



NATIONAL WOMEN'S BUSINESS COUNCIL



ADVISORS TO THE PRESIDENT,
CONGRESS AND THE SBA

2009 ANNUAL REPORT



DECEMBER 2009

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NATIONAL WOMEN'S BUSINESS COUNCIL



ADVISORS TO THE PRESIDENT,
CONGRESS AND THE SBA

LETTER FROM THE CHAIR

To the President, Members of Congress, SBA Administrator and the Women's Business Community:

On behalf of the members of the National Women's Business Council, I am pleased to submit the Council's Annual Report for Fiscal Year 2009. For over 20 years, it has been the Council's mission to promote policies and programs designed to support women's business enterprises at all stages of development in the public and private sector marketplaces, in order to improve and expand opportunities for women business owners.

I served as the Council's Chair from June 2008 to September 2009, and I am pleased to have led such an outstanding group of women business owners. During this time, the Council embarked on a listening campaign across our nation to hear face-to-face from women business owners, from the upper echelon of corporate America to the many home-based business operators, about the issues impeding their business growth and development.

Even in our current receding economy, women-owned businesses continue to play a vital role. In February, we hosted the Women's Business Summit: The Economy Through a Different Lens. This event served as a discussion among key opinion leaders in the women's business community to position women's entrepreneurship for growth. We strengthened our working relationships with the Association of Women's Business Centers (AWBC), Business and Professional Women/USA Business and Professional Women's Foundation (BPW), Center for Women's Business Research, Count Me In, National Association of Women Business Owners (NAWBO), Women's Business Enterprise National Council (WBENC), Women Impacting Public Policy (WIPP), and the Women Presidents' Organization (WPO), and look forward to their future partnership and participation.

Despite the growth and successes realized by women business owners here and across the country, we still face many challenges, including the escalating cost of health care, access to capital, managing our taxes, finding and training qualified workers, and securing federal procurement contracts.

In closing, women-owned businesses continue to provide a positive impact and serve in a dynamic role in the vitality of our nation's economy. The members of the Council hope to build upon the Council's legacy of the last 21 years by continuing our efforts to improve and expand opportunities for women business owners and their enterprises.

Respectfully,

Carole Jean Jordan
Chair, National Women's Business Council



NATIONAL WOMEN'S BUSINESS COUNCIL



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EXECUTIVE SUMMARY

Throughout Fiscal Year 2009, the members of the National Women's Business Council collaborated to promote policies and programs designed to support women's entrepreneurship. The Council's activities over the past year concentrated primarily on the following areas: communications and outreach, research, and policy engagement.

In reaching out to the women's business community, policymakers and other target audiences, the Council held two town hall meetings, produced written and electronic communications, and participated in national and international events promoting women's business ownership. In addition, the Council produced research reports, partnered in research events with other organizations and released a report on best practices in entrepreneurship education for women.

Members of the Council spoke on behalf of the Council, and Council staff participated in several intergovernmental and organizational meetings and met with hundreds of foreign visitors. For the sixth year, the Council was called on by the International Council for Small Business to judge and support the Best Paper Award for Women's Entrepreneurship.

Based on research conducted during the year, numerous discussions with the women's business community at conferences, meetings and roundtables, and comment letters filed regarding health care and procurement policy, the National Women's Business Council has developed policy recommendations surrounding issues such as access to capital, affordable health care, microenterprise, procurement, taxes, and work force development.

This Annual Report summarizes these many activities, offers policy recommendations, and previews Council initiatives for the coming year. We invite public comment on our Annual Report, and on the research and other programmatic activities of the Council.

FY 2009 PROGRAMS AND INITIATIVES

The following section of this report summarizes the primary activities supported by the National Women's Business Council during the Fiscal Year 2008.

COMMUNICATIONS AND OUTREACH

During FY 2009, the National Women's Business Council conducted many communications and outreach activities to connect the women's business community to current public policy discussions. Specifically, NWBC's outreach and communications activities included:

- Regular updates to the NWBC Web site and monthly distribution of the Council's electronic newsletter, *Engage!*;
- Widespread distribution of the NWBC Resource Card, which offers up-to-date statistics on women's business ownership and suggested resources where women business owners can obtain information regarding access to financing, training and technical assistance, international markets, and procurement and certification. The council continues to distribute these resource cards at conferences and meetings, women's business centers, and regional SBA offices;
- Sharing information on activities of the Council and other organizations supporting women business owners through Twitter; and
- Outreach to local and national media, including announcing Council events, research and appointments, and promoting understanding of the successes and challenges of women business owners.

In addition to the communications activities listed above, the Council reached out to women business owners in a variety of ways:

Town Hall Meetings

Building on the success of the five previous town hall meetings held across the country in FY 2007 and FY 2008, the National Women's Business Council hosted two additional town hall meetings in San Francisco, California and Atlanta, Georgia during FY 2009. The objective of the free meetings was to collect viewpoints and ideas from women business owners to help

inform the Council's policy positions and its future recommendations to government leaders.

The events, which together attracted nearly 400 participants, provided an opportunity for the Council to hear from a diverse population of women business owners who may not be involved regularly in the public policy process. Participants included women in all industries, of all experience levels, and of all income levels, as well as representatives of national women's business organizations, local organizations which support women business owners, and state and local policy leaders.



San Francisco Town Hall General Session



San Francisco Town Hall breakout session

Breakout sessions focused on specific policy areas, such as affordable health care, access to capital, procurement, taxes, microenterprise, and education and workforce development, allowed participants to discuss the challenges and priorities they face while running their businesses. Recommendations gathered from both events were compiled in two reports released during the year and many of them have been incorporated in the recommendations in this report.



Town Hall attendees learn more about local small business resources



Atlanta Town Hall Breakout Session



Council members address business inquiries posed by Town Hall attendees



Atlanta Town Hall General Session

Event Participation

The members and staff of the National Women's Business Council continue to connect with women business owners and organizations supporting women's entrepreneurship at events in Washington, DC and around the country.

The Council staff also continued reaching out to entrepreneurship educators in FY 2009.

In January, the National Women's Business Council presented a panel at the United States Association for Small Business and Entrepreneurship (USASBE) Annual Conference in Anaheim, California. NWBC Executive Director Margaret Barton led the panel, entitled "Supporting the Growth of Women's Business Ownership through Professional and Workforce Development," which focused on the training and development challenges of women business owners. Panelists included Council member Sandy Bartow, who spoke about the programs of the Jacksonville Women's Business Center, Dr. Gwen Martin of the Center for Women's Business Research, and Dr. Donna Stoddard of Babson College.

The panel presented highlights of the Council's recent town hall meetings and the Center for Women's Business Research *Accelerating the Growth of Businesses Owned by Women of Color* research forums, focusing on the human resource and professional development challenges faced by women business owners. Panelists also identified the resources necessary to promote the growth of women-owned businesses and discuss the implications of this research for the policy, academic, and entrepreneurial training communities.

Also in January, Council staff member Katherine Stanley presented at a seminar entitled *Starting Your Own Business*. During the event, which took place at Prince Georges' County Community College in Maryland, Ms. Stanley shared information about NWBC and current statistics about women's business ownership. Elaine Westley, of the National Women's Program at the U. S. Postal Service, also participated in the event. Other topics discussed included getting involved in the public policy process, networking, balancing home and work life, and finding support systems.

In March, the Council participated in several events marking Women's History Month. On March 11, NWBC Executive Director Margaret Barton attended a ceremony at the State Department recognizing the winners of the 2009 International Women of Courage Awards. Secretary of State Hillary Clinton and First Lady Michelle Obama spoke during the event. Barton also attended celebrations hosted by the Women's Democracy Network, the Iraqi Embassy, and USAID. In addition, Barton met with the CEO of New Zealand's Ministry of Women's Affairs, and the Ambassador and Mrs. Roy Ferguson.

In April, Margaret Barton represented the NWBC at a White House briefing on the distribution of the funds from the American Recovery and Reinvestment Act. Representatives from the Office of Management and Budget, and multiple cabinet level agencies including the Departments of Labor, Energy, Transportation, Housing and Urban Development, Treasury, Justice, Homeland Security, Commerce, Interior, Health and Human Services, Agriculture, as well as the Small Business Administration and the Environmental Protection Agency each presented the opportunities available for stimulus contracts through their respective agencies. Also in April, Barton participated in a discussion of proposed legislation for an automatic IRA with AARP, Women Impacting Public Policy, and the Heritage Foundation.

