

SAVE Resources and Time BY Sharing Certification Portals FOR Women-Owned Small Businesses (WOSBs)



Eco & Associates , Inc.
January 2021

A WHITE PAPER

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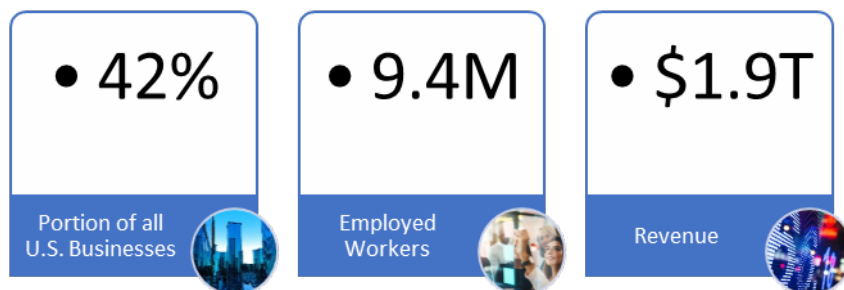
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“...the odds of winning a contract for Woman-Owned Businesses (WOBs) are estimated to be roughly 21 percent lower relative to the odds of winning contracts by otherwise similar firms that were not identified as WOBs.”

-- Utilization of Women-Owned Businesses in Federal Prime Contracting, a Report by the Office of the Chief Economist, United States Department of Commerce ¹

1.0 INTRODUCTION

Women-owned businesses comprise—



Congress established the Women-Owned Small Business (WOSB) Program to “level the playing field by restricting competition for federal contracts to women-owned businesses in industries where women are substantially underrepresented.”² The WOSB Program, as set forth in Section 8(m) of the Small Business Act, 15 U.S.C. 637(m), authorizes Federal contracting officers to restrict competition to eligible WOSBs³ or Economically Disadvantaged Women-Owned Small Businesses (EDWOSBs)⁴ for Federal contracts in certain industries. This statute –

- established criteria for the WOSB Program, including the eligibility and contract requirements for the program, and
- implemented congressional changes as set forth by the 2015 National Defense Authorization Act (2015 NDAA) which –
 - further mandated WOSBs and EDWOSBs provide certification from specific entities if those businesses seek to compete for set-aside or sole source contracts under the Program or be awarded multiple award contracts for pools reserved for WOSBs and EDWOSBs, and
 - granted contracting officers the authority to award sole source awards to WOSBs and EDWOSBs, as found in the Federal Acquisition Regulation (FAR) Subpart 19.1505 Set-aside Procedures, and Subpart 19.1506 Women-Owned Small Business Program sole source awards.⁵

SBA published a Final Rule in the Federal Register (FR) to implement the sole source authority under the 2015 NDAA for WOSBs and EDWOSBs (80 FR 55019, effective October 14, 2015). However, SBA did not address the certification portion of the 2015 NDAA in that final rule because implementation could not be accomplished solely by incorporating the statutory language into the regulations and to put the proper processes in place would have unnecessarily delayed implementation of the sole source authority for contract awards. SBA decided instead to implement the certification requirements through a separate rulemaking. SBA published an Advance Notice of Proposed Rulemaking in the Federal Register on December 18, 2015 (80 FR 78984) and a proposed rule in the Federal Register on May 14, 2019 (84 FR 21256). The proposed rule solicited public comments and SBA received 898 comments from 307 commenters in response to the proposed rule (Regulations.gov Docket #SBA-2019-0003).

On May 11, 2020, a Final Rule on WOSB and EDWOSB certification was issued in the Federal Register (85 FR 27662, effective July 15, 2020), that put in place Congress' changes for WOSB / EDWOSB certifications. This Final Rule implemented SBA's statutory mandate to provide WOSB and EDWOSB certification, to accept certification from certain identified government entities, and to allow certification by SBA-approved third-party to be awarded a set aside or sole source contract under the authority of section 8(m) of the Small Business Act. However, this certification process can be administratively burdensome when coupled with the requirement for WOSBs and EDWOSBs to also obtain separate but similar certifications at the State level to compete for those procurement opportunities.

