



Voices From The Field

A Report from the National Women's Business Council Town Hall Meetings



ADVISORS TO THE PRESIDENT,
CONGRESS AND THE SBA

St. Louis, Missouri
March 13, 2007

Portland, Oregon
June 5, 2007



ADVISORS TO THE PRESIDENT,
CONGRESS AND THE SBA

ABOUT NWBC

The National Women's Business Council is a bi-partisan federal government council created to serve as an independent source of advice and counsel to the President, Congress, and the U.S. Small Business Administration on economic issues of importance to women business owners. Members of the Council are prominent women business owners and representatives of women's business organizations. The Council's mission includes conducting and supporting research on issues of importance to women business owners and their organizations in order 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 marketplaces.

For more information about the Council, its mission and activities, contact: National Women's Business Council, 409 3rd Street, SW, Suite 210, Washington, DC 20024; phone: 202-205-3850; fax: 202-205-6825, e-mail: info@nwbc.gov; website: www.nwbc.gov.

INTRODUCTION

In March and June 2007, the National Women's Business Council (NWBC) held town hall meetings with women business owners in St. Louis, Missouri and in Portland, Oregon. The objective of the meetings was to collect viewpoints and ideas from women business owners that could inform the Council's policy positions and their future recommendations to government leaders.

Each meeting brought together members of the National Women's Business Council and women business owners for a day-long dialogue about issues that women business owners are facing. The meetings were held outside of the Washington, DC area to engage women entrepreneurs who are not normally connected to the national-level policy process. Targeted participants included women in all industries, of all experience levels, and of all income levels. The meetings were attended by nearly 200 women, including owners of both small and large businesses—from sole proprietors to businesses with several hundred employees—and from both emerging and long-established businesses. Participants also included national women's business organizations, local organizations which support women business owners, and state and local policy leaders.

The meetings included a combination of plenary sessions and breakout sessions on specific issues faced by women business owners today. Specific topics—chosen because of their importance to almost all women business owners—included access to capital, affordable health care, government and corporate procurement, tax reform, education and workforce development, and technology. Each meeting included introductory comments from state and local government officials as well as reflections by members of the Council.

This report outlines policy issues that are relevant to women business owners and summarizes the content of the town hall meetings as it relates to those policy issues. The body of the report is intended to be an accounting of the ideas of the participants—it does not distinguish participants' observations from what exists in reality, nor does it portray the positions of the National Women's Business Council.



BACKGROUND AND THEMES

The two town hall meetings—from the heartland in Missouri to the west coast in Oregon—had very similar themes.

Foremost, because many of the women-owned businesses represented were small businesses, most of the issues that concern women business owners are similar to those faced generally by small business owners. Almost across the board, participants expressed frustration over their ability to access capital to start and expand their businesses, the high cost of health care coverage for themselves and their employees, the inaccessibility of most government and corporate contracting opportunities, the complexity and burden of the tax structure, and need for technical assistance in many operational areas.

Discussion at both meetings reinforced the fragility of the resources available to assist women business owners with these issues—specifically Women’s Business Centers—due to reduced funding. Discussion also revealed a lack of knowledge about many of the resources that are available to women business owners, and it highlighted the need for a more organized source to which women business owners can turn to be directed to available resources. Participants continually expressed their need for more opportunities to network with and learn from other women.

While much of the discussion can be generalized to all small businesses there clearly are issues that make women’s business ownership unique and create different challenges.

There is a long history of financial discrimination towards women—from the early 1800s when women were not separate legal entities from their husbands, to the Industrial Revolution when legal changes first allowed women to enter into contracts and borrow money, to the late 1900s when married women were finally allowed to have credit in their own names and get business loans without inquiries about their marital status. While some might argue that women are on equal footing now, there is clearly a history that even today makes it harder for women to access capital and get both government and corporate contracts.

In addition, women are more likely to be balancing business ownership with managing a family—creating a different set of resource and technical assistance needs. Participants in both meetings described how they have intentionally not grown their businesses at the expense of time with their families. And many described how they waited to start businesses until their children were grown.

In addition, most of the businesses represented were very small businesses—with no or only a few employees. Issues faced by those businesses are somewhat different than those faced by larger “small” businesses. The distinction between a small business and a micro-business is especially important to women, as many women business owners tend to be sole proprietors who have no plans or desire to significantly grow their businesses. Many women choose home-based businesses for family and lifestyle reasons, and the resources they need are different than many of the current resources which are organized around businesses endeavoring to expand.