Members and staff of the Council participated in the Women's Business Enterprise National Council 2009 Women in Business National Conference and Business Fair in San Francisco, California in June. During the event, Margaret Barton and staff member Emily Reynolds networked with attendees, sharing information about the Council and its recent research and advocacy initiatives on behalf of women business owners. Later in the month, Council staff member Katherine Stanley attended the National Association of Women Business Owners Women's national conference in Chicago, Illinois.

In August, NWBC staff members exhibited at the 27th annual National Minority Enterprise Development (MED) Week conference in Washington, D.C. The conference, Energizing the American Economy with

Minority Business Enterprises, focused on fostering innovation, competitiveness and opportunities for minority businesses and included remarks by SBA Administrator Karen Mills.

Finally, in September, Council Executive Director Margaret Barton attended an event hosted by the U.S. Agency for International Development (USAID) that featured panels and discussions on combating human trafficking. The event included remarks by former Council Chair Marilyn Carlson Nelson, Chairman and CEO, Carlson Companies.

International Outreach

In December, Council Executive Director Margaret Barton and staff member Allison Gilmore met with two Japanese researchers as part of a visit arranged by the Japanese prime minister's cabinet office. During the meeting, Barton discussed the Council's programs and other initiatives to support women entrepreneurs. Council staff meets regularly with international visitors to share information about NWBC and the current state of women's business ownership in the United States.

NWBC staff member Emily Reynolds met with a group of 20 women's business advocates and government leaders visiting the United States from Henan, China in February. During the meeting Reynolds and representatives from the SBA discussed policies, support services, and organizations available to assist women business owners in the United States. The delegates were especially interested in how these American programs and policies might be developed and implemented under the auspices of their respective provincial governments.

In early March, NWBC staff member Katherine Stanley participated in a briefing with 11 women from countries in the Middle East and North Africa. The meeting, arranged as part of the U.S. State Department's International Visitors Leadership Program, was part of a three-week program designed to introduce the visitors to the variety and scope of American women's involvement in business, law and politics. During the briefing, Stanley and representatives from the SBA discussed the role of the federal government in supporting the creation of women-owned businesses.

Later in the month, Council Executive Director Margaret Barton attended a meeting at the Canadian Embassy with Canadian Minister of State for the Status of Women, Helena Geurgis, and Economic Minister Susan Harper. During the meeting, Barton and other attendees were briefed about WEConnect, a certification program for women-owned businesses recently launched in Canada. In addition, Barton shared information about the National Women's Business Council and its programs, given Minister Geurgis' interest in developing a similar council in Canada.

In May, NWBC staff member Katherine Stanley met with women from six African countries as part of the U.S. State Department's International Visitor Leadership Program. Stanley and staff from the SBA Office of Women Business Ownership explained the federal government's role in promoting women's business ownership and described the range of programs available for women entrepreneurs. They also stressed the value of women's groups and the importance of networking in supporting women business owners. In addition, the meeting included discussion of how federal government programs link with state and local programs supporting women entrepreneurs.

NWBC member Barbara Kasoff and staff member Emily Reynolds took part in a July roundtable discussion with leading political figures from the United Kingdom about the challenges and opportunities facing women business owners in the United States. The Right Honorable Harriet Harman, Deputy Leader of the Labour Party, Member of Parliament, and Minister for Women and Equality, as well as Vera Baird, Member of Parliament and Solicitor General, participated in the event, which was hosted by Women Impacting Public Policy and Madison Services Group in Washington, DC. During the meeting, women business owners and women's business organization leaders shared insights on the support network that has evolved over the past 30 years to support women's entrepreneurship in the United States.

Research

Successful Practices of Entrepreneurship Programs for Women

In July, the National Women's Business Council released a report that analyzes successful practices of entrepreneurship programs serving women students and provides resources for community colleges, entrepreneurship centers, and non-credit programs looking to expand their outreach and service to current and future women entrepreneurs. The two part report, *Successful Practices for Establishing and Modifying Entrepreneurship Programs for Women*, is based on a review of literature and practices of Women's Business Centers and other organizations.

The goal of this report is to encourage these institutions to expand the reach of entrepreneurial training for current and aspiring women business owners in their communities as well as to encourage a larger audience of female college students to consider pursuing entrepreneurship. While the report does not guide curriculum design, it does provide examples of training and education programs that could complement for-credit programs.

Part one of the report outlines the evidence on why women-focused entrepreneurial education is considered beneficial. Examples from Women's Business Centers across the country help support the argument that establishing and modifying entrepreneurship programs for women at other educational institutions would increase women's access to the training they seek to pursue entrepreneurship and business ownership.

Part two of the report is a companion reference guide that offers practical tips, resources, and examples for educational institutions to take into consideration when establishing or modifying entrepreneurship centers and non-credit training programs for women. The guide is intended to be a "living document" to be periodically updated according to new research or based on input from the field and practitioners.

After releasing the report and guide, the Council intends to present the findings to entrepreneurship educators and other organizations serving small businesses in FY 2010.

Town Hall Reports

In March, the National Women's Business Council released a report articulating the key policy recommendations from participants in its nationwide series of town hall meetings. While many of the policy issues discussed during the meetings are timeless, this new report, *Current Priorities and Challenges of Women Business Owners*, concentrated primarily on initiatives the government can take to support women-owned businesses during this current economic downturn.

Examples of policy recommendations made by town hall participants include evaluating SBA-backed lending programs to determine if they are meeting the needs of the small business owners to which they are targeted, expanding available options for providing health insurance to workers, and monitoring the federal government contracting process to ensure that the five percent procurement goal for women-owned businesses is met. The report also highlights the unique issues faced by the nation's micro-enterprises.

Later in the year, the Council released a new report featuring the major outcomes and recommendations from its April town hall meeting in Atlanta, Georgia. The seventh in a series of town hall meetings across the country, the discussions at the Atlanta event tackled timely themes like the implications of the economic downturn on small business owners' access to capital and the challenges of finding affordable health care. The report outlines participants' major policy recommendations on these and other topics, such as taxes, workforce development, and procurement.

Updated Issue Brief on SBA Loans to Women-Owned Businesses

In FY 2009, the Council updated its Issue Brief on SBA Loans to Women-Owned Businesses. The updated brief examined the current state of SBA's loan and financing programs to women-owned firms based on FY 2008 data. Numbers of loans, dollars lent, and average loan value to women business owners between FY 2004 and FY 2008 are examined, with comparisons made to all firms. The brief was last updated in 2004, covering FY 1998 through FY 2003.

According to the issue brief, between FY 2004 and FY 2008 there was 16.6% increase in the average value of loans made to women-owned firms. Overall loan dollars to women business owners were up 9.3% during this period. However, the number of loans and financings to women-owned businesses declined by 6.2%.

Women's Business Summit Report

The Council outlined the proceedings and recommendations of the 2009 Women's Business Summit hosted by the Council in February in a report released in August. The report provides highlights of the event's proceedings, including discussions among breakout groups on proposed short-, mid- and long-term goals for achieving economic growth in the women's business community. In FY 2010, NWBC will work with the women's business community to pursue strategies and tactics for achieving these goals in the future in order to support women entrepreneurs' contributions to the country's economic growth and recovery.

International Best Paper Award

The National Women's Business Council joined the International Council for Small Business (ICSB) and the International Journal of Gender and Entrepreneurship (IJGE) in presenting the Award for the Best Paper on Women's Entrepreneurship at the International Council for Small Business World Conference in Seoul, South Korea. The purpose of the Best Paper award is to encourage scholarly analysis and research in women's entrepreneurship, increase the level of understanding about the challenges and needs of women business owners and their enterprises, and make the connection between this analysis and understanding of public policy recommendations for action. NWBC has sponsored the women's entrepreneurship award all six years it has been offered.

After a review of qualifying papers, the award was presented to Muhammad Azam Roomi of the University of Bedfordshire's Centre for Women's Enterprise for his paper, "Entrepreneurial Capital, Social Values and Islamic Traditions: Growth of Women-owned Enterprises in Pakistan." The paper explores

variables, such as personal resources and social capital, contributing to the growth of women-owned enterprises in Pakistan. Notably, the author found that the moral support of immediate family, independent mobility, and being allowed to meet with opposite gender play a decisive role in both sales and employment growth of women-owned firms in Islamic countries like Pakistan. The paper concludes with recommendations for changing stereotypical images of women in society and encouraging family support of women in Islamic countries developing entrepreneurial ambitions.