The purpose of this paper is to highlight similarities and differences in the myriad of Federal and State WOSB and EDWOSB certification requirements and provide a recommendation that certification information be shared and reciprocity be granted between State and Federal entities, based on the more stringent requirements between the two, to alleviate the labor and cost burdens of obtaining and maintaining multiple certifications by companies an already disadvantaged sectors of the U.S. business market.

2.0 BACKGROUND

2.1 Federal WOSB and EDWOSB Certification Requirements.

2.1.1 Process. The Small Business Administration (SBA) Office of Government Contracting oversees the Federal Government's WOSB Federal Contracting Program and has the mission to support and further WOSBs and EDWOSBs prime and subcontracting goals. Among its duties is the implementation of Section 825 of the 2015 NDAA that amended the Small Business Act to create a requirement that a concern be certified as a WOSB or EDWOSB by the SBA, by a Third-Party Certifiers (TPCs), the U.S. Department of Veterans Affairs Center for Verification and Evaluations (CVE), or the 8(a) Business Development Certification Program. The bold underlined text in the table below shows the major differences in program certification after implementation of new SBA WOSB and EDWOSB certification regulations. Prior to these

changes, WOSB and EDWOSB self-certification was acceptable. Since implementation, the process has changed as shown in the bold underlined text in the table below.

**SBA Women-Owned Small Business (WOSB) Federal Contracting Program
Certification Options⁶**

	Pre-Regulations	Post-Regulations
New Applicants No Contracts No Certifications	N/A	<u>Firms must be certified through the SBA, through a Third-Party Certifier (TPC), the SBA's 8(a) program, or the Department of Veterans Affairs Center for Verification and Evaluation (CVE).</u>
Self-Certified Firms Active Contracts	N/A	A firm that was eligible as a WOSB or EDWOSB at the time of offer for the contract is considered a WOSB or EDWOSB throughout the life of the contract. <u>For the purposes of contracts (including multiple award contracts) with durations of more than 5 years (including options), a firm must get certified by SBA or an approved TPC prior to the end of the fifth year of the contract.</u>
Self-Certified Firms No Active Contracts	If the firm has been the subject of a status protest or program examination in the preceding 2 years, the firm will be considered certified the date the new WOSB Federal Contracting Program regulations are effective. The firm's anniversary date (date they received the positive determination) for recertification will be 3 years after the date of a positive status protest determination or program examination.	<u>Self-certified firms with no active contracts need to get formally certified by SBA under the updated process.</u> The certification options are listed above in the New Applicants, Post-Regulations section.
TPC-Certified Firms	Firms are considered certified the date the new WOSB Federal Contracting Program regulations are effective	<u>All firms that are certified through an approved TPC will have to create a new account in the new certification platform and upload their TPC certificate for SBA to complete initial processing.</u> TPC-certified firms must recertify 3 years after the date of their most recent recertification as a TPC-certified firm
8(a)-Certified Firms	8(a) firms are considered certified the date the new WOSB Federal Contracting Program regulations are effective.	8(a) firms can upload their most recent annual review letter or 8(a) acceptance letters if the firm is in program year 1.
CVE-Certified Firms	N/A	CVE-certified firms can upload their certificate and supporting documentation (based on the new WOSB Federal Contracting Program regulations).