Policies in Focus

The following programs and policies have been cited by women's business organizations and policy makers as important to improving access to capital for women business owners:

- Continued and increased funding of federal 7(a), 504, disaster relief, and micro-loan programs which offer small loans and loan guarantees through private lenders
- Continued and increased funding for national training and entrepreneurial development centers like Women's Business Centers, Small Business Development Centers, and SCORE to educate women about the variety of ways they can attain capital
- Creation of a Federal Office of Angel Investing to educate and promote women's business owners' access to equity financing
- Support for legislation to create a tax credit for accredited investors and certain partnerships that invest cash or cash equivalents at an arm's length in a qualified small business

While most small business owners don't think about their businesses in relation to national-level policy issues—and even fewer are actually engaged in the federal policy process—decisions made by lawmakers and regulators at the federal level do affect almost everything that is important to a small business.

ACCESS TO CAPITAL

At all stages of business development, from start-up to growth, access to capital is a constant challenge for small businesses. This seems to be particularly true for women business owners, as the amount of capital they receive continues to lag behind that of their male counterparts.

A primary message from the meetings was that many women business owners are simply not aware of their financing options. While most of the participants were frustrated that they had not been successful at getting capital from private sources, many of those same participants did not seem to know about the Small Business Administration's 7(a) or micro-loan programs offered through private lenders.

Similarly, many participants also did not know about the SBA's Women's Business Center program or how those centers could be helpful to them in identifying sources for capital and developing the business and financial plans that would enable them to compete for financing. Participants who were familiar with Women's Business Centers strongly advocated more funding and more access points for them.

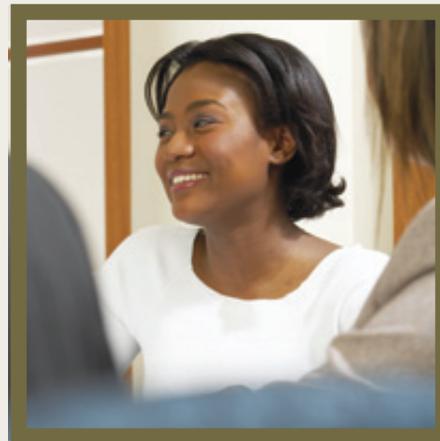
Participants in both meetings agreed that, for the most part, people who have good ideas for business start-up or expansion don't know where to go to find information about how to get capital. And both groups recommended partnering among national women's business organizations to develop a website or a resource guide to outline all of the different sources of capital—everything from SBA loans and bank loans, to venture capital and angel investors, to special programs like Count Me In. Such a guide could also include resources for business planning, financial planning, links for loan information, and links to state level programs.

Most participants in the meetings had primarily used retirement funds, credit cards, and home equity lines rather than bank loans to start and grow their businesses. Those who had tried to get bank loans noted roadblocks and

requirements which do not support the development of small business. For example, several participants noted that they had been turned down by banks for not being in business long enough, for not growing rapidly enough, or for not having put enough of their own resources into the business.

Many also noted that it is often harder to get growth capital than it is to get start-up capital. Participants who had been successful at finding start-up money noted the lack of options for additional funding in the first few years of the business—the time when funding for staff, office space and supplies is most critical to enable a business to grow, but before there are revenues to support those growth expenses.

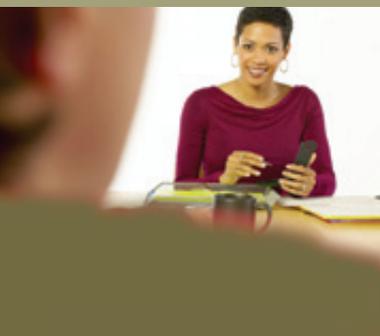
These difficulties might suggest a need to evaluate the guidelines for the SBA-backed lending programs to determine if there are areas in which they could be more flexible to support the growth of small business. There may also be a need to explore potential new avenues for angel investing in small and women-owned businesses. Another need that participants identified was for “patient capital,” or money that does not have to be paid back right away.



Quick Facts

According to a study by the Center for Women's Business Research (CWBR), women-owned firms that obtained business lines of credit or business bank loans were more likely to own larger, older businesses than those who did not receive financing. Those obtaining business bank loans or credit lines were also less likely to be in service and home-based industries.