Policy Engagement

Women's Business Summits

In February 2009, the National Women's Business Council and the U.S. Small Business Administration (SBA) hosted a summit of policymakers, economists, and women's business community leaders in Washington, DC to develop an economic agenda for the growth of women's business ownership. The *2009 Women's Business Summit, The Economy Through a Different Lens*, brought together women's business organizations, congressional leaders, and members of the administration to take the first steps in creating goals and milestones for the women's business community for the next decade.

During the event, Tina Tchen, White House Director of Public Liaison and Representative Jackie Speier (CA-12) shared how the Obama administration and Congress planned to support small business owners. In addition, economic experts presented detailed analyses of the economic environment, congressional staff discussed current and potential small business-related policy changes, and each of the national women's business organizations presented their vision for the future.

Afternoon breakout sessions on six key areas focused on how the women's business community can reach the goals outlined in the *Roadmap to 2020*, a strategic action plan that will involve collaboration among the major national women's business organizations to strengthen the women's entrepreneurial sector and accelerate growth for women-owned businesses. In all of the discussions, there was a recognition of the need for collaborative efforts on the part of all of the organizations to achieve key objectives on the long-term roadmap; participants



National Women's Business Council at 2009 Women's Business Summit in Washington, DC

agreed that only through a joint effort can the women's enterprise movement grow and develop a critical mass of women entrepreneurs moving successfully through the growth phase, the "missing middle" of the small business financing process.

NWBC produced a report on the Summit later in FY 2009 and intends to facilitate follow-up activities in FY 2010.

On September 30, 2009, the Council hosted a summit of policymakers, health care experts, and women's business community leaders in Washington, DC. The *2009 Women's Business Summit: Health Care and Business Growth*, hosted in conjunction with Pfizer, Inc., encouraged dialogue among policymakers and the women's business community on the challenges and realities of health care reform and women business owners' role in driving the economic recovery.

Speakers included former Congresswoman Nancy Johnson (CT-5), Bridgette DeHart from the Office of Congresswoman Yvette Clarke (NY-11), Ginger Lew, Senior Advisor to the White House National Economic Council and the Small Business Administration (SBA), Jennifer Yeager and Elizabeth Vale of the White House Office of Public Engagement, and Meaghan Burdick, Small Business Administration White House Liaison.

During the event, Council members, other women business owners, and health care and insurance professionals shared their insights on current policies



Council Chair Carole Jean Jordan welcomes attendees at the February 2009 Women's Business Summit



2009 Women's Business Summit participants discuss the women's business landscape and their thoughts on the future of women-owned firms.



2009 Women's Business Summit Policy Panel and Legislative Briefing

affecting small business owners struggling to find access to affordable health care options and to grow their businesses. Summit attendees agreed upon a set of shared principles on issues such as accessibility, affordability, portability, and wellness to contribute to the national dialogue on health care reform. The Council compiled the principles to include in a letter to policymakers in early FY 2010.

Women Business Owners Access to Financing

In late 2006, the Board of Governors of the Federal Reserve announced its intention to discontinue the Survey of Small Business Finances (SSBF). Of particular importance to the Council and the women's business community were sections of the SSBF addressing firms that may have sought additional credit but that did not apply for fear of denial by financial institutions. The Federal Reserve Board was the only organization that produces this valuable research and elimination of this valuable research would significantly impede analysis and monitoring of women business owner's progress in gaining access to capital.

In January, Council staff member Allison Gilmore attended a briefing on proposed changes to the Federal Reserve's Survey of Consumer Finances (SCF) to compensate for the data that would no longer be collected through the Survey of Small Business Finances (SSBF), which the Fed discontinued in 2007. During the meeting, staff from the Federal Reserve outlined changes

being made to the SCF, which is conducted every three years. The 2010 SCF will include additional questions on the financing of businesses owned by households participating in the survey.

Federal Reserve staff has consulted with NWBC staff since the original decision was announced in 2006. The Council will continue to work with the Federal Reserve to ensure that women business owners' access to capital continues to be adequately analyzed and monitored.

Federal Contracting with Women-Owned Small Businesses

In October 2008, the National Women's Business Council submitted a letter to the U.S. Small Business Administration in response to its September 2008 proposed rule affecting the women-owned business federal contract assistance procedures (See Appendix D). In the letter, Council Chair Carole Jean Jordan states that the Council is unable to respond appropriately to the question of which data set, the Central Contractor Registration (CCR) or the Census Bureau's Survey of Business Owners (SBO), will provide the soundest basis to identify industries in which women-owned businesses are underrepresented in Federal procurement.

The letter also outlined the Council's concerns about the final rule submitted in September, particularly its failure to address the requirement of determining previous agency-level discrimination before implementing the contracting program's procedures. Finally, the letter states the Council's continued commitment to encouraging greater participation by women business owners in federal contracting, especially with regards to initiatives promoting the need for women business owners to register their companies in the government's Central Contractor Registration in order to compete for federal contracts.

The Council continues to support implementation of a women's business contracting program that will help women-owned firms compete for their share of the federal contracting marketplace and will work with the Small Business Administration as it re-examines the rule and moves forward with a new course of action in FY 2010.

POLICY RECOMMENDATIONS

Based on research conducted during the year, discussions with members of the women’s business community at NWBC’s town hall meetings, summits, and conferences, and comment letters filed during the course of the year by the Council, the National Women’s Business Council makes the following public policy recommendations to the President, the U.S. Congress, and the U.S. Small Business Administration:

Access to Capital:

- Regular evaluations of SBA lending programs to determine whether these programs are providing the support for which they were created and also whether women business owners are receiving their proportion of the dollars loaned
- Creation of programs that promote access to “stage based” funding in which small businesses at all levels of growth – from start-up, to maintenance, to growth – can receive the capital they need to keep their businesses solvent
- Legislation that will provide tax credits for parties who make capital investments in small businesses
- Establishment of entrepreneurial development and training curriculum that educate small business owners about the types of funding available for their businesses as well as the steps necessary to become eligible for these loans
- Increased and continued funding for national training and entrepreneurial development centers that provide training on accessing capital

Affordable Health Care:

- Customized programs from which individuals can select coverage, resulting in a more accessible marketplace
- Initiatives to lower insurance costs including a need for transparent, per capita pricing; access to competitive services and plans which may be purchased across state lines; tort reform; and nationwide use of electronic medical records

- Health insurance plans that serve the employee and not the business, thereby increasing insurance portability
- Incentives for businesses to promote wellness education and programs

Federal Procurement:

- Implementation of a women’s business contracting program that will help women-owned firms compete for their share of the federal contracting marketplace
- Increased support for entrepreneurial and technical assistance programs that educate women-owned firms about how to access government contracts, including the necessity of registering in the Central Contracting Register (CCR)
- Establishment of comprehensive and consistent training for procurement officers
- Increased oversight and monitoring of prime contractors to hold them accountable for failure to subcontract with small businesses
- Minimization of contract bundling which prevents small businesses from accessing government contracts
- Creation of a comprehensive government contracting clearinghouse which would alert small businesses to not only prime contracting opportunities across the federal government but also sub-contracting opportunities

Tax Reform:

- Regular evaluation of the impact of the tax code on small businesses
- Re-structuring the tax code so that businesses are rewarded for growth and not penalized
- Making certain small business tax provisions permanent to allow small businesses to adequately plan and budget in advance
- Elimination of the Alternative Minimum Tax and Estate Tax

Education & Workforce Development:

- Continued support of government assisted entrepreneurial development and training centers like the SBA's women's business centers (WBCs), small business development centers (SBDCs), procurement technical assistance centers (PTACs), and SCORE and their need for continued and adequate funding
- Development of collaborative initiatives that leverage the expertise of public and private partnerships to provide small business training and education services
- Support for marketing campaigns to promote their trade professions and their value in the marketplace

Microenterprises:

- Increased sensitivity and awareness of lending requirements that take into account the nature of micro-businesses, and in particular, service-based businesses, that may not comport to the qualifications of standard lending models
- Increased marketing efforts that promote SBA lending programs and entrepreneurial training and technical assistance centers
- Implementation of legislation that addresses the high cost of health care for employers

In addition, the Council emphasizes the following area for particular attention by policymakers.