The certification process is not a simply or quick one. Interested businesses should first check the SBA "Am I Eligible?" page.⁷ The Federal WOSB and EDWOSB certification preparation

checklists are in Appendix A and B. After collecting the appropriate documentation, the general certification process steps are:

WOSB / EDWOSB Certification Process⁸

Preparation	Application	Response
<ul style="list-style-type: none"> • "Am I Eligible" "About Your Business" Section -- questionnaire determines Federal Contracting Programs under which the firm may be eligible. • Obtain a Data Universal Numbering System (DUNS) number • Register in System for Award Management (SAM.gov) • Create an account at beta.Certify.sba.gov. • Claim your business - link SAM.gov registration to beta.Certify.sba.gov account. • SBA Eligibility Question / Verification of NAICS 	<ul style="list-style-type: none"> • Fill out application. <ul style="list-style-type: none"> ○ Assign a delegate ○ WOSB Eligibility ○ WOSB Document Upload ○ Woman Ownership ○ Firm Ownership ○ Business Structure ○ Prior Certifications ○ Business Type ○ Ownership Control ○ EDWOSB Financials and Document Upload ○ Individual Contributor(s) Resume, Ownership, Employment, and Other Financial Information 	<ul style="list-style-type: none"> • Check status of application at beta.Certify.sba.gov dashboard. <ul style="list-style-type: none"> ○ SBA will advise applicants within 15 calendar days if application is complete and suitable for further evaluation. • Check "Messages" tab for communications from assigned SBA Agent. • Respond to SBA Agent inquiries. • Revise application (if required) by SBA Agent. <p>NOTE: Final certification determination is made within 90 calendar days after receipt of a complete package.</p>

Approval of the SAM.gov account can take several days to a week. Once the application is complete and has been determined suitable by an SBA Agent for further evaluation, the SBA will make its final certification determination within 90 calendar days.

Upon approval of the certification application package, WOSB and EDWOSB firms also must update their current certification information in both the SBA Dynamic Small Business Search (DSBS) database and beta.certify.sba.gov annually to maintain their status with the WOSB Federal Contracting Program.⁹

2.1.2 Costs. The analysis SBA completed for cost of burden hours as part of its May 2020 Final Rule, SBA estimated the certification costs to WOSBs and EDWOSBs as follows:

- Existing WOSB/EDWOSBs Transition to beta.Certify.sba.gov – Initial Certification: One (1) hour at \$164.23* per hour (one-time cost)
- New Participants -- Initial Certification:
 - One (1) hour at \$164.23* per hour (first year cost)
 - One (1) hour at \$164.23* per hour (cost for each succeeding year after initial year)
- Annual Updates: One-half (.5) hour at \$164.23* per hour
- Examinations and Protests - Yearly: One-quarter (.25) hour at \$164.23* per hour

*NOTE: Estimated officer's salary = \$164.23/hour and was based on General Schedule 15 Step 10, Washington-Baltimore-Northern Virginia area, plus an additional 100% to account for the cost of benefits and overhead, which would be equivalent to a senior manager in an average small business firm.

While the hourly labor rate may be estimated within a certain degree of accuracy nationally, the labor effort is grossly under-estimated given the process steps shown above and the amount of documentation and information collection required before ever hitting the first button to initiate the process of obtaining a DUNS, registering in SAM.gov, or applying for certification in beta.Certify.sba.gov. Forbes published a story in March 2018 titled *Women Entrepreneurs: Get Certified as a Woman-Owned Business*.¹⁰ The article quotes one WOSB co-founder's experience as "a grueling process" seeking certification through the Women's Business Enterprise National Council (WBENC), the largest certifier of women-owned businesses in the U.S. and one of SBA's authorized third-party certifiers. Donna M. De Carolis, Dean of the Charles D. Close School of Entrepreneurship at Drexel University says that applying for WOSB certification is a "lengthy application process, which in some instances can take up to a year." The WBENC website says its processing time is generally 90 days from the date all documentation has been received and that certification involves wide range of paperwork and in-person interview to vet a company. The administrative burden to WOSBs and EDWOSBs is significantly more than the SBA estimated.

Certification accomplished via third-party certifiers does not decrease the level of effort by the WOSB / EDWOSB owner to collect required documentation. Third-party certifiers cost an average of \$380 annually on top of the costs to the WOSB / EDWOSB to collect documentation and information to provide to the third-party certifier for use, not including any in-person interviews required by the certifying entity or the SBA.

