Enterprising Economy.** National Building Museum, Washington, D.C. For more information, go to <http://www.wbenc.org/salute2005/index.htm#>.

Women's Business Connection

a monthly business issues conference call
brought to you by the
National Women's Business Council
4th Tuesday of each month, 3-4 p.m. ET

Feb 22. A Look Ahead at the 2005 Legislative Calendar. As of January 2005, the 109th Congress is seated and beginning its deliberations. Learn more about what issues will be at the top of the agendas of the Senate and House Small Business Committees. Speakers will include key committee staff members who plan legislative activities.

March 22. Using GSA and PTAPs for Accessing Government Markets. A policy analyst from the Office of Small and Disadvantaged Business Utilization, U.S. General Services Administration (GSA), will speak on GSA schedules and the director of the Procurement Technical Assistance Program will speak on programs offered to support small business access to government markets.

How to join: Call 1-877-326-2337, enter code #3687613

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