Continue and Reinforce Fact-Based Policy-Making

The National Women's Business Council's policy recommendations are based on exhaustive data collected not only by the Council, but also by other organizations such as the SBA Office of Advocacy, the Center for Women's Business Research, the U.S. Census Bureau, the Federal Reserve, and numerous additional public and private sources. Detailed and consistent survey and research data is crucial to the Council's ability to advocate public policies that reduce barriers to growth and encourage parity among small businesses. For that reason, the Council urges continued and adequate funding for data collection and research conducted by federal agencies such as the Census Bureau, the Federal Reserve, and the Bureau of Labor Statistics.

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For that reason, the Council urges continued and adequate funding for data collection and research conducted by federal agencies such as the Census Bureau, the Federal Reserve, and the Bureau of Labor Statistics.

UPCOMING COUNCIL PROGRAMS AND INITIATIVES

The National Women's Business Council has initiated several new projects for the coming year, including

Economic Impact Study

In FY 2009, the National Women's Business Council helped fund a ground-breaking research project conducted by the Center for Women's Business Research in which the Center surveyed women business owners in order to quantify the total economic impact of their firms. For the first time, this research paints a much more comprehensive picture of the total economic impact of women-owned firms, including the impact of the businesses' purchases and the purchasing power of their employees and suppliers. By including direct, indirect and induced spending in these calculations, it becomes clear that the true economic impact of women-owned firms is larger than previously understood. This is brand new knowledge and the results will have significant and wide-ranging impact for policymaking, economic development, and private investment focused on women business owners and their communities. The results of the research will be released in early FY 2010.

TOWN HALL MEETINGS FOR WOMEN BUSINESS OWNERS

In FY 2010, the Council will reach out to women business owners with additional town hall meetings designed to allow members of the Council to hear directly from women business owners about their priorities, challenges and concerns. During these events, planned for October 2009 in New Orleans, Louisiana and spring 2010 in the Boston, Massachusetts-area, the Council hopes to learn about the challenges faced by women business owners in these local communities and to encourage dialogue among members of the women's business community. In New Orleans, the topic of Business Continuity and Sustainability will be added to the program for the first time, allowing the Council to address and learn from the particular challenges faced by businesses after a disaster like Hurricane Katrina. At the Boston-area meeting, the Council intends to have discussions with women in Science, Technology, Engineering and Math.

Using the outcomes of these town hall meetings, the Council will prepare one or more reports detailing the challenges and priorities of women business owners. Discussions from these town hall meetings will be incorporated along with the findings of the FY 2007 – FY 2009 meetings in order to inform the Council's future policy recommendations.

GEOGRAPHIC FOOTPRINT STUDY

The National Women's Business Council is funding a new analysis being conducted by the Center for Women's Business Research on majority women-owned and equally owned firms, employees, industries and revenues for 2008 and 2013. The research will map these projections at the national, state and county-levels, highlighting potential gaps in service to women who are currently in business and those who may wish to start a business. Particular attention will be paid to comparing the current geographic distributions of these firms to the service areas of women's business centers and small business development centers, as well as to the industry distribution of women-owned and women-led firms. The 2013 projections will aid the Council, The U.S. Small Business Administration's Office of Women's Business Ownership, and other policymakers in planning service programs and reaching specific populations. It is anticipated that the results of this research, scheduled to be completed in early 2010, will have a profound effect on women business owners and the policymakers, corporations and organizations which serve them.

CENSUS DATASET

NWBC recently partnered with the SBA Office of Advocacy to purchase from the Census Bureau updated tabulations on the growth in the number, employment and revenue of women-owned employer firms with data from 2002 through 2006. These are the only data available annually between Census years, and provide a detailed, up-to-date picture of trends in women's entrepreneurship. The new data sets, which will be delivered in late 2009, will be utilized by the Council to update its fact sheets and issue briefs and to provide additional research on women owned businesses access to capital.

ACCESS TO CAPITAL RESEARCH

At this time of economic uncertainty, understanding the trends in women business owners' access to capital is crucial to recommending new or revised policies to address their needs. Therefore, the Council has hired a research team to conduct a literature review of research regarding women business owners' access to capital and credit. In particular, the contractor will address the access to capital trends for women-owned businesses, segmented by race and ethnicity, for the distribution of sources of credit, the need for credit, and the availability of credit. Other areas of investigation may include variations in financing based on geography or industry. This literature review is intended to serve as the first part of a two-part project identifying trends in the growth of women-owned businesses based on their access to capital.

FACT SHEET UPDATES

The Council is revisiting and updating its library of fact sheets and issue briefs regarding women's business ownership, minority women business owners, and trends in women-owned establishments, which are used to inform policymakers and the public about current statistics and trends in women's business ownership and to make appropriate policy recommendations. Updates will be based on publicly-available data from the Census Bureau and other government, nonprofit and private sources, and other datasets obtained by the Council.

NWBC.GOV REDESIGN

In FY 2009, the National Women's Business Council began the process of redesigning and updating the content of its web site, www.nwbc.gov. The revised site will offer visitors easier access to information about the Council and its initiatives. In addition, the new site will provide data about women-owned businesses, links to government and nonprofit resources serving the women's business community, and summaries of the Council's policy positions. The new site is scheduled to be unveiled in late 2009.

OUTREACH ON BEHALF OF THE WOMEN'S BUSINESS COMMUNITY

The Council will monitor developments in the women's business and research communities in order to represent women business owners and their priorities. In particular, as the federal government's only independent voice for women entrepreneurs, the Council will continue to make recommendations and track changes in legislation and government-published research affecting women-owned businesses. The Council will also work directly with Congress and other government agencies to ensure that valuable data remains available to researchers and policymakers, particularly when the government is the main source of that data.

APPENDIX A: COUNCIL MISSION AND STATUTORY AUTHORITY

COUNCIL MISSION

The National Women’s Business Council is a bipartisan federal government council created to serve as an independent source of advice and counsel to the President, Congress, and the U.S. Small Business Administration on economic issues of importance to women business owners. Members of the Council are prominent women business owners and leaders of women’s business organizations.

The National Women’s Business Council is committed to:

- conducting research on issues of importance to women business owners and their organizations,
- communicating these findings widely,
- connecting the women’s business community to public policy makers and to one another, and
- providing a platform for change in order to expand and improve opportunities for women business owners and their enterprises – from start-up to success to significance.

STATUTORY AUTHORITY:

WOMEN’S BUSINESS OWNERSHIP ACT OF 1988 (PUBLIC LAW 100-533)

Sec. 405. Establishment of the National Women’s Business Council.

There is established a council to be known as the National Women’s Business Council, which shall serve as an independent source of advice and policy recommendations to the Interagency Committee, to the Administrator through the Assistant Administrator of the Office of Women’s Business Ownership, to the Congress, and to the President.

Sec. 406. Duties of the Council.

(a) In general.—The Council shall advise and consult with the Interagency Committee on matters relating to the activities, functions, and policies of the Interagency Committee, as provided in this title. The Council shall meet jointly with the Interagency Committee at the discretion of the chairperson of the Council and the chairperson

of the Interagency Committee, but not less than biannually.

- (b) Meetings.—The Council shall meet separately at such times as the Council deems necessary. A majority of the members of the Council shall constitute a quorum for the approval of recommendations or reports issued pursuant to this section
- (c) Recommendations.—The Council shall make annual recommendations for consideration by the Interagency Committee. The Council shall also provide reports and make such other recommendations as it deems appropriate to the Inter-agency Committee, to the President, to the Administrator (through the Assistant Administrator of the Office of Women’s Business Ownership), and to the Committees on Small Business of the Senate and the House of Representatives.
- (d) Other duties.--The Council shall—
- (1) review, coordinate, and monitor plans and programs developed in the public and private sectors, which affect the ability of women-owned business enterprises to obtain capital and credit;
 - (2) promote and assist in the development of a women’s business census and other surveys of women-owned businesses;
 - (3) monitor and promote the plans, programs, and operations of the departments and agencies of the Federal government which may contribute to the establishment and growth of women’s business enterprise;
 - (4) develop and promote new initiatives, policies, programs, and plans designed to foster women’s business enterprise;
 - (5) advise and consult with the Interagency Committee in the design of a comprehensive plan for a joint public-private sector effort to facilitate growth and development of women’s business enterprise;

- (6) not later than 90 days after the last day of each fiscal year, submit to the President and to the Committee on Small Business of the Senate and the Committee on Small Business of the House of Representatives, a report containing—
- (A) a detailed description of the activities of the council, including a status report on the Council’s progress toward meeting its duties outlined in subsections (a) and (d) of section 406 [this note];
 - (B) the findings, conclusions, and recommendations of the Council; and
 - (C) the Council’s recommendations for such legislation and administrative actions as the Council considers appropriate to promote the development of small business concerns owned and controlled by women.
- (e) Form of Transmittal.--The information included in each report under subsection (d) [of this note] that is described in subparagraphs (A) through (C) of subsection (d)(6), shall be reported verbatim, together with any separate additional, concurring, or dissenting views of the Administrator.

Sec. 407. Membership of the Council.

- (a) Chairperson.—The President shall appoint an individual to serve as chairperson of the Council, in consultation with the Administrator. The chairperson of the Council shall be a prominent business woman who is qualified to head the Council by virtue of her education, training, and experience.
- (b) Other members.--The Administrator shall, after receiving the recommendations of the Chairman and the Ranking Member of the Committees on Small Business of the House of Representatives and the Senate, appoint, in consultation with the chairperson of the Council appointed under subsection (a), 14 members of the Council, of whom—

- (1) 4 shall be—
 - (A) owners of small businesses, as such term is defined in section 3 of the Small Business Act [15 U.S.C. 632]; and
 - (B) members of the same political party as the President;
 - (2) 4 shall—
 - (A) be owners of small businesses, as such term is defined in section 3 of the Small Business Act [15 U.S.C. 632]; and
 - (B) not be members of the same political party as the President; and
 - (3) 6 shall be representatives of women’s business organizations, including representatives of women’s business center sites.
- (c) Diversity.—In appointing members of the Council, the Administrator shall, to the extent possible, ensure that the members appointed reflect geographic (including both urban and rural areas), racial, economic, and sectoral diversity.
 - (d) Terms.—Each member of the Council shall be appointed for a term of 3 years.
 - (e) Other Federal service.—If any member of the Council subsequently becomes an officer or employee of the Federal government or of the Congress, such individual may continue as a member of the Council for not longer than the 30-day period beginning on the date on which such individual becomes such an officer or employee.
 - (f) Vacancies.—
 - (1) In general.—A vacancy on the Council shall be filled not later than 30 days after the date on which the vacancy occurs, in the manner in which the original appointment was made, and shall be subject to any conditions that applied to the original appointment.
 - (2) Unexpired term.—An individual chosen to fill a vacancy shall be appointed for the unexpired term of the member replaced.

- (g) Reimbursements.—Members of the Council shall serve without pay for such membership, except that members shall be entitled to reimbursement for travel, subsistence, and other necessary expenses incurred by them in carrying out the functions of the Council, in the same manner as persons serving on advisory boards pursuant to section 8(b) of the Small Business Act [section 637(b) of the this title].
- (h) Executive director.—The Administrator, in consultation with the chairperson of the Council, shall appoint an executive director of the Council. Upon the recommendation by the executive director, the chairperson of the Council may appoint and fix the pay of 4 additional employees of the Council, at a rate of pay not to exceed the maximum rate of pay payable for a position at GS-15 of the General Schedule. All such appointments shall be subject to the appropriation of funds.
- (i) Rates of pay.—The executive director and staff of the Council may be appointed without regard to the provisions of title 5, United States Code, governing appointments in the competitive service, and except as provided in subsection (e), may be paid without regard to the provisions of chapter 51 and subchapter III of chapter 53 of such title relating to classification and General Schedule pay rates, except that the executive director may not receive pay in excess of the annual rate of basic pay payable for a position at ES-3 of the Senior Executive Pay Schedule under section 5832 of title 5, United States Code.

Sec. 408. Definitions.

For purposes of this title—

- (1) the term ‘Administration’ means the Small Business Administration;
- (2) the term ‘Administrator’ means the Administrator of the Small Business Administration;
- (3) the term ‘control’ means exercising the power to make policy decisions concerning a business;

- (4) the term ‘Council’ means the National Women’s Business Council, established under section 405;
- (5) the term ‘Interagency Committee’ means the Interagency Committee on Women’s Business Enterprise, established under section 401;
- (6) the term ‘operate’ means being actively involved in the day-to-day management of a business;
- (7) the term ‘women’s business enterprise’ means—
 - (A) a business or businesses owned by a woman or a group of women; or
 - (B) the establishment, maintenance, or development of a business or businesses by a woman or a group of women; and
- (8) the term ‘women-owned business’ means a small business which a woman or a group of women—
 - (A) control and operate; and
 - (B) own not less than 51 percent of the business.

Sec. 409. Studies and Other Research.

- (a) In general.—The Council may conduct such studies and other research relating to the award of Federal prime contracts and subcontracts to women-owned businesses, to access to credit and investment capital by women entrepreneurs, or to other issues relating to women-owned businesses, as the Council determines to be appropriate.
- (b) Contract authority.--In conducting any study or other research under this section, the Council may contract with one or more public or private entities.

Sec. 410. Authorization of Appropriations.

- (a) In general.—There is authorized to be appropriated to carry out this title \$1,000,000, for each of fiscal years 2001 through 2003, of which \$550,000 shall be available in each such fiscal year to carry out section 409 [of this note].

(b) Budget review.—No amount made available under this section for any fiscal year may be obligated or expended by the Council before the date on which the Council reviews and approves the operating budget of the Council to carry out the responsibilities of the Council for that fiscal year.

[Section 409 repealed, sections 410 and 411 redesignated as 409 and 410, and amended by Pub.L. 106-554, § 1(a)(9) [Title VII, § 703 to 705], Dec. 21, 2000, 114 Stat. 2763, 2763-____.]

APPENDIX B: COUNCIL MEMBERS

Following is a listing of the Council members who served during Fiscal Year 2009.



Chair
(June 2008–September 2009)

Carole Jean Jordan

Co-Founder

Jordan Sprinkler Systems

Carole Jean Jordan, a West Virginian by birth, relocated to Florida in the early sixties. She worked in the male-dominated aviation industry until moving

to Vero each with her family to become a small businesswoman. In 1973, she and her husband, Bill, founded Jordan Sprinkler Systems, Inc., an irrigation company serving Vero Beach. Shortly thereafter, Jordan took over the day-to-day business operations, including oversight of customer service, financial management, and employee relations. Today, the company is a thriving million dollar business serving the Treasure Coast under the management of their son, Billy.

Jordan overcame numerous challenges while developing her business, including balancing the demands of business ownership and motherhood while learning management skills on the job, working within ever-changing local and state regulations, and actively overseeing job sites before women's presence in construction became more commonly accepted. Jordan's commitment to superb customer service, constant networking, and frequently adding innovative services were major factors in growing Jordan Sprinkler Systems to its current success.

Recently, Jordan transferred her experience and management skills from the corporate world to the political arena. Elected Chairman of the Republican Party of Florida in 2003, she reshaped the organization by implementing contemporary business-based practices in an effort to foster efficiency, better organization, positive public relations, and develop sound fiscal policy. Under her leadership, the Party eliminated nearly three million dollars in debt, as well as entirely satisfying the mortgage on the George H.W. Bush Republican Center in Tallahassee, Florida, and instituted sensible financial procedures to administer the millions of dollars raised and expended on behalf of its candidates. In 2003, she chartered the Florida Federation of Black

Republicans, the first statewide black Republican organization. President George W. Bush was re-elected during her chairmanship in 2004 by nearly 400,000 votes statewide. Additionally, Florida was one of only three states to elect a Republican to the open gubernatorial seat in 2006. The success of her leadership was quickly recognized, which led to her election as the Chairman of the Republican National Committee's Council of State Chairmen.

Prior to her role as statewide Chair, Jordan served in leadership roles with the National Federation of Republican Women, the Republican Women of Indian River, Federated, and the Florida Federation of Republican Women. She is actively involved in other political groups, including the National Black Republican Association, the National Republican Hispanic Assembly, the National Republican Women's Network, the Tillie Fowler Women's Leadership Series, and the Republican National Committee. In addition, Jordan has been a dedicated champion of organizations representing the concerns of veterans and rural communities.

In 2005, Jordan was appointed to the President's Commission on White House Fellowships, a program that offers young men and women first hand experience working at the highest levels of the Federal government. As a Commissioner, she worked side-by-side with her colleagues to guide this highly competitive process to select the White House Fellows from the exceptional group of national finalists.

Carole Jean Jordan was appointed by the President to serve as a member of the National Women's Business Council in 2007. The NWBC serves as an advisory board to the White House, the Congress, and the Small Business Administration on issues pertinent to women business owners.

Jordan has served on several international delegations, including trips to Russia, Taiwan and Hong Kong. In addition, she has appeared on MSNBC, CNN, NBC, FOX and scores of other national and international radio and television stations.

Carole Jean Jordan currently serves as Tax Collector of Indian River County. She was elected in November 2008, and is the first woman to hold this constitutional office.

WOMEN BUSINESS OWNERS



Wendi Goldsmith
President and Founder
The Bioengineering Group,
Inc.

Wendi Goldsmith is president and founder of The Bioengineering Group, Inc. Founded in 1992, Bioengineering Group provides a range of scientific, engineering, landscape planning, design, and construction services. Under

Goldsmith's leadership, the firm has grown from a firm with one employee to a firm with over 75 employees and offices in Massachusetts, Pennsylvania, North Carolina, Georgia, Louisiana, and Florida. The firm performs research and development contracts, training programs, and design work for clients such as the U.S. Army Corps of Engineers, U.S. Environmental Protection Agency, and the National Parks Service.

Wendi is known for building consensus among diverse and often antagonistic stakeholder groups to help advance large public infrastructure projects. She has extensive experience in all phases of project design and implementation for ecological restoration, particularly in dense urban environments, as well as for stabilization of lakes, rivers, and coastal areas. She also has a thorough understanding of federal, state, and local environmental regulatory policy and she has provided expert testimony on their meaning and intent.

Wendi recognizes that Bioengineering Group's 18 years of success depended upon others, namely the mentorship she received from key business affiliates, the dedication from a talented team of colleagues, and the good fortune of having a receptive and motivated set of clients. In addition, for over 14 years, the Bioengineering Group has maintained an active internship program for US and foreign trainees and has hosted numerous governmentally-sponsored international technical exchange representatives.

Ms. Goldsmith has led numerous courses and training workshops for academic, professional, and public

agency audiences. She has also been a guest lecturer on the subject of integrating stormwater management into landscape design at the Harvard School of Design and the Massachusetts Institute of Technology, as well as many other universities, with a focus on fostering women in science and engineering.

Under her guidance, Bioengineering Group has won numerous awards including the American Institute of Architects Committee on the Environment Top Ten Green Award, the Construction Management Association of America Top Federal Project Award for the first LEED ratable federal building in New England, and many others. In 1999, Wendi led the establishment of a non-profit organization, the Center for Urban Watershed Renewal (CUWR), a 501c(3) charitable foundation dedicated to promoting ecological stewardship in the most degraded and impacted urban areas, including contaminated and abandoned sites. Since its founding, CUWR has brought about the conservation, restoration, and re-use of over 60,000 acres of land, working with a diverse array of federal and state agencies and other non-profits from New England to the West Coast.

Wendi is a 1988 graduate of Yale University, where she earned degrees in Geology & Geophysics and Environmental Studies. While at Yale, Wendi had the opportunity to work with research teams at the Hubbard Brook Experimental Forest in NH. She later went on to pursue a Master's Degree in ecological landscape design at the Conway School and a second Master's in Plant and Soil Science at the University of Massachusetts, where her thesis on Soil Strength Reinforcement by Plants won the Distinguished Paper of the Year from the International Erosion Control Association.

Wendi's previous experience includes work in a small planning and design firm, a large engineering firm in Boston, and an apprenticeship position to the eminent hydraulic engineer, Mr. Lothar Bestmann in Germany.

Apart from her professional activities, Wendi is a single parent who still finds time to pursue horseback riding, singing, gardening, and various community activities.



Rebecca Herwick
President and CEO
Global Products, Inc.

Rebecca L. Herwick is President/CEO of six companies: Global Products International, Inc. Earth City Missouri; Global Products, Inc. St. Peters Missouri; GPI Canada Company Ontario Canada; Global Products Euro, Inc. Munich Germany; Herwick Properties,

LLC Florissant Missouri; and Divine Threads®, Inc. Earth City Missouri. She will soon establish a company in China to serve her Pac Rim customers.

Global Products, Inc. provides Harley-Davidson® and Buell® Licensed Merchandise worldwide. Global Products International, Inc. “The Branding Company” provides promotional items to large corporations, small businesses, state projects, state bids, and academic facilities. We have the capabilities of getting every job done in a timely manner while providing high quality products for all market sectors.

Rebecca received her B. S. degree in Chemistry from McKendree University in Lebanon, IL. In 1983, she became a partner in a motorcycle accessory distribution company. She quickly established it as a manufacturing facility in 1992. In 1995, after she was instrumentally involved in securing the Harley-Davidson® license, and

in 1999, Rebecca became President and CEO of Global Products, Inc.

She demonstrates exceptional leadership in her community as well as in her companies and industry. Rebecca is passionate about organizations promoting women in business environments, facing similar obstacles, and desiring profitable growth. She sponsors professionally and financially, Nichole Cheza, a female in the primarily male field of AMA Flat Track Motorcycle Racing.

Rebecca is passionate about the Center for Head Injury Services (CHIS), by providing employment opportunities for those survivors of a traumatic brain injury. She serves as CHIS Board Member and as gubernatorial appointee on the Missouri Head Injury Advisory Council. Development of jobs for individuals to return to work is at the forefront of her mission statement and she has implemented “Job Carving” to provide employment critical for rehabilitation after a closed head injury. Over 250 CHIS clients have come through Global Products for assessment of their new skills and abilities.

Recipient of numerous awards and recognitions, Rebecca has been appointed to the NWBC in Washington DC. She is a member of the CEO Club, WIPP, WPO and WBENC. She is a 2008 Dove Awards recipient, 2008 Athena Award nominee, 2008 Enterprising Woman of the Year Award Winner, Top Women Business Owner ('03-'08), proud mother of two adult sons James Dean and John David, and mentor to numerous women financially and professionally.



Barbara Kasoff
President & CEO,
Co-Founder
Women Impacting Public
Policy, Inc.

Barbara Kasoff is currently the President and CEO, and Co-Founder, of Women Impacting Public Policy, Inc., a non-profit, bi-partisan public policy advocacy organization with over

half a million members including 45 business organization, educating and advocating on economic issues for women in business.

Other companies that she has owned and managed, are Voice-Tel of Michigan, the fourth largest voice messaging company in the United States, Voice-Tel of Central Michigan, Voice Response Corporation, a telemarketing and database marketing company and GrassRoots Impact, Inc.. Barbara also opened and developed Voice-Tel of Australia, a company with 11 offices throughout Australia and New Zealand for the Voice-Tel franchisor. With her experience, Barbara has been able to incorporate her skills in management, her strengths in communications, and her considerable energies in powering her fledgling companies to secure a solid foothold in the rapidly expanding world of communications. Prior to becoming a business owner, Barbara previously served as Vice President of Customer Service and Senior Vice President of Research and Software Development for World Computer Corporation in Michigan for ten years where her team designed and installed new financial services software for credit unions. Altogether, she has been a business owner and corporate executive for 20 years, and has successfully sold 3 of her four companies.

For many years, Barbara has been an active supporter for small businesses, and women and minorities in business in particular. She continues this work both nationally and internationally. She has linked together thousands of small business owners with her voice messaging network, enabling them to communicate directly with one another to improve their businesses, learn of programs, opportunities

and appointments in the communities, improve the climate of entrepreneurship, and play a part in public policy making. Her efforts to unite various organizations, has enabled small business owners to share information with each other, learn from one another, and become better informed in economic and political issues. Barbara speaks nationally and internationally on issues concerning leadership and advocacy for business women.

Barbara currently serves on the following corporate and non-profit Boards: Board of Directors, nFocus Software; SCORE Association National Board of Directors, a national nonprofit organization of volunteers who counsel small business owners; Co-Chair of the National Global Trade and Technology Board of Directors, whose mission is to help reverse the long standing trends in balance of trade deficits by making the task of finding, selling and delivering US products and services into global markets as simple as doing business next door; Board of Directors of the National Women Business Owners Council, the premier certification agency for women business owners; National Board of Directors of the Women's Leadership Forum for the Democratic National Committee, Small Business Chair for Kerry for President. Barbara is also a media resource for the White House Project. She has been recently cited as CEO of one of the top 3 most powerful non-profits in Washington, DC.

In addition, Barbara has previously served as President of The National Association of Business Owners in Detroit, Vice President of Public Policy for the national NAWBO organization, and on various community Boards, including: Detroit Edison Community Relations Board, Forgotten Harvest, International Institute and Majority Business Initiative. She has helped develop new and closer relationships with the US Small Business Administration, Small Business Development Centers, Department of Commerce and local, national and international corporate leaders. She also advises for the Committee for Working Families for Wal*Mart. Barbara has served as a Delegate to the White House Conference on Small Business, was an invited delegate to President Clinton's Midwest Regional Economic Summit and was the recipient of the State of Michigan Women in Business Advocate of the Year in 1995.

Barbara and her family now reside in San Francisco, CA.



Cecelia McCloy
President & CEO
Integrated Science Solutions,
Inc.

Ms. Cecelia McCloy is President and CEO of Integrated Science Solutions Inc. (ISSi), a certified woman-owned science and engineering firm that she started with her partner, David Dobson in 1999. Ms. McCloy has a Masters

Degree in Geology from Stanford University and has spent the last 25 years managing engineering, technology, and applied science programs. She has managed projects from \$2M-\$40M in size for a variety of customers including NASA, EPA, Lawrence Livermore National Laboratories, Lawrence Berkeley Laboratory, Sandia National Laboratories, DOE, DOD, and private clients.

Prior to founding Integrated Science Solutions, Ms. McCloy was a Corporate Vice President of a FORTUNE 500 defense contractor. Desiring to make a change and foster a community based corporate philosophy; Ms. McCloy started ISSi with two employees in one location. Nine years later, Integrated Science Solutions has grown to

60 people in six locations across the US with over 85% of the staff with Bachelor's Degrees and 24% with Doctorate Degrees. The firm has a healthy diversified backlog and instills a corporate culture that is employee and community focused.

Integrated Science Solutions has an annual community award program where employees nominate non-profit organizations for a corporate monetary award. In addition, employees are permitted up to 8-hours of paid leave per year for volunteering in the community during working hours. The firm is also very environmentally conscience and was recognized by EPA as being one of the SF Bay Areas' Best Workplaces for Commuters. In 2008, NASA Ames Research Center presented ISSi with the Small Business Prime Contractor of the Year award. In 2007, ISSi was the Small Business Prime Contractor of the Year for SBA Region IX.

Ms. McCloy is a mother of three and volunteers in her community. She leads the Youth Group at Peace Lutheran Church. She is a member of the Small Business Task Force for Representative Ellen Tauscher (CA-11). She serves on the Advisory Board for Women Impacting Public Policy.

She is a graduate of Marymount College and George Washington University.

WOMEN'S BUSINESS ORGANIZATIONS

Sandy Bartow
Executive Director
Jacksonville Women's
Business Center

The Women's Business Center Program is a national network of 110 educational centers designed to assist women achieve their dreams and improve their communities by helping them start and run successful businesses, regardless of social or financial disadvantage, race, ethnicity or business background. Women's Business Centers operate with the mission to level the playing field for women entrepreneurs, who still face unique obstacles in the world of business.

Sandy Bartow, Executive Director of the Jacksonville Women's Business Center (JWBC) and Vice President of the Jacksonville Regional Chamber of Commerce's Small Business Division and President of the Chamber Foundation, represents Women's Business Centers on the Council. JWBC delivers mentoring, training, networking and consulting programs and services to aspiring and existing entrepreneurs. To learn more about the Women's Business Center Program, visit www.sba.gov/women.



Beverly Inman-Ebel
Past President
National Association of
Women Business Owners

Founded in 1975, the National Association of Women Business Owners (NAWBO) is the only dues-based organization representing the interests of all women entrepreneurs across all industries; and boasts over 7,000

members and 80 chapters across the country. NAWBO is a one-stop resource to propelling women business owners into greater economic, social and political spheres of power worldwide. The organization prides itself on being a global beacon for influence, ingenuity and action and is uniquely positioned to provide incisive commentary on issues of importance to women business owners. Over the past 30-plus years, NAWBO has expanded across the United States, boasting a chapter in nearly every major metropolitan area. Through its affiliation with Les Femmes Chefs d'Enterprises Mondiales (World Association of Women Entrepreneurs), NAWBO's global reach extends to 60 countries on five continents worldwide.

Beverly Inman-Ebel, past NAWBO national president and CEO of TLC, Talk Listen Communicate, LLC, serves as NAWBO's representative on the Council. TLC is an international and award-winning 28-year old company in Chattanooga, Tennessee. For more information, visit www.nawbo.org or call 1-800-55-NAWBO.



Leslie Saunders
Board Member
Women's Business Enterprise
National Council



The Women's Business Enterprise National Council (WBENC), founded in 1997, is the nation's leading advocate of women-owned businesses as suppliers to America's corporations. Dedicated to enhancing opportunities for women's business enterprises, WBENC works in partnership with women's business organizations located throughout the country to provide a national standard of certification for women-owned businesses. The organization also provides its corporate members and certified women's business enterprises (WBEs) with access to a range of B2B sourcing tools including, an Internet database – WBENCLink – that contains information on certified women's businesses for purchasing managers nationwide. WBENC is a resource for the more than 700 US companies and government agencies that rely on the WBENC certification as an integral part of their supplier diversity programs.

Leslie Saunders, a WBENC board member, is their representative on the National Women's Business Council. Saunders is also CEO of Fly Fast, LLC and president of Leslie Saunders Insurance and Marketing. To learn more about WBENC, visit www.wbenc.org.

Dr. Ann Blackburn
Board Member
Women Impacting Public
Policy



Women Impacting Public Policy, Inc. (WIPP) is a national bipartisan public policy organization that advocates for and on behalf of women and minorities in business in the legislative processes, creating economic opportunities and building bridges and alliances to other small business organizations. WIPP's advocacy work is conducted on behalf of its direct membership, its 48 coalition partner organizations and its total reach extends to well over half a million women business owners.

Dr. Ann Blackburn, WIPP board member, represents WIPP on the Council. She is President and Owner of Lafayette, CA-based Blackburn Advisory Services, a consulting firm which provides organizational advisory services and strategic planning to private and public sector clients. For more information about WIPP, visit www.wipp.org.

Many thanks for the service and commitment of the following Council members who completed their terms in FY 2009:

Susan Au Allen
National President & CEO
U.S. Pan Asian American Chamber of Commerce

Rebecca Boenigk
CEO & Chairman of the Board
Neutral Posture, Inc.

Kathryn Eshelman
Charter Member, Women Presidents' Organization

APPENDIX C: COUNCIL STAFF



Following is a listing of the staff who served the Council during Fiscal Year 2009.

Margaret Mankin Barton
Executive Director

Margaret Barton, Executive Director of the National Women's Business Council, has over 25 years of extensive experience in public affairs, communications, and fundraising in both the public and private sectors.

Prior to joining the NWBC staff, Ms. Barton had her own small business as a fundraising, public affairs and communications consultant for political, private sector and nonprofit clients. Her work included developing and executing communications initiatives, providing counsel to support public affairs outreach, and managing fundraising campaigns for organizations such as the American Cancer Society.

In 1993, Ms. Barton co-founded the Republican Network to Elect Women (RENEW), a multi-state political action committee that identified, recruited and supported women candidates to seek federal, state and local office.

Ms. Barton previously served as Special Assistant and Counselor to the Assistant Secretary in the Office of Postsecondary Education as well as the Director of Interagency Operations in the Office of Intergovernmental and Interagency Affairs at the U.S. Department of Education. Prior to that, she was Senior Deputy Assistant Administrator in the Bureau of Food for Peace and Voluntary Assistance as well as Director of White House Liaison for the U. S. Agency for International Development (USAID).

Ms. Barton's extensive experience in politics and the Federal government also includes positions in the White House Office of Vice President George H.W. Bush, the Republican National Committee, the Republican National Senatorial Committee, two Presidential Inaugural Committees, and numerous presidential, federal, state and local political campaigns.

Ms. Barton has served on the Board of Directors at the National Constitution Center, and is past President of the Sewanee Club of Washington. She was the first recipient of the Distinguished Young Alumni Award from the University of the South (Sewanee) and was selected as one of the "72 Women Who Are Changing the Face of American Politics" by Campaigns and Elections magazine.

Ms. Barton received her Bachelor of Arts in English Literature from the University of the South (Sewanee) and was named a Trustee of the school in 2008. She also has studied at the Instituto de Estudios Iberoamericanos in Saltillo, Mexico and University College, Oxford University, England. She lives in Alexandria, Virginia with her husband and daughter.



Allison M. Gilmore
*Director of Communications
and Research Analysis*

Allison M. Gilmore is an experienced communications professional with a background in designing and implementing strategic communications campaigns, media strategy and outreach, campaign materials development, event production, and speechwriting.

As Director of Communications and Research Analysis, Ms. Gilmore's chief responsibilities include creating and executing a strategic communications strategy to position the Council as an independent and authoritative voice for women business owners on matters of economic importance. She conducts message development for the Council and implements targeted activities in order to reach policymakers, women business owners, advocacy and membership organizations, and the media on a regular basis. Ms. Gilmore also oversees the Council's research activities and is directly responsible for the Council's Web site (www.nwbc.gov), Womenbiz.gov, informational materials and speaking engagements.

Prior to joining the NWBC staff, Ms. Gilmore served as Director at Dittus Communications, where she specialized in implementing strategic communications and public relations initiatives for nonprofit clients. While at Dittus, she utilized her expertise in materials development, online communication, and event planning to develop media and public awareness campaigns for her clients.

Ms. Gilmore previously managed communications and public relations for two membership associations in the Washington, D.C., area: National Business Travel Association (NBTA) and National Stone, Sand & Gravel Association (NSSGA). In these roles, she built dynamic relationships with national and trade media, leading to placements in major national outlets such as *The New York Times*, *The Wall Street Journal*, *USA Today*, *CNBC*, *ABC News*, and National Public Radio. She also developed expertise in communicating nonprofit organizations' positions and research findings to the media in crisis environments, particularly while representing NBTA immediately following 9/11. She also successfully launched and managed NBTA's four-color membership magazine and served as managing editor for NSSGA's magazine.

Ms. Gilmore began her career at The Hawthorn Group, L.C., a public relations and public affairs firm in

Alexandria, Va. While at Rice University in Houston, Texas, Ms. Gilmore worked under former Secretary of State James A. Baker III at the Baker Institute for Public Policy where she helped implement major national and international events, including hosting diplomats from around the globe.

Ms. Gilmore holds a Bachelor of Arts degree in managerial studies and French from Rice University and a Masters in Public Administration with a concentration in Nonprofit Management from George Mason University in Fairfax, Va.



Emily Reynolds
*Deputy Director of
Communications &
Outreach*

Emily Reynolds is Deputy Director of Communications and Outreach. In this role, Ms. Reynolds is responsible for reaching out to the women's business community and advocacy groups to coordinate

activities and build relationships on behalf of the NWBC. In addition, Ms. Reynolds will support the Director of Communications and Research Analysis in executing the NWBC's overall communications strategies, conveying relevant and timely information to internal and external audiences, ensuring regular communication with public policy makers at federal, state, and local government levels, as well as within the Council.

Previously Ms. Reynolds served as business development associate at the Center for Women's Business Research, a research organization committed exclusively to women business owners and their enterprises. In this role, Ms. Reynolds was responsible for crafting communications strategies and outreach programs to build and manage constituency relationships with the Center's corporate and individual supporters. In addition, she was responsible for raising nearly \$100,000 while also maintaining the Center's existing base of financial support.

Prior to her work at the Center for Women's Business Research, Ms. Reynolds held positions at the American Institutes for Research (AIR) and the White House, Office of Global Communications. While at AIR, Ms. Reynolds worked with the managing director of public health communication to craft public service announcements on the importance of high-risk populations receiving immunizations to curb the spread of disease and also contributed to the publication of a disaster communication plan written for the Centers for Disease Control (CDC).

During her time at the White House, Ms. Reynolds worked with multiple deputy directors of communications to conduct research and provide background information for the dissemination of pro-American, pro-religious tolerance messages to the international community in the wake of the September 11 terrorist attacks.

Ms. Reynolds graduated with honors from the University of Pennsylvania in Philadelphia, Pennsylvania, where she received a Bachelor of Arts degree in communications with a concentration in marketing. She was also a player on the women's championship varsity volleyball team.



Katherine S. Stanley
Operations Manager

Katherine E. Stanley is the Operations Manager for the National Women's Business Council. At the council, she is responsible for monitoring the Council's budget, managing accounts payable and receivables, and preparing monthly reports on the Council's financial status. She

also provides staff support on administrative policies and procedures, maintains the Council's database and office files, coordinates and assists with the preparation of the Council meetings, and works directly with the Interagency Committee on Federal Advisory Committee Management.

Previously, Ms. Stanley served as a Program Associate for the District of Columbia's Department of Health, HIV/AIDS Administration where she was responsible for developing and managing the "Conditions of Awards" grant calendar. Ms. Stanley also has served as a Program Analyst for the Fannie Mae Corporation where she coordinated the Enterprise Systems Management's office area and grouped department teams according to the services they provided to their clients. She was responsible for tracking requisitions to Fannie Mae's Operations space database, researching and preparing incentive reports for the Staff, Transaction, Operating and Procurement Shop (STOP Shop), a division of the Enterprise Management System. Prior to working at Fannie Mae, Ms. Stanley served as the Executive Assistant to the President and as the Office Manager for Levick Strategic Communications, based in Washington, D.C. where she was responsible for researching new ventures, and overseeing office functions.

Ms. Stanley earned her Bachelor of Science in Organizational Management at Columbia Union College. She is a Certified Travel Consultant (CTC).

APPENDIX D: NWBC RESPONSE TO PROPOSED CONTRACTING RULE



ADVISORS TO THE PRESIDENT,
CONGRESS AND THE SBA

October 30, 2008

The Honorable Sandy Baruah
Acting Administrator
U.S. Small Business Administration
409 Third Street, SW
Washington, DC 20416

Dear Acting Administrator Baruah:

I am writing on behalf of the National Women's Business Council. As you are aware, the legislative mandate of the Council is to advise the President, Congress, and the SBA Administrator on issues of importance to women entrepreneurs. In June, I became the Council's Chair and am pleased to lead such an outstanding group of women business owners.

Last January, we sent a letter to Administrator Preston regarding the proposed rule 13CFR Parts 121, 125, 127, and 134 on women-owned business federal contract assistance procedures. In the letter, the Council recommended discarding and rewriting the proposed rule in order to incorporate the interests of key stakeholders in the women's entrepreneurial community.

According to the SBA's final rule submitted in September, 98% of comments the agency received requested withdrawal of the proposed rule and/or stated opposition to some portion of the proposed rule. However, the agency fails to address why it disregarded the majority of these comments (59%) which gave substantive reasons for this opposition. In addition, the concerns of the women's business community regarding the requirement of determining previous agency-level discrimination before implementing these procedures, in particular, went unanswered in this final rule.

Relating to the new proposed rule, the Council does not believe that it has enough time or expertise to respond appropriately to the question of which data set, the Central Contractor Registration (CCR) or the Census Bureau's Survey of Business Owners (SBO), will provide the soundest basis to identify industries in which women-owned business are underrepresented in Federal procurement. Furthermore, any expansion of the industries eligible for participation in this program will be irrelevant given the abovementioned discrimination clause.

On behalf of the National Women's Business Council, thank you for the opportunity to comment. The Council continues to offer our assistance in developing and implementing programs to encourage greater participation by women business owners in federal contracting. Specifically, we continue to encourage women business owners to enter the federal marketplace by registering their companies in the Central Contractor Registration (CCR).

Sincerely,



Carole Jean Jordan
NWBC Chair

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Office of Communications and Public Liaison
U.S. Small Business Administration



NATIONAL WOMEN'S BUSINESS COUNCIL



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