2.2 States' Certification Requirements.

Most State level certification processes are more rigorous than the Federal third-party certification process. While some States will accept the Federal third-party certification as an automatic qualifier for certification, the Federal Government does not reciprocate and accept State certifications for Disadvantaged Business Enterprise (DBE), Minority Business Enterprise (MBE), or WOE (Women-Owned Enterprise) as an automatic qualifier at the Federal level. There is no rationale for the lack of reciprocity, especially when State certification processes are much more robust than at the Federal. State level certifications involve lengthy in-person interviews with the business owner(s) and an in-depth audit of business operations at a great expense and expenditure of effort by the WOSB. The certification held by the WOSB with the more stringent qualifying criteria—whether at the State or Federal level—should govern at both levels. For example, if a WOSB holds a certification by the California Public Utilities Commission the business has been through hours of interviews, audits of daily business operations, and other documentation to prove financials. If that same WOSB then also seeks a WOSB certification at the Federal level with one of the approved third-party certifiers, the third-party certifier should have a means to determine that the certification the WOSB already holds with the California Public Utilities Commission meets or exceeds the certification

qualifications and process rigor that the third-party certifier uses. The third-party certifier should then have the option to exercise reciprocity and accept the State certification as the basis to issue the WOSB Federal Contracting Program certification as long as the State certification is current and the business is in good standing.

The National Conference of State Legislatures (NCSL) website¹¹ has a Minority Business Development page that provides links to each State's certification program(s). A review of the links at this page found 69 separate known certification programs across the 50 states and U.S. territories. Some states have more than one certification program and separate programs within a State do not always share certification requirements. Certification duration ranges from unknown / not posted to 5 years. Some certifiers at the state level charge a fee and other certifiers are free or the fee was not listed. A complete list of WOSB (i.e., DBE and MBE) certifiers can be found at Appendix C.

The hourly rate used to estimate costs to the WOSB / EDWOSB to complete certification at the State level should be estimated at the same hourly rate as Federal costs for certification. However, the labor effort and fees vary dramatically when the State program includes a robust interview and audit component as part of certification. Another component of cost is the duration of the certification—annually or longer period—and the process involved with State recertification (i.e., renewal or full interview / examination required). While State certification, in some States can be accomplished via third-party certifiers, it does not decrease the level of effort by the WOSB / EDWOSB owner to collect required documentation. Use of third-party certifiers also increase costs to the WOSB / EDWOSB through the fees charged.

3.0 A CERTIFICATION EXPERIENCE

3.1 Findings. A review of certification eligibility requirements of WOSBs / EDWOSBs at the Federal and State levels resulted in the following findings:

- Many states rely on United States Department of Transportation (USDOT) Guidelines (Appendix E to 49 Code of Federal Regulations (CFR) Part 26) for opportunities at the State level using Federal transportation funding. Criteria includes:
 - 51% owned by a socially and economically disadvantaged individual,
 - “Disadvantaged” means that certain groups are presumed to be disadvantaged, including women, Black Americans, Hispanic Americans, Native Americans, Asian-Pacific Americans, Subcontinent Asian-Pacific Americans, or other minorities found to be disadvantaged by the U.S. Small Business Administration (SBA).
 - Must be considered “small” as defined by SBA standards.
 - Must not have annual gross receipts over \$23.98 million in the previous three (3) fiscal years.
 - Personal net worth must be less than \$1.32 million.
 - Other burdens of proof for independence, control, allocation, and additional program requirements as found in 49 CFR Parts 23 and 26.

- Most states require certification of WOSBs or Women Business Enterprises (WBEs) to participate in State contracting or procurement opportunities.
- Business income and personal wealth thresholds can vary greatly by State.
- Other than transportation opportunities, few States seem to rely on SBA business size standards or North American Industry Classification System (NAICS) to determine eligibility of small businesses.
- Duration of certification varies greatly across the States from one to five years.
- Certification fees vary from free, to a fee based on the type of certification, to no disclosure of any fee due.
- Several States have reciprocity of certifications within a State across certifying agencies.

SBA WOSB Federal Contracting Program approved third-party certifiers do not recognize State level certifications in terms of reciprocity at the Federal level, even when the State certification involves more stringent requirements than at the Federal level. Specifics on each State's certification eligibility criteria can be found in Appendix C -- List of State Disadvantaged Business Enterprise (DBE), Minority Business Enterprise (MBE), and/or Women-Owned Small Business (WOSB) Certifiers.

3.2 Example: WOSB Certification – Eco & Associates, Inc. As a WOB, Eco & Associates, Inc. (Eco), has completed the following separate certification actions with the individual entities listed below:

- Metropolitan Transportation Authority (MTA)-Los Angeles, CA (certified February 26, 2004) -- SBA, DBE, and WOE certification. The representative from MTA came to Eco's office and interviewed the owner and completed a review of Eco's financials and day-to-day operation of company. Annually Eco submits the documents that are required for continued compliance with MTA's DBE program. Every five years an MTA representative audits Eco firm in person.
- SBA WOSB Federal Contracting Program self-certification from 2004 until 2020.
- Supplier Clearinghouse Certificate (since May 2005). This is the only entity that is accepted by Utility Companies in California. It needs to be renewed every three years. The process is arduous and lengthy.
- El Paso Chamber of Commerce (certified September 2012) -- WOSB & EDWOSB certifications. The cost was \$225 every two years for recertification and was renewed until 2016. In 2016 when Eco began the certification renewal, personnel at the El Paso Chamber of Commerce had changed and the new person in charge of the program was not familiar with the certification process. Eco had to educate the new employee and in the end the hours Eco spent in this effort was not justifiable to continue with the process. Eco reverted to the SBA website to self-certify until certification rules changed in May 2020.
- U.S. Women's Chamber of Commerce (USWCC) (certified June 2020). ECO completed third-party WOSB certification to be compliant with changes to the WOSB Federal Contracting Program certification requirements. Certification is good for one year and the fee is \$350 annually.

- Eco has been certified by multiple municipalities as well as state, and other private and public entities as a Small Business Enterprise.

As illustrated, processes are unique with each entity, certifications vary in their duration, and the cost in terms of money and time can be substantial for a WOSB or EDWOSB to absorb.

4.0 RECOMMENDATION

WOSB and EDWOSB owners shoulder a unique burden in the economy. They are business owners and often primary breadwinner, mother, wife or partner, and caretaker. Their unique roles call for a unique solution. It is recommended that the Federal Government and SBA Office of Government Contracting, in collaboration with their DBE, MWE, and WBE program management counterparts in each State, establish a Shared Certification Resources Portal (SCRIP). The Portal would –

- Function as a “one-stop shop” to drive women-owned business to certification information at both the State and Federal level,
- Act as an official repository for current certifications at the Federal and State level,
- Require reciprocity of certification from the State to the Federal level, particularly where State certifications require compliance with more stringent certification criteria than at the Federal level,
- Encourage reciprocity of certification from the Federal to the State level, and
- Encourage standardization of certification requirements within a State, across States, and between States and the Federal government.

This is not the first time such collaborations have occurred between the Federal government and States.

- Law enforcement and the several Federal agencies such as the Federal Bureau of Investigation (FBI), Alcohol, Tobacco, and Firearms (ATF), Department of Justice (DOJ), and Department of Homeland Security (DHS) use collaborative resources daily to enhance national security and prevent terrorism.
- The National Driver Register (NDR) of the National Highway Transportation Safety Administration (NHTSA) oversees the Problem Driver Pointer System (PDPS). The PDPS is a national database required to be used by the Department of Motor Vehicles (DMVs) in all states to check if an applicant already has a license in that state, if the application is a problem driver in another state, or if a driver has had their license revoked, suspended, cancelled, or denied, or been convicted of serious traffic-related offenses.¹²
- The Internal Revenue Service (IRS) works with States to intercept tax refunds of parents with unpaid child support using the Federal Tax Refund Offset Program, authorized under the Treasury Offset Program (TOP) for collecting past-due (delinquent) debts owed to state and Federal agencies.¹³

Oversight of this initiative would fit within the mission of the SBA's Office of Government Contracting, Women-Owned Small Business Program as part of their oversight of Federal contracting programs. The SBA Office of Government Contracting would determine the proper platform to host the Portal and oversee policy writing, policy updates, and rulemaking. This could allow SBA to leverage its beta.Cerify.sba.gov platform to minimize development and implementation costs. After establishing the "one-stop" location for all WOSB / EDWOSB / WOB certification information at the Federal and State level, the Portal should then expand to a searchable database for the Federal Government to use to leverage State certifications for third-party certifiers and grant reciprocity for the WOSB and EDWOSB certification at the Federal level and vice versa, based on the more stringent criteria between the two entities. The Portal should include a "Federal / State Government Users" only login, similar to public versus government user queries found at SAM.gov, Acquisition Gateway, and the General Services Administration's (GSA's) tools such as GSA eBuy® and GSA Advantage!®, among others.¹⁴

Another advantage of the Shared Certification Resources Portal (SCRP) is it would provide a single point of certification information for procurement officials at all levels, aiding in the identification of certified WOSBs and EDWOSBs for prime contract opportunities at both the Federal and State level. At the Federal level, except for Fiscal Years (FYs) 2015 and 2019, the WOSB Federal Contracting Program has not met its five percent (5%) prime contracting goal. State Departments of Transportation must also meet certain goals related to contracts that use Federal transportation funds and require use of USDOT criteria for certification of WOSBs. A Shared Certification Resources Portal would provide reliable information to assist procurement personnel at the State level identify available and viable WOSBs and EDWOSBs for USDOT-funded opportunities, boost WOSB opportunities and contract awards at the State and local program levels as well as growing WOSBs and EDWOSBs for similar opportunities at the Federal level. Such a Portal would be another logical step in the WOSB Federal Contracting Program to grow and provide opportunities to WOSBs and EDWOSBs, particularly in underrepresented or significantly underrepresented sectors such as professional, scientific, and technical sectors and achieve what Congress intended when the Program was created.

5.0 CONCLUSION

The National Women's Business Council's 2020 Annual Report found that as of 2019, women-owned businesses represent an estimated 42% of all U.S. businesses (nearly 13 million), employ 9.4 million workers, and generate \$1.9 trillion in revenue. Since the COVID-19 pandemic gripped the country, the number of active business owners in the U.S. plummeted by 3.3 million or 22% from February to April 2020. Female-owned businesses experienced a 25% drop.¹⁵ In a report titled "*The Burden of the COVID-19 Pandemic on Women in the Workforce*" by the Office of Congresswoman Katie Porter (CA-45)¹⁶ it is clear that "*No matter how one looks at the economic data—by race, by sector, by income—the story is the same: the burden of the coronavirus pandemic is falling hardest on women. Without action, the pandemic will likely erase decades of progress for working women...*" WOSBs and EDWOSBs are easily bearing a large portion of the economic downturn experienced in the past 12 months and that will continue unless there are ways to decrease their business costs.

A renewed sense of urgency is required from the Federal Government to collaborate with States in ways not before envisioned to aid women in these unprecedented times so that WOSBs and EDWOSBs remain available and viable in our economy and Federal and State marketplaces during the coming decade. Now is the time for WOSBs to see reciprocity from the Federal Government when they are in good standing and hold current State certification with more stringent certification criteria than the Federal Government requires. State agencies know these businesses well. The risk is low to the Federal Government in using reciprocity as part of a Shared Certification Resources Portal and it will catapult the WOSB Federal Contracting Program into the 21st century. The recommendations in this paper are actionable. The approach will assist WOSBs and EDWOSBs interested in prime contract opportunities at all levels of government decrease administrative time and cost burdens and truly help level the playing field with their male counterparts.

Appendices:

Appendix A - Federal Women-Owned Small Business (WOSB) Preparation Checklist

Appendix B - Federal Economically Disadvantaged Women-Owned Small Business (EDWOSB) Preparation Checklist

Appendix C – List of State Disadvantaged Business Enterprise (DBE), Minority Business Enterprise (MBE), and/or Women-Owned Small Business (WOSB) Certifiers

Appendix A – Federal Women-Owned Small Business (WOSB) Preparation Checklist

To become a certified Federal Women-Owned Small Business (WOSB), qualifying individual(s) include one or more women claiming 51% ownership and an active registration in the System for Award Management for the firm, available at [SAM.gov](https://sam.gov)

Notes:

- *The firm's DUNS number and EIN, and MPIN must exactly match SAM registration*
- *SAM.gov registrations should be for the purposes of "All Awards" and not limited to "Loans and Grants"*

SBA Basic Eligibility Card

- Legible proof of U.S. citizenship (i.e., state-issued birth certificate, certificate of naturalization, or an unexpired passport) for qualifying individual(s)
 - If your name differs from your submitted citizenship document (ex. Marriage), you may have to provide a proof of name change (ex. state filed documents - official name change, marriage license, unexpired passport, unexpired military ID (front and back copy))

Existing Qualified Certification Card

- 8(a) Program Participant
 - Most recent annual review letter OR firms in their first program year may submit their initial approval letter
- TPC-Certified
 - Certificate from one of the four [SBA approved third party certifying](#) organizations
- CVE-Certified
 - Certification letter from Department of Veterans Affairs' Center for Verification and Evaluation

Ownership Card

Firm Ownership

- Trust agreement if a trust currently holds the qualifying individual's ownership interest
- Letter of explanation for any executory agreements

Business Structure - Corporation

- Articles of Incorporation – Signed, dated, and reflecting state filing seal for the domestically filed state.
 - Firms operating in another state should submit foreign filing documentation for that state and certificate of good standing from the original domestic state
- Copies of stock certificates - Front and Back, if issued as a two-sided document. State law dependent.

- **Stock Ledger**
The Stock Ledger should be in chart format and must include all actions including the transfer and/or cancellations of the shares and the dates of the transfer. The detailed listing should include:
 - Name of Business
 - Name of stockholder
 - Date of issuance
 - Number of shares issued
 - Stock Certificate Number (if applicable)
 - Date of transfer/cancellation
 - Who were the shares transferred to?
 - How many shares transferred
 - Total outstanding shares
- **Corporate Bylaws and any amendments**
 - If the Bylaws are not signed, Meeting minutes adopting and accepting the Bylaws to include all amendments must be provided.
 - Shareholder agreements may be accepted in lieu of corporate bylaws pursuant to the laws of the state where the firm is registered.
- **DBA (Doing Business As) or Trade Name Certificate reflecting state filing seal, if applicable**
- **Business Documents**
 - Most recent meeting minutes noting the election of the officers and key employee appointments, required
 - Joint Venture agreements, if applicable
 - Buy/Sale agreements, if applicable
 - Stock ledger should reflect changes executed from this agreement.

Business Structure - Limited Liability Company (LLC)

- Fully executed Operating Agreement and any amendments
- Articles of Organization and any amendments, signed, dated, and reflecting state filing seal.
 - Firms operating in another state should submit foreign filing documentation for that state and certificate of good standing from the original domestic state
- DBA (Doing Business As) or Trade Name Certificate reflecting state filing seal, if applicable
- Business documents
 - Joint Venture agreements, if applicable
 - Buy/Sale agreements, if applicable

Business Structure - Partnership

- Partnership Agreement and any amendments
- DBA (Doing Business As) or Trade Name Certificate reflecting state filing seal, if applicable

Business Structure - Sole Proprietorship

- DBA (Doing Business As) or Trade Name Certificate reflecting state filing seal, if applicable

Control Card

- Résumé – listing current ownership roles/title and duties, as well as details on prior work experience should include position/title, company name, duties.
- Letter of Explanation, if needed
- Technical licenses, if applicable

Individual Contributor Card

- Firm owner questionnaires need to be completed:
 - Highest officer owner (financial section is required for EDWOSB applicants)
 - Additional firm owners (financial section is required for EDWOSB applicants who comprise 51% ownership interest)
 - Spouse, if applicable (only for EDWOSB applicants)
 - Current Board Members that are listed in bylaws, operating agreement, and/or meeting minutes

Please Note: Per 13 CFR § 127.304(b), SBA may request additional information or clarification of information contained in an application or document submission at any time.

Appendix B – Federal Economically Disadvantaged Women-Owned Small Business (EDWOSB) Preparation Checklist

To become a certified Economically Disadvantaged Federal Women-Owned Small Business (EDWOSB), qualifying individual(s) include one or more women whose ownership interest(s) equal or exceed 51% and an active registration in the System for Award Management for the firm, available at [SAM.gov](https://www.sam.gov)

Notes:

- *The firm's DUNS number and EIN, and MPIN must exactly match SAM registration*
- *SAM.gov registrations should be for the purposes of "All Awards" and not limited to "Loans and Grants"*

SBA Basic Eligibility Card

- Legible proof of U.S. citizenship (i.e., state-issued birth certificate, certificate of naturalization, or an unexpired passport) for qualifying individual(s)
 - If your name differs from your submitted citizenship document (ex. Marriage), you may have to provide a proof of name change (ex. state filed documents - official name change, marriage license, unexpired passport, unexpired military ID (front and back copy))

Ownership Card

Firm Ownership

- Trust agreement if a trust currently holds the qualifying individual's ownership interest
- Letter of explanation for any executory agreements

Business Structure - Corporation

- Articles of Incorporation – Signed, dated, and reflecting state filing seal for the domestically filed state.
 - Firms operating in another state should submit foreign filing documentation for that state and certificate of good standing from the original domestic state
- Copies of stock certificates - Front and Back, if issued as a two-sided document. State law dependent.
- Stock Ledger

The Stock Ledger should be in chart format and must include all actions including the transfer and/or cancellations of the shares and the dates of the transfer. The detailed listing should include:

 - Name of Business
 - Name of stockholder
 - Date of issuance
 - Number of shares issued
 - Stock Certificate Number (if applicable)

- Date of transfer/cancellation
- Who were the shares transferred to?
- How many shares transferred
- Total outstanding shares
- Corporate Bylaws and any amendments
 - If the Bylaws are not signed, Meeting minutes adopting and accepting the Bylaws to include all amendments must be provided.
 - Shareholder agreements may be accepted in lieu of corporate bylaws pursuant to the laws of the state where the firm is registered.
- DBA (Doing Business As) or Trade Name Certificate reflecting state filing seal, if applicable
- Business Documents
 - Most recent meeting minutes noting the election of the officers and key employee appointments, required
 - Joint Venture agreements, if applicable
 - Buy/Sale agreements, if applicable
 - Stock ledger should reflect changes executed from this agreement.

Business Structure - Limited Liability Company (LLC)

- Fully executed Operating Agreement and any amendments
- Articles of Organization and any amendments, signed, dated, and reflecting state filing seal.
 - Firms operating in another state should submit foreign filing documentation for that state and certificate of good standing from the original domestic state
- DBA (Doing Business As) or Trade Name Certificate reflecting state filing seal, if applicable
- Business documents
 - Joint Venture agreements, if applicable
 - Buy/Sale agreements, if applicable

Business Structure - Partnership

- Partnership Agreement and any amendments
- DBA (Doing Business As) or Trade Name Certificate reflecting state filing seal, if applicable

Business Structure - Sole Proprietorship

- DