

行政院及所屬各機關出國報告

(出國類別：1 實習)

赴美考察

「美國政府與相關中小企業民間 培訓機構之培訓策略與措施」 報告

服務機關：經濟部中小企業處

出國人職稱：委任科員

姓名：林美如

出國地區：美國

出國期間：90年8月18日至90年9月17日

報告日期：90年12月3日

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報告名稱:

美國政府與相關中小企業民間培訓機構之培訓策略與措施

主辦機關:

經濟部中小企業處

聯絡人／電話:

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出國人員:

林美如 經濟部中小企業處 第三組 科員

出國類別: 實習

出國地區: 美國

出國期間: 民國 90 年 08 月 18 日 - 民國 90 年 09 月 16 日

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分類號/目: E0／綜合（經濟類） E0／綜合（經濟類）

關鍵詞: 中小企業

內容摘要: 本次出國行程由美國農業部研究院GS/USDA協助安排，拜訪華盛頓DC、紐約、波士頓、舊金山四個城市，合計拜會25個單位，對建立中美雙方中小企業相關團體溝通管道、蒐集人才培育相關資訊、了解美國小企業署等單位如何藉助非營利性工商團體、法人機構的組織功能，加強與中小企業會員廠商間之聯繫互動，以瞭解中小企業之實際需求等，皆有正面助益；尤其在我政府亟思塑造一個良好「終身學習」環境，協助國內中小企業改善人力素質之際，本研習計畫之觀察正可提供我政府重新思考如何有效的整合公、民營培訓單位的訓練資源，提供完整的訓練課程規劃，以及構思我中、長期中小企業人才培訓政策方向之借鏡。

本文電子檔已上傳至出國報告資訊網

「考察美國政府與相關中小企業民間培訓機構之培訓策略與措施」出國報告

Visit to America to study SME training policies & facilities at government agencies and private training organizations

頁數 33 頁含附件：(✓) 是 () 否

出國計畫主辦機關/聯絡人/電話：經濟部國際合處/盧美雅專員/23212200#614

出國人員姓名/服務機關/單位/職稱/電話：林美如/經濟部中小企業處/科員/23680816

出國類別：實習

出國期間：民國 90 年 8 月 18 日至 9 月 17 日

出國地區：美國

報告日期：民國 90 年 12 月 3 日

分類號/目

關鍵詞：中小企業/小企業/人才培訓

內容摘要：(200-300 字)

本次出國行程由美國農業部研究院 GS/USDA 協助安排，拜訪華盛頓 DC、紐約、波士頓、舊金山四個城市，合計拜會 25 個單位，對建立中美雙方中小企業相關團體溝通管道、蒐集人才培育相關資訊、了解美國小企業署等單位如何藉助非營利性工商團體、法人機構的組織功能，加強與中小企業會員廠商間之聯繫互動，以瞭解中小企業之實際需求等，皆有正面助益；尤其在我政府亟思塑造一個良好「終身學習」環境，協助國內中小企業改善人力素質之際，本研習計畫之觀察正可提供我政府重新思考如何有效的整合公、民營培訓單位的訓練資源，提供完整的訓練課程規劃，以及構思我中、長期中小企業人才培訓政策方向之借鏡。

目 次

壹、考察目的.....	1
貳、考察過程.....	2
參、受訪單位摘要簡介及觀察重點.....	7
肆、感想與心得.....	28
伍、結論與建議.....	30
陸、附錄	

壹、考察目的

在此知識經濟逐漸抬頭，國內中小企業業者亟待升級轉型之際，本處如何在有限經費下，適時有效的提供中小企業業者相關知識及資訊，實為當務之急；故參酌考察美國作法、整合政府、相關民間機構之培訓資料庫及業者所須之趨勢資訊，以建立一套高速有效之人才培訓方案，為中小企業者所用，為本實習計畫之最終目標，期望透過以下的觀察達成預期目標。

- 一、參訪美國小企業署及相關機構，了解美國政府協助中小企業人才培訓之策略與實際運作情形。
- 二、拜訪中小企業各級政府與相關民間機構，了解相關民間機構與政府間之互動，尤其是資訊整合培訓資源之合作方式。
- 三、實際參訪企業、公協會等單位，建立中美雙方中小企業相關團體溝通管道，以便隨時掌握中小企業相關趨勢。

貳、考察過程

本次實習行程，由聯合技術協助訓練計畫之主辦單位－經濟部國際合作處協調推動，委託美國聯合農業部研究院負責接洽相關參訪細節，東岸的華府、紐約二地由該院逕行接洽聯繫，而東岸波士頓及西岸舊金山二地的拜會行程，則分別委由麻州國際訪客計畫接待單位 World Boston 及舊金山國際外交委員會 International Diplomacy Council 負責安排；拜訪的單位大致包括：

一、政策規劃之政府部門及其地方辦公室－

- (一)小企業署(Small Business Administration)
- (二)勞工部之職訓局(Employment of Training Administration)
- (三)聯邦秘書處 (General Services Administration, GSA)
- (四)少數族裔企業發展局(Minority Business Development Agency)

二、執行中小企業諮詢輔導部門－

SBA 與各大學合作之小企業發展中心 (Small Business Development Center, SBDC)。

三、溝通業界與政府單位間之非營利組織—

包括紐約布魯克林商會、AMA 美國管理協會、ASTD 美國訓練發展協會、SCORE 退休專家服務團、NCHRA 北加州人力資源發展協會等單位。

四、民間機構及學界—

(一)Commonwealth Corporation 波士頓聯邦公司

(二)Nimble Microsystems, Inc. 科技通訊公司

(三)Boston University Corporate Education Center 波士頓大學教育訓練中心

(四)NYIT 紐約技術學院之推廣教育學校

本計畫全程自九十年八月十八日至九月十七日返國，前後歷四週，總計拜會單位 25 個，詳細行程如後附考察日程表。

附記：

1. 最後一週停留舊金山，該週二上午美國紐約發生 911 世貿雙星大樓遭恐怖攻擊，全美立刻進入警戒狀態，政府單位也相繼關閉，原敲定拜會之單位，雖經電話緊急聯繫，仍無回應，負責舊金山行程的國際外交委員會 Petrina Grube 小姐，為免我有任何意外，除了幫忙聯絡，最後竟親自搭

車來旅館接送陪同參訪；在此，再次表達感激之意。

2. 另外最高興的是回台後獲悉，八月三十日所拜會的 Marsh Inc. 的 Terry Harlow 小姐在 911 恐怖攻擊事件中安然無恙；Marsh Inc. 公司係美國訓練發展協會紐約分部的會員，辦公室在紐約世貿中心第一棟 99 樓。

九十年度赴美實習

「考察美國政府與相關中小企業民間培訓機構之培訓策略與措施」日程表

日 期	活 動 記 要	停留地點
8/18	搭機赴美	
8/19	(週日)	華盛頓 DC
8/20	USDA 美國農業部	華盛頓 DC
8/21	AMA 美國管理協會	華盛頓 DC
8/22	Howard University SBDC 小企業發展中心	華盛頓 DC
8/23	1. SBA 聯邦小企業署 2. OWBO 女性企業主辦公室	華盛頓 DC
8/24	1. ETA 勞工部之職訓局 2. GSA 聯邦秘書處	8pm 搭機赴紐約
8/25、8/26	(週六、日)	紐約
8/27	NYIT 紐約技術學院之推廣教育學校	紐約
8/28	MBDA 少數族裔企業發展局	紐約
8/29	Baruch College School of public Affairs, Center for the Study of Business and Government (臨時取消)	紐約
8/30	1. ASTD 美國訓練發展協會紐約分部 2. Brooklyn Chamber of Commerce 布魯克林商會	紐約
8/31	Pace University SBDC 小企業發展中心	紐約
9/1、9/2	(週六、日)	波士頓
9/3	勞工節	波士頓
9/4	1. MOBD 小企業發展中心麻州辦公室 2. Boston College SBDC 波士頓學院之小企業發展中心	波士頓
9/5	1. Nimble Microsystems, Inc. 2. SCORE 退休專家服務團	波士頓
9/6	Commonwealth Corporation 波士頓聯邦公司	波士頓
9/7	1. SOMWBA 協助少數族裔及婦女創業州政府辦公室 2. Boston University Corporate Education Center 波士頓大學教育訓練中心	波士頓
9/8	週六	波士頓

日 期	活 動 記 要	停留地點
9/9	週日	舊金山
9/10	1. International Diplomacy Council 國際政策 諮詢委員會 2. AMA 美國管理協會	舊金山
9/11	Minority Business Development Agency 少數族裔企業發展局	舊金山
9/12	ASTD 美國訓練發展協會舊金山分部	舊金山
9/13	Northern California Human Resources Association 北加州人力資源發展協會	舊金山
9/14	Renaissance Entrepreneurs Center 企業興業中心	舊金山
9/15、9/16、 9/17	(週六、週日、週一) 返程	9/16 晚返台，因 逢颱風無法降 落，改降香港過 夜，至九月十七 日始入境。

參、受訪單位摘要簡介及觀察重點

一、政策規劃之政府部門及其地方辦公室－

(一)小企業總署(U.S. Small Business Administration, SBA)：

1. 受訪單位摘要簡介：SBA 成立於 1953 年，主要任務在提供財務、技術、管理方面的協助予已創業、正準備創業及亟思擴張業務的小企業。財務方面，SBA 號稱是全美小企業的最大單一財務支援者。2000 年該署對小企業提供總值超過 450 億美元的大小貸款，包括長期貸款、貸款保證、災難貸款，另有 130 億美元的創業投資協助。此外，該署亦提供管理及技術方面的協助予超過 100 萬家的企業；在災難紓困方面，對家庭式企業及一般小企業也提供有低利貸款等協助。

2. 觀察重點：

(1)提供小企業服務方面 (Small Business Services)：

小企業總署 (SBA) 的網站建置了一個非常方便使用的「小企業網路教室」(Small Business Classroom)，供民眾直接在其線上日曆表，點選所在州/城市/區域/地方，作各式各樣課程查詢，另外

也可直接在網路教室上閱讀文章、選課、研究任何你有興趣的企業發展資料，甚至進入「退休專家諮詢專欄」，尋求經驗豐富的退休專業顧問提供諮詢服務及企業建言。

(2) 提供諮詢及技術方面的協助 (Counseling & Technical Assistance):

SBA 設有小企業資訊中心 (Business Information Center, BIC) 機制，它是採單一窗口，一站全方位方式服務，對小企業主、準備創業者、亟思拓張業務的小企業提供資訊、技術等各項支援協助。原則上，該中心是在 SBA 各地方辦公室、退休專家協會志工及地方小企業發展中心代表、商會，及其他教育或企業相關機構的合力支援下共同運作的，對業者提供免費線上諮詢，參加課程訓練、研討會等服務，另外企業所需的基本配備工具，如免費電腦設備、影印機之使用，圖書資料、錄影帶、成功案例說明、及各行業開業的必備專業知識等，都有整卷資料可以索借閱讀，另用也提供相關的專業諮詢服務。

(3) 提供創業婦女的協助方面(Women's Business Center)：

有鑒於現在婦女創業的速度已是其他企業的 2 倍，且經過起開頭的前 3 年，有較其他企業較高的存活率，SBA 不僅在總署設有女性企業主辦公室(Office of Women's Business Ownership)，規劃設計各項特為女性企業主提供的服務方案，在各地方辦公室也設有婦女企業中心 (Women's Business Center) 機制，對婦女創業或拓展企業之初所需面對資金取得、投資方面問題等，提供較以往更好的協助；目前全美有 90 多個婦女企業中心，它的運作機制跟前述的「小企業資訊中心」(Business Information Center, BIC)極為相似，除了也與 SBA 地方辦公室、退休專家服務團等單位合作外，它與在地的社區發展有更緊密的結合；BIC 有的服務，WBC 都有，比如說，最新的企業市場資訊、成功創業案例、電腦、網路訓練，以及個人或團體的企業經營諮商等；另外針對企業婦女提供的特別服務，像取得 SBA 相關輔導及服務，主動修正更多適合企業婦女參加的免

費或低價的課程、研討會，舉辦文化、社會性議題課程，在上課地點方面，也以婦女之的方便性為最大考量；特別值得一提的是該中心上課時可提供兒童照護服務，其他如將裝有電腦設備之麵包車開至學員所在地，使婦女朋友不用出遠門就有資源可以享用，堪稱為最體貼的設計。

(二)勞工部之職訓局(Employment and Training Administration, ETA)：

1. 受訪單位摘要簡介：

職訓局隸屬於勞工部(U.S. Department of Labor)，基本上，該部門由州政府、地方機構等合作發展，透過高品質的在職訓練，勞、僱雙方資訊的提供，穩定薪資結構等服務，ETA 為個人及家庭促進經濟自由的努力目標明確。身為美國的納稅代言人，ETA 設計規劃有核心目標的有效方案來增加就業機會，促進經濟繁榮，其最高指導方針為忠於美國納稅人，支持以成效及結果為導向的方案；鼓勵企業成長並能快速因應變化中的企業及新經濟環境；積極裝備個人發展所需之知識、技能，使個人成為事業的興業家；支持聯邦政府政策，

並與最有實力關懷社區的州政府及當地社群充分合作；
強化教育訓練實力，因為教育訓練能增加就業機會及收入。

2. 觀察重點：

ETA 的任務主要建立一個更有效能的勞動市場，透過員工訓練及妥善安置勞工的就業服務等，ETA 尋求建立起健全的勞動市場結構。相對於一般就業訓練機構，大半以照顧員工為己任，ETA 也有各項服務方案提供予企業雇主，企業主能透過各項方案之訓練，發現稅務優惠、以及其他僱用誘因等，另外關於如何訓練員工、如何結束營業或縮減工廠規模、如何取得最新資訊等，都是對企業主大有幫助的服務。

(三)聯邦秘書處 (General Services Administration, GSA)：

1. 受訪單位摘要簡介：

傳統上，對企業、對美國公民而言，聯邦政府、州政府、地方府是各自獨立發展自己的網路服務系統的。但在網路系統上尋求政府的服務時候，以企業、以民眾的角度來看，政府的架構、層級不是他們關心的重點。有鑑於此，聯邦政府、州政府、地方府從民眾的角

度、從業務主題的角度及整合所有政府機構資訊與服務網的角度，通力合作發展出此套系統，順利完成電子化政府的建置，提供網站網頁及電子資料交換系統供政府做資源分享與訊息傳輸等合作。

2. 觀察重點：

聯邦秘書處原是提供政府部門相關行政支援的單位，但該處在電子化政府過程中，成功的將政府予以電子化，建置有 Firstgov.gov 網站，將複雜的政府組織結構，化為一個單一並容易使用的入口網站，可以連接 20,000 聯邦網站。就 Firstgov.gov 網站建置費用來說，出乎意料之外，GSA 僅花費非常低廉的價位，與一個非營利單位合作完成本系統之建置。

(四) 少數族裔企業發展局 (Minority Business Development Agency, MBDA)：

1. 受訪單位摘要簡介：

MBDA 成立於 1969 年，隸屬於美國商業部，總部設在華府，它有 5 個區域辦公室，4 個地方辦公室，該局設立的任務在鼓勵少數族裔（含社會面、經濟面的弱勢團體或個人，如非州裔、亞洲等族裔及婦女）想要創業

或拓展企業規模的企業提供協助；所謂的少數族裔企業，企業主本身必須持股超過 51%，方能算是合法的，也才能獲得公平之公私部門貸款、財務及市場機會等協助，另外也有經營管理、商情資訊、策略聯盟等必要之協助。

2. 觀察重點：

* MBDA 也有企業發展中心 (Business Development Center) 機制，該中心主要提供一對一及多面性的專業諮詢，包括計畫書之撰寫、市場調查、會計、訂約和財務方面等協助；此外，其他如策略聯盟、國際貿易、水產、製造技術等中心機制之建立，對加強少數族裔企業實際競爭力之提昇，的確做了全方位的思考。

* Minority Enterprise Development(MED)，少數族裔「企業發展週活動」每年在全美 5 個區域辦公室所在地舉辦，除了表彰有傑出表現的企業，也有研討會、論壇等活動；在華府並有全國性業發展週活動 (National MED Week)，本系列活動主要在鼓勵創業與分享成功經驗。

* Phoenix-opportunity Database，鳳凰商機資料庫為一個線上服務系統，接受公司辦理註冊登記，經審核通過後，透過此機制，政府單位可以在此資料庫中挑選適合的廠商；針對簽約前的準備工作，MBDA也會提供相關財務等資訊，幫助企業與政府順利簽約。該局與商業部秘書處（the Secretary of Commerce）經常合作，完成新策略以服務少數族裔企業，除了商機資料庫的建置，其他有助少數族裔企業發展的新策略的也常是由雙方合作共同產生的。

二、執行中小企業諮詢輔導部門—

1. 受訪單位摘要簡介：

小企業發展中心 (Small Business Development Center, SBDC)，該中心主要在提供教育、訓練及諮詢服務予現有之小企業主及即將成為小企業主者。SBDC 機制的運作來私人單位、教育團體、聯邦政府、州政府及地方政府的共同合作，透過對小企業經營管理及技術層面的幫助，它強化了地方經濟的發展。

在全美 51 州、華府特區、波多黎哥、維吉尼亞島、關島都有 SBDC 機制之設立，並有將近 1000 個地方服務機構，就近提供當地小企業輔導服務工作。每州都有一個主要的領導機構負責管理此機制的正常運作，透過此負責機構與附屬中心(Subcenter)和衛星單位(Satellite locations)的合作網路，SBDC 把對小企業的服務夠更迅速確實的傳送到小企業者手中。所謂的附屬中心(Subcenter)，是位於各大專院校、社區學院、職業學校、商會以及各經濟發展機構內的中心。SBDC 與地方 SBA 單位合作無間，不僅能針對地方社區發展特色及個別企業所需，量身訂作提供特別服務，也保證能充分掌握並善加運用全國其他可用資源。該中心除了主任一人、職員數位、志工、兼職人員外，個別企業、專門職業及外貿單位、商會及退休專家服務團也會派員輪流來此貢獻心力義務服務。此外 SBDC 也聘有給薪顧問、諮詢工程師等，以應業者所需之專業人才。

SBDC 50%以下的經費來自 SBA，其餘經費來自一、二個贊助單位。這些贊助資金來自州的立法機關、私人基金會、州及地方商會、州特許設立的經濟發展公司、公

私立大學、職校、社區院校等。

2. 觀察重點：

美國小企業署與各大學合作設立之 SBDC 小企業發展中心機制，與我研訓中心有幾分相似。只不過 SBDC 機制在美國已有二十餘年的歷史，當初建立之初，也曾面對政府單位反對的聲浪，因為政府單位普遍需要成果數字的累計，而 SBDC 機制對小企業發展的幫助，數字絕對比企業培訓遜色許多。只是 SBDC 機制對、新創企業籌設之初所作計畫書撰寫、協助資金取得、諮詢等具體服務措施，對一個企業能否成功經營，並幫助失業人口就業、促進地方經濟繁榮，進而影響政府稅收、絕對有正面的幫助，其成效也非單一數字可以形容，因此，SBDC 機制也逐漸成為小企業署最為人稱道的機制。不過 SBDC 機制之實際執行單位（一般為各大專院校），卻大半部以為然，認為 SBDC 機制之所以成功，實際執行單位所在的各大專院校付出的努力才是今天 SBDC 成功的主要因素。本部分與我目前政府單位對人才培訓績效的統計要求如出一轍，我們的政策能否也順利轉型，SBDC 機制二十年的成功發展經驗，可以為我們的借鏡。

* Howard University Small Business Development Center: 本中心(SBDC)為華府當地小企業之服務機構，附屬在 Howard University 學校內，該校學生、老師多數為黑人，區域內服務的對象也都是黑人為多。對此附屬中心而言，提供最多的服務是協助指導在地準備創業的個人企業撰寫計畫書以及取得創業資金、貸款等財務協助等。

*Pace University SBDC：

本 SBDC 組織為附屬在 Pace University 校內之附屬中心(Subcenter)，位於紐約市，緊鄰布魯克林橋頭，交通便捷，自 1986 年成立以來，十五年期間，該中心直接幫助了區內 8,195 家企業創業投資，其投資金額超過八百二十萬美元，也為本區域創造了 3,759 個工作機會。

*Boston College SBDC：本中心位於波士頓大學校區附近，亦為附屬中心(Subcenter)，服務機制與前述二者相去不遠。

三、溝通業界與政府單位間之非營利組織－

(一)商會：

1. 受訪單位摘要簡介：

布魯克林商會成立於 1918 年，是紐約市最大的商會，向來是布魯克林區企業社群的喉舌，也是該區域成長最迅速之企業協會，在該區經濟發展及提供企業相關協助方面居領導地位，該會擁有 1300 名會員，其中大部分為小企業者，該會提供了會員一個涵蓋面極廣的網絡環境、培訓研討課程非常多樣性，它同時也非常注重其與各級政府機構間有關經濟事務的夥伴關係，並以成為紐約最活躍的小企業聯盟自期。

2. 觀察重點：

此區域性組織運作，是政府單位與民間企業雙向溝通的橋樑，我政府也應正視並善用此資源，俾能將各級政府部門的服務與地方企業的需求作緊密連結。該會簡介及主要服務項目如附。

(二)美國管理協會 (American Management Association, AMA)：

1. 受訪單位摘要簡介：

1923 年成立之美國管理協會，為一居世界領導地位，以會員為主之管理發展機構。每年有超過 700,000 會員及顧客在該會學習高級企業技巧及管理實例經驗，該會更在 1973 年結合國內五個同樣致力於管理教育之協會而成為一個經紐約州立大學認可之教育機構。

2. 觀察重點：

AMA 對企業或個人會員提供全方位的企業教育及管理發展方案計畫，其會員遍及歐洲、美國、及亞洲，透過其多樣性之研討會、會議，以及顧客為導向的企業評估及專案範例示範解決研習課程等安排，AMA 在各地均有非常受歡迎的課程及教室提供企業界使用，甚至也自己出版書籍並建置有線上資料庫供各界查詢運用。

(三)美國訓練發展協會(American Society for Training and Development, ASTD)：

1. 受訪單位摘要簡介：

美國訓練發展協會成立於 1944 年，為全球最大有關職場學習和績效領域的專業獨立的非營利組織目前擁有一百多個會員國，七萬多個會員，會員包括訓練人員、人力資源主管、企業顧問專家等。

2. 觀察重點：

ASTD 會員包括個人及企業組織，該協會會員關係非常親密及友好，在我拜會 ASTD 紐約分部時，附近的四、五位會員代表（企業顧問專家及人力資源主管）相約齊聚在紐約世貿中心第一棟 99 樓，在負責接待的 Marsh 公司辦公室，對美國現行相關的人力資源狀況分別有簡要的說明。大致以為 e-learning 網路學習仍有相當的限制，趨勢性的新知介紹，可以 e-learning 方式完成課程，其他如企業管理實務等課程，還是必須配合雙向交流互動的方式完成，尤其企業診斷與諮詢服務等，更是不能完全由企業網路診斷與諮詢來取代。

(四)退休專家服務團(Service Corps of retired Executives, SCORE)：

1. 受訪單位摘要簡介：

本團體由小企業總署贊助成立，他們是由一群積極的退休專家顧問組成，義務奉獻時間、經驗對企業從事免費的諮詢服務工作。SCORE 組織在全美有 389 個各分支機構，退休專家在全美各州及波多黎各在內的約 800 個地點，幫助小企業去除不好的企業構想，並幫助企業

撰寫計畫書以獲得小企業署的貸款保證。

2. 觀察重點：

SCORE 主要在提供國內小企業創業各階段之相關協助；該服務團成立 35 年來，有超過 11,500 位的退休專家在此服務團提供新生代的小企業主必要的企業諮詢。同時，SCORE 擁有線上諮詢顧問 895 人，能提供企業免費的建言與即時的幫助。

(五)企業興業中心 (Renaissance Entrepreneurship Center)：

1. 受訪單位摘要簡介：

位於舊金山的「企業興業中心」，創設於 1985 年，設立之初由政府、基金會、私人企業以及個人贊助成立，它是美國西岸此類（人才培育兼育成中心）中心之第一個，是為舊金山市區企業專設的示範訓練中心，該中心是全方位的服務中心，不僅對新創企業、成長企業提供財務、技術協助、硬體設計、國際貿易資訊、教育訓練、諮詢及代訓等方面的協助；它也扮演「企業育成」的角色，提供辦公單位出租，並對企業財務、網路資源、資訊交流分享等基本「企業育成」的服務功能。

2. 觀察重點：

本中心不僅有搶手的企業經營面的實務課程、研討會，其「企業育成」方面的成績也很輝煌（有超過 80% 畢業自本中心的新創企業為經營成功者）；由於該中心的成功經營，其第二育成中心也已籌畫完成，正準備加入舊金山區域企業培訓及育成服務的行列。

四、民間機構與學界一

（一）Commonwealth Corporation 波士頓聯邦公司：

1. 受訪單位摘要簡介：

聯邦公司是波士頓地區半官方的機構，主要是應區域內各公私單位勞工所需，主動設計辦理各項有關改進員工新技能、確保職場成功之各項強終身學習計畫，並以保留、維持、改進能創造就業機會的企業為服務目標；公司最高的宗旨是在為人及企業的學習、致富、成功而努力。

2. 觀察重點：

* 提供企業及受僱員工方面的服務（Business and Employee Services），本單元提供企業關於財務、

管理轉換方面的建議及技術協助；對激勵企業老闆起步辦理培訓並提供相關諮詢服務工作，以協助企業主完成該公司培訓策略之建立；透過訓練，幫助被迫二度就業的被裁員員工儲備新技術，以便獲取就業機會；並有針對企業員工股票所有權的規劃等。

* 提供勞工制度方面的服務 (Workforce System Services)，本單元主要在辦理聯邦勞工投資行動基金方案；透過員工訓練、技術協助、政策及方案發展等規劃，引導勞工認識並獲得「聯邦勞工投資行動基金方案」之相關服務，來改進並增加州政府各項勞工發展制度的價值；同時也爭取聯邦基金的協助以確保其勞工發展制度有足夠的資源可資運用。

*Center for Youth Development and Education (青年發展及教育中心)，本單元係專為改進官方教育制度，幫助學生成功轉換至工作領域而設；透過企業社群、學校師生多方協力合作，提供各項示範發展方案，讓青年有完成高中學業、進入大專院校及就業道路等多重選擇的途徑。同時，也對學校系所、社區機構、州政府等單位提供訓練及工具。

* Commonwealth Corporation's Business Incubator

(聯邦企業育成中心)

本育成中心主要在培育已有一定規模的家庭式企業，當它不再是家庭式規模，也還不準備大幅度改變成波士頓企業時，本中心即可成為這些企業考慮進駐的地方，本中心可供 14 家公司進駐，面積從 90 平方呎至 250 平方呎不等，價格也由 135 美元至 480 美元不等，平均每間辦公室單價約為 300 美元，在波士頓，這是行情下的辦公室租金價格。

本中心提供這些剛起步的小企業基本的會議場地、影印機、傳真機、電腦網路、技術協助等軟硬體服務，並有來自婦女及企業中心、婦女教育中心、地區商會、小企業服務中心、社區大學等單位之專業諮詢顧問服務及企業研討會等服務；以上種種協助對家庭企業是否成功轉型成小企業，具有關鍵性的影響。本中心為麻州地區的示範育成中心，隨著中心的成功發展，育成場地也將持續擴大，以服務更多小企業。

(二)波士頓的 Nimble Microsystems Inc.

1. 受訪單位摘要簡介：

老闆來自台灣，從事高科技通訊產業，談及各級政府在其公司設立過程中，是否提供相當協助，答案是否定的；倒是對該公司所在之區段，正由州政府及地方政府首次聯手規劃設立一個通訊科學園區，且將來台觀摩我國新竹科學園區，深表期待。

2. 觀察重點：

以企業經營的角度來說，該公司以為政府機關的角色，應在提供一個良好的大環境及即可，至於企業之人才培訓需求，政府部門不容易、也不能夠真正了解，而是應由企業視需要自行負責尋找培訓機構。

(三) Boston University Corporate Education Center (波士頓大學教育訓練中心)

1. 受訪單位摘要簡介：

波士頓大學教育合作中心(BUCEC)是美國東北部最大的資訊技術及經營管理訓練機構，該中心於 1988 由波士頓大學建立，主要在扮演傳統學術教育與產業技術即時更新之橋樑角色。該中心 1998 年由全世界超過

1,750 個訓練中心中脫穎而出，榮獲微軟公司頒予世界知名的「全球優良授權技術教育中心獎」，該中心在當地的聲望及地位自不在話下。

2. 觀察重點：

該中心在波士頓地區設有數個訓練中心，學員能就近選擇方便的上課地點供學員，除了資訊技術研討會、工廠授權教育方案、經營管理發展方案該中心並有職場轉換方案；此外相關職場之種種問題也可免費線上諮商；另外對於學員之課程需求與選擇，該中心設有專人諮詢、分析機制，協助學員確定課程選擇無誤，避免浪費時間、金錢也浪費培訓資源。

(四) 紐約技術學院 (New York Institute of Technology, NYIT)：

1. 受訪單位摘要簡介：

紐約技術學院有三個校區，此次拜會的是位於紐約市郊長島的 Old Westbury 校區，校園遼闊似座森林。該校的推廣教育學校，分別有大學部及研究所課程；律師、建築師等專業證照換照所須之必要課程；此外，並有專為高中青少年銜接學院階段的 Pre-College Summer

Exploration Program 暑期體驗方案，該方案提供了工商業課程、行為科學、室內設計、犯罪審判等多樣課程選擇；另外，一般在職進修的學位與非學位課程，當然也在該學校培訓範圍之列。

2. 觀察重點：

該校不僅能迅速因應新興職別之專業需求，對一般常態性課程，如經營管理、財務管理、英文（第二外國語）、醫療照護課程等也出版有一年至二年期間的詳細課程表供查詢；該校對於課程規劃時間的掌握，令人印象深刻，值得我們參考與學習。

肆、感想與心得

※與美國小企業總署相較，本處對中小企業人才培訓投注的經費與心力遠勝該署，只是在我政府財政預算日見吃緊，外在環境也極不景氣之際，該是我們認真思考如何將經費作「事半功倍」運用，並重新檢視、調整我「企業人才培訓」政策與策略的時候。

※我們知道「人才」是企業最根本的核心資源，是在企業資產中最有價值的智慧資本，企業要永保創新與競爭的優勢，不管企業本身或員工個人，都需要透過不斷的學習並善加運用「知識」以創造企業新象、另闢新局。有鑑於此，我政府是需要一套有效整合的做法，來整合當前政府各部會人才培訓的相關資訊及資源。倘我政府能確實結合中央與各級地方政府，及各公協會、民間培訓組織的力量，將組織清楚的架構完成，輔以網絡系統的運用與管控，相信必能事半功倍。

※企業對人才培訓的需求不一而足，以中央政府的角度，面對的是全國上百萬家中小企業，要一一滿足其需求，可以想見是極不容易的；放寬視野，把心血放在建構良好的培訓環境上，讓各企業或個人能有非常便利之系統可資查詢運用，選擇適合自己的學校、公協會甚或私人訓練單位吸取新知，是日後政府

可考慮調整的方向。

※中小企業缺乏長久經營的願景與核心競爭能力，也缺乏獨立投資人才培育的重要認知，政府應協助中小企業建立新思維，確認擁有願景、知識與人才才有未來的觀念。

※政府的定位應不只是「企業人才」培訓的主要支援供應單位，政府的角色應定位在輔導層面。將重點工作調整放在輔導、健全各相關民間培訓單位及建構良好的培訓環境，使各機構皆能合作無間並獨立正常運作才是上策。

伍、結論與建議

就本次美國東西岸四大城市走訪一遭，深覺我中小企業培訓作法，尚有空間可以調整，謹建議如次：

一、強化「中小企業研訓中心」功能一

(一)結合學研界與業界公協會之力量與支援：

「中小企業研訓中心」為本處現有的區域企業研訓機制，已在全台北、中、南設有三區研訓中心，就設置的目標與眼光而言，非常具有前瞻性，也頗符合國際趨勢；惟為深入地方，傳達與協助地方企業取得相關即時資訊，研訓中心需將觸角延伸出學界範圍，妥為結合學研界與業界公協會之力量與支援。藉非營利性工商團體、法人機構的組織功能，透過中小企業團體加強與中小企業之溝通聯繫交流，俾瞭解中小企業之需求，並宣導政府種種輔導服務措施及政令，以提升中小企業競爭力。此一學術理論與企業實務經營合作的機制，值得再加推廣。

(二)建置本處「中小企業東區研訓中心」：

不同地區，產業環境不同，需求不一，為確實落實培訓地方化的目標，本處可考慮實際增設東區研訓中心。

東區研訓中心之設置，除了可有效改善東西部發展差異外，對協助找出東部產業對培訓的特殊需求，避免西部的課程老是在東部招不到學生，並進而強化東部地方產業發展，期望藉此以提昇東部產業競爭力。

(三)建置區域電子服務網絡：

借重學校既有之軟硬體設備、資訊人才，建置電子區域服務網絡，以資訊網絡無遠弗屆的特色，幫助企業取得相關資訊與服務，並扮演中央政府與地方企業、公協會及地方政府間的資訊交換服務中心及中繼站的角色；進而以網路科技知識配合實體研訓中心的互動機制，協助政府逐步架構完成全台中小企業服務網絡。

二、強化本處既有之榮譽指導員機制或協助籌組「退休專家服務團」之志工組織－

(一)企管顧問專家的專業諮詢收費並非每個企業主可以負擔，而我國目前各式各樣的志工組織正日趨成熟，因此如何強化企業經營管理方面之志工組織，實在值得政府花費些心力，提供必要的場地、設備支援等協助來促成我國「退休專家服務團」志工組織之成立。

(二)目前在本處輔導機制下，已有榮譽指導員之設置，如何落實榮譽指導員派駐地方機構及扮演專家服務團諮詢服務與指導的角色，也是當前我們該努力的目標。

三、建置中小企業電子化之課程查詢環境一

(一)建置及整合各單位之培訓資源與訊息：

政府應集中力量在建置及整合各單位之培訓資源與訊息上。如何滿足業者所需，首要工作應是將政府各單位（如行政院職訓局、青輔會及經濟部國貿局、工業局、中小企業處等）之培訓資源等訊息結合在同一網站上，讓業者不再無所適從，才是上策。美國勞工部職訓局的網路 e-政府，頗值得專案研究。

(二)及早公佈培訓資訊：

政府單位年度課程之規劃，大半於每年年底規劃來年之課程；以業者角度而言，訊息之接收與課程之選擇，稍嫌匆促，反觀美國大大小小培訓單位，不管是公、私單位開辦之課程，資訊都能及早在網站上或書面資料上完整呈現，提供業者更多的考量空間。

四、結合中小企業輔導與培訓工作，擴大企業育成中心定位，兼辦人才養成機制－

經由企業實際診斷與輔導，可以發現企業之不足，透過此機制，業者最需要些什麼訓練，可以得到最中肯的建議；同樣的，經由企業培育的過程，也可以發現企業最缺乏何項專業技能？最符合企業所需、最不浪費資源的培訓，應是經由專業諮詢診斷而來的。目前我政府中央、地方各部門每年度皆編列預算，開設各式各樣企業培訓課程，是否真能滿足企業需求，事實上，是極待認真檢視與評估的。

五、增加對創業婦女的協助－

相對於美國政府特別在小企業署內設有女性企業主辦公室，提供創業婦女包括創業訓練、諮商管理、經營輔導等支援服務。我政府對本土創業婦女的協助，仍有很大的空間可以努力。在坊間，要求政府協助婦女創業的聲音時有所聞，女性創業育成中心的設置，應是政府具體協助婦女創業不錯的選擇。

SBA PROFILE:

U.S. Small Business Administration

**Who We Are
& What We Do**

6th Edition

INTRODUCTION

This brochure gives quick and easy access to basic program information, identifies the intended customer and describes how we deliver our services. Information for each program is divided into four categories:

- **Program** lists each SBA program by name.
- **Function** summarizes the purpose of the program.
- **Customer** identifies the customer(s) served by the program.
- **Delivered through** identifies the means through which the SBA delivers the program.

How to Contact the SBA is on page 47; SBA field offices are listed on page 48.

This information is current as of August 31, 2000.

TABLE OF CONTENTS

Financing			
Basic 7(a) Loan Guaranty Program	1		
Special 7(a) Loan Guaranty Programs			
CAPLines	2		
Defense Loan & Technical Assistance (DELTA)	2		
Community Adjustment & Investment (CAIIP)	3		
Export Working Capital (EWCPC)	3		
International Trade Loan (ITL)	4		
Energy & Conservation Loan	4		
Pollution Control Loan	5		
Y2K-Action Loan	5		
Secondary Market	6		
Streamlined Applications & Approvals	6		
Certified & Preferred Lenders	6		
Low Documentation Loan (SBA Low Doc)	7		
SBA Express	7		
CommunityExpress	8		
Loan Prequalification	9		
Other SBA Loan Programs			
7(m) Microloan	9		
504 Certified Development Company (CDC)	10		
Franchise Registry	10		
Equity Investment			
Small Business Investment Company (SBIC)	11		
Specialized Small Business Investment Company (SSBIC)	11		
Angel Capital Electronic Network (ACE-Net)	12		
Surety Bonds			
Surety Bond Guarantees	13		
Federal Government Contracting Assistance			
Breakout Procurement	14		
Prime Contracting	14		
Subcontracting	14		
Certificate of Competency (CoC)	15		
Women-Owned Business Procurement	15		
Procurement Marketing & Access Network (PRO-Net®)	15		
Sub-Net	16		
TradeMission Online	16		
Small Business Size Standards	17		
11UJZone Empowerment Contracting	17		
Research & Development			
Small Business Innovation Research (SBIR)	18		
Small Business Technology Transfer (STTR)	18		
Small Business Research, R&D Cooling	19		
Counseling & Technical Assistance			
Small Business Development Center (SBDC)	20		
Business Information Center (BIC)	20		
Service Corps of Retired Executives (SCORE)	21		
See also:			
Assistance for Armed Forces Veterans	31		
Assistance for Exporters	32		
Assistance for Native Americans	34		
Assistance for Small & Disadvantaged Businesses	35		
Assistance for Women	37		
Business Information Services			
Answer Desk	22		
Publications	22		
SBA OnLine	23		
SBA Home Page	23		
Small Business Classroom	24		
U.S. Business Advisor	24		
Advocacy			
Office of Interagency Affairs	25		
Office of Economic Research	25		
Office of Public Information	26		
Regional Advocates	26		
Small Business Regulatory	26		
Enforcement Ombudsman	27		

FINANCING, continued

www.sba.gov/financing

Program	Function	Customer	Delivered through
Special 7(a) Loan Guaranty Programs			
CAPLines	Finances the short-term and cyclical working-capital needs of small businesses. Under CAPLines, there are five distinct, short-term, working-capital loans: Seasonal, Contract, Builders, Standard Asset-Based and Small Asset-Based lines. For the most part, the SBA regulations governing the basic 7(a) Loan Guaranty Program also apply to CAPLines. The SBA generally can guarantee a maximum of \$750,000 under the program.	Start-up and existing small businesses	Commercial lending institutions
Defense Loan & Technical Assistance (DELTA)	Helps defense-dependent small businesses adversely affected by defense cuts diversify into the commercial market through financial and technical assistance. Loans must be used to retain jobs of defense workers, create new jobs in impacted communities, or modernize/expand to diversify operations and remain in the national technical and industrial base. DELTA uses the 7(a) loan program, with a maximum total loan of \$1.25 million, and/or the 504 loan program (see page 10), with a maximum guaranteed debenture of \$1 million. Federal, state and private-sector entities provide a full range of management and technical assistance to loan recipients.	Defense-dependent small companies adversely impacted by defense cuts	SBA district offices, resource partners
Community Adjustment and Investment (CAIP)	Creates new, sustainable jobs and preserves existing jobs in businesses at risk due to changed trade patterns related to the North American Free Trade Agreement. Business applicants must be located in CAIP-eligible communities. Under the 7(a) loan program, applicants also must demonstrate that within 24 months and as a result of the loan they will create or preserve at least one job per \$70,000 of federally guaranteed funds they receive. To be considered for CAIP under the 504 Loan Program, a 504 project must create one job in an eligible area for each \$35,000 of debenture. The only exception is when a job that otherwise would be lost to low-cost foreign competition will be saved by the CAIP 504 loan. CAIP is a partnership between the North American Development Bank and the federal government (primarily the SBA and the U.S. Department of Agriculture). <i>See also 504 Loan Program, page 10.</i>	Businesses in communities with significant job losses related to NAFTA	NADBank, SBA, U.S. Department of Agriculture, www.sba.gov/financing/frcaip.html
Export Working Capital (EWCP)	Enables the SBA to guarantee up to 90 percent of a secured loan, or \$750,000, whichever is less. Loan maturity may be for up to three years with annual renewals. Loans can be for single or multiple export sales and can be extended for pre-shipment working capital, post-shipment exposure coverage or a combination of the two. Proceeds can be used only to finance export transactions. <i>See also Assistance for Exporters, page 32.</i>	Export-ready small businesses	Commercial lending institutions

FINANCING, continued

www.sba.gov/financing

Program	Function	Customer	Delivered through
International Trade Loan (ITL)	Offers long-term financing to small companies engaged or preparing to engage in international trade, as well as to small businesses adversely affected by import competition. The SBA can guarantee up to \$1.25 million for a combination of fixed-asset financing and working capital. The working-capital portion cannot exceed \$750,000. <i>See also Assistance for Exporters, page 32.</i>	Export-ready small businesses	Commercial lending institutions
Energy & Conservation Loan	Provides financing for eligible small businesses engaged in engineering, manufacturing, distributing, marketing, and installing or servicing products or services designed to conserve the nation's energy resources.	Small businesses	Commercial lending institutions
Pollution Control Loan	Assists businesses that are planning, designing or installing pollution control facilities. This includes most real or personal property that will reduce pollution. Unlike the Energy & Conservation Loan, this loan is for the end-user of the pollution control facility. The program has a maximum SBA exposure of \$1 million, less any outstanding balance due the SBA on other loans.	Businesses building, installing, or servicing pollution control facilities	Commercial lending institutions
Y2KAction Loan	Assists small businesses through December 2000 with recovery efforts due to Y2K-related problems. These include economic injuries caused indirectly by any other entity, such as a supplier or service, if insurance doesn't cover the loss. The program provides up to a 90 percent guaranty on loans of \$100,000 or less and up to 85 percent on loans greater than \$100,000.	Businesses needing assistance with Y2K-related problems	Commercial lending institutions

FINANCING, continued

www.sba.gov/financing

Program	Function	Customer	Delivered through
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Secondary Market

Gives lenders holding SBA-guaranteed loans an opportunity to improve their liquidity by selling both the guaranteed and unguaranteed portions of the loans to investors. Frequent secondary market buyers include banks, savings and loan companies, credit unions, pension funds and insurance companies.

Lenders, securities dealers, secondary market for guaranteed government obligations

Commercial lending institutions participating in SBA-guaranteed lending programs, securities dealers

Streamlined Applications & Approvals

Certified and Preferred Lenders

Provides certified lenders with a partial SBA delegation of authority to approve loans. Preferred lenders receive full delegation of lending authority. Only the most active and expert SBA participating lenders are designated as certified or preferred. SBA district offices have listings of participating lenders.

Commercial lending institutions

Small businesses and commercial lending institutions participating in SBA-guaranteed lending programs

6

Low Documentation Loan (SBA LowDoc)

Reduces the paperwork involved in loan requests of \$150,000 or less. The agency uses a one-page application that relies on the strength of the applicant's character and credit history. Once an applicant satisfies all of the lender's requirements, the lender may request a *LowDoc* guaranty from the SBA.

Commercial lending institutions

Start-up and existing small businesses

SBA Express

Encourages lenders to make more small loans to small businesses. Participating banks use their own documentation and procedures to approve, service and liquidate loans of up to \$150,000. In return, the SBA guarantees up to 50 percent of each loan.

Specially designated commercial lending institutions

Start-up and existing small businesses

FINANCING, continued

www.sba.gov/financing

Program	Function	Customer	Delivered through
CommunityExpress	Spurs economic development and job creation in untapped rural and inner-city communities by providing loans and technical assistance. This nationwide program is available in predesignated geographic areas. The maximum loan amount is \$250,000. CommunityExpress lenders and the National Community Reinvestment Coalition provide hands-on technical training and support through community-based, nonprofit NCRC member organizations.	New Markets — i.e., current and prospective small businesses owned by minorities, women and veterans who are underrepresented in the population of business owners compared to their representation in the overall population; businesses in Low and Moderate Income urban and rural areas	Specially designated commercial lending institutions, the National Community Reinvestment Coalition
Loan Prequalification	Enables the SBA to prequalify an applicant for a 7(a) loan guaranty on a loan application of \$250,000 or less before the applicant goes to a bank. The program focuses on the applicant's character, credit, experience and reliability rather than assets. An SBA-designated intermediary works with the business owner to review and strengthen the loan application. The review is based on key financial ratios, credit and business history, and the loan-request terms. The program is administered by the SBA's Office of Field Operations.	Small businesses owned by women, minorities, veterans and exporters, plus rural small businesses and those in certain designated industries and geographical areas	Nonprofit intermediaries such as small business development centers and certified development companies operating in specific geographic areas
Other SBA Loan Programs			
Microloan, a 7(m) Loan Program	Provides short-term loans of up to \$25,000 to small businesses for working capital or the purchase of inventory, supplies, furniture, fixtures, machinery and/or equipment. Proceeds cannot be used to pay existing debts or to purchase real estate. SBA-approved nonprofit groups make the loans, and provide management and technical assistance. The loans are not guaranteed by the SBA. The Microloan Program is available in selected locations in most states.	Small businesses and not-for-profit child-care centers needing small-scale financing and technical assistance for start-up or expansion	Intermediary lenders (non-profit organizations with experience in lending and in technical assistance)

FINANCING, continued

www.sba.gov/financing

Program	Function	Customer	Delivered through
Certified Development Company (CDC), a 504 Loan Program	Provides long-term, fixed-rate financing to small businesses to acquire real estate, machinery or equipment for expansion or modernization. Typically a 504 project includes a loan secured with a senior lien from a private-sector lender, a loan secured with a junior lien from a CDC (a 100 percent SBA-guaranteed debenture) covering up to 40 percent of the total cost, and a contribution of at least 10 percent equity from the borrower. The maximum SBA debenture is \$1 million. DELTA funding is also available under this program.	Small businesses requiring "brick and mortar" financing	Certified development companies (private, non-profit corporations set up to contribute to the economic development of their communities or regions)
Franchise Registry	Eliminates the lengthy review process otherwise associated with a prospective or existing franchisee's application for SBA financial assistance. The registry enables the SBA and its participating lenders to check a franchise's eligibility on the Internet.	Any company with a method of doing business that fits the Federal Trade Commission's definition of a "franchise"	The Internet at: www.franchiseregistry.com

10

EQUITY INVESTMENT

Small Business Investment Company (SBIC)	Provides equity capital, long-term loans, debt-equity investments and management assistance to small businesses, particularly during their growth stages. The SBA licenses SBICs and supplements their capital with U.S. government-guaranteed debentures or participating securities. SBICs are privately owned and managed, profit-motivated companies, investing with the prospect of sharing in the success of the funded small businesses as they grow and prosper.	Small businesses seeking long-term capital	Small business investment companies (there are currently more than 350) www.sba.gov/inv
Specialized Small Business Investment Company (SSBIC)	Provides businesses owned by socially and economically disadvantaged individuals with equity capital, long-term loans, debt-equity investments and management assistance, particularly during business growth stages. SSBICs are a significant component of the SBIC Program, accounting for more than a third of the program's financings. The SSBICs typically make smaller investments than SBICs.	Socially or economically disadvantaged small businesses seeking long-term capital	Specialized small business investment companies

INVESTMENT

www.sba.gov/inv

Program	Function	Customer	Delivered through
Angel Capital Electronic Network (ACE-Net)	Provides an Internet-based secure listing service for entrepreneurs seeking equity financing of \$250,000 to \$5 million from accredited "angel" investors. An "angel" using ACE-Net can negotiate directly with a listed company to provide equity capital funding and advice for a stake in the entrepreneur's corporation. ACE-Net is operated as a partnership between the SBA's Office of Advocacy and a number of nonprofit organizations nationwide. It will ultimately be turned over to a private nonprofit organization.	Entrepreneurs and "angel" investors	The SBA home page, www.sba.gov , under Offices & Services, or www.sba.gov/advo/acenet.html , or www.ace-nct.org