(CWBR, Capital Choices Volume 2: Value of Knowledge, March 2006, page 20.)



AFFORDABLE HEALTH CARE

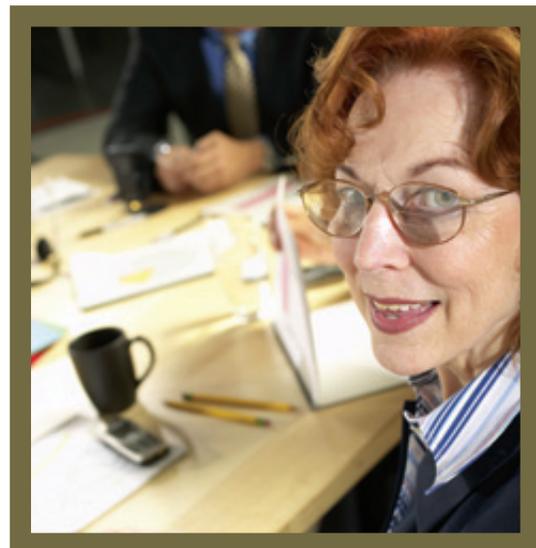
As the cost of health care continues to rise, business owners large and small are finding it increasingly difficult to provide even the most basic medical coverage for employees. Discussion at the town hall meetings highlighted a belief that women business owners are more likely to want to provide health insurance than men business owners. But for small and micro-businesses, offering health care coverage is often not a financial possibility. Since most health insurance companies do not want small groups because of higher risks and onerous paperwork, small businesses often have few, if any, options for offering coverage.

Participants also discussed their belief that women have higher health insurance premiums than men, so for very small businesses — if the owner and the few employees are women — their cost for coverage would very likely be higher than it would be to cover the same number of men.

Both meetings included a discussion of Association Health Plans which have long been under consideration by the U.S. Congress and state governments. Such plans would allow small businesses to come together, through associations, to purchase insurance coverage as a group. This would give small businesses similar buying power to larger businesses — thereby reducing their cost of providing coverage. Across the board, participants supported this idea.

Participants also talked about and supported tax credits for small businesses which provide health insurance and tax incentives for companies to offer wellness programs. Participants also discussed how state regulations and mandates for coverage programs limit the available options and increase the cost of coverage.

Finally, health care is an area in which business owners need more technical assistance. For a small business owner with limited knowledge of the health care system, navigating the decision tree associated with offering a health savings account or selecting an insurance provider and plan can be a barrier in itself.



Quick Facts

Small businesses employing fewer than 25 workers have the highest rates of uninsurance (31%) and constitute the largest percentage of uninsured workers (36%).

Of the 46.6 million uninsured Americans, 60 percent are employed by a small business or a dependent of someone who is employed by a small business. (Women Impacting Public Policy: <http://capwiz.com/women impacting/issues/alert/?alertid=9173021&type=CU>)

Policies in Focus

Options supported by most small business owners for expanding access to affordable coverage for small businesses:

- Association Health Plans, which would allow small businesses to group together across state lines to buy medical coverage through trade associations
- Health Savings Accounts, which would provide the employee with pre-taxed money that could be set aside in a special account to pay for potential medical needs should they arise
- Tax incentives or deductions for both companies providing and individuals purchasing health coverage
- Medical liability reform which would help curb the cost of malpractice suits leading to the rise in insurance premiums
- Improved information technology, which would cut down on paperwork, increase efficiency, and move the health care industry into the 21st Century

GOVERNMENT AND CORPORATE PROCUREMENT

In 1996, a 5 percent government-wide contracting goal was promoted to address concerns that women business owners were not receiving an adequate share of government contracts despite representing a significant share of privately-held firms in the U.S. Subsequent legislation authorized a procurement program to create set-asides for limited competitive bidding by women-owned firms. As of 2007, the goal has not been achieved, and the set-asides have not been implemented.

Both meetings included much discussion about the 5 percent set-aside target and the fact that there is no oversight to assure that women-owned businesses actually receive the contracts. Participants overwhelmingly thought that there should be some formal monitoring to assure accountability for achieving that goal.