12

SURETY BONDS

Surety Bond	Guarantees bid, performance and payment bonds for contracts up to \$1.25 million for eligible small businesses that cannot obtain surety bonds through regular commercial channels. By law, prime contractors to the federal government must post surety bonds on federal construction projects valued at \$100,000 or more. In addition, many states, counties, municipalities, and private-sector projects and subcontracts also require surety bonds. Contractors must apply through a surety bonding agent, since the SBA's guaranty goes to the surety company.	Small construction and service contractors; surety and insurance companies; and their agents; federal and state agencies; state insurance departments; federal, state and other procurement officials	Surety and insurance companies and their agents; four SBA area offices: Atlanta, Denver, Philadelphia, Seattle
Guarantee			

www.sba.gov/osg

FEDERAL GOVERNMENT CONTRACTING ASSISTANCE

www.sba.gov/gc and pronet.sba.gov

Program	Function	Customer	Delivered through
Breakout Procurement	Encourages the breakout of subsystems, components or spare parts from historically sole-source contracts into full and open competition to provide significant savings to the federal government.	Other federal agencies, large and small businesses	SBA breakout procurement center representatives
Prime Contracting	Increases small business opportunities in the federal acquisition process. This is accomplished through initiating small business set-asides, identifying new small business sources, counseling small businesses on doing business with the federal government, and assessing compliance with the Small Business Act through surveillance reviews.	Small businesses, other federal government agencies	SBA procurement center representatives
Subcontracting	Ensures that small businesses receive the maximum practical opportunity to participate in federal contracts as subcontractors and suppliers.	Large and small contractors, other federal agencies	SBA commercial market representatives
Certificate of Competency (CoC)	Helps small businesses secure government contracts by providing an appeal process to businesses denied government contracts for a lack of "responsibility" or a perceived inability to perform satisfactorily.	Small businesses denied government contracts for perceived lack of ability	SBA field office industrial and financial specialists
Women-Owned Business Procurement	Uses a multifaceted outreach and educational program to teach women business owners how to market to the federal government.	Women-owned businesses	SBA's Office of Government Contracting, www.sba.gov/gc/wbprgrm.html
Procurement Marketing & Access Network (PRO-Net®)	Serves as an Internet-based search engine for contracting officers, a marketing tool for small firms, and a link to procurement opportunities and information. PRO-Net® contains business information on thousands of small firms. It also provides links to the online <i>Commerce Business Daily</i> , federal-agency home pages and other sources of procurement opportunities. Administered by the SBA's Office of Government Contracting, PRO-Net® registration is free.	Contracting officers, small companies seeking federal procurement opportunities, federal and large prime contractors	The SBA home page, www.sba.gov , under Offices & Services, or at pronet.sba.gov

FEDERAL GOVERNMENT CONTRACTING ASSISTANCE, continued

www.sba.gov/gc_and_pronet.sba.gov

Program	Function	Customer	Delivered through
Sub-Net	Serves as an extension of PRO-Net®. It is primarily used by prime contractors to post subcontracting opportunities, which may or may not be reserved for small businesses. Federal agencies, state and local governments, nonprofit organizations, colleges and universities, and small businesses can also use it to post solicitations and notices.	Contracting officers; small businesses seeking procurement opportunities; federal, state, and local governments; large prime contractors; nonprofit organizations; and colleges and universities	The PRO-Net® home page at pronet.sba.gov under Subcontracting Opportunities
Trade Mission Online (TM Online)	Contains information on American small businesses that seek to export their products and services. It is also a search engine for foreign companies looking for U.S. business alliances through direct product sales, licensing or franchising agreements.	U.S. small business exporters and foreign companies seeking U.S. business alliances	SBA's Office of International Trade, www.sba.gov/tmonline
Small Business Size Standards	Serves to determine which businesses meet the federal criteria for designation as a small business. The SBA Office of Size Standards develops and prepares regulations on size standards as needed following agency and federal government rule-making procedures. The regulations determine which businesses are eligible for the SBA's financial- and procurement-assistance programs.	Small businesses, large and small federal contractors, federal agencies and financial institutions	SBA's Office of Size Standards, www.sba.gov/size
HUBZone Empowerment Contracting	Encourages economic development in historically underutilized business zones — "HUBZones" — through the establishment of federal contract award preferences for small businesses located in such areas. After determining eligibility, the SBA lists qualified businesses in its PRO-Net® database. <i>See also PRO-Net®, page 15.</i>	Small businesses located in historically underutilized business zones	SBA's Office of HUBZone Empowerment Contracting Program, www.sba.gov/hubzone

RESEARCH & DEVELOPMENT

Program	Function	Customer	Delivered through
Small Business Innovation Research (SBIR)	Provides a vehicle for small businesses to propose innovative ideas in competition for Phase I and Phase II awards, which represent specific research and R&D needs of the participating federal agencies. These awards may result in commercialization of the effort at the Phase III level. Administered by the SBA's Office of Technology.	Innovative small businesses interested in competing for federal R&D awards	10 participating federal agencies with \$100 million in extramural R&D budgets, www.sba.gov/sbir
Small Business Technology Transfer (STTR)	Requires each small business competing for a federal R&D project to collaborate with a nonprofit research institution. This program is a joint venture from the initial proposal to project completion. Administered by the SBA's Office of Technology.	Small, innovative R&D businesses	Five federal agencies with extramural research and R&D budgets of \$1 billion: NASA; the National Science Foundation; and the departments of Defense, Energy, and Health & Human Services
Small Business Research, R&D Goaling	Measures and reports the amount of federal funding for research and R&D (excluding the amounts for SBIR and STTR) awarded to small businesses each year by the major research and R&D federal agencies. Administered by the SBA's Office of Technology.	Small businesses that compete for federal R&D awards	18 federal agencies with annual research or R&D budgets in excess of \$20 million

COUNSELING & TECHNICAL ASSISTANCE

Program	Function	Customer	Delivered through
The SBA provides most business counseling and training programs through its partners, as described below. Specialized sources of counseling and training are described throughout this brochure.			
Small Business Development Center (SBDC)	Provides management and technical assistance, counseling and training to current and prospective small business owners through SBDCs. Administered by the SBA, the program is a cooperative effort of the private sector, the educational community, and federal, state and local governments. <i>See also Business Information Services, page 22.</i>	Pre-business, start-up and existing small businesses	More than 1,000 locations, including universities, colleges, state governments and private-sector organizations; www.sba.gov/sbdc
Business Information Center (BIC)	Provides the latest in high-tech hardware, software and telecommunications at multiple locations to help small businesses start and grow. BIC counseling and training are provided by the Service Corps of Retired Executives, and other SBA partners and community organizations. <i>See also Business Information Services, page 22.</i>	Pre-business, start-up and existing small businesses	More than 80 locations throughout the country, www.sba.gov/bi/bics
Service Corps of Retired Executives (SCORE)	Offers counseling and training for small business owners who are starting, building or growing their business. Sponsored by the SBA, SCORE's services are free of charge. <i>See also Business Information Services, page 22.</i>	Pre-business, start-up and existing small businesses	11,500 volunteers in 389 chapters nationwide, www.score.org

20

For specialized business counseling and training, see Assistance for Armed Forces Veterans, page 31; Assistance for Exporters, page 32; Assistance for Native Americans, page 34 ; Assistance for Small & Disadvantaged Businesses, page 35; and Assistance for Women, page 37.

BUSINESS INFORMATION SERVICES

Program	Function	Customer	Delivered through
Answer Desk	Helps callers with questions and problems about starting and running businesses. The computerized telephone message system is available nationwide 24 hours a day, seven days a week. Counselors are available Monday through Friday, 9 a.m. to 5 p.m. Eastern time.	General public	Toll-free telephone number: 1-800 U ASK SBA
Publications	SBA field offices and the Answer Desk (see above) offer free publications that describe the SBA's programs and services.	General public	SBA field offices, Answer Desk and SBA partners, the federal Consumer Information Center, www.sba.gov/library
SBA OnLine	Provides fast and easy help to the small business community via a computer-based electronic bulletin board. Operating 23 hours a day, 7 days a week, SBA OnLine offers relevant, current information to the public. SBA OnLine services include: SBA publications, access to SBA programs and services, points of contact, calendars of local events, online training, access to other federal agencies' online services and data, Internet mail, information exchange by special-interest groups, and downloadable files.	General public	Limited access: 1-800-697-4636 Full access: 1-900-463-4636 D.C. metro area: 202-401-9600 SBA home page: www.sba.gov SBA gopher: gopher.sba.gov Telnet: telnet.sba.gov U.S. Business Advisor: www.business.gov
SBA Home Page	Offers detailed information on all SBA programs and services, including local resources; other business services; and access to SBA OnLine, Ace-Net, PRO-Net® and the U.S. Business Advisor among other Web sites.	General public	www.sba.gov

BUSINESS INFORMATION SERVICES, continued

Program	Function	Customer	Delivered through
Small Business Classroom	Brings easy-to-use, electronic business courses 24 hours a day to anyone with a standard Internet connection. Classes include such titles as <i>How to Start a Small Business</i> , <i>The Business Plan</i> (English and Spanish), <i>Building Your Business</i> and <i>Small Business Opportunities in Federal Procurement</i> . Classes are being added on a regular basis. This site also contains a calendar of SBA-sponsored training events around the country.	General public	www.sba.gov/classroom/
U. S. Business Advisor	Provides a one-stop electronic link to the government's business information and services. With the U.S. Business Advisor, small businesses no longer have to contact dozens of agencies and departments to access applicable laws and regulations, or figure out on their own how to comply. They can download business forms and conduct a myriad of other business transactions through this Web site.	General public	www.business.gov

See also *Business Counseling & Training*, page 20.

24

ADVOCACY

Office of Interagency Affairs	Monitors regulatory and other policy proposals of more than 20 federal agencies to assess their impact on small business and suggests alternatives for consideration. The office provides information to Congress on legislative issues and drafts testimony on public policy issues of concern to small business. Monitors regulatory agencies' compliance with the Regulatory Flexibility Act, as amended by the Small Business Regulatory Enforcement Fairness Act, and reports annually to Congress on the agencies' activities.	Small businesses, regulatory agencies, Congress, trade associations	www.sba.gov/advo Regulatory agencies, Congress, trade associations
Office of Economic Research	Produces the annual report to Congress, <i>The State of Small Business: A Report of the President</i> ; oversees research on small business issues, banking and the economy; and compiles and interprets statistics on small businesses according to size, industry and geographic distribution.	Small businesses, Congress, the media, academic institutions, government agencies, foreign governments	The White House, federal agencies, Congress, state and local governments, the media, and independent researchers

ADVOCACY, continued

www.sba.gov/advo

Program	Function	Customer	Delivered through
Office of Public Information	Publicizes and disseminates information on small business issues, statistics, research and advocacy; prepares reports for Office of Advocacy-sponsored economic research, policy and conferences; and provides outreach to small businesses, trade associations, the legal community and others interested in small business policy.	Small businesses, Congress, state legislatures, the media, government agencies, economic-research organizations	SBA's Office of Advocacy; the SBA home page, www.sba.gov, under Offices & Services, or www.sba.gov/advo
Regional Advocate	Serves as the SBA chief counsel's direct link to local communities. Regional advocates monitor the impact of federal and state regulations and policies on communities within their regions. They also work with state officials to develop policy and legislation that shape an environment in which small companies can prosper and grow.	Local business owners, state and local government agencies and legislatures	SBA's 10 regional offices
Small Business Regulatory Enforcement Ombudsman	Receives comments from small businesses about the regulatory enforcement and compliance activities of federal agencies and refers comments to the appropriate agency's inspector general on a confidential basis. Coordinates the efforts of the 10 small business regulatory fairness boards and reports annually to the SBA Administrator and to the heads of the affected agencies on the boards' activities, findings and recommendations.	Small businesses, federal agencies	The SBA ombudsman, SBA's 10 regional fairness boards, SBA's Office of Field Operations; toll-free number 1-888-REG-FAIR or www.sba.gov/regfair

DISASTER ASSISTANCE

www.sba.gov/disaster

Program	Function	Customer	Delivered through
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The SBA Disaster Assistance Program, administered by the Office of Disaster Assistance, is the primary federally funded, disaster-assistance loan program for funding long-range recovery for private-sector, nonagricultural disaster victims. Eligibility is based on financial criteria. Interest rates fluctuate according to statutory formulas. A maximum interest rate of 4 percent is provided to applicants without credit available elsewhere; the maximum is 8 percent for those with credit available elsewhere. In addition to presidential declarations, the program handles disaster loans when the SBA Administrator makes a disaster declaration. There are three disaster loan programs: loans for homes and personal property, physical disaster loans to businesses of any size, and economic injury loans to small businesses without credit available elsewhere.

Loans for Homes and Personal Property

Real Property loan	Provides qualified homeowners with uninsured losses up to \$200,000 with funds to repair or restore a primary residence to pre-disaster condition. This is the major long-term recovery program for individual disaster losses. Loans may be increased by as much as 20 percent to protect the damaged real property from possible future disasters of the same kind.	Individuals	SBA's four disaster area offices, disaster-specific hotline number
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28

Personal Property Loan	Provides qualified homeowners and renters who have sustained uninsured losses up to \$40,000 with funds to repair or replace personal property such as clothing, furniture, cars, etc. This loan is not intended to replace extraordinarily expensive or irreplaceable items such as antiques, pleasure craft, recreational vehicles, fur coats, etc.	Individuals	SBA's four disaster area offices, disaster-specific hotline number
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Loans for Businesses

Physical Disaster Business Loan	Provides qualified businesses of any size that have sustained uninsured losses up to \$1.5 million with funds to repair or replace business property to pre-disaster conditions. Loans may be used to replace or repair equipment, fixtures and inventory, and to make leasehold improvements.	Large and small businesses, non-profit organizations	SBA's four disaster area offices, disaster-specific hotline number
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DISASTER ASSISTANCE, continued

www.sba.gov/disaster

Program	Function	Customer	Delivered through
Economic Injury Disaster Loan (EIDL)	Provides up to \$1.5 million in working-capital loans for businesses that suffer economic injury as a direct result of a disaster, regardless of whether the property was damaged. The loans are made to help small businesses pay ordinary and necessary operating expenses that they would have been able to pay if the disaster had not occurred. <i>NOTE: The maximum loan amount is \$1.5 million for EIDL and physical-disaster business loans combined, unless the business meets the criteria for a major source of employment (see next entry).</i>	Small businesses without credit available elsewhere	SBA's four disaster area offices, disaster-specific hotline number
Loan for Major Source of Employment (MSE)	Serves to waive the \$1.5 million loan limit for businesses that are major sources of employment, as defined in the SBA regulations. Generally, businesses employing 250 or more persons in the disaster area are considered MSEs.	Large and small businesses, non-profit organizations	SBA's four disaster area offices, disaster-specific hotline number

30

ASSISTANCE FOR ARMED FORCES VETERANS

Veterans Business Outreach Center	Provides entrepreneurial training, business development assistance, counseling and management assistance through four VBOCs to eligible veterans who own and control small businesses. The program is currently in effect in SBA regions 2,3,4 and 6. It will expand to the agency's remaining six regions in fiscal 2001.	Armed forces veterans	www.sba.gov/vets SBA grant recipients and their subcontractors
Veterans Distance Learning Program	Provides online training for veterans in English and Spanish on a variety of entrepreneurial topics. Each course takes 15 to 20 minutes to complete and offers rapid feedback on the student's progress. The curriculum includes credit repair and financial management, business development planning, and starting a home-based business.	Armed forces veterans	www.sba.gov/vets

ASSISTANCE FOR EXPORTERS

www.sba.gov/oit

Program	Function	Customer	Delivered through
U.S. Export Assistance Center (USEAC)	Combines the trade-promotion and export-finance resources of the SBA, the U.S. Department of Commerce, the Export-Import Bank and, in some locations, the Agency for International Development. Designed to improve delivery of services to small- and medium-sized businesses, USEACs work closely with other federal, state and trade partners in local communities.	Export-willing, export-ready and exporting small businesses	19 centers around the country
Export Legal Assistance Network (ELAN)	Offers a complimentary initial legal consultation with an international trade attorney. Under an agreement among the SBA, the U.S. Department of Commerce and the Federal Bar Association, experienced trade attorneys volunteer their time to answer exporters' legal questions.	Export-willing, export-ready and exporting small businesses	SBA, U.S. Department of Commerce, Federal Bar Association

See also *Export Working Capital Program (EWCP)*, page 3; *International Trade Loan (ITL) Program*, page 4; and *SBA Loan Prequalification*, page 9.

32

TradeNet's Export Advisor	Serves as an online site for exporters created through a partnership of public and private agencies led by the SBA. The Web site offers market research, export laws, business opportunities, trade shows and events, research tools, financing information, and forms and documents. Each subscriber can create a personalized page called MyExport.	Export-willing, export-ready and exporting small businesses	www.tradenet.gov
Export Trade Assistance Partnership (E-TAP)	Assists small business owners in becoming export-ready and competing in global markets. The program consists of four distinct segments: partnership, training, counseling and international trade shows or missions. The ultimate goal is for U.S. small businesses to participate in trade events in the country or countries with the greatest market potential for the businesses' exports. See also <i>USEACs</i> , page 32.	Export-willing, export-ready and exporting small businesses	19 USEACs around the country

ASSISTANCE FOR NATIVE AMERICANS

www.sba.gov/naa

Program	Function	Customer	Delivered through
Native American Affairs	Develops initiatives that ensure Native Americans have access to business-development resources, training and services in their communities. The primary focus of the Office of Native American Affairs is economic development and job creation through small business ownership and education. The office works with individual and tribally owned organizations; other federal, state and local agencies; nonprofit organizations; and national Native American organizations.	American Indians, Alaskan Natives and Native Hawaiians	SBA field offices, small business development centers, and reservation-based tribal business information centers (TBICs)
Tribal Business Information Center (TBIC)	Provides access to state-of-the-art computer software technology, individualized business counseling services and business management workshops at multiple locations. TBICs serve Native American reservation communities in the states of Montana, North Dakota, South Dakota, California, Minnesota, North Carolina and the Navajo Nation. TBICs are SBA partners.	American Indians	17 reservation-based centers, SBA's Office of Native American Affairs

34

ASSISTANCE FOR SMALL & DISADVANTAGED BUSINESSES

Small Disadvantaged Business (SDB) Certification	Ensures that small businesses owned and controlled by individuals claiming to be socially and economically disadvantaged meet the eligibility criteria. Once certified, the businesses are eligible to receive price evaluation credits when bidding on federal contracts.	Small socially and economically disadvantaged businesses	SBA's Office of Government Contracting & 8(a) Business Development, www.sba.gov/sdb
8(a) Business Development	Uses the SBA's statutory authority to provide business development and federal contract support to small disadvantaged firms.	Small socially and economically disadvantaged businesses	SBA and other federal contracting officers, small business specialists at federal procurement activities, www.sba.gov/mcd

Program	Function	Customer	Delivered through
7(i) Management & Technical Assistance	Authorizes the SBA to provide grants and enter into cooperative agreements with service providers for specialized assistance in areas such as accounting, marketing and proposal/bid preparation. Industry-specific technical assistance and entrepreneurial training also are available. The SBA does not provide grants to start or expand a business.	Small disadvantaged businesses, low-income individuals, businesses in either labor-surplus areas or areas with a high proportion of low-income individuals	Service providers (including SBA contractors and educational institutions), SBA's Office of 8(a) Business Development

36

ASSISTANCE FOR WOMEN

Women's Business Center	Provides long-term training and counseling in all aspects of owning or managing a business, including financial, management, marketing and technical assistance, and procurement through WBCs.	Women-owned small businesses, start-ups, pre-business start-ups	www.sba.gov/womeninbusiness Nationwide network of more than 90 WBCs
Online Women's Business Center	Serves as an interactive, state-of-the-art Web site that offers the information an entrepreneur needs to start and build a successful business. The center is a public-private partnership among the SBA and several major U.S. corporations. The numerous features of the center include training, mentoring, individual counseling, and topic forums and newsgroups. Information is available in several languages.	Women-owned small businesses, start-ups, pre-business start-ups	The SBA home page, www.sba.gov , under Offices & Services, or www.onlinewbc.org

Program	Function	Customer	Delivered through
Women's Network for Entrepreneurial Training (WNET)	Provides a vehicle for established women business owners to serve as mentors, passing on knowledge, skills and support to protégées who are ready to expand their businesses. WNET roundtables offer support and guidance in group settings. Sponsors include small business development centers, local business leaders, government representatives and SCORE.	Women-owned small businesses	SBA field offices, women's business and professional organizations, SBDCs, women's business centers, SCORE, more than 130 WNET roundtables around the country

See also *SBA Loan Prequalification Program*, page 9, and *Women-Owned Business Procurement*, page 15.

38

EMPOWERMENT ZONES/ENTERPRISE COMMUNITIES

One Stop Capital Shop (OSCS)

Provides centralized access to the full range of a community's small business resources, including entrepreneurial development, access to capital and federal procurement. Clients can do the following: access a range of small business information resources (through business information centers located in OSCSs); receive counseling (from SCORE volunteers) and training (from local small business development centers); learn to develop business plans or mend damaged credit; and apply for financing (typically under the SBA's Microloan Program). An OSCS is a partnership between the federal government — primarily the SBA — and a local community that offers small business assistance from a single, easy to access, retail location. Created through the federal government's Empowerment Zone (EZ) Initiative, each OSCS is located in a distressed area and is designed to address an array of social and economic needs.

Potential entrepreneurs and small businesses

www.sba.gov/onestop

21 locations around the country

WELFARE TO WORK

www.sba.gov/welfare

Program	Function	Customer	Delivered through
Small Business Welfare to Work Initiative	Helps small businesses by connecting them to local service providers and job-ready workers. Targets efforts toward small businesses in industries that are experiencing labor shortages. Also provides entrepreneurial counseling and training to people currently or formerly on welfare who are interested in starting businesses as a means to their self-sufficiency. The Welfare to Work Initiative is a function of the SBA's Office of Entrepreneurial Development.	Small businesses, former welfare recipients	SBA headquarters, field offices, resource partners, service providers

40

THE SBA'S SERVICE DELIVERY NETWORK

Office	Function	Customer	Delivered through
Field Operations	Represents SBA field offices at headquarters. This office — - provides policy guidance and oversight to regional administrators and district directors in implementing agency goals and objectives and in solving problems in specific operational areas; - establishes and monitors performance goals for district offices; - provides associate deputy administrators, associate administrators and general counsel with a vehicle for overseeing field office program and policy implementation; - provides feedback to program associate administrators regarding the performance of their programs; - ensures that field offices have adequate input into all policy formation and participate in policy deliberations at headquarters; - organizes reviews of field offices; and - informs the SBA Administrator of all field activity.	The SBA Administrator, Deputy Administrator, management board and field offices	SBA's Office of Field Operations, www.sba.gov/regions/states.html

SERVICE DELIVERY NETWORK, continued

Office	Function	Customer	Delivered through
Regional	Serves a coordinating function for districts within its region. Regional offices — • work with their district offices, resource partners, advisory councils, and state and local leaders to accomplish agency goals and initiatives and foster economic development; • ensure that SBA products and services are delivered in a cohesive and consistent manner; and • educate SBA customers on issues affecting small business.	SBA district offices, small businesses	10 regional offices, www.sba.gov/regions/states.html
District, Branch	Serves as the point of delivery for most SBA programs and services. District and branch offices — • work to accomplish the SBA mission by providing quality service to the small business community; and • work with SBA partners, community groups and intermediaries to accomplish the SBA's mission.	Small businesses, SBA branch offices, local communities	70 district offices, each with an individualized list of partners and intermediaries; 16 branch offices www.sba.gov/regions/states.html

Note: A listing of SBA field office locations is on page 48.

42

THE SBA'S COLLATERAL OFFICES

Office	Function
Management & Administration	
Administration	Plans, directs and executes all administrative management functions within SBA headquarters and monitors administrative programs in field offices. The Office of Administration develops policies and procedures for the procurement of supplies, equipment and nonpersonnel services. This office also implements and manages approved grants and cooperative agreements.
Human Resources	Provides personnel program leadership and advisory services to SBA program offices. Personnel program responsibilities include recruitment, employment, training, position classification, payroll, labor relations, performance management, adverse/disciplinary actions, benefits, awards and incentives. The Office of Human Resources develops agencywide personnel management policy and procedures, and conducts personnel management program evaluations.
Chief Information Officer	Supports and provides guidance for the SBA's nationwide computer automation and information technology efforts. This office helps SBA field and headquarters program offices identify ways that automation and technology can improve service delivery, acquire new technology, and develop new systems. It also administers the SBA electronic bulletin board and home page.

THE SBA'S COLLATERAL OFFICES, continued

Office	Function	www.sba.gov/opc
Communications & Public Liaison		
Press Office	Serves as the public information and media affairs arm of the agency. The Press Office develops and implements agencywide communications to ensure that the agency's mission, programs and services are reported clearly and effectively. The office initiates press contacts, responds to media inquiries, arranges press interviews and prepares speeches for key agency officials.	
Marketing & Customer Service	Serves as the agency's "Brand Parent." Develops and coordinates a customer-focused message and image articulating the SBA's programs and services. This office provides the agency's headquarters and field offices with marketing strategies, products and tools, marketing and customer service training, customer-service measurement, and market-research surveys and analysis. The office also maintains an agencywide e-mail address, designated as "Customer Service," where SBA employees can ask questions, make suggestions, and express opinions.	

External Affairs

Oversees intergovernmental affairs, the SBA National Advisory Council and public liaison. The office links to the White House Office of Intergovernmental Relations and responds to the public interest, elected officials' organizations, federal agencies, and state and local governments; coordinates the National Advisory Council, a group of approximately 130 private-sector individuals who are the eyes, ears and voice of the agency around the nation; and consults with a variety of professional organizations, including lenders, trade organizations and nonprofit public-interest groups.

44

Chief Financial Officer

Provides guidance to the Administrator and SBA management on all financial management activities. The CFO represents the SBA before Congressional appropriations and authorizing committees, the Office of Management and Budget, the General Accounting Office, the Treasury Department, and other federal agencies and financial entities on financial management, budgetary, accounting and general fiscal matters.

Congressional & Legislative Affairs

www.sba.gov/library/lawroom.html

Devises and implements the SBA's legislative strategies for legislation that affects the mission and goals of the agency. The office also provides a focal point for communications with Congress, and serves as the contact point for the White House and other federal agencies regarding legislation.

Equal Employment Opportunity & Civil Rights Compliance

Ensures compliance with all federal laws, regulations and executive orders requiring equal opportunity and nondiscrimination in the personnel practices and program-delivery services of the SBA and its customers. The office monitors these activities, processes complaints by employees and applicants for employment or services, and issues appropriate corrective action. The office provides leadership for internal efforts to achieve diversity in the agency's work force.

THE SBA'S COLLATERAL OFFICES, continued

Office Function

General Counsel

Provides advice for senior management as well as legal support for all of the agency's programs, initiatives and administrative responsibilities. The office conducts litigation necessary to resolve legal issues, collect sums due, and defend the agency.

Hearings & Appeals

Provides due process appeals before administrative judges regarding certain agency decisions in 21 jurisdictional areas prescribed by statute and regulation. This office also handles appeals of requests for information under the Freedom of Information/Privacy Act (FOIA).

www.sba.gov/foia

Inspector General

Conducts and supervises audits, inspections and investigations relating to SBA programs and operations. As an independent office within the SBA, the IG also recommends policies designed to detect and prevent waste, fraud and abuse, and promotes economy, efficiency and effectiveness in the administration of SBA programs and operations. The office keeps the Administrator and Congress informed of any problems and deficiencies, and recommends corrective actions, monitors progress and submits semiannual reports to Congress.

www.sba.gov/ig

46

HOW TO CONTACT THE SBA

- SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam.
For the office nearest you, look under "U.S. Government" in your telephone directory, or call the SBA Answer Desk.
- Phone: 1-800 U ASK SBA
- Fax: 202-205-7064
- E-mail: answerdesk@sba.gov
- TDD: 704-344-6640
- OnLine Electronic Bulletin Board (modem and computer required)
1-800-697-4636 (limited access)
1-900-463-4636 (full access)
202-401-9600 (Washington, D.C., metro area)
- Internet
Home page: www.sba.gov
Gopher: gopher.sba.gov
Telnet: telnet.sba.gov
U.S. Business Advisor: www.business.gov

- Your rights to regulatory fairness:
1-888-REG-FAIR

Inquire at your local SBA office for the location of the following resources:

- BICs — Business Information Centers
- TBICs — Tribal Business Information Centers
- OSCs — One Stop Capital Shops
- SCORE — Service Corps of Retired Executives
- SBDCs — Small Business Development Centers
- USEACs — U.S. Export Assistance Centers
- WBCs — Women's Business Centers

Publications

Call your local SBA office or the SBA Answer Desk.

- *The Facts About . . . SBA Publications* — a listing of free SBA publications

SBA Field Office Locations

AK Anchorage	IA Cedar Rapids	MS Gulfport	OK Oklahoma City	VA Richmond
AL Birmingham	IL Des Moines	MT Jackson	OR Portland	VT Montpelier
AR Little Rock	ID Boise	ND Helena	PA Harrisburg	WA Seattle
AZ Phoenix	IL Chicago	NC Charlotte	PR Philadelphia	WI Spokane
CA Fresno	IN Springfield	NE Fargo	RI Providence	WV Madison
CO Glendale	KS Indianapolis	NH Omaha	SC Wilkes-Barre	WY Milwaukee
CT Sacramento	KY Wichita	NJ Concord	SD Hato Rey	Disaster Area Offices:
DC San Diego	LA Louisville	NM Newark	TN Providence	CA Clarksburg
DE San Francisco	MA New Orleans	NY Albuquerque	TX Columbia	GA Casper
FL Santa Ana	MD Boston	OH Las Vegas	UT Sioux Falls	Disaster Area Offices:
GA Denver	ME Springfield	PA Buffalo	VA Nashville	CA Sacramento
HI Hartford	MI Augusta	RI Elmira	WA Corpus Christi	GA Atlanta
IL Washington, D.C.	MN Detroit	SC Melville	TX El Paso	NY Niagara Falls
IN Wilmington	MO Marquette	ND New York City	TX Fort Worth	TX Ft. Worth
IO Coral Gables	NE Minneapolis	OR Rochester	UT Harlingen	
IS Jacksonville	OH Cincinnati	PA Syracuse	UT Houston	
IT Atlanta	OK Cleveland	RI Columbus	UT Lubbock	
JA Mongomg	OK Columbus	RI San Antonio	UT Salt Lake City	
JO Honolulu	OK Columbus	RI Salt Lake City		

Some Facts About the SBA & Small Businesses

Did you know that in fiscal 1999 the SBA —

- maintained a guaranteed loan portfolio of more than \$40.5 billion in loans to 486,000 small businesses that otherwise would not have had such access to capital?
- backed nearly 49,000 loans totaling a record \$12.5 billion to America's small businesses?
- made 3,100 investments worth \$4.2 billion through its venture capital program?
- provided more than 36,000 loans totaling over \$936 million to disaster victims for residential, personal-property and business losses?
- provided management and technical assistance to more than 900,000 small business persons through its 11,500 Service Corps of Retired Executives volunteers and 1,000 small business development center locations?
- provided through the HUBZone Program federal contracting assistance to small businesses located in "historically underutilized business zones"?

Did you know that America's 24 million small businesses —

- employ more than 52 percent of the private work force?
- generate more than 51 percent of the nation's gross domestic product?
- are the principal source of new jobs?



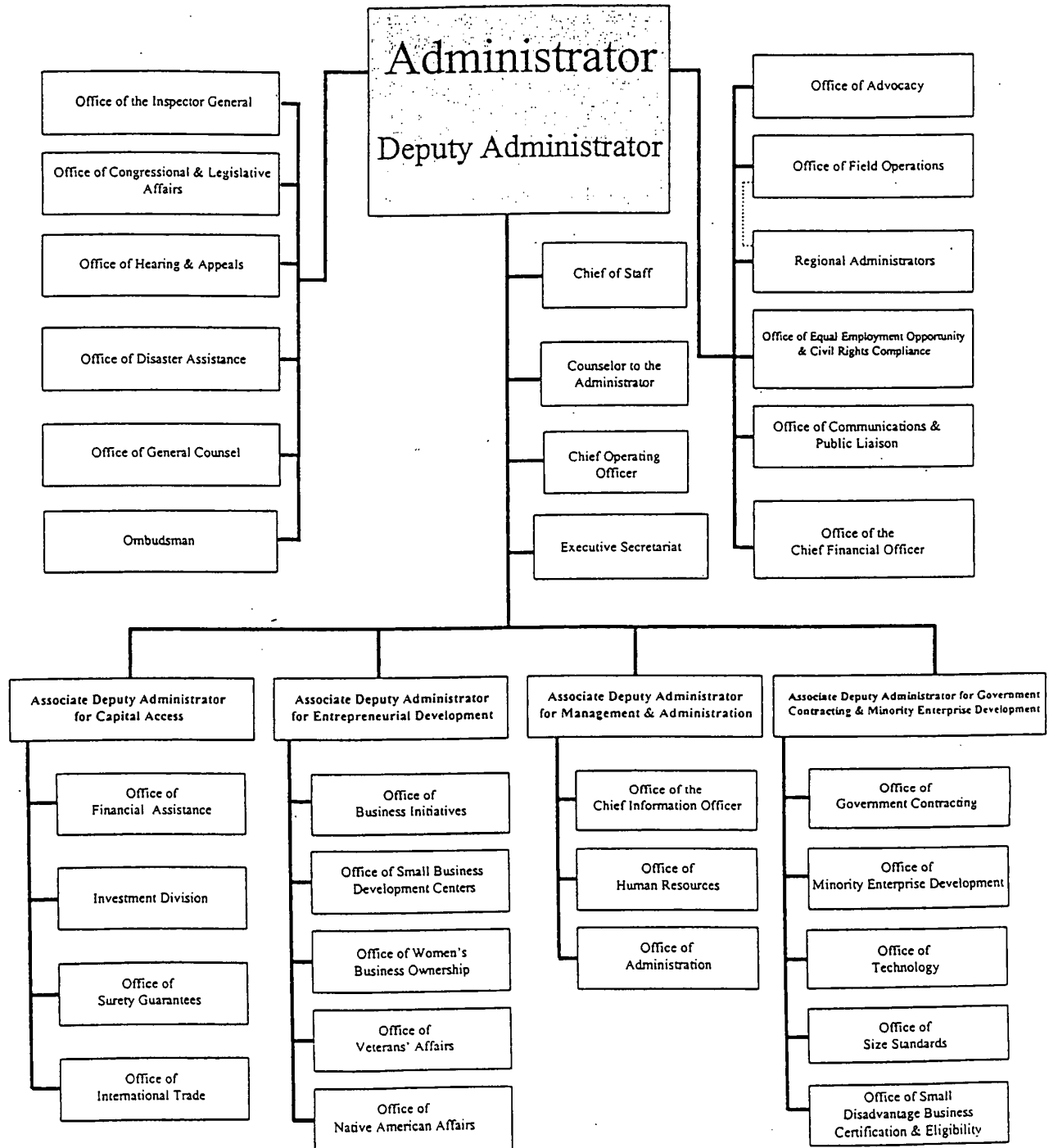
U.S. Small Business Administration
409 Third Street, S.W.
Washington, DC 20416

Official Business
Penalty for Private Use, \$300



SBA no. CO-0001 (09/00)

U.S. Small Business Administration



U.S. Small Business Administration: An Agency Overview

WELCOME



WHAT IS THE SBA?



- A small, independent federal agency of the United States government
- Budget is appropriated annually through Congress
- Fiscal Year 2001 budget - approximately \$900 million
- Represents 6/100 of 1% of the total federal budget, yet is one of the 5 largest federal credit agencies



HISTORY



- Created by the Small Business Act in 1953 (from Smaller War Plants Corporation and the Reconstruction Finance Corporation)
- Mandate: Aid, counsel, assist and protect the interests of small business concerns, preserve free competitive enterprise, and maintain and strengthen the overall economy of the nation



Within the past several years, US Small Businesses:



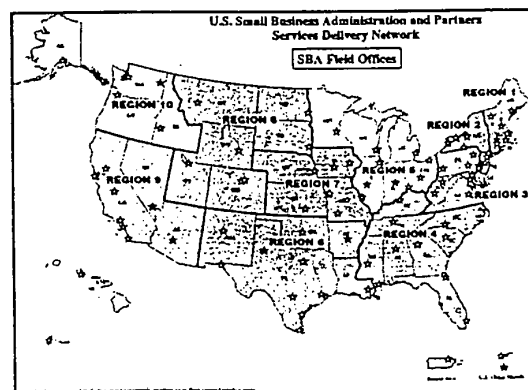
- Represented 99% of all employers (CY 98)
- Provided 75% of the net new jobs (CY 97)
- Employed 52% of private sector workers (CY 98)
- Employed 38% of private sector workers in high-tech occupations (CY 98)
- Provided 51% of private sector output (CY 92)
- 25 million small businesses exist in the United States, 17.7 million of which are sole proprietorships (CY 99)

SBA SERVICE DELIVERY STRUCTURE



10 REGIONAL OFFICES
70 DISTRICT OFFICES
15 ANCILLARY OFFICES

95 LOCATIONS THROUGHOUT THE UNITED STATES AND U.S. TERRITORIES



U.S. Small Business Administration: An Agency Overview

DISTRICT OFFICE STRUCTURE



DISTRICT DIRECTOR
DEPUTY DISTRICT DIRECTOR
ASSOCIATE DEPUTY DIRECTORS OR
SUPERVISORY DIRECTORS in the following
areas :

- I. ACCESS TO CAPITAL (Finance)
- II. TECHNICAL ASSISTANCE (Information,
Education & Training)
- III. GOVERNMENT CONTRACTING



Definition of a "Small Business"



In General: A business that employs 500 people or less

Specifically: A small business as defined by SBA's Office of Size Standards according to the North American Industrial Classification System (NAICS). Each industry is assigned size standards, based on the number of people employed or on sales over a given period of time.



Definition of a "Small Business (Continued)"



Important: The business is "small" *relative to all the businesses within that industry.*

Important: In order to qualify for SBA lending and government contracting programs, a small business **MUST** meet the specified NAICS-designated definition of "small business."

See: <http://www.sba.gov/size>



SBA's FOUR FUNCTIONAL AREAS



- I. Access to Capital
- II. Technical Assistance
(Information, Education and
Training)
- III. Government Contracting
(Federal Procurement)
- IV. Advocacy



I. Access to Capital

In Fiscal Year 2000, the SBA was the single largest backer of small business in the United States, responsible for almost \$19 billion in loans to small businesses.



I. Access to Capital



- A. Lending Programs
 - 7(a) Loan Program
 - 504 Lending Program
 - Microloan Program
- B. Investment (Venture Capital)
 - SBIC Program



U.S. Small Business Administration: An Agency Overview

I. Access to Capital 7(a) Loan Program

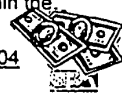


- Guarantees 75% of short and long-term loans of up to \$1 million through commercial lending institutions
- Loans meet a wide variety of applications: machinery, equipment, inventory, working capital
- Interest rate cannot exceed 2.75% over prime.
- Average loan is \$240,000.
- See: <http://www.sba.gov/financing/fr7aloan>



I. Access to Capital: 504 CDC Loan Program

- Through Certified Development Companies (CDCs), SBA provides growing businesses with long-term financing for major fixed assets such as land and buildings.
- CDCs are nonprofit corporations set up to contribute to the economic development of their communities. The 504 Program is designed to enable small businesses to create and retain jobs within the communities the CDCs serve.
- See <http://www.sba.gov/financing/frcdc504>



I. Access to Capital: Microloan Program

- Provides small loans of up to \$35,000 to small businesses through a network of local community-based intermediary lenders (NGOs)
- SBA provides financing to the microlender intermediary, who re-lends to the small businesses
- Each loan must be accompanied by a grant for technical assistance (training)
- Average loan size is \$10,000
- See <http://www.sba.gov/financing/frmicro.html>



I. Access to Capital: Small Business Investment Company (SBIC) Program

- SBA licenses professional venture capitalists who form SBICs. SBA then leverages the SBICs' private funds through loan guarantees.
- SBICs make equity or debt/equity investments in small businesses and help the businesses to grow. Once the businesses "exit" successfully, the SBICs repay SBA with the profits
- Extremely high-risk; "non-traditional" financing
- See <http://www.sba.gov/INV>



I. Access to Capital: Service Delivery Structure:



- 7(a) Loan Program: Approximately 7,000 commercial banks can provide SBA guaranteed 7(a) loans in coordination with SBA's District Offices.
- 504 Loan Program: Approximately 270 Certified Development Companies (CDCs); in cooperation with banks and the SBA provide long-term, fixed rate financing.
- Microloan Program has a structure of 115 intermediaries who disburse SBA-funded microcredit loans
- SBIC Program has a delivery structure of 369 private venture capitalist entities, called Small Business Investment Companies (SBICs)



II. Technical Assistance (Info, Education, Training)

SBA's Technical Assistance Programs provide one-on-one counseling free of charge to anyone in the U.S. interested in starting a small business

They also provide training (workshops) on a wide variety of subjects at very low cost.



U.S. Small Business Administration: An Agency Overview

II. Technical Assistance Programs and Outreach

- SBA Web Site - <http://www.sba.gov>
- SBDCs -Small Business Development Centers
- SCORE-Service Corps of Retired Executives
- BICs-Business Information Centers
- WBC- Women's Business Centers
- OSCSs-One Stop Capital Shops
- USEACs-U.S. Export Assistance Centers 

II. Technical Assistance

SBDCs: *Small Business Development Centers*

- More than 1,000 centers, most of which are located in universities throughout the country
- Cooperative effort among the SBA; the academic community; the private sector; and state and local governments
- Management and technical assistance
- Assistance in preparation of loan applications
- See <http://www.sba.gov/sbdc>

II. Technical Assistance SCORE: *Service Corps of Retired Executives*

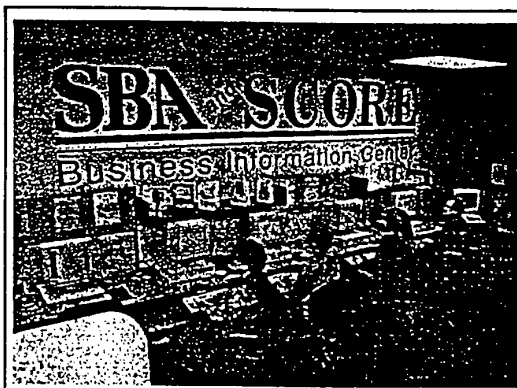
- Membership of 11,400 volunteers in 389 locations.
- Email counseling - 10,000 cases per month
- Expert marketing advice, business-plan preparation
- Training - Pre-business workshops
- Web site: <http://www.score.org>



II. Technical Assistance BICs

Business Information Centers

- State-of-the-art computer hardware and a library of up-to-date modern software
- SCORE counseling
- Detailed research/ market information
- See: <http://www.sba.gov/bi/bics>



II. Technical Assistance WBCs

Women's Business Centers

- Women in the U.S. are opening up businesses at twice the rate of men, and women-owned businesses employ more people than the *Fortune 500*.
- See <http://www.sba.gov/womeninbusiness>
- Counseling and training for women nationwide; Mentor programs



SBIC

Trustee

Chase Bank

U.S. Small Business Administration: An Agency Overview

II. Technical Assistance OSCSs

One Stop Capital Shops

- Provide resources to targeted distressed communities
- Managed by local nonprofit community-development entities
- Access to a full range of SBA lending and technical-assistance programs
- All include Business Information Centers
- See <http://www.sba.gov/onestop>



II. Technical Assistance USEACs

U.S. Export Assistance Centers

- Combined effort of:
 - The SBA
 - U.S. Department of Commerce (DOC)
 - EXIM Bank
- The SBA's role
 - EWCP pre-qualification
 - International Trade Loan and EWCP loan processing
- See <http://www.sba.gov/it/export/useac>



II. Technical Assistance (Service Delivery Structure)

- SBA Web Site - 10 gigabytes; 10 million hits/week
- 1,000 SBDCs - Small Business Development Centers
- 389 SCORE Chapters - Service Corps of Retired Executives
- SCORE Cyberchapter at: <http://www.score.org>
- 70 BICs - Business Information Centers



II. Technical Assistance (Service Delivery Structure)

- 16 TBICs - Tribal Business Information Centers
- 70 WBCs - Women's Business Centers
- 22 OSCSs - One Stop Capital Shops
- 19 USEACs - U.S. Export Assistance Centers



III. Government Contracting (Federal Procurement)

The United States government is the single largest purchaser of goods and services in the world. The annual federal procurement budget is approximately \$200 billion.

Last Fiscal Year, SBA's Office of Government Contracting assisted small businesses in acquiring approximately 23% of this federal procurement budget in prime contracts alone. Additional procurement dollars were provided through subcontracting programs.



III. Government Contracting (Federal Procurement)

- Prime Contracting Program, Subcontracting Assistance and Procurement Breakout
- Certificate of Competency
- Office of Minority Enterprise Development
 - 8a Business Development Program
 - Mentor-Protegé Program
- PRO-NET: <http://www.sba.gov>
- See <http://www.sba.gov/GC>



U.S. Small Business Administration: An Agency Overview

IV. Advocacy



•Office of Advocacy

- Created in 1976 by an Act of Congress.
- Mandate: Protect, strengthen and effectively represent the nation's small businesses within the federal government's legislative and rule-making processes.
- Chief Counsel is appointed by the President of the United States and reports directly to the President and to Congress



IV. Advocacy



- Pursues regulatory, legislative, and other policy initiatives that support small business growth
- Chief Counsel provides congressional testimony in favor of small business
- Represents the interests of all 25 million small businesses to the U.S. Congress
- Conducts economic research and provides statistics on small business; publishes small business reports and data (See <http://www.sba.gov/advo/stats/>)



IV. Advocacy



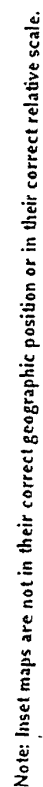
- Monitors other agencies' compliance with the Regulatory Flexibility Enforcement Fairness Act (SBRFA.) (SBRFA allows Advocacy to review all pending legislation prior to congressional vote to ensure that there is no adverse impact on small business)
- 10 Regional Advocates: represent the Eyes and Ears of the U.S. Small Business Community
- See <http://www.sba.gov/ADVO>



THANK YOU

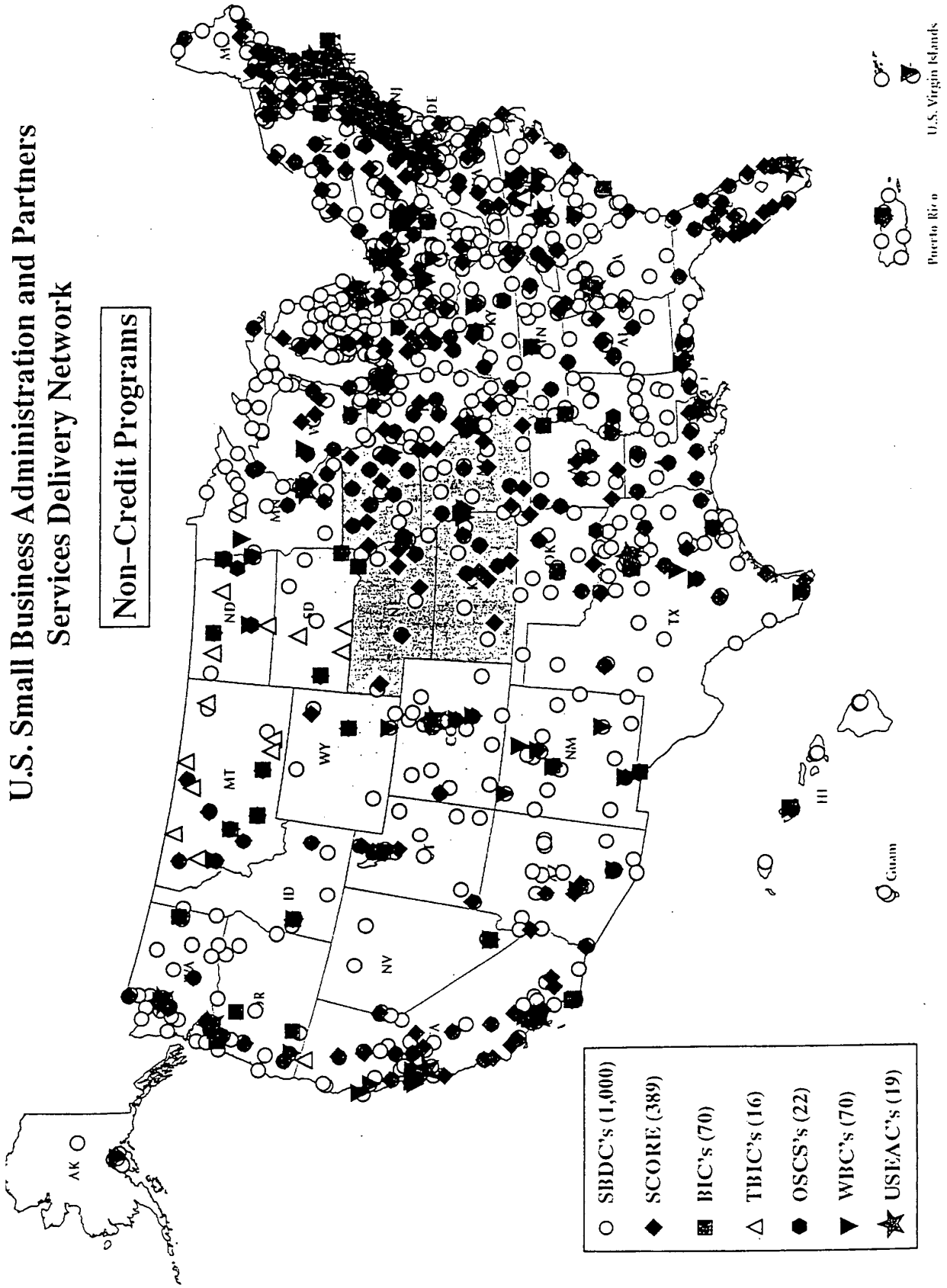


SBA Field Offices

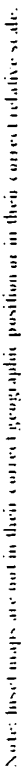


U.S. Small Business Administration and Partners Services Delivery Network

Non-Credit Programs



Credit Programs





Small Business Assistance at Women's Business Centers



Counseling & Technical Assistance

You couldn't have picked a better or more exciting time to be a woman entrepreneur than right now. Women are starting businesses at twice the rate of all other business start-ups and, over the first three years, have a better-than-average survival rate. Women-owned businesses have greater access to capital than ever before, including venture capital. And in cities across the nation, the U.S. Small Business Administration's women's business centers offer resources that address the unique issues women face in starting and growing businesses.

What Does a Women's Business Center Offer?

In more than 90 centers located in almost every state and U.S. territory, women's business centers offer the latest in business information and long-term training, best practices, computer and Internet training and access, individual and group business counseling, access to the SBA's programs and services, and much more. They respond to the needs of their surrounding communities in flexible and creative ways — modifying courses, adding workshops and seminars, offering services in various languages, addressing cultural and social issues, and adapting schedules. They may provide child care during classes and offer assistance in more convenient locations. In some areas, computer-equipped vans bring the programs to the customers.

The centers seek service niches not filled by other programs in the community, working in partnership with programs providing complementary services. They work closely with the SBA district offices and SBA partners — like the Service Corps of Retired Executives and the small business development centers — to broaden the scope of services available. The centers develop strong community ties and support that help them better serve you.



How Much Does It Cost?

Many classes offered by the centers are either free or have a small fee. And often there are scholarships to help those who need them. The centers place special emphasis on helping low- and moderate-income women.

What if I Can't Get to a Women's Business Center?

No problem. The full range of services is available through the Internet. Even if you don't have a computer, you can use a friend's or those in public libraries, or schools. The Online Women's Business Center is a free, interactive Web site that brings together the best of our women's business centers nationwide. It's available any time, anywhere in the world at www.onlinewbc.gov.



The Online Women's Business Center provides everything from a full business training curriculum to individual counseling to access to the SBA's programs and services. It also offers a guide to local resources, charts and bulletin boards, a place to link with businesses around the world, and countless links to other relevant business sites. Information and services are available in English, Chinese, Japanese, Russian and Spanish, and will also be available in French and Arabic.



SBA No. CO-0104 [01/01]

For More Information

For more information on these and other SBA programs, services and resources, contact the women's business ownership representative at your local SBA district office or contact:

Office of Women's Business Ownership
409 Third St., SW
Washington, D.C. 20416
Fax: 202-205-7287

E-mail: OWBO@sba.gov
Internet: <http://www.onlinewbc.gov>

U.S. Small Business Administration

- SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. For the office nearest you, look under "U.S. Government" in your telephone directory, or contact:

- Phone: 1-800 U ASK SBA
- Fax: 202-481-6190
- E-mail: answerdesk@sba.gov
- TDD: 704-344-6640
- Your rights to regulatory fairness:
1-888-REG-FAIR
- Internet

SBA Home page: <http://www.sba.gov>

Gopher: <http://www.sba.gov/gopher>

U.S. Business Advisor: <http://www.business.gov>

SBA Partners

Inquire at your local SBA office for the location nearest you.

- BICs — Business Information Centers
- TBICs — Tribal Business Information Centers
- OSCs — One Stop Capital Shops
- SCORE — Service Corps of Retired Executives
- SBDCs — Small Business Development Centers
- USEACs — U.S. Export Assistance Centers
- WBCs — Women's Business Centers

Publications

- The Facts About ... SBA Publications* — a listing of free SBA publications

Did you know that in fiscal 2000 the SBA —

- backed a record of nearly \$18 billion in financing to America's small businesses?
- approved more than 50,400 small business loans totaling almost \$12.4 billion?
- made more than 4,600 investments worth \$5.6 billion through its venture capital program — a 33 percent gain over fiscal 1999?
- provided more than 28,000 loans totaling approximately \$1 billion to disaster victims for residential, personal-property and business loans?
- extended management and technical assistance to an estimated 1.23 million entrepreneurs through its resource-partner programs?
- responded to almost a quarter million telephone and e-mail inquiries at the SBA Answer Desk?

Did you know that America's 25 million small businesses —

- employ more than 58 percent of the private work force?
- generate more than 51 percent of the nation's gross domestic product?
- are the principal source of new jobs?

Did you know that America's 9.1 million women-owned businesses —

- generate \$3.6 trillion in revenues?
 - employ 27.5 million workers?
- (Source: *The National Foundation for Women Business Owners*)

All of the SBA's programs and services are provided to the public on a nondiscriminatory basis.





The Facts About . . .

SCORE®

Counselors to America's Small Business

Good ideas for starting or expanding a small business are everywhere. But how do you get to the next step — turning those ideas into reality?

The process can seem daunting, but there is help readily available every step of the way through SCORE, the Service Corps of Retired Executives. For more than 35 years, SCORE's 11,500 retired and working business professionals have volunteered to help new generations of entrepreneurs build and grow their small businesses. SCORE's business counseling and advice services are offered free, as a community service.

With 389 chapters offering assistance in almost 800 locations throughout the United States and Puerto Rico, SCORE counselors can help you weed out the bad business ideas, show you how to write solid business plans, and help you apply for SBA-guaranteed loans.

Who are SCORE Volunteers?

SCORE volunteers are either retired or active business owners or managers. They can meet with you at a local SCORE office, your place of business, or through e-mail counseling available from the SCORE Web site at <http://www.score.org>. SCORE is a nonprofit organization and makes every effort to match your needs with a counselor who is experienced in a compatible line of business.

SCORE counselors volunteer because they have enjoyed successful business careers and want to give something back to their communities.

What Business Assistance Is Offered?

Through in-depth counseling and training, SCORE volunteers help prospective and established small business owners and managers identify problems, determine the causes, and find solutions.

Workshops

SCORE chapters offer low-cost, pre-business workshops that address topics such as: assessing entrepreneurial potential, developing a start-up checklist, selecting a legal entity, creating a business plan, and securing funding. Workshops can also help successful businesses review their distribution channels, survey expansion, modify products and meet other business challenges.

Other workshops offer experienced business owners information on a myriad of subjects, including: growing a home-based business; maximizing profits in a franchise; defining a marketing strategy; implementing a waste-reduction plan; setting merchandise prices; and beginning an exporting venture. There may be a nominal fee for training workshops and seminars.

Counseling

SCORE's free and confidential one-to-one counseling is available through its chapters around the country. SCORE team counseling is available in many locations. In addition, the organization offers e-mail counseling via the Internet at <http://www.score.org>. Simply enter the specific expertise you require and retrieve a list of e-mail counselors who represent the best match by industry and topic. Questions can be sent by e-mail to the counselor of your choice for response.

Is My Business Eligible?

Whether you are considering starting your own business, have a business that is experiencing problems, are ready to expand, or need other types of business advice, SCORE can help. The counseling sessions are confidential and personal. You don't need to apply for, or have, an SBA loan to participate in the program. In fact, an idea is all that's necessary. Consultation and counseling before a business start-up is an important part of SCORE's service.

If you've got your business idea in hand, why not let the counselors at SCORE work with you to turn it into a reality?

To contact your local SCORE office, call 1-800-634-0245, or find a local office on the SCORE Web site at <http://www.score.org>.

Mail inquiries may be directed to:

SCORE Association
409 Third Street, S.W.
6th Floor
Washington, D.C. 20024

For More Information

- SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. For the office nearest you, look under "U.S. Government" in your telephone directory, or contact:
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 - Fax: 202-481-6190
 - E-mail: answerdesk@sba.gov
 - TDD: 704-344-6640
 - Your rights to regulatory fairness: 1-888-REG-FAIR
 - Internet
 - SBA Home page:* <http://www.sba.gov>
 - Gopher:* <http://www.sba.gov/gopher>
 - U.S. Business Advisor:* <http://www.business.gov>

SBA Partners

Inquire at your local SBA office for the location nearest you.

- Business Information Centers (BICs)
- Tribal Business Information Centers (TBICs)
- One Stop Capital Shops (OSCS)
- Service Corps of Retired Executives (SCORE)
- Small Business Development Centers (SBDCs)
- U.S. Export Assistance Centers (USEACs)
- Women's Business Centers (WBCs)

Publications

- *The Facts About ... SBA Publications* — a listing of free SBA publications

SBA — America's Small Business Resource

Did you know that in fiscal 2000 the SBA —

- backed a record of nearly \$18 billion in financing to America's small businesses?
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- made more than 4,600 investments worth \$5.6 billion through its venture capital program — a 33 percent gain over fiscal 1999?
- provided more than 28,000 loans totaling approximately \$1 billion to disaster victims for residential, personal-property and business loans?
- extended management and technical assistance to an estimated 1.23 million entrepreneurs through its resource-partner programs?
- responded to almost a quarter million telephone and e-mail inquiries at the SBA Answer Desk?

Did you know that America's 25 million small businesses —

- employ more than 58 percent of the private work force?
- generate more than 51 percent of the nation's gross domestic product?
- are the principal source of new jobs?

Did you know that SCORE —

- offers two monthly newsletters — *SCORE eNews* and *SCORE eSource*? (*SCORE eNews* provides tips, trends and information on small business resources. *SCORE eSource* is directed to small office/home office entrepreneurs. A different, successful SOHO entrepreneur authors the newsletter each month.)
- provides counseling to more than 350,000 entrepreneurs each year?
- has helped more than 4.5 million Americans with small business counseling since 1964?
- provides more than 75,000 e-mail counseling sessions each year via the SCORE Web site?
- offers more than 5,000 workshops and seminars each year?
- provides more than 2,000 pages of content dedicated to solving business problems at its Web site?



SBA no. FS-0016 (07/01)

All of the SBA's programs and services are provided to the public on a nondiscriminatory basis.



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The Facts About . . .

Small Business Development Centers

The U.S. Small Business Administration administers the Small Business Development Center Program to provide education, training and consulting to current and prospective small business owners. SBDCs services are available through about 1,000 locations across the country.

The program is a cooperative effort of the private sector, the educational community, and federal, state and local governments. It enhances economic development by providing small businesses with management and technical assistance. There are small business development centers in every state, the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam — with a network of 1,000 service locations. In each state there is a lead organization that sponsors the SBDC and manages the program. The lead organization coordinates the services offered to small businesses through a network of subcenter and satellite locations. Subcenters are located at colleges, universities, community colleges, vocational schools, chambers of commerce and economic-development corporations. SBDC assistance is tailored to the local community and the needs of individual clients. Each

center develops services in cooperation with local SBA district offices to ensure statewide coordination with other available resources.

Each center has a director, staff members, volunteers and part-time personnel. Individuals recruited from professional and trade associations, the legal and banking communities, academia, chambers of commerce and SCORE (Service Corps of Retired Executives) are among those who donate their services.

SBDCs also use paid consultants, consulting engineers and testing laboratories from the private sector to help clients who need specialized expertise.

What the Program Does

The SBDC Program is designed to deliver up-to-date counseling, training and technical assistance in all aspects of small business management. SBDC services include, but are not limited to, assisting small businesses with financial, marketing, production, organization, engineering and technical problems, and feasibility studies. Special SBDC programs and economic-development activities include international-trade assistance, technical assistance, procurement assistance, venture-capital formation and rural development.

The SBDCs also make special efforts to reach socially and economically disadvantaged groups, veterans, women and the disabled. Assistance is provided to both current and potential small business owners. SBDCs also provide assistance to small businesses applying for Small Business Innovation and Research grants from federal agencies.

Eligibility

SBDC assistance is available to anyone interested in starting or expanding a small business who cannot afford the services of a private consultant.

Lead SBDCs

- University of Alabama, Birmingham, AL 205-943-6750
- University of Alaska/Anchorage, Anchorage, AK 907-274-7232
- Maricopa County Community College, Tempe, AZ 480-731-8720
- University of Arkansas, Little Rock, AR 501-324-9043
- California Trade and Commerce Agency, Sacramento, CA 916-324-9538
- Colorado Office of Business Development, Denver, CO 303-892-3794
- University of Connecticut, Storrs, CT 860-486-4135
- University of Delaware, Newark, DE 302-831-2747
- Howard University, Washington, DC 202-806-1550ext. 208
- University of West Florida, Pensacola, FL 850-595-6060
- University of Georgia, Athens, GA 706-542-6762
- University of Guam, Mangilao, GU 671-735-2590
- University of Hawaii at Hilo, Hilo, HI 808-974-7515
- Boise State University, Boise, ID 208-426-3799
- Department of Commerce and Community Affairs, Springfield, IL 217-524-5856
- Economic Development Council, Indianapolis, IN 317-264-2820ext. 17
- Iowa State University, Ames, IA 515-292-6351
- Fort Hays State University, Hays, KS 785-296-6514
- University of Kentucky, Lexington, KY 606-257-7668
- Northeast Louisiana University, Monroe, LA 318-342-5506
- University of Southern Maine, Portland, ME 207-780-4420
- University of Maryland, College Park, MD 301-403-8300
- University of Massachusetts, Amherst, MA 413-545-6301
- Wayne State University, Detroit, MI 313-964-1798
- Department of Trade and Economic Development, St. Paul, MN 651-297-5770
- University of Mississippi, University, MS 601-232-5001
- University of Missouri, Columbia, MO 573-882-0344
- Department of Commerce, Helena, MT 406-444-4780
- University of Nebraska at Omaha, Omaha, NE 402-554-2521
- University of Nevada in Reno, Reno, NV 775-784-1717

- University of New Hampshire, Durham, NH
603-862-4879
- Rutgers University, Newark, NJ 973-353-1927
- Santa Fe Community College, Santa Fe, NM
505-428-1362
- State University of New York, Albany, NY
518-443-5398
- University of North Carolina, Raleigh, NC
919-715-7272
- University of North Dakota, Grand Forks, ND
701-777-3700
- Department of Development, Columbus, OH
614-466-2711
- Southeastern Oklahoma State University, Durant, OK
405-924-0277
- Lane Community College, Eugene, OR 541-726-2250
- University of Pennsylvania, Philadelphia, PA
215-898-1219
- Inter-American University of Puerto Rico, Hato Rey, PR
787-763-6811
- Bryant College, Smithfield, RI 401-232-6111
- University of South Carolina, Columbia, SC
803-777-4907
- University of South Dakota, Vermillion, SD
605-677-5287
- University of Memphis, Memphis, TN 901-678-2500
- Dallas County Community College, Dallas, TX
214-860-5835
- University of Houston, Houston, TX 713-752-8425
- Texas Tech University, Lubbock, TX 806-745-3973
- University of Texas at San Antonio, San Antonio, TX
210-458-2450
- Salt Lake City Community College, Salt Lake City, UT
801-957-3481
- Vermont Technical College, Randolph Center, VT
802-728-9101
- University of the Virgin Islands, St. Thomas, VI
340-776-3206
- Department of Economic Development, Richmond, VA
804-282-1379
- Washington State University, Pullman, WA
509-335-1576

- West Virginia Development Office, Charleston, WV
304-558-2960
- University of Wisconsin, Madison, WI 608-263-7794
- University of Wyoming, Laramie, WY 307-766-3505

Funding

The SBA provides 50 percent or less of the operating funds for each state SBDC. One or more sponsors provide the rest. These matching-fund contributions are provided by state legislatures, private-sector foundations and grants, state and local chambers of commerce, state-chartered economic-development corporations, public and private universities, vocational and technical schools, community colleges, etc. Increasingly, sponsors' contributions exceed the minimum 50 percent matching share.

For More Information

- SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. For the office nearest you, look under "U.S. Government" in your telephone directory, or contact:
- SBA Answer Desk: 1-800 U ASK SBA
- E-mail: answerdesk@sba.gov
- Fax: 202-205-7064
- TDD: 704-344-6640
- Your rights to regulatory fairness: 1-888-REG-FAIR
- OnLine Electronic Bulletin Board (*modem and computer required*)
1-800-697-4636 (*limited access*)
1-900-463-4636 (*full access*)
202-401-9600 (*Washington, D.C., metro area*)
- Internet

SBA Home page: www.sba.gov

Gopher: gopher.sba.gov

Telnet: <telnet:sba.gov>

U.S. Business Advisor: www.business.gov

SBA Partners

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- USEACs — U.S. Export Assistance Centers
- WBCs — Women's Business Centers

SBA Publications

- *The Facts About ... SBA Publications* — a listing of free SBA publications

Did you know that in fiscal 1999 the SBA —

- maintained a guaranteed loan portfolio of more than \$40.5 billion in loans to 486,000 small businesses that otherwise would not have had such access to capital?
- backed nearly 49,000 loans totaling a record \$12.5 billion to America's small businesses?
- made 3,100 investments worth \$4.2 billion through its venture capital program?
- provided more than 36,000 loans totaling over \$936 million to disaster victims for residential, personal-property and business losses?
- extended management and technical assistance to more than 900,000 small business persons through its 11,500 Service Corps of Retired Executives volunteers and 1,000 small business development center locations?
- created HUBZones providing federal contracting assistance to small businesses located in "historically underutilized business zones"?

Did you know that America's 24 million small businesses —

- employ more than 52 percent of the private workforce?
- generate more than 51 percent of the nation's gross domestic product?
- are the principal source of new jobs?

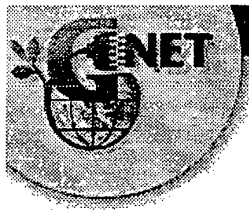
All of the SBA's programs and services are provided to the public on a nondiscriminatory basis.



SBA No. FS-0043 (02/00)

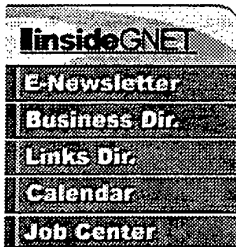


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moment to

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U.S. Government

Small Business Development Center Program

The U.S. Small Business Administration (SBA) administers the Small Business Development Center Program to provide management assistance to present and prospective small business owners. SBDCs offer one-stop assistance to small businesses by providing a wide variety of information and guidance in central and easily accessible branch locations. The program is a cooperative effort of the private sector, the educational community and federal, state and local governments. Its purpose is to enhance economic development by providing management and technical assistance to small businesses.

There are now 57 Small Business Development Centers -- one or more in 50 states, the District of Columbia, Puerto Rico and the Virgin Islands -- with a network of more than 700 service locations. In each state there is a lead organization which sponsors the SBDC and manages the program. The lead organization coordinates program services offered to small businesses through a network of subcenters and satellite locations in each state. Subcenters are located at colleges, universities, community colleges, vocational schools, chambers of commerce and economic development corporations.

SBDC assistance is tailored to the local community and the needs of individual clients. Each center develops services in cooperation with local SBA district offices to ensure statewide coordination with other available resources.

Each center has a director, staff members, volunteers and part-time personnel. Qualified individuals recruited from professional and trade associations, the legal and banking community, academia, chambers of commerce and SCORE (the Service Corps of Retired Executives) are among those who donate their services.

SBDCs also use paid consultants, consulting engineers and testing laboratories from the private sector to help clients who need specialized expertise.

Funding

The SBA provides 50 percent or less of the operating funds for each state SBDC. One or more sponsors provide the rest. These matching fund contributions are provided by state legislatures, private sector foundations and grants, state and local chambers of commerce, state-chartered economic development corporations, public and private universities, vocational and technical schools, community colleges, etc. Increasingly,

sponsor's contributions exceed the minimum 50 percent matching share.

What the SBDC Program Does

The SBDC Program is designed to deliver up-to-date counseling, training and technical assistance in all aspects of small business management. SBDC services include, but are not limited to, assisting small businesses with financial, marketing, production, organization, engineering and technical problems and feasibility studies. Special SBDC programs and economic development activities include international trade assistance, technical assistance, procurement assistance, venture capital formation and rural development.

The SBDCs also make special efforts to reach minority members of socially and economically disadvantaged groups, veterans, women and the disabled. Assistance is provided to both current or potential small business owners.

They also provide assistance to small businesses applying for Small Business Innovation and Research (SBIR) grants from federal agencies.

Eligibility

Assistance from an SBDC is available to anyone interested in beginning a small business for the first time or improving or expanding an existing small business, who cannot afford the services of a private consultant.

Additional Information

In addition to the SBDC Program, the SBA has a variety of other programs and services available. They include training and educational programs, advisory services, publications, financial programs and contract assistance. The agency also offers specialized programs for women business owners, minorities, veterans, international trade and rural development.

The SBA has offices located around the country. For the one nearest you, consult the telephone directory under U.S. Government, or call the Small Business Answer Desk at 1-800-8-ASK-SBA or (202) 205-7064 (FAX). For the hearing impaired, the TDD number is (202) 205-7333.

All of SBA's programs and services are extended to the public on a non-discriminatory basis.

Small Business Development Centers

University of Alabama, Birmingham, AL (205) 934-7260
Univ. of Alaska/Anchorage, Anchorage, AK (907) 274-7232
Maricopa County Community College, Tempe, AZ (602) 731-8202
University of Arkansas, Little Rock, AR (501) 324-9043
California Trade and Commerce Agency, Sacramento, CA (916) 324-5068

The Advisor

SMALL BUSINESS DEVELOPMENT CENTERS

by Robert Sullivan,

author of "The Small Business Start-Up Guide" and "United States Government - New Customer"

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Assistance from an SBDC is available to anyone interested in beginning a small business for the first time or improving or expanding an existing small business, who cannot afford the services of a private consultant.

Visit <http://www.sba.gov/hotlist/sbdc.html> for a listing of SBDC's that maintain an Internet site.

Small Business Development Centers are located throughout the country. Refer to the listing below (alphabetical by State) for contact information for the center located nearest you.

University of Alabama, Birmingham, AL (205) 934-7260

University of Alaska/Anchorage, Anchorage, AK (907) 274-7232

Maricopa County Community College, Tempe, AZ (602) 731-8202

University of Arkansas, Little Rock, AR (501) 324-9043

California Trade & Commerce Agency, Sacramento, CA (916) 324-5068

Office of Business Development, Denver, CO (303) 892-3809

University of Connecticut, Storrs, CT (203) 486-4135

University of Delaware, Newark, DE (302) 831-2747

✓ Howard University, Washington, DC (202) 806-1550

CERTIFIED

Business Bulletin

A publication of the State Office of Minority and Women Business Assistance (SOMWBA)

SPRING 2000

EXECUTIVE DIRECTOR'S CORNER

Jo Anne M. Thompson is the Executive Director of the State Office of Minority and Women Business Assistance (SOMWBA). Ms. Thompson is responsible for assuring that minority and women businesses, and minority and women controlled nonprofits, have access to the state's business and economic development opportunities, enabling them to fully participate in the Commonwealth's economy. A resident of Dorchester, Ms. Thompson was appointed director of SOMWBA in February 1999. She is the chairperson of the Governor's Advisory Committee on Women's Issues, and was recently named as one of the first commissioners to the Massachusetts Commission on the Status of Women. Ms. Thompson's professional experience includes service as an administrative law judge, and management of provider service contracts valued at six million dollars for EEO/AA compliance and the promotion of minority business utilization. Her deep personal involvement in women's issues spans over twenty years, and includes serving on the Governor's Advisory Committee on Domestic Violence, and participation in the United Nation's Forums on Women in Beijing, China, and Nairobi, Kenya.

"I look forward to building on the successes of the agency, bringing more services directly to, and partnering with the communities where our businesses start and grow," stated Ms. Thompson.

SPOTLIGHT

New Seminars Offered By Massachusetts Export Center

The Massachusetts Export Center is offering a new seminar, "Using E-Commerce to Increase Sales and Profits" on Wednesday, April 26th in Springfield at the Springfield Enterprise Center, STCC Technology Park, from 8:00 a.m. to 1:00 p.m. Everyday more and more business is being conducted through e-commerce. Originally, it was the U.S. government, but in recent months many companies, domestically and internationally, have announced that as of a certain date all purchases will be made through the Internet. This hands-on workshop will look at business opportunities, domestic and international, available through the Internet.

- Do you want to sell to NATO, Airbus, the Canadian government or maybe Japan?
- What about selling automobile parts to European automakers?
- How about selling to the Israeli Ministry of Defense; or
- Maybe you sell to the U.S. government or the Commonwealth of Massachusetts?

Attend this workshop and learn how e-commerce can increase sales. Selling through the Internet will lower marketing costs and sales costs dramatically. It is the future. Get on the bandwagon early. *Space is limited to 20 attendees.* The cost for this program is \$45.

Also offered by the Export Center, "How to Start an Import/Export Business or Trading Company" will be held in Boston on

Continued on next page

COMMONWEALTH OF
MASSACHUSETTS

Argeo Paul Cellucci
Governor

Jane M. Swift
Lieutenant Governor

Carolyn E. Boviard
Director
Department of
Economic
Development

Jo Anne M. Thompson
Executive Director
SOMWBA

SOMWBA

State Transportation Building,
Terr Park Plaza, Rm. 3740
Boston, MA 02116
(617) 973-8692 (phone)
(617) 973-8637 (fax)

www.state.ma.us/somwba

Michigan (tied for 10th). Massachusetts is ranked in the top 20, coming in at 18th.

While the largest share of women owned firms are in the service sector, the greatest growth in the number of women owned firms continues to be in "non-traditional" industries. From 1992 to 1999 the greatest growth in women firms was seen in construction, wholesale trade, transportation/communications, agriculture, and manufacturing, according to NFWBO.