There was also much discussion about the process for pursuing government contracts. The federal government is the largest buyer of goods and services in the world, yet the process for accessing government contracts remains elusive to many small and women-owned businesses. Participants found getting started both challenging and frustrating because there is no source where a business owner can get information about what is available, and the forms and process are too onerous. Many suggested the need for a clearinghouse to get information about what contracts are available and which opportunities might be set-aside for women-owned firms.

Participants also discussed the process for getting on the General Services Administration (GSA) schedule and the fact that it is not a guarantee of business. Rather, it makes you eligible to compete for business. Many participants expressed frustration over not knowing what to do to actually get the business once they made it onto the GSA schedule.

Another issue that was important to participants was the practice of contract bundling—a way that agencies save money in procurement costs by awarding multiple projects

through the same contract, sometimes over a wide geographic area. This practice poses a challenge to small businesses because it reduces the pool of potential contractors to those who can do many different things. This issue highlighted the importance for small and women-owned businesses to connect to other contractors through teaming and subcontracting relationships, and it raised the idea that the federal government could do more to help connect small businesses with larger companies who have been successful as prime contractors. Again, participants suggested some type of clearinghouse where businesses could register to be considered for subcontracting or teaming opportunities. And some town hall participants talked about the SBA's matchmaking events, suggesting that it should be determined if those events are actually generating business.

Finally, participants expressed that contracting officers should be required to provide feedback on proposals submitted to the federal government so that businesses who are willing to invest the time in working on proposals can learn how better to compete for future opportunities.

Participants in both town hall meetings were also very interested in certification programs which make businesses eligible to compete for those business opportunities that are reserved for women business owners.

Both groups discussed the multiple certifications—both public and private—which were available. Many expressed frustration that there were so many different certifications and different processes rather than one commonly accepted certification. For example, in Missouri, a woman-owned business has to be certified by the city, the county, and the state to do business with each. It was recommended that the Women's Business Enterprise National Council (WBENC), which currently certifies women-owned businesses for contracting with the private sector, work with agencies of government to get its certification accepted by government buyers. Participants who had earned the WBENC certification commented that it was not difficult to achieve and that the certification had, in fact, helped them to attain corporate contracts.

Policies in Focus

Barriers to women's access to federal government contracting opportunities:

- Lack of implementation of the 5% women's business contracting legislation
- Contract bundling, a process that allows multiple smaller contracts to be grouped together in one large contract, thereby making it extremely difficult for small businesses to compete for the work
- Insufficient authority and oversight over contracting dollars
- Federal paperwork requirements and regulations, which often are costly and complicated for small businesses to follow in order to remain compliant

Quick Facts

Falling well short of its 5 percent government-wide goal, only 3.3 percent of prime contracts were awarded to Women Owned Small Businesses in fiscal year 2005, the most recent year for which data are available.

(Federal Procurement Data System, 2005)

Women-owned businesses with \$1 million or more in revenue are more likely than their smaller counterparts to have large corporations (34% vs. 12%) and government (31% vs. 8%) as their primary clients.

(CWBR, "Key Facts about Women-Owned Businesses," 2006)



Quick Facts

The costs for small businesses to comply with estate tax laws are roughly equal to the amount of money the tax generates for the government—about \$23 billion in 1998. As shown by a survey in upstate New York, average spending for tax planning (i.e. attorney/consultant fees, life insurance premiums, internal labor costs, etc.) by small business owners can run nearly \$125,000 per company over a five year period. (Survey of the Impact of the Federal Estate Tax on Family Business Employment Levels in Upstate New York, June 22, 1999)



TAXES

Most of the discussion related to taxes focused on the complexity of the tax system and how the time and energy needed to understand the system takes a business owner away from managing the business. Participants overwhelmingly felt that the corporate tax structure is too complex and too burdensome, especially for small businesses. Participants discussed that many women don't understand the terminology and are too intimidated by finances to ask all of the right questions. Business owners are challenged to evaluate the different tax status options and to correctly pay workers' compensation, payroll taxes, self-employment taxes, and taxes for immigrant employees.

And the complexity is not just a federal issue—city and state tax structures are just as daunting. There was overwhelming support for simplifications to the tax code which would make doing taxes correctly less burdensome.

As in the health care sessions, participants suggested that tax credits for providing health care would be an important incentive for them. In addition, participants suggested tax credits for education of their workers—specifically technology education.

Participants also discussed the estate tax and the negative effect it has not only on the business owner, but also on the family and ultimately the business itself. The stifling effect of the estate tax has had a tendency to shut down businesses and leave people without jobs.

Participants advocated not increasing the capital gains tax so that profits can be invested in the future of businesses. Many agreed that there was little incentive for owning your own business when you may have to pay more than 50 percent of your income in taxes.

Group leaders and participants discussed the many ways to start building knowledge about the tax system; many community colleges, SCORE offices, Small Business

Development Centers (SBDCs), and CPA firms offer courses. While most who had worked with SBDCs found them to be helpful, many expressed concern that SCORE executives were not always up to date for today's marketplace.

Quick Facts

According to the General Accounting Office, a small business owner faces more than 200 IRS forms and schedules that could apply in a given year. (NASE website: http://advocacy.nase.org/issue_briefs/2007/FairnessInTaxCompliance.asp)

There were several suggestions that registering for your tax number is a perfect opportunity for the IRS to provide business owners with packets of information on all of the steps and processes that you need to go through when you start your business and a list of all the agencies involved in the tax process and what you have to do with each.

Finally, there were multiple requests for an evaluation of the impact of the federal tax code on small businesses.



Policies in Focus

The following tax reforms are often cited as supportive of small businesses:

- Elimination of the Alternative Minimum Tax
- Simplification of the federal tax code
- Permanency of small business tax provisions
- Elimination of the Estate Tax (Death Tax) or raising the threshold to \$5M+
- Standardization of deductions (i.e. Home-office, expensing for meals and entertainment, automobiles, equipment, etc.)
- Clarification of the “independent contractor” definition
- Reduction in the dividend and capital gains tax

Quick Facts

Since its inception, the Women's Business Center program has trained and counseled more than 500,000 clients. In 2005, WBCs trained more than 79,000 nascent entrepreneurs and nearly 20,000 existing businesses. In the same year, more than 4,000 new businesses were started by WBC clients, and these businesses resulted in the creation of more than 9,000 jobs.

(<http://www.whitehouse.gov/omb/expectmore/detail/10003113.2006.html>)

TRAINING AND TECHNICAL ASSISTANCE

While policy considerations were the primary topic of the meetings, during the sessions women business owners said they need better organized information and technical assistance in many areas. Women business owners need help dealing with much of the “back room stuff” so that they can focus on managing and growing their business.

There are a variety of federally-supported, state- and locally-supported, and private programs which offer entrepreneurial development and technical assistance programs for women business owners. And despite their apparent value, most of these programs struggle to receive adequate government funding.

Discussion in the general sessions and in several of the breakout sessions reinforced the fragility of the resources available to women business owners—specifically Women's Business Centers—due to reduced funding.

In addition to assistance in the areas already discussed—access to capital, health care coverage, taxes, and procurement—participants expressed strong needs for training and assistance in the areas of technology and workforce development.

Participants discussed the challenges of keeping up with technology changes and staying on the cutting edge. Since many areas of business are technology-based, being a step behind in technology means that you are not making the most of your business. A particular challenge is keeping staff continually educated and updated. As with the discussion on taxes, participants supported tax credits for technology training. Participants also suggested that this is an area where there would be value in networking with other women business owners to help each other solve problems—from which software to purchase, to how much to spend on technology, to designing and making the most of a website, to evaluating training needs and options.

Policies in Focus

Small business development and training programs under the most scrutiny for budget cuts include:

- Women's Business Centers
- Small Business Development Centers
- SCORE

Participants also discussed the security of business technology. Technology is often the most important support system for the company and can be vulnerable to outside influences. Participants were interested in what the federal government is doing related to internet security and what information on this issue is available from think tank organizations. Serious concerns were raised about potentially immobilizing viruses, specifically terrorism-associated, and it was recommended that small businesses have contingency plans in case of system failure. One suggestion was the establishment of coalitions to purchase and license firewalls to protect company systems.

There was also quite a bit of discussion about workforce development issues. Participants generally thought that workforce training was critical to making up for deficiencies in the education system. Participants were interested in hearing ideas on such things as developing basic professional skills, technology skills, and management skills from other participants.



OTHER ISSUES

While access to capital, affordable health care, taxes, and government procurement were certainly the most pressing policy issues for the women business owners who participated in the meetings, discussion at both meetings also highlighted the impact of other policy issues on starting and operating successful businesses—most importantly childcare and education policies.

Several participants noted that if childcare were better subsidized, it would help more women to be able to pursue starting and growing businesses. The discussion also supported any tax credits that would allow women to take care of their families so that they could pursue business ownership.

Participants also charged that the education system is failing small business because schools are not providing the level of training and expertise that business owners need to hire. While on-the-job training is important, business owners need employees to arrive with some basic skill sets. Some participants pointed to increased grant funding for higher education and tax credits for paying for employee education as potential solutions.

Another area where business owners expressed the need for guidance is staying connected to policy issues—both in terms of influencing policy decisions and getting information when

new laws are passed. Discussion leaders urged participants to be involved in local politics, to run for office, to know and connect with government leaders and political representatives. It was also suggested that women regularly use websites of organizations such as the National Association of Women Business Owners and Women Impacting Public Policy for information on what lobbyists are doing on issues that are of concern to small businesses.

Finally, a theme from almost all of the discussions was that networking and mentoring are especially important for women business owners because they felt that women were more likely than men to want to provide assistance to their peers. There was a strong desire for more seminars, webinars, websites, video conferences, and women's organization meetings to provide women business owners with opportunities to learn from each other. While the primary purpose of these town hall meetings was to elicit input on policy issues, an unintended outcome was providing participants with the opportunity to hear advice from successful women business owners, to share ideas about things they are dealing with, and to learn from each other about resources that are available to them.

CONCLUSION

A striking theme across the meetings and throughout the sessions was a lack of knowledge about the resources that are available to women businesses owners. Participants repeatedly cited a lack of available capital and the need for technical assistance in many operational areas. And many echoed the need for a comprehensive resource guide to outline all of the many options and resources that are available.

While they certainly may not fill every need, there are, in fact, a range of financing options and resources specifically designed to further women's business ownership. That they are relatively unknown to much of their target audience suggests that programs such as Women's Business Centers, Small Business Development Centers, and SCORE—as well as banks and other lending institutions—may need to increase their outreach and marketing efforts to the women business owners that their programs are designed to serve.

Other important recommendations for federal government leaders included:

- Continued and increased funding for Women's Business Centers and Small Business Development Centers,
- An evaluation of the SBA-backed lending programs to see if they are really meeting the financing needs of small and women-owned businesses,
- Authorization of Association Health Plans,
- Monitoring of the federal government contracting process to ensure that the five percent set-aside target is met,
- Establishment of a clearinghouse for information on government contracting and subcontracting opportunities which may be set-aside for women-owned businesses, and
- Tax incentives to help small business owners do the things that they value doing—such as offering health insurance or wellness programs and providing educational opportunities for their workers.



**PENDING
SMALL BUSINESS
LEGISLATION IN THE
110TH CONGRESS**

ACCESS TO CAPITAL

**S.163—Small Business Disaster
Response and Loan Improvements
Act of 2007**

Title: A bill to improve the disaster loan program of the Small Business Administration, and for other purposes.

Sponsor: Sen Kerry, John F. [MA]
(introduced 1/4/2007)

**S.598—The Small Business Disaster
Loan Reporting Act of 2007**

Title: A bill to require reporting regarding the disaster loan program of the Small Business Administration, and for other purposes.

Sponsor: Sen Kerry, John F. [MA]
(introduced 2/14/2007)

**S.1214—The Invest in Small
Business Act of 2007**

Title: A bill to amend the Internal Revenue Code of 1986 to modify the partial exclusion for gain from certain small business stocks.

Sponsor: Sen Kerry, John F. [MA]
(introduced 4/25/2007)

**S.1256—Small Business Lending
Reauthorization and Improvements
Act of 2007**

Title: A bill to amend the Small Business Act to reauthorize loan programs under that Act, and for other purposes.

Sponsor: Sen Kerry, John F. [MA]
(introduced 5/1/2007)

**S.1656—Small Business Energy
Efficiency Act of 2007**

Title: A bill to authorize loans for renewable energy systems and energy efficiency projects under the Express Loan Program of the Small Business Administration.

Sponsor: Sen Snowe, Olympia J. [ME]
(introduced 6/19/2007)

S.1662—Small Business Venture Capital Act of 2007

Title: A bill to amend the Small Business Investment Act of 1958 to reauthorize the venture capital program, and for other purposes.

Sponsor: Sen Kerry, John F. [MA] (introduced 6/19/2007)

Related Bills: S.1663

S.1663—Seed Act of 2007

Title: A bill to amend the Small Business Investment Act of 1958 to reauthorize the New Markets Venture Capital Program, and for other purposes.

Sponsor: Sen Kerry, John F. [MA] (introduced 6/19/2007)

Related Bills: S.1662

H.R.1332—Small Business Lending Improvements Act of 2007

Title: To improve the access to capital programs of the Small Business Administration, and for other purposes.

Sponsor: Rep Bean, Melissa L. [IL-8] (introduced 3/6/2007)

H.R.1361—Recover Act

Title: To improve the disaster relief programs of the Small Business Administration, and for other purposes.

Sponsor: Rep Velazquez, Nydia M. [NY-12] (introduced 3/6/2007)

H.R.1849—Credit Union Small Business Lending Act

Title: To amend the Federal Credit Union Act and the Small Business Act to improve small business lending, improve cooperation between the National Credit Union Administration and the Small Business Administration, and for other purposes.

Sponsor: Rep Velazquez, Nydia M. [NY-12] (introduced 3/29/2007)

H.R.1869—Community Banks Serving Their Communities First Act

Title: To enhance the ability of community banks to foster economic growth and serve their communities, boost small businesses, increase individual savings, and for other purposes.

Sponsor: Rep Velazquez, Nydia M. [NY-12] (introduced 4/17/2007)

H.R.2803—Angels Nurture Growing Entrepreneurs into Long-term Successes (ANGELS) Act

Title: To amend the Small Business Investment Act of 1958 to establish the Angel Investment Program.

Sponsor: Rep Velazquez, Nydia M. [NY-12] (introduced 6/21/2007)

H.R. 3020—Microloan Amendments and Modernization Act

Title: To amend the Small Business Act to improve the Microloan program, and for other purposes.

Sponsor: Rep Chabot, Steve [OH-1] (introduced 7/12/2007)

HEALTH CARE

S.99—Small Business Health Care Tax Credit Act

Title: A bill to amend the Internal Revenue Code of 1986 to provide a refundable credit for small business employee health insurance expenses.

Sponsor: Sen Kerry, John F. [MA] (introduced 1/4/2007)

S.1690—Small Business Health Insurance Options Act of 2007

Title: A bill to establish a 4-year pilot program to provide information and educational materials to small business concerns regarding health insurance options, including coverage options within the small group market.

Sponsor: Sen Snowe, Olympia J. [ME] (introduced 6/25/2007)

S.1714—Small Business Children's Health Education Act of 2007

Title: A bill to establish a multiagency nationwide campaign to educate small business concerns about health insurance options available to children.

Sponsor: Sen Kerry, John F. [MA] (introduced 6/27/2007)

S.1783

Title: A bill to provide 10 steps to transform health care in America.

Sponsor: Sen Enzi, Michael B. [WY] (introduced 7/12/2007)

PROCUREMENT

S. 680—Accountability in Government Contracting Act of 2007

Title: A bill to ensure proper oversight and accountability in federal contracting, and for other purposes.

Sponsor: Sen Collins, Susan M. [ME] (introduced 2/17/2007)

H.R.1362—Accountability in Contracting Act 2007

Title: To reform acquisition practices of the federal Government.

Sponsor: Rep Waxman, Henry A. [CA-30] (introduced 3/6/2007)

H.R.1873—Small Business Fairness in Contracting Act

Title: To reauthorize the programs and activities of the Small Business Administration relating to procurement, and for other purposes.

Sponsor: Rep Braley, Bruce L. [IA-1] (introduced 4/17/2007)

H.R.2532—Minority-Owned Venture Empowerment Act of 2007

Title: To enhance the section 8(a) program of the Small Business Act.

Sponsor: Rep Moore, Gwen [WI-4] (introduced 5/24/2007)

SBA REAUTHORIZATION

H.R.3206—Temporary Extension of SBA Reauthorization

Title: To provide for an additional temporary extension of programs under the Small Business Act and the Small Business Investment Act of 1958 through December 15, 2007, and for other purposes.

Sponsor: Rep Velazquez, Nydia M. [NY-12] (introduced 7/27/2007)

TAXES

S.269

Title: A bill to amend the Internal Revenue Code of 1986 to increase and permanently extend the expensing of certain depreciable business assets for small businesses.

Sponsor: Sen Snowe, Olympia J. [ME] (introduced 1/11/2007)

S.777—Withholding Tax Relief Act of 2007

Title: A bill to repeal the imposition of withholding on certain payments made to vendors by government entities.

Sponsor: Sen Craig, Larry E. [ID] (introduced 3/6/2007)

Related Bills: H.R. 1023

H.R.578—Access to Capital for Entrepreneurs Act of 2007

Title: To amend the Internal Revenue Code of 1986 to allow a credit against income tax for qualified equity investments in certain small businesses.

Sponsor: Rep Pomeroy, Earl [ND] (introduced 1/19/2007)

H.R.1023—Repeal of Government Withholding Tax Section 511

Title: To repeal the imposition of withholding on certain payments made to vendors by government entities.

Sponsor: Rep Meek, Kendrick B. [FL-17] (introduced 2/13/2007)

Related Bills: S.777

H.R.3056—Tax Collection Responsibility Act of 2007

Title: To amend the Internal Revenue Code of 1986 to repeal the authority of the Internal Revenue Service to use private debt collection companies, to delay implementation of withholding taxes on government contractors, to revise the tax rules on expatriation, and for other purposes.

Sponsor: Rep Rangel, Charles B. [NY-15] (introduced 7/17/2007)

TRAINING & TECHNICAL ASSISTANCE

S.1671—Entrepreneurial Development Act of 2007

Title: A bill to reauthorize and improve the entrepreneurial development programs of the Small Business Administration, and for other purposes.

Sponsor: Sen Kerry, John F. [MA] (introduced 6/20/2007)

S.1784—Military Reservist and Veteran Small Business Reauthorization and Opportunity Act of 2007

Title: A bill to amend the Small Business Act to improve programs for veterans, and for other purposes.

Sponsor: Sen Kerry, John F. [MA] (introduced 7/12/2007)

H.R.2284

Title: To amend the Small Business Act to expand and improve the assistance provided by Small Business Development Centers to Indian tribe members, Alaska Natives, and Native Hawaiians.

Sponsor: Rep Udall, Tom [NM-3] (introduced 5/10/2007)

H.R.2359—SBA Entrepreneurial Development Programs Act of 2007

Title: To reauthorize programs to assist small business concerns, and for other purposes.

Sponsor: Rep Sestak, Joe [PA-7] (introduced 5/17/2007)

H.R.2397—SBA Women's Business Programs Act of 2007

Title: To reauthorize the women's entrepreneurial development programs of the Small Business Administration, and for other purposes.

Sponsor: Rep Fallin, Mary [OK-5] (introduced 5/21/2007)

SPEAKERS AND DISCUSSION LEADERS

ST. LOUIS, MISSOURI MARCH 13, 2007

Susan Bari, Women's Business Enterprise National Council, NWBC member

Christine Bierman, Colt Safety, Fire & Rescue

Rebecca Boenigk, Neutral Posture Inc., NWBC member

Virginia Campbell, Campbell Consulting Group

Charles A. Dooley, St. Louis County Executive

Judy Dungan, Office of Senator Kit Bond (R-MO)

Kathryn Eshelman, Grade A Notes, NWBC member

Marsha Firestone, President & Founder, Women Presidents' Organization

Anna Jinkerson, Office of Congressman Russ Carnahan (D-MO-03)

Lorri Keenum, Midwest Trenching & Excavating, Inc.

Annie Presley, The McKellar Group, Inc., former NWBC member

Francis Slay, Mayor, City of St. Louis

Susan Solovic, SBTV.com, NWBC member

Donna White, Director, State of Missouri Office of Supplier and Workforce Diversity

PORTLAND, OREGON JUNE 5, 2007

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Sheri Fitts, Portland Female Executives

Pat Granum, Co-Operations, Inc.

Mary Ann Gray, Westside Secretarial

Beverly Inman-Ebel, TLC, Talk Listen Communicate, NWBC member

Connie Marshall, Region X Advocate, U.S. Small Business Administration Office of Advocacy

Diana McKnight, Professional Women's Network NW

Lydia Muñiz, Governor's Advocate for Minority, Women and Emerging Small Businesses, State of Oregon

Michele O'Hara, Luminous Brands





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