—NFWBO web site; www.nfwbo.com

Nonprofit Organizations, Where Are You?

SOMWBA has noticed that many of our certified nonprofits are not sending in their certification renewals before their two year deadline. We have found that many of you are not aware that "it's that time again..." and the certification has lapsed before you know it. So, please, all of you, take a look at your certification letters and note your renewal date. Thirty days before that date arrives, send in your documentation. You'll be glad you did.

—Davida K. Craig

SOMWBA Open House A Smash Hit!

On November 17th 1999, SOMWBA hosted an open house at its new offices in the State Transportation Building. Many of our certified businesses and fellow agencies had not seen our new location. We received a tremendous response to our invitations. Over 100 persons jammed into our offices

to celebrate, finally place a staff face with the familiar name, and renew old acquaintances.

We were honored to have many of our previous Directors - David Harris, Mukiya Baker-Gomez, Lynn Wachtel Lyford - attend and celebrate with us. SOMWBA thanks all who came out and supported the office.

For those of you who could not join us that day, we hope you enjoy the special edition insert of pictures from our open house. The pictures were taken by former staffer and *webmeister* Marcus Bermudez and Donalexander Goss, Goss Photography (MBE). Don't despair if you missed the good times - we are planning other events to gather our businesses in the near future. We'll keep you posted.

—Davida K. Craig

Ed. Note: After a period of inactivity, we're back! We look forward to bringing you more timely, informative articles. Look for more articles on e-commerce, the web, and international trade - these are truly the future for businesses... DKC.

State Office of Minority and Women Business Assistance © 2000

Editor-In-Chief: Jo Anne M. Thompson
Managing Editor: Davida K. Craig
Assistant Editor: Thomas C. Hall
Layout: Davida K. Craig
Digital Photos: Marcus Bermudez
Conventional Photos: Donalexander Goss
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SOMWBA

State Transportation Building
Ten Park Plaza, Room 3740
Boston MA 02116



Wednesday June 14th, at the State Transportation Building in Boston, Conference Room 1, from 8:30 a.m. to 3:00 p.m. Exporting and importing are not just for large companies any more. More than 96% of the exporters in the U.S. are small businesses (Source: U.S. Small Business Administration). As a result, more and more individuals are investigating the opportunity of establishing their own import/export business or trading company in Massachusetts.

This program will discuss the basics of starting a new business and provide overviews of: importing into the U.S.; exporting products overseas; sourcing and selling internationally via the Internet; import and export logistics; and import and export payment and financing. The seminar will also feature a case study from the principal of an established trading company.

Speakers for this program include: Dennis Vecchiarello, Chief Inspector with US Customs; a senior management counselor from the Small Business Development Center Network; Paula Murphy, Director of the Massachusetts Export Center; Lorie Groetzinger, President of Granite Medical Resources; Jean Pierre von Halle, Product Manager for Global Business Web; Kurt Hemmingsen, District Sales Manager for Expeditors International and John Joyce, International Trade & Finance Specialist with the U.S. Small Business Administration. *Space is limited to the first 25 registrants.* The cost is \$50 (does not include parking).

To register for these and other exciting seminars on international trade, use the Export Center's website at www.state.ma.us/export, and click on the "Partners In Trade" link. You may also call the Center: (617) 478-4133 in Boston for the import/export seminar, or contact Ann Pieroway for information on the e-commerce seminar at (413) 787-9193.

SOMWBA encourages you to consider international trade when mapping your company's sales strategy. Web sites of interest include the Small Business Administration's (SBA) Office of International Trade (<http://www.sba.gov/OIT/>), MOITI's own web site at <http://www.magnet.state.ma.us/moiti/>.

—David K. Craig

DBE Program Changes Require Companies To Meet Additional Criteria

As of March 4th, 1999 changes to the Federal Disadvantaged Business Enterprise (DBE) program require companies to submit additional information. The program's regulations, found at 49 CFR Part 23, have been revised and now include new language, found at 49 CFR Part 26 that places additional eligibility criteria on eligible minority and female company owners.

Under the old rules, companies must be owned and controlled by one or more socially and economically disadvantaged persons. Ethnic minorities and females were presumed to be disadvantaged. Under the new rule, this presumption may be questioned. The federal government now requires that each eligible minority or female principal's personal net worth be less than \$750,000 in order to be considered socially and economically disadvantaged for participation in the program. Personal net worth means the net value of an individual owner's assets that remain after total liabilities are deducted. This cap excludes the value of the owner's primary residence and the value of the business seeking certification. The new rules also allow other individual business owners who can document and prove social and economic disadvantage to be certified under the DBE program.

The size standard requirements for participating companies as measured by average annual gross sales remains largely unchanged; an exception being that the size standard for architects and engineers was raised to \$4 million average annual gross sales.

SOMWBA mailed two forms to all certified DBEs to collect the new information required by the federal government. Each eligible owner whose combined ownership interest makes up 51% or more of the total company ownership must complete both forms.

The Statement of Disadvantage form asks eligible owners to attest that they are socially and economically disadvantaged persons by virtue of their race or gender. The Personal Financial Statement form requires each eligible owner to itemize their personal assets and

liabilities; the net sum of which (assets minus liabilities) must be under \$750,000. Copies of personal tax returns (Forms 1040 or 1040A), including all schedules, for the last two tax years must also be submitted with the statement. Any assets held jointly with a spouse should be listed at 50% of their value. Retirement accounts (IRA, 401(K), etc.) should be listed at their present net cash value. Both forms must be signed and notarized.

These forms are required for **all** companies who wish to remain certified as DBEs. If your company does not return the forms by their due date, it may be dropped from the certified DBE listing. If the company also holds SOMWBA certification as an MBE or WBE, that certification will not be affected by these rules.

—Davida K. Craig

Do You Need a New W-9 Form?

If your company has moved, changed its name or legal structure, or acquired a new tax identification number, you know that you must notify SOMWBA within 30 days of the change. But did you know that you also must send us a new Verification of Tax Reporting Information (W-9) form? Not only must we keep our records up to date, but the state comptroller needs to know your new information too. The Comptroller requires a new W-9 form to be filed for any changes of address, company name, tax identifications, and change of legal structure. You may download a blank W-9 at SOMWBA's website; www.state.ma.us/somwba.

—Davida K. Craig

National Minority Supplier Development Council Debates Minority Ownership Rule

The National Minority Supplier Development Council (NMSDC) is debating whether to relax its long-standing requirement of 51% ownership for certain minority owned businesses. The rule change would allow minority-owned companies to attract outside equity capital while retaining their certified status as "minority-owned". Under this proposed rule, a minority owner's stake could fall as low as 30%.

NMSDC sees the change as a way to help minority-owned businesses grow large enough to compete with

other large non-minority suppliers, allowing them access to the same financial tools that other firms use. Opponents charge that the change would channel procurement dollars to the largest minority firms, jeopardizing the growth and opportunities of smaller firms. Many feel that "front" companies, managed by non-minority investors, will develop and take business away from legitimate minority businesses.

The National Association of Black Auto Suppliers, the National Coalition of Minority Business, many large corporations, and some members of Congress, are in favor of the change. Those opposing the change include the NAACP, the US Hispanic Chamber of Commerce, and the National Urban League.

Headquartered in New York, the NMSDC has a national network of 38 regional councils across the country. The regional councils certify and match more than 15,000 minority owned businesses with member private corporations who want to purchase goods and services. The New England Minority Purchasing Council (NEMPC), located in Boston, is the regional affiliate here.

Sources: Wall Street Journal, Boston Globe, NMSDC website

Women Owned Businesses Top Nine Million in 1999

The number of women owned businesses in the US has more than doubled during the past twelve years, according to a report by the National Foundation for Women Business Owners (NFWBO). Employment in women owned firms has increased four-fold since 1987 and sales have grown five-fold, demonstrating women businesses increasing impact on the economy.

NFWBO's analysis shows that from 1987 to 1999 the number of women owned firms in the US increased 103%. Employment grew at the rapid rate of 320%, and sales soared by 436%.

The top ten states, based on the number of firms, number of employees and sales generated are California, New York, Florida, Texas, Illinois, Pennsylvania, Ohio, Georgia, New Jersey, and Washington state and

Continued on back page

Government Without Boundaries

**...a seamless online
aggregation of government
information and services**

Federal - State - Local

For more information, contact Frank McDonough at frank.mcdonough@gsa.gov or John Clark at john.clark@gsa.gov or James Mackison at james.mackison@gsa.gov

THE OPPORTUNITY

Traditionally, federal, state and local governments independently develop online programs to serve citizens and businesses. However, citizens and businesses do not differentiate between levels of government when seeking out government services online. Government Without Boundaries looks at government programs from the citizens' perspective.

SOLUTION

The Government Without Boundaries project is an innovative and a collaborative effort between federal, state, and local governments. The goal of the program is to create a virtual pool of online government information and services from all levels of government (federal, state and local). To do this, three concepts are being explored:

- A way for constituents (citizens, businesses and other organizations) to obtain information and services across all levels of government for their purposes.
- A common taxonomy or subject tree that describes services across governments.
- A method for governments to identify, access and integrate information and services across all levels of government for their citizens and businesses.

This initiative was launched at a joint meeting between federal, state and local Chief Information Officers (CIO's). The General Services Administration with select federal agencies, four state governments and the counties and municipal governments in those states (Illinois, Maryland, New Jersey and Virginia) are working to provide citizen focused government services. This is a bottom-up approach for electronic government to provide citizen-centric services.

BENEFITS

Government Without Boundaries:

- Creates models for implementation that can be replicated by other federal, state, and local governments.
- Creates a common citizen focused taxonomy or subject tree for government information and services.
- Citizens and businesses will not need to understand the structure of government to seek relevant government information and services.
- Provides the foundation for dynamic web page creation and data exchange.
- Promotes governments working together.

It is envisioned that Government Without Boundaries will be rolled out across the entire Federal government and in many States and their Local entities.

DEMONSTRATIONS

The Virginia Project Team developed a structure for an online repository of government information based on a common citizen-focused taxonomy. The pilot demonstration will use the online repository in the parks and recreation and youth services channels to generate website content and to select web page links from other governmental jurisdictions and agencies for integration into their respective sites.

The State of New Jersey's pilot demonstration will create a shared calendar of park events that contains information from local, state, and federal parks. Where possible event information is linked to geographical information system data providing maps to events. The calendar is a "pop-up" application that defaults to the park information relevant to the website the user is currently on (e.g., someone on the Monmouth County Park site would see Monmouth County park events when the calendar first appears on the screen). The administration of the calendar will be decentralized via the internet.

PARTICIPANTS

• Federal Government

- ☐ General Services Administration's Office of Intergovernmental Solutions, Office of Electronic Government, Office of FirstGov and Office of Child Care
- ☐ Social Security Administration
- ☐ Simplified Tax and Wage Reporting System Program (a multi-agency initiative)
- ☐ Department of Interior
- ☐ Department of Treasury

• Illinois Project Team

- ☐ State of Illinois' Department of Revenue
- ☐ To be determined based on project selection.

• Maryland Project Team

- ☐ State of Maryland's Office of the Governor
- ☐ To be determined based on project selection.

• New Jersey Project Team

- ☐ State of New Jersey's Office of the Governor – Office of CIO
- ☐ State of New Jersey's Division of Parks and Forestry
- ☐ State of New Jersey's Office of Information Technology
- ☐ Monmouth County Parks System

• Virginia Project Team

- ☐ Commonwealth of Virginia Electronic Government Implementation Division
- ☐ County of Fairfax
- ☐ City of Virginia Beach
- ☐ State and Local Applications and Network Integration (SLANI) Workgroup of the Commonwealth's Council on Technology Services (COTS)

FREE Online Resources

MBDA's web site (www.mbda.gov) provides invaluable information for minority businesses 24 hours a day, 7 days a week. With a click of the mouse, anybody can access these resources anywhere.



Phoenix Database

Allows you to automatically receive FREE contract referrals by registering your company with this database. The system will compare your business profile with private and government contract opportunities using NAICS codes and key words. You are notified via email and/or fax when a match is made. You will also receive information about minority business support services that may assist you with bid preparations, financing and bonding.



Opportunity Database

Allows a company to list opportunities to be matched with profiles of Phoenix registered companies.



Resource Locator

Allows you to search interactively for business resources nearest you, and it is easy to use! Just choose your geographical area of interest and search MBDA's comprehensive database for the type of resource you need.

... AND MUCH MORE!

Please visit us on the World Wide Web
<http://www.mbda.gov>

ANSWERS TO THE MOST FREQUENTLY ASKED QUESTIONS ABOUT



NEW YORK REGIONAL OFFICE

26 Federal Plaza
Suite 3720
New York, NY 10278
Tel: (212) 264-3262
Fax: (212) 264-0725
Website: www.mbda.gov
Heyward B. Davenport
Regional Director

BOSTON DISTRICT OFFICE

10 Causeway Street
Suite 418
Boston, MA 02222-1041
Tel: (617) 565-6850
Fax: (617) 565-8897

PHILADELPHIA DISTRICT OFFICE

600 Arch Street
Suite 10128
Philadelphia, PA 19106
Tel: (215) 861-3597
Fax: (215) 861-3595

U.S. DEPARTMENT OF COMMERCE



MINORITY BUSINESS DEVELOPMENT AGENCY

<http://www.mbda.gov>



NY REGIONAL OFFICE

May 2000

ABOUT MBDA

What Is The Minority Business Development Agency?

The Minority Business Development Agency (MBDA), is part of the U.S. Department of Commerce. It was established in 1969 by Executive Order, and its role was expanded in 1971. MBDA is the only federal agency created specifically to foster the creation, growth and expansion of minority-owned businesses in America.

How Is MBDA Organized?

MBDA's headquarters is in Washington, D.C. where all activities are planned, developed, coordinated, and evaluated. There are five regional offices (Atlanta, Chicago, Dallas, New York, and San Francisco) and four district offices (Miami, Boston, Philadelphia, and Los Angeles) where staff members oversee assistance services in multi-state regions.

Who Is Eligible For Assistance From MBDA?

Assistance is provided to socially or economically disadvantaged individuals who own or wish to start a business. Such persons include Asian Pacific Americans, Asian Indians, African Americans, Eskimos/Aleuts, Hasidic Jews, Native Americans, Spanish Speaking Americans, and Puerto Ricans.

How Does MBDA Help Minority Businesses?

MBDA funds Minority Business Development Centers (MBDCs), Native American Business Development Centers (NABDCs), and Business Resource Centers (BRCs) located throughout the country to assist with start-up, expansion, and development of minority owned firms. These

centers provide individualized assistance in all areas of business such as administration and business planning. MBDA also provides funding for Minority Business Opportunity Committees (MBOCs) to coordinate federal, state and local business resources.

What Services Do The Centers Provide?

A business specialist at a center near you can help with the counseling and resources you need in areas such as bonding, bidding, estimating, financial planning, loan packaging, procurement, international trade, franchising, and joint ventures.

What Do Centers Charge For Their Services?

Business referral services are provided free of charge. However, the centers generally charge nominal fees for specific management and technical assistance services.

How About Financial Aid?

The MBDA-funded centers offer assistance in identifying sources of financing and in the preparation of financial and bonding proposals. The Agency and its network of centers, however, **have no authority to make grants, loans, or loan guarantees** to any individual or organization wishing to purchase, start, or expand a business.

Where Are The Centers Located?

The centers are located in areas with the largest concentration of minority populations and the largest number of minority businesses. The following are centers located in the New York Region which covers Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia, Washington D.C., and West Virginia.

Brooklyn/Queens MBDC

175 Remsen Street
Suite 350
Brooklyn, NY 11201
Phone: 718-522-4600
Fax: 718-797-9286
E-Mail: info@bedc.org

Manhattan/Bronx MBDC

350 Fifth Avenue
Suite 2202
New York, NY 10118
Phone: 212-947-5351
Fax: 212-947-1506
E-Mail: mbmbdc@banet.net

Newark/Jersey City MBDC

744 Broad Street
Suite 2001
Newark, NJ 07102
Phone: 973-297-1142
Fax: 973-297-1439
E-Mail: mbdc@bellatlantic.net

Philadelphia MBDC

105-107 N. 22nd Street
2nd Floor
Philadelphia, PA 19103
Phone: 215-569-3500
Fax: 215-496-0980
E-Mail: millco@aol.com

Queens MBDC

90-33 160th Street
Jamaica, NY 11432
Phone: 718-206-2255
Fax: 718-206-3693
E-Mail: jbrcenter@aol.com

Williamsburg (Brooklyn) MBDC

12 Heyward Street
Brooklyn, NY 11211
Phone: 718-522-5620
Fax: 718-522-5931
E-mail: odacdc@idt.net

Surveys of Minority- and Women-Owned Business Enterprises

GENERAL

The Survey of Minority-Owned Business Enterprises (SMOBE) is conducted in conjunction with the Survey of Women-Owned Business Enterprises (SWOBE). The SMOBE and SWOBE provide basic economic data on businesses owned by Blacks, persons of Alaska Native, American Indian, Asian, or Pacific Islander descent, persons of Hispanic or Latin American ancestry, and women. These surveys are based on the entire firm rather than on individual locations of a firm. The published data cover number of firms, gross receipts, number of paid employees, and annual payroll. The data are presented by geographic area, industry, size of firm, and legal form of organization of firm.

CENSUS DISCLOSURE RULES

The U.S. Census Bureau is prohibited by law from publishing any statistics that disclose information reported by individual companies. Publishing the number of firms, however, is not considered confidential by the Census Bureau rules. Therefore, the number of firms may be shown, even when other data must be withheld. The information and data obtained from the Internal Revenue Service (IRS), the Social Security Administration (SSA), and other sources are also treated as confidential and can be seen only by Census Bureau employees sworn to protect it from disclosure.

SURVEY METHODOLOGY

All firms operating during 1997, except those classified as agricultural, are represented in these surveys. The lists of all firms (or universe) are compiled from a combination of business tax returns and data collected on other economic census reports. The Census Bureau obtains electronic files from the IRS for all companies filing IRS Form 1040, Schedule C (individual proprietorship or self-employed person); 1065 (partnership); any one of the 1120 corporation tax forms; or 941 (Employer's Quarterly Federal Tax Return). The IRS provided certain identification, classification, and measurement data for businesses filing those forms.

For most firms with paid employees, the Census Bureau also collected employment, payroll, receipts, and kind of business information for each plant, store, or physical location during the 1997 Economic Census.

MINORITY-OWNED BUSINESS ENTERPRISES

U.S. Census Bureau, 1997 Economic Census

To design the sample, the Census Bureau used several sources of information to identify the probability that a business was minority- or women-owned. For all sole proprietorships, partnerships, and corporations that filed electronic tax forms, the SSA provided gender and race codes for the owners.

Persons applying for Social Security Numbers (SSNs) prior to 1981 could categorize their race as (a) White, (b) Black, or (c) Other. In 1981, the racial descriptions on social security applications were expanded to (a) Asian, Asian-American, or Pacific Islander, (b) Hispanic, (c) Black, (d) Northern American Indian or Alaskan Native, and (e) White.

Most persons who currently own businesses applied for their SSNs prior to 1981. Therefore, the majority of owners could be classified only as (a) White, (b) Black, or (c) Other by use of SSA race codes.

For each owner, the SSA also provided the Census Bureau with the individual's country of birth, current surname, original surname, mother's maiden surname, and father's surname. The Census Bureau has developed lists of American Indian, Asian, and Hispanic surnames based on research using prior survey data.

In addition to the SSA data, several other sources were used to preidentify businesses by race, ethnicity, and gender of owner(s) as potentially minority-owned:

- Lists of minority- and women-owned businesses published in syndicated magazines, located on the Internet, or disseminated by trade or special interest groups.
- Word strings in the company name indicating possible minority ownership (derived from 1992 survey responses).
- Racial distributions for various state-industry classes (derived from 1992 survey responses) and racial distributions for various ZIP Codes.

Individual proprietors who reported they were of minority ancestry in the 1992 survey and were still active in 1997 were excluded from the mail canvass and the 1992 responses were used instead. See the section on Sampling below for a description of how cases were selected.

Sampling. There were six sampling frames used and every case was assigned to one of the following frames:

- American Indian
- Asian/Pacific Islander

- Black
- Hispanic
- Non-Hispanic white male
- Women

The SMOBE and SWOBE universe was stratified by state, industry, and the inferred race code. The Census Bureau selected large companies (based on volume of sales) "with certainty." All certainty cases were sure to be selected and represented only themselves (i.e., have a selection probability of one and a sampling weight of one). The certainty cutoffs varied by sampling stratum, and each stratum was sampled at varying rates, depending on the number of firms in a particular industry in a particular state. The sampling rate was lowest in states and industries with the greatest number of firms. A similar methodology was used to select a sample from the remaining universe: the purpose of this was to estimate the number of firms owned by persons of minority ancestry when no indication of minority ownership was found from any of the sources listed above.

A firm selected into the sample was mailed one of two questionnaires (see Appendix D for a sample of both). The Census Bureau sent the MB-1 questionnaire to partnerships and corporations, or to sole proprietorships that submitted joint tax returns where, based on the administrative records, it was probable that the husband and wife were of different races. The businesses were asked to report the percentage of stock ownership of the business by gender, race and ethnicity. The MB-2 questionnaire was used for sole proprietors and self-employed individuals who were "single filers" or who filed joint tax returns where, based on administrative records, there was a low probability that the husband and wife were of different races. The businesses were asked to report the gender, race and ethnicity of the primary owner(s) of the business. The form included an equal male/female ownership option for the collection of business owners by gender.

Tabulation. In the 1997 SMOBE and SWOBE, minority/women ownership of a business was based on the race/ethnicity/gender of the person(s) owning majority interest in the business. Firms equally male-/female-owned were counted and tabulated as a separate category. The gender of sole proprietors and self-employed persons who were "single filers" was taken directly from administrative record data.

Businesses in which ownership was shared among minority and nonminority groups with no single racial/ethnic group having majority interest were tabulated as 50 percent minority-/50 percent nonminority-owned in the Company Summary publication and were excluded from the minority business counts.

It was possible for a firm to be classified in more than one minority group (one racial and one Hispanic ethnicity) and to be included in more than one minority report. For

example, a firm could be included in both the Black report and the Hispanic report, if it were owned by a person who reported his/her race as Black and his/her ethnicity as Hispanic. However, such a firm is counted only once at total levels in the minority Summary and the Company Summary publications.

Data are tabulated by firm. A firm is a business organization consisting of one or more domestic locations. Firms are counted in each geographic area and industry in which they operate. The employment, payroll, and receipts reflect the sum of their locations within the specified geography and industry and are, therefore, additive to higher levels. The number of firms, however, reflects all firms in a given tabulation level and are not additive. For example, a firm with operating locations in two counties will be counted in both counties, but only once in the state total.

Businesses with publicly held stock whose ownership was indeterminate relative to gender, race or ethnicity, and nonprofit, foreign-owned and mutual companies were tabulated separately and published in the "other" category in our reports.

RELIABILITY OF ESTIMATES

The data in the SMOBE and SWOBE are, in part, estimated from a sample and will differ from the data that would have been obtained from a complete census. Two types of possible errors are associated with estimates based on data from sample surveys: sampling errors and nonsampling errors. The accuracy of a survey result depends not only on the sampling errors and nonsampling errors measured, but also on the nonsampling errors not explicitly measured. For particular estimates, the total error may considerably exceed the measured errors. The following is a description of the sampling and nonsampling errors associated with the 1997 SMOBE/SWOBE.

Sampling variability. The particular sample used for the SMOBE and SWOBE is one of a large number of all possible samples of the same size that could have been selected using the same sample design. Estimates derived from the different samples would differ from each other. The relative standard error is a measure of the variability among the estimates from all possible samples. The estimated relative standard errors presented in the tables estimate the sampling variability, and thus measure the precision with which an estimate from the particular sample selected for the SMOBE and SWOBE approximates the average result of all possible samples. Relative standard errors are applicable only to those published cells in which sample cases are tabulated. A relative standard error is an expression of the standard error as a percent of the quantity being estimated.

The sample estimate and an estimate of its relative standard error can be used to estimate the standard error and then construct interval estimates with a prescribed

level of confidence that the interval includes the average results of all samples. To illustrate, if all possible samples were surveyed under essentially the same condition, and estimates calculated from each sample, then:

1. Approximately 68 percent of the intervals from one standard error below the estimate to one standard error above the estimate would include the average value of all possible samples.
2. Approximately 90 percent of the intervals from 1.6 standard errors below the estimate to 1.6 standard errors above the estimate would include the average value of all possible samples.

Thus, for a particular sample, one can say with specified confidence that the average of all possible samples is included in the constructed interval.

Example of a confidence interval. Suppose the estimated number of employer minority-owned firms in Agricultural Services is 7,139 and the estimated relative standard error is 2 percent. The estimated standard error is $7,139 \times .02 = 143$. An approximate 90-percent confidence interval is $7,139 \pm (1.6 \times 143)$ or $7,139 \pm 228.8$ or 6,910.2 to 7,367.8.

Nonsampling errors. All surveys and censuses are subject to nonsampling errors. Nonsampling errors are attributable to many sources: inability to obtain information for all cases in the universe, adjustments to the weights of respondents to compensate for nonrespondents, imputation for missing data, data errors and biases, mistakes in recording or keying data, errors in collection or processing, and coverage problems.

Explicit measures of the effects of these nonsampling errors are not available. However, it is believed that most of the important operational and data errors were detected and corrected through an automated data edit designed to review the data for reasonableness and consistency. Quality control techniques were used to verify that operating procedures were carried out as specified.

Approximately 79 percent of the questionnaires were returned. For respondents which supplied some but not all of the requested information and for businesses selected with certainty which failed to respond, data were imputed using a procedure that ensured that the imputed data were consistent with the responses provided and all information available from administrative sources. Weights of the responding cases, which were not selected with certainty, were adjusted to compensate for the remainder of the cases which failed to respond. All of these procedures assume that (1) the administrative information is accurate and (2) nonrespondents possess the same characteristics as respondents with similar demographic characteristics. Neither of these assumptions is exactly true.

INDUSTRY CLASSIFICATIONS

The system published in the *Standard Industrial Classification (SIC) Manual: 1987* was used to classify firms for

the SMOBE and SWOBE. Under this system, economic activities are coded on a numerical basis. Related activities are grouped at a primary level by industry division (i.e., manufacturing, construction, retail trade, etc.). Within each industry division, successive levels of detail of the economic activity are defined: major group (two-digit code); industry group (three-digit code); and industry (four-digit code). For example, one hierarchy in wholesale trade is:

SIC level	SIC code	Description
Industry division	—	Wholesale trade
Major group	50	Durable goods
Industry group	506	Electrical goods
Industry	5064	Electrical appliances, television and radio sets

Data in the SMOBE and SWOBE reports are presented at the industry division or major group level, depending on the table.

The SMOBE and SWOBE cover all industries in the SIC system except the following major industry groups:

- Agricultural Production (01, 02)
- Railroad Transportation (40)
- U.S. Postal Service (43)
- Selected parts of 63, Insurance Carriers
 - Pension Funds (self-managed funds and funds managed by a third party)
 - Health and Welfare Funds (self managed funds and funds managed by a third party)
- Selected parts of 67, Holding and Other Investment Offices
 - Management Investment Offices, Open-End
 - Unit Investment Trusts, Face-Amount Certificate Offices, and Closed-End Management Investment Offices
 - Vacation Funds for Employees
 - Personal Investment Trusts
- Membership Organizations (86)
- Private Households (88)
- Public Administration (91-97)

GEOGRAPHIC AREAS COVERED

The SMOBE and SWOBE reports present data for the United States, each state and the District of Columbia; metropolitan areas (MAs), which include selected metropolitan statistical areas (MSAs), primary metropolitan

statistical areas (PMSAs), and consolidated metropolitan statistical areas (CMSAs); counties; and places with 100 or more women- or minority-owned firms.

MSAs. The MSAs for which data are shown are among those defined by the Office of Management and Budget as of June 30, 1997. An MSA is an integrated economic and social unit with a population nucleus of at least 50,000 inhabitants.¹ Each MSA consists of one or more counties meeting standards of metropolitan character; in New England, cities and towns, rather than counties, are the component geographic units.

PMSAs. An MSA with a population of 1 million or more may be subdivided into PMSAs. A PMSA consists of a large urbanized county or a cluster of counties (cities and towns in New England) that demonstrates very strong internal economic and social links separate from the ties to other portions of its MSA. Where PMSAs are defined, the MSA of which they are component parts is redesignated a CMSA.

Counties. Data are shown for counties or county equivalents.^{2 3}

Places. Included in the SMOBE and SWOBE are places of 2,500 inhabitants or more or incorporated as a city, borough, village, or town.^{1 2} In addition, statistics are presented for towns in the six New England states, New York, and Wisconsin, and townships in Michigan, Minnesota, New Jersey, and Pennsylvania with a 1990 census population of 10,000 or more.

COMPARABILITY OF 1992 AND 1997 DATA

The following changes were made in survey methodology in 1997 which affect comparability with past reports:

1. The universe for the 1997 SMOBE and SWOBE was expanded to include all corporations. In 1992, only subchapter S corporations in addition to partnerships and sole proprietorships were included for the SMOBE. A small sample of "C" corporations was included in the SWOBE to provide estimates at the industry division level only.
2. Previously, the SMOBE and SWOBE programs defined a business as an entity that filed a business income tax return. Businesses that had received one or more Employer Identification Numbers (EINs) may have filed tax returns under more than one EIN. In past surveys, each EIN was treated as a separate business. For 1997, all operations under the same ownership were defined as one company or business, irrespective of

the number of the company's EINs. The definition eliminated the likelihood of surveying the same business owner more than once. This change had no effect on the employment and payroll data for these surveys, but slightly reduced the count for the number of businesses and the total receipts.

3. In the past, ownership was based on the race/ethnicity/gender of the majority of the number of owners, without regard to the percentage of interest owned in the firm. Businesses with 50 percent or more minority owners have in the past been included in the minority business counts. In the 1997 SMOBE, 51 percent or more of the interest, claims or rights in the business must be held by minorities to be included as a minority-owned business and similarly for women. In the 1997 SMOBE, businesses in which ownership was shared among minority and nonminority groups with no single racial/ethnic group having majority interest were excluded from the minority business counts and tabulated as 50-percent minority-/50-percent nonminority-owned in the Company Summary publication. Equally owned male/female firms were treated as a separate entity and were presented in a separate section of the Women-Owned Businesses publication. In previous surveys, businesses which were equally owned by a man and a woman were classified as either male- or female-owned. Equally owned corporations and partnerships were counted as women-owned. Using administrative data all sole proprietorships were assigned a gender based on the spouse with the largest self-employment income. The addition of the equally owned category in 1997 substantially reduced the estimates for women-owned businesses.
4. In the past, a small sample of the cases placed on the non-Hispanic white male frame was taken to estimate the number of firms owned by persons of minority ancestry when no indication of minority ownership was found from any of the sources used in stratification. The estimates from this sample were presented in a separate section of the Asian- and Pacific Islander-, American Indian- and Alaska Native-owned business publication and the Hispanic-owned business publication as an estimate of the undercount and were excluded from the detailed tables. In the 1997 SMOBE and SWOBE, the estimates from this part of the sample were included in the detailed tables of the publications.
5. In prior surveys, the SMOBE universe of sole proprietorships was based on businesses filing an annual IRS Schedule C (Form 1040) "Profit or Loss From Business" report. Employers were identified by first matching these Schedule C records to IRS Form 941 "Employers Quarterly Federal Tax Return" payroll reports. Not all Schedule C business income tax

¹According to 1990 Census of Population or subsequent special census.

²Those defined as of January 1, 1997.

³See Appendix C for Alaska, Louisiana, Maryland, Missouri, Montana, Nevada, Virginia, and District of Columbia county equivalents.

records that represented firms with employees could be matched. To estimate for sole proprietorship employers that were not matched to payroll tax returns, a portion of the sole proprietorship universe that reported cost of labor or wages as an expense item on the Schedule C was also considered employers. In addition, some cases with no cost of labor or wages reported but with large receipts had payroll imputed and were counted as employers.

For 1997, the methodology was revised to identify sole proprietorship employers as only those that filed the IRS Form 941 payroll tax form. These businesses were included in the universe even if they could not be matched to a Schedule C. This resulted in a decrease in the estimate of firms with paid employees relative to the 1992 methodology.

COMPARABILITY OF SURVEY DATA WITH OTHER ECONOMIC CENSUS DATA

The tables in each publication that show data for all U.S. firms are comparable to and include the minority- and women-owned firm data. Caution should be exercised in comparing data presented in this report with published or unpublished data from other reports of the 1997 Economic Census. Factors that affect comparability of data among censuses are industrial scope, business unit covered, receipts size, and coverage of nonemployers.

Industrial scope. Data in this report are based on the 1987 SIC Manual⁴ (see Industry Classifications section).

Several SIC industries were in scope of the SMOBE and SWOBE but out of scope of the basic economic census. These industries included: 07, Agricultural Services; 08, Forestry; 09, Fishing, Hunting, and Trapping.

Major industry group 86, Membership Organizations, was within the scope of the economic census but out of the scope of the SMOBE and SWOBE.

In the SMOBE and SWOBE, industry 6552 (land subdividers and developers, except cemeteries) is included with the construction industry group, unlike the other economic censuses that include it with industry 65 (real estate).

Business unit. Most of the economic censuses are conducted on an establishment or physical location basis, individually enumerating and tabulating each establishment owned by a firm. In the SMOBE and SWOBE, however, the whole firm was the primary unit for enumeration. (See Appendix A for definition of "firm.")

Receipts size. Most of the economic censuses determine whether or not a firm may be counted as an active business according to its receipts size. The specified minimums vary by industry. For a firm to be counted as an

active business in the SMOBE and SWOBE, it had only to file a business tax return with business receipts greater than \$1,000, except for the construction industry, which had no minimum business receipts cutoff.

Firms with no paid employees. Although nonemployer firms are included in these surveys, they are omitted from many of the economic census reports.

DOLLAR VALUES

All dollar values presented in the SMOBE and SWOBE reports are expressed in current dollars, i.e., 1997 data are expressed in 1997 dollars and 1992 data in 1992 dollars. Consequently, when making comparisons to prior years, users should take into consideration the inflation that has occurred.

COMPACT DISCS

Data for the economic censuses are also available on compact discs-read only memory (CD-ROM). For the SMOBE and SWOBE, discs will contain more detailed industry data by state and comparison data for all U.S. firms, as well as the same information found in the reports. Discs are sold by Administrative and Customer Services Division, U.S. Census Bureau, Washington, DC 20233-1900.

SPECIAL TABULATIONS

Special tabulations of data collected in the 1997 SMOBE and/or SWOBE may be obtained, depending on availability of time and personnel, on computer disk, or in tabular form. The data will be in summary form and subject to the same rules prohibiting disclosure of confidential information (including name, address, kind of business, or other data for individual firms) as are the regular publications.

Special tabulations are prepared on a cost basis. A request for a cost estimate, as well as exact specifications on the type and format of the data to be provided, should be directed to the Chief, Economic Census Branch, U.S. Census Bureau, Washington, DC 20233-6400.

To discuss a special tabulation before submitting a request, call 301-457-3318.

ABBREVIATIONS AND SYMBOLS

The following abbreviations and symbols are used in this publication:

—	Represents zero.
D	Withheld to avoid disclosing data for individual companies; data are included in higher-level totals.
IC	Independent city.
NA	Not available.
X	Not applicable.
CDP	Census designated place.
CMSA	Consolidated metropolitan statistical area.

⁴Standard Industrial Classification Manual: 1987. For sale by Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402. Stock No. 041-001-00314-2.

MA	Metropolitan area.	n.e.c.	Not elsewhere classified.
MSA	Metropolitan statistical area.	n.s.k.	Not specified by kind.
PMSA	Primary metropolitan statistical area.		
SIC	Standard industrial classification.	pt.	Part.

Summary of Findings

Minorities owned 3,039,033 of all U.S. nonfarm businesses in 1997, employing 4,514,699 persons and generating \$591.3 billion in business revenues. In 1997, minority-owned firms accounted for 14.6 percent of the 20.8 million nonfarm businesses in the United States, 4.4 percent of their employment and 3.2 percent of their receipts. Excluding businesses with publicly held stock whose ownership was indeterminate relative to race or ethnicity, and nonprofit, foreign-owned and mutual companies, minority-owned firms accounted for 14.9 percent of the nonfarm businesses in the United States and 7.0 percent of their receipts.

The data in this report were collected as part of the 1997 Economic Census from a large sample of all nonfarm businesses filing 1997 tax forms as individual proprietorships, partnerships, and any type of corporation, and with receipts of \$1,000 or more. The data are not comparable to earlier surveys due to significant methodology changes which are discussed in the section below on Data Comparability to Prior Surveys.

Table A. Comparison of Business Ownership by Minority Group: 1997

Minority group	All firms ¹		Percent of minority-owned firms	
	Firms (number)	Sales and receipts (million dollars)	Firms	Sales and receipts
All minority firms	3,039,033	591,259	X	X
Black	823,499	71,215	27.1	12.0
Hispanic	1,199,896	186,275	39.5	31.5
American Indian and Alaska Native	197,300	34,344	6.5	5.8
Asian and Pacific Islander	912,960	306,933	30.0	51.9

¹All firms data include both firms with paid employees and firms with no paid employees.

Note: Detail in this table does not add to total because of duplication of some firms. Hispanics may be of any race and, therefore, may be included in more than one minority group.

Hispanics owned the largest number, 1,199,900, or 39.5 percent, of firms owned by minorities. Hispanics also owned the largest share, 40.0 percent, of firms owned by minority men, 36.6 percent of firms owned by minority women and 43.3 percent of firms that were minority equally male-/female-owned.

While Hispanics owned the largest share of firms owned by minorities, Asian- and Pacific Islander-owned firms accounted for the largest share, 51.9 percent, of all revenues generated by minority-owned firms. Asians and Pacific Islanders also had the largest share, 52.1 percent, of the receipts of firms owned by minority men, 45.0 percent of the receipts of firms owned by minority women and 57.5 percent of the receipts of firms that were minority equally male-/female-owned.

Table B. Percentage of Minority-Owned Firms by Gender: 1997

Minority-owned firms by gender	All firms ¹		Percent of total minority group by gender	
	Firms (number)	Sales and receipts (million dollars)	Firms	Sales and receipts
Black	823,499	71,215	X	X
Women	312,884	13,551	38.0	19.0
Men	443,643	51,069	53.9	71.7
Equal	66,972	6,595	8.1	9.3
Hispanic	1,199,896	186,275	X	X
Women	337,708	27,319	28.1	14.7
Men	666,486	133,167	55.6	71.5
Equal	195,702	25,788	16.3	13.8
American Indian and Alaska Native	197,300	34,344	X	X
Women	53,593	6,755	27.2	19.7
Men	106,872	20,635	54.2	60.1
Equal	36,836	6,954	18.7	20.2
Asian and Pacific Islander	912,960	306,933	X	X
Women	247,966	38,101	27.2	12.4
Men	497,459	217,371	54.5	70.8
Equal	167,535	51,461	18.3	16.8

¹All firms data include both firms with paid employees and firms with no paid employees.

Average receipts per firm varied among the groups depending upon race, Hispanic origin, and gender. Average receipts ranked the highest among the Asian- and Pacific Islander-owned firms with \$437,000 for those owned by males and those equally male-/female-owned with \$307,000. Average receipts for Hispanic male-owned firms ranked third with \$199,800, followed by American Indian male-owned firms with \$193,100.

Black women had the lowest average receipts with \$43,300, followed by Hispanic female-owned firms with \$80,900. Figure 2 shows average receipts per firm by race, Hispanic origin, and gender.

INDUSTRY CHARACTERISTICS

Forty-four percent of minority-owned firms were in the service industry and accounted for 23.0 percent of the total gross receipts for all minority-owned firms. Nearly half of these service firms provided business and personal services. The retail trade industry accounted for 14.5 percent of all minority-owned firms and 19.7 percent of all receipts.

The service industry accounted for 57.6 percent of the firms and 34.8 percent of the receipts for minority women

but only 38.3 percent of the firms and 21.7 percent of the receipts for minority men. Construction firms accounted for 12.6 percent of the firms owned by minority men but only 2.0 percent of the firms owned by minority women. Tables D, E, and F show the industry groups with the greatest receipts by gender for minority-owned firms. Figure 3 shows the distribution of firms by industry for each minority group.

Table C. **Comparison of Minority-Owned Firms With All U.S. Firms by Industry Division: 1997**

Industry division	All U.S. firms		Minority-owned firms		Minority-owned as a percent of all U.S. firms	
	Firms (number)	Sales and receipts (million dollars)	Firms (number)	Sales and receipts (million dollars)	Firms	Sales and receipts
All industries	20,821,934	18,553,243	3,039,033	591,259	14.6	3.2
Agricultural services, forestry, and fishing	496,164	64,033	71,921	4,116	14.5	6.4
Mining	126,809	176,609	3,578	916	2.8	0.5
Construction	2,333,424	944,155	255,251	41,884	10.9	4.4
Manufacturing	688,782	4,021,515	63,640	63,048	9.2	1.6
Transportation, communications, and utilities	919,570	1,183,669	190,564	21,274	20.7	1.8
Wholesale trade	797,856	4,270,041	92,727	153,874	11.6	3.6
Retail trade	2,889,041	2,649,085	439,450	116,261	15.2	4.4
Finance, insurance, and real estate	2,237,675	2,567,560	164,043	22,105	7.3	0.9
Services	8,891,023	2,614,965	1,339,486	135,876	15.1	5.2
Industries not classified	1,480,003	61,611	419,522	31,906	28.3	51.8

Table D. **Top Industry Receipt Leaders for Firms Owned by Minority Men: 1997**

Industry	Receipts (million dollars)
Wholesale trade	107,692
Wholesale trade-durable goods	62,496
Wholesale trade-nondurable goods	45,196
Services	90,510
Health services	25,024
Business services	21,134
Engineering and management services	17,456
Retail trade	78,240
Automotive dealers and service stations	26,908
Food stores	16,884
Eating and drinking places	15,431

Table E. **Top Industry Receipt Leaders for Firms Owned by Minority Women: 1997**

Industry	Receipts (million dollars)
Services	29,456
Business services	10,269
Health services	7,623
Personal services	3,097
Wholesale trade	16,628
Wholesale trade-durable goods	11,072
Wholesale trade-nondurable goods	5,556
Retail trade	16,172
Eating and drinking places	4,420
Miscellaneous retail	3,788
Automotive dealers and service stations	2,836

Table F. **Top Industry Receipt Leaders for Minority-Owned Firms With Equal Male and Female Ownership**

Industry	Receipts (million dollars)
Wholesale trade	29,554
Wholesale trade-durable goods	15,361
Wholesale trade-nondurable goods	14,193
Retail trade	21,849
Eating and drinking places	6,783
Food stores	4,491
Miscellaneous retail	4,245
Services	15,911
Health services	4,048
Business services	2,979
Hotels and other lodging places	1,892

Table G. **Ten States With Largest Number of Minority-Owned Firms Compared to All Firms and Population: 1997**

State	Minority-owned firms (number)	All firms (number)	Minority-owned firms as a percent of all	Minority sales and receipts (million dollars)	All firms sales and receipts (million dollars)	Minority sales and receipts as a percent of all	Minority population (1,000)	Total population (1,000)	Minority as a percent of total population
California	738,000	2,565,734	28.8	182,892	2,178,292	8.4	15,731	32,218	48.8
Texas	365,450	1,525,972	23.9	67,385	1,415,536	4.8	8,439	19,355	43.6
New York	296,523	1,509,829	19.6	47,215	1,488,913	3.2	6,188	18,143	34.1
Florida	286,885	1,301,920	22.0	50,840	828,429	6.1	4,531	14,683	30.9
Illinois	110,340	882,053	12.5	23,997	993,117	2.4	3,357	12,012	27.9
New Jersey	102,295	654,227	15.6	24,139	690,008	3.5	2,454	8,054	30.5
Georgia	88,733	568,552	15.6	12,874	580,345	2.2	2,459	7,486	32.8
Maryland	82,619	400,203	20.6	11,576	285,924	4.0	1,760	5,093	34.6
Virginia	71,705	480,122	14.9	10,197	415,093	2.5	1,802	6,733	26.8
North Carolina	61,551	570,484	10.8	6,711	518,649	1.3	1,956	7,429	26.3

Source of population data: U.S. Department of Commerce.

GEOGRAPHIC CHARACTERISTICS

California had the most minority-owned firms at 738,033 or 24.3 percent with receipts of \$182.9 billion or 30.9 percent of all minority-owned business receipts. Texas was second with 365,450 or 12.0 percent with receipts of \$67.4 billion or 11.4 percent of receipts. New York was third in number of firms with 296,523 but was fourth in receipts with \$47.2 billion. New York accounted

for 9.8 percent of all minority-owned firms and 8.0 percent of their receipts.

Table H shows the 10 metropolitan areas (MAs) with the largest number of minority-owned firms and compares the firms and receipts in these MAs with the number in their respective states. These 10 MAs accounted for 39.2 percent of the total number of minority-owned firms in the United States and 44.7 percent of their receipts.

Table H. Ten Metropolitan Areas With Largest Number of Minority-Owned Firms Compared to Minority-Owned Firms in State: 1997

[For definitions of MAs, see Appendix B]

Metropolitan area	Firms (number)	Receipts (million dollars)	State	Firms (number)	Receipts (million dollars)	Percent MA to state	
						Firms	Receipts
Los Angeles-Long Beach, CA PMSA ..	289,293	76,373	California	738,000	182,892	39	42
New York, NY PMSA	236,809	37,324	New York	296,523	47,215	80	79
Miami, FL PMSA	138,848	31,723	Florida	286,885	50,840	48	62
Washington, DC-MD-VA-WV PMSA ..	99,393	16,054	District of Columbia	X	X	X	X
Chicago, IL PMSA	95,685	21,437	Illinois	110,340	23,997	87	89
Houston, TX PMSA	92,423	23,441	Texas	365,450	67,385	25	35
Orange County, CA PMSA	71,791	23,516	California	738,000	182,892	10	13
Atlanta, GA MSA	58,776	9,887	Georgia	88,733	12,874	66	77
Riverside-San Bernardino, CA PMSA ..	55,665	9,758	California	738,000	182,892	8	5
San Francisco, CA PMSA	54,724	15,078	California	738,000	182,892	7	8

Table I. Ten Counties With Largest Number of Minority-Owned Firms Compared to Minority-Owned Firms in State: 1997

County	Firms (number)	Receipts (million dollars)	State	Firms (number)	Receipts (million dollars)	Percent county to state	
						Firms	Receipts
Los Angeles, CA	289,293	76,373	California	738,000	182,892	39	42
Dade, FL	138,848	31,723	Florida	286,885	50,840	48	62
Harris, TX	78,808	21,968	Texas	365,450	67,385	22	33
Cook, IL	75,588	14,638	Illinois	110,340	23,997	68	61
Queens, NY	74,300	7,013	New York	296,523	47,215	25	15
Orange, CA	71,791	23,516	California	738,000	182,892	10	13
New York, NY	56,787	21,427	New York	296,523	47,215	19	45
Kings, NY	54,704	3,963	New York	296,523	47,215	18	8
San Diego, CA	49,687	8,466	California	738,000	182,892	7	5
Dallas, TX	42,804	8,563	Texas	365,450	67,385	12	13

Table J. Ten Cities With Largest Number of Minority-Owned Firms Compared to Minority-Owned Firms in State: 1997

City	Firms (number)	Receipts (million dollars)	State	Firms (number)	Receipts (million dollars)	Percent city to state	
						Firms	Receipts
New York, NY	217,033	34,925	New York	296,523	47,215	73	74
Los Angeles, CA	111,916	28,723	California	738,000	182,892	15	16
Houston, TX	56,095	18,707	Texas	365,450	67,385	15	28
Chicago, IL	47,091	7,941	Illinois	110,340	23,997	43	33
San Francisco, CA	32,371	9,365	California	738,000	182,892	4	5
San Antonio, TX	32,148	5,186	Texas	365,450	67,385	9	8
Miami, FL	29,438	6,534	Florida	286,885	50,840	10	13
San Diego, CA	27,262	4,880	California	738,000	182,892	4	3
Honolulu, HI	24,828	9,111	Hawaii	54,250	14,822	46	61
Dallas, TX	23,378	4,127	Texas	365,450	67,385	6	6

LEGAL FORM OF ORGANIZATION

Eighty-two percent of firms operated as individual proprietorships in 1997 and accounted for 19.4 percent of gross receipts. Corporations, other than subchapter S corporations, accounted for only 8.3 percent of the total number of firms but 43.3 percent of the gross receipts. Subchapter S corporations were 6.4 percent of all minority-owned firms but accounted for 29.4 percent of their gross receipts. Partnerships accounted for 2.8 percent of the total minority-owned firms and 4.7 percent of gross receipts. Businesses classified as other legal forms of organization and those not classified accounted for 0.2 percent of the total number of firms and 3.1 percent of the gross receipts.

SIZE OF FIRM

Minority-owned firms with paid employees accounted for 20.3 percent of the total number of firms and 87.4 percent of gross receipts. There were 4,432 firms with 100 employees or more which accounted for \$105.3 billion in gross receipts (20.3 percent of the total receipts of all minority-owned employer firms).

There were 84,267 minority-owned firms with gross receipts of \$1 million or more. These firms accounted for only 2.8 percent of the total number of minority-owned firms but 65.6 percent of the total gross receipts.

Table K. Minority-Owned Firms by Legal Form of Organization: 1997

Legal form or organization	Minority-owned firms	
	Firms (number)	Receipts (million dollars)
All industries	3,039,033	591,259
C corporations	252,935	255,943
Subchapter S corporations	194,386	174,042
Individual proprietorships	2,501,802	114,936
Partnerships	84,770	28,078
Other	5,139	18,260

Note: "Other" includes cooperatives, receiverships, estates and businesses classified as unknown legal forms of organization.

Table L. All U.S. Firms by Legal Form of Organization: 1997

Legal form of organization	All U.S. firms	
	Firms (number)	Receipts (million dollars)
All industries	20,821,934	18,553,243
C corporations	2,390,478	13,892,225
Subchapter S corporations	1,979,425	2,977,247
Individual proprietorships	15,122,882	871,766
Partnerships	1,226,455	621,735
Other	102,694	190,270

Note: "Other" includes cooperatives, receiverships, estates and businesses classified as unknown legal forms of organization.

DATA COMPARABILITY TO PRIOR SURVEYS

The data for 1997 are not directly comparable to previous survey years because of several changes to the survey methodology. These changes are discussed in detail in the introductory text in the section titled "Comparability of 1992 and 1997 Data." The most significant changes occurred in the treatment of C corporations, in tabulating businesses with 50-percent minority ownership, in the estimates of Hispanic-, Asian-, Pacific Islander-, American Indian-, and Alaska Native-owned firms excluded from the detailed tables of the 1992 publications, and in the identification of firms with paid employees. In 1992 and in previous studies, C corporations were excluded from the survey. Only subchapter S corporations, in addition to partnerships and sole proprietorships, were included. In 1997, the universe for the Survey of Minority-Owned Business Enterprises was expanded to include all corporations. However, businesses that were foreign-owned, publicly held, nonprofit, or whose ownership was shared by its membership, such as mutual companies, were tabulated separately and not distributed to the race/ethnicity of ownership categories. Race/ethnicity of ownership for the remaining corporations was determined to be Hispanic- or non-Hispanic-; Asian- or non-Asian-; Pacific Islander- or non-Pacific Islander-; American Indian- or non-American Indian-; or Alaska Native- or non-Alaska Native-owned firms if 51 percent or more of the stock interest, claims or rights were held by the specific racial/ethnic group.

The second major change occurred with the treatment of businesses with 50-percent minority-/50-percent non-minority ownership. In the past, businesses with 50 percent or more minority owners have been included in the minority business data. For 1997, businesses in which ownership was shared among minority and nonminority groups with no single racial/ethnic group having majority interest were excluded from the minority business data and were tabulated and published separately as 50-percent minority-/50-percent nonminority-owned in the *Company Summary* publication.

The third major change occurred with the exclusion of some Hispanic-, Asian-, Pacific Islander-, American Indian-, and Alaska Native-owned firms from the detailed tables of the 1992 reports. In the past, these businesses were sampled from a frame of businesses that had some probability of being Hispanic, Asian, Pacific Islander, American Indian, or Alaska Native, either based on tax information from the Social Security Administration, name recognition, or previously collected data. For businesses assumed to be white, non-Hispanic, or for which no predefining information was available, a small sample of cases was selected to estimate the number of firms owned by persons of minority ancestry that were not included in the potentially Hispanic-, Asian-, Pacific Islander-, American Indian-, or Alaska Native-owned business frame. The estimates from this sample were presented in a separate section of the reports as an estimate of the undercount and

were excluded from the detailed tables due to high standard errors and insufficient industry detail. In the 1997 survey, the estimates from this part of the sample were included in the detailed tables of the publications.

The fourth major change occurred in identifying sole proprietorships with paid employees. The methodology was revised to account for only those firms which paid payroll taxes to the IRS. This resulted in a decrease in the estimate of firms with paid employees relative to the 1992 methodology.

The comparison table provides measures of change from 1992 to 1997 in both the number and receipts for all minority-owned firms. Due to the methodology changes discussed above, exact estimates of change are not available. However, the trends shown at the aggregate level are believed to be reliable.

Table M. Comparison of Minority-Owned Firms to All U.S. Firms: 1997 and 1992

[Excluding C corporations]

	All firms ¹		Relative standard error of estimate (percent) ² for column-	
	Firms (number)	Sales and receipts (million dollars)		
	A	B	A	B
All U.S. firms				
1997	18,431,456	4,661,018	NA	NA
1992	17,253,143	3,324,200	NA	NA
Percent change	6.8	40.2	NA	NA
All minority-owned firms				
1997	2,786,098	335,316	-	5
1992	2,149,184	209,740	-	1
Percent change	29.6	60.0	-	22
Black-owned firms				
1997	780,770	42,671	1	4
1992	620,912	32,197	-	2
Percent change	25.7	32.5	5	17
Hispanic-owned firms				
1997	1,121,433	114,431	1	5
1992	862,605	76,842	-	2
Percent change	30.0	48.9	4	15
American Indian- and Alaska Native-owned firms				
1997	187,921	22,441	2	4
1992	102,271	8,057	3	4
Percent change	83.7	178.5	15	25
Asian- and Pacific Islander-owned firms				
1997	785,480	161,142	1	5
1992	603,426	95,714	-	2
Percent change	30.2	68.4	4	15

¹All firms data include both firms with paid employees and firms with no paid employees.

²For explanation of relative standard errors, see Reliability of Estimates in the introductory text.

Note: Detail in this table does not add to total because of duplication of some firms. Hispanics may be of any race and, therefore, may be included in more than one minority group.

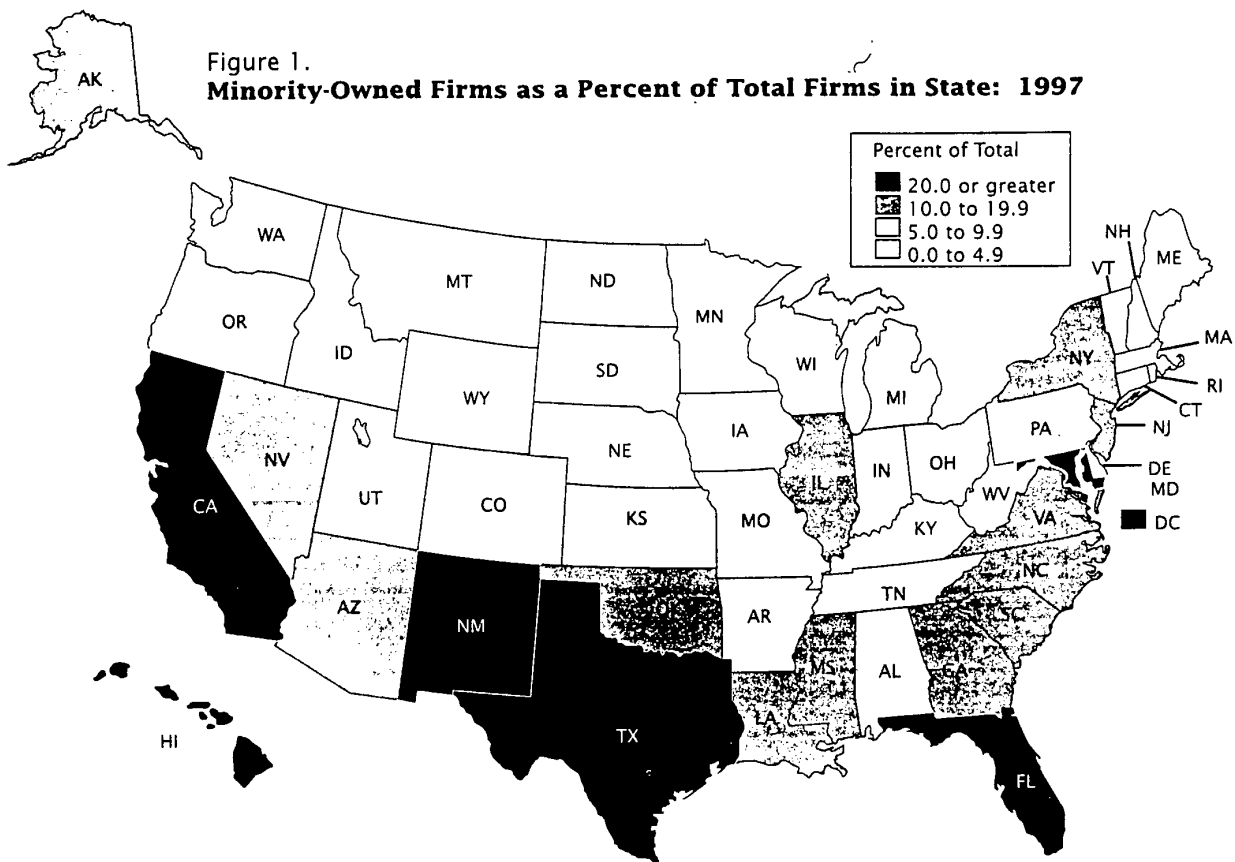


Figure 2.

Average Receipts per Firm by Race, Hispanic Origin, and Gender of Ownership: 1997

[Thousand dollars]

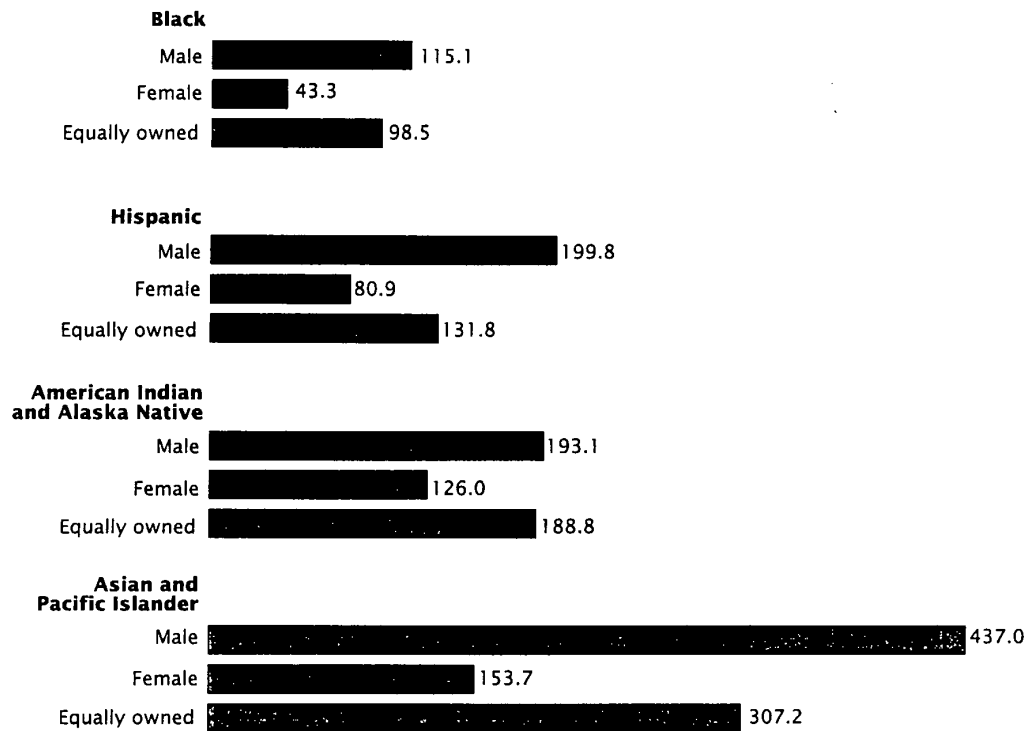


Figure 3.
Percentage of Total Firms by Industry Division by Race and Hispanic Origin: 1997

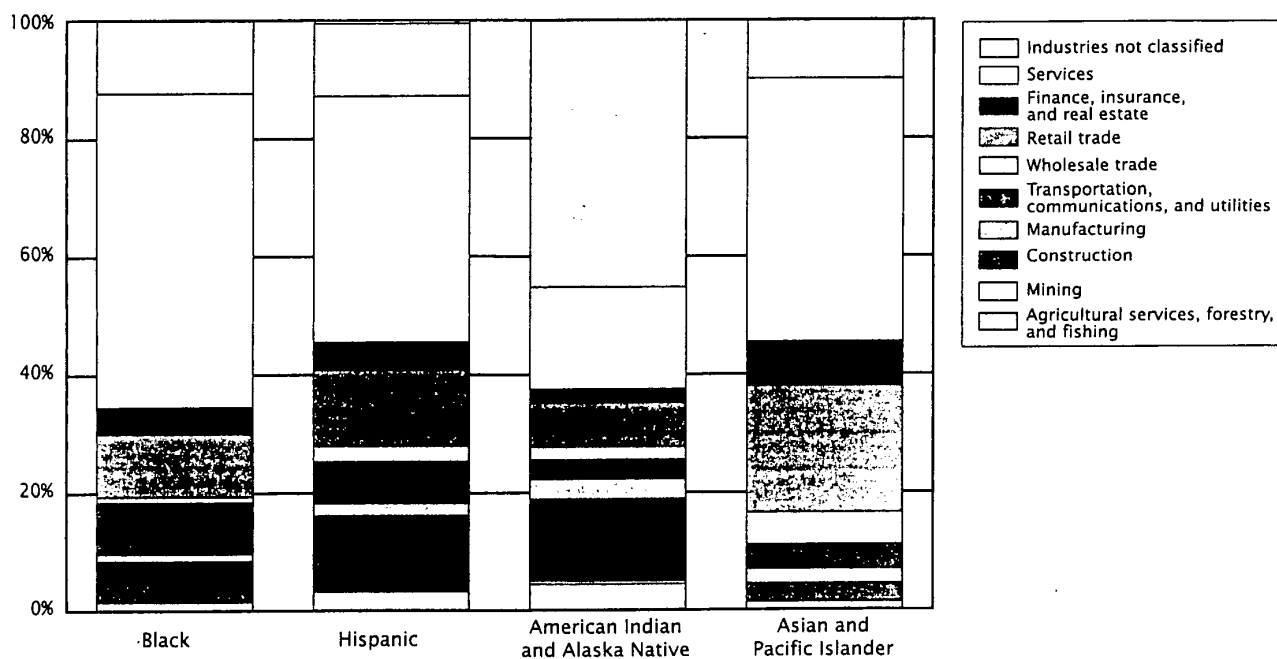


Figure 4.
Percentage of Total Receipts by Industry Division by Race and Hispanic Origin: 1997

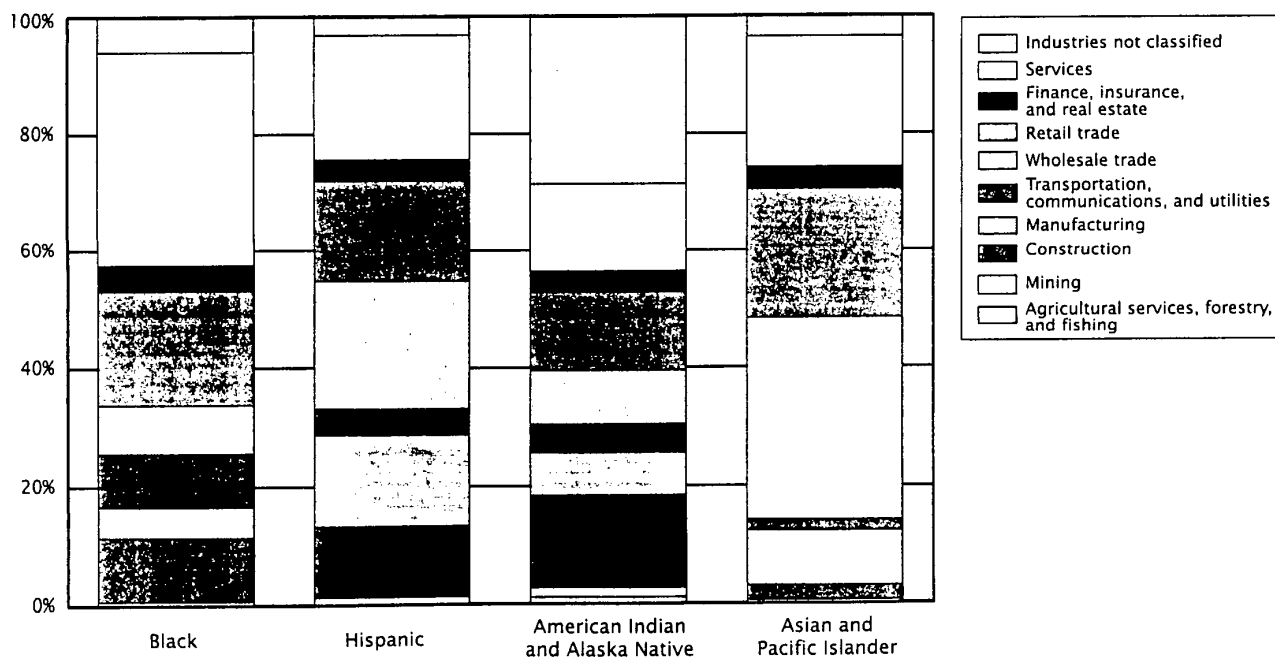


Figure 5.
Minority-Owned Firms by Geographic Division: 1997

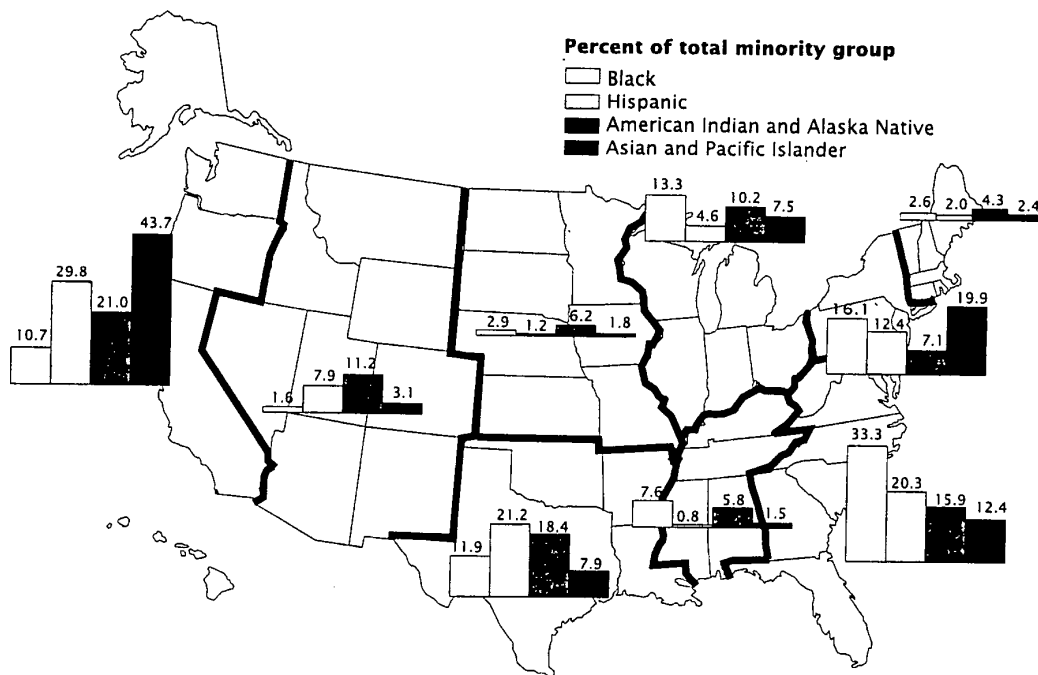
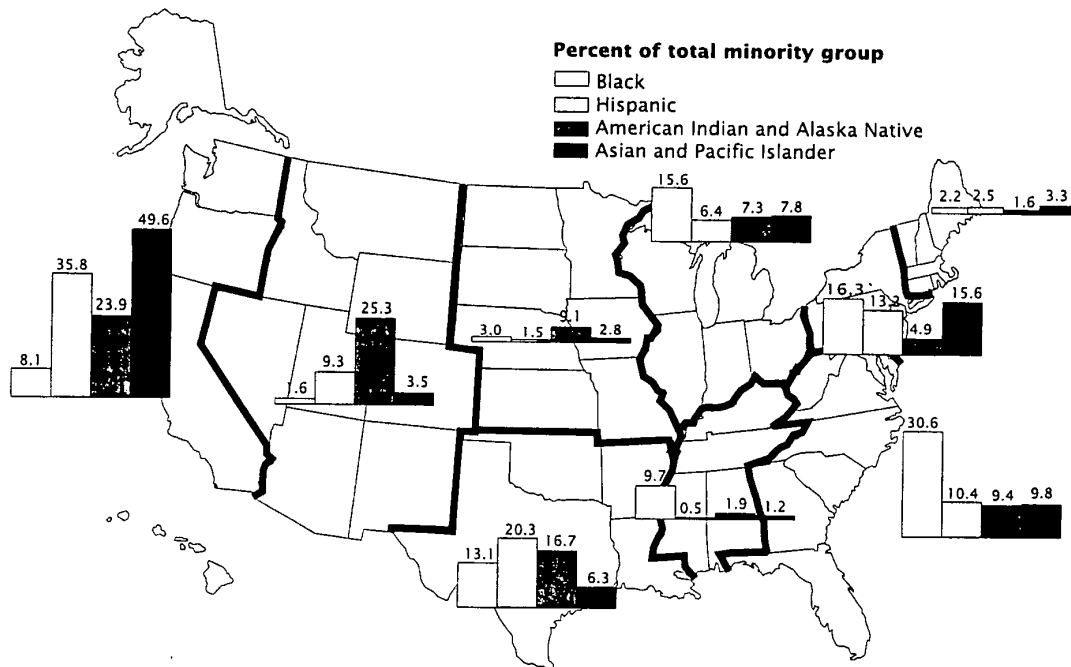


Figure 6.
Minority Population by Geographic Division: 1997





Commonwealth Corporation is a quasi-public organization responsible for administering and delivering a wide range of public and privately-funded initiatives designed to meet the labor needs of businesses; improve current and emerging workers' skills; foster career success through lifelong learning; and retain, sustain, improve and create job-generating businesses.

Business and Employee Services

Our Business and Employee Services (BES) unit provides financing, turnaround management advice, and technical assistance aimed at retaining and growing jobs in the commonwealth. In addition, BES provides business start-up training to aspiring entrepreneurs and consulting services to help employers develop and implement employed worker training strategies. The unit also provides early intervention re-employment services to employees impacted by layoffs, and helps employers fill job vacancies through referral of dislocated workers. In addition, BES provides technical assistance and funding to help companies develop employee stock ownership plans.

Workforce System Services

The Workforce System Services (WSS) unit is responsible for administering federal Workforce Investment Act Title I funding. The unit is also responsible for improving and adding value to the state's extensive workforce development system through policy and program development, staff training, technical assistance and direct service to customers of the system. In addition, WSS works to secure federal discretionary funds to help ensure that the workforce development system has adequate resources.

Center for Youth Development and Education

Our Center for Youth Development and Education (CYDE) provides services designed to improve the public education system and help students make a successful transition from school to work. Through a collaborative approach, CYDE develops and implements demonstration projects that partner the business community with students and teachers and provide at-risk youth with an alternative path to finishing high school and embarking on a college education and career path. CYDE also provides training and tools for school departments, post-secondary institutions, community organizations, and state agencies.

*Jane Swift—Governor
Angelo R. Buonopane—Director, Dept. of Labor and Workforce Development and Chair, Commonwealth Corporation's Board of Directors ♦ Jonathan Raymond—President*

The Schrafft Center, 529 Main St., Ste. 110, Boston, MA 02129 ♦ (617) 727-8158 ♦ fax (617) 242-7660 ♦ TDD/TTY (800) 439-2370 ♦ www.commcorp.org



PHOENIX-OPPORTUNITY

Phoenix-Opportunity is an on-line system that allows you to register your minority company with the Minority Business Development Agency's database of minority business enterprises using the internet. With this tool, you will be able to access contract opportunities and other information vital to the success of your business. You will also be able to post opportunities and seek business partners.

The Phoenix-Opportunity database is very different from most business registration and contract referral systems found in government and private industry today. First, unlike most private services, Phoenix-Opportunity is free. Second, Phoenix-Opportunity permits you to register once and receive many public and private contract referrals. Third, government and some private services require that you search lengthy databases of contract opportunities on-line. This is time-consuming and difficult, as the wording and context of the contract notices are often confusing and the information outdated. Phoenix-Opportunity sorts the database for you each night and automatically refers opportunities to you via simply worded email or fax. You receive timely information without extensive searching. As your business grows and you increase your capabilities, you can use your personal password to update your business profile on-line at any time.

When a match is made, you receive the dollar amount of the contract, time and place for delivery, contact information and bonding requirements. The offering company receives your corporate contact information, email and Internet home page (if available). You also receive information about minority business support services that may assist you with bid preparation, finance or bonding.

We recommend Microsoft Internet Explorer 4.x or Netscape Communicator 4.x. It is best if your browser will accommodate secure socket layer (SSL) and Java script. Point your browser to www.mbda.gov to access Phoenix-Opportunity.

For more information, please contact: 202.482.0404
Help Desk, MBDA Office of Information Technology
help@mbda.gov

Phoenix-Opportunity is a service of the U.S. Department of Commerce's Minority Business Development Agency (MBDA)
www.mbda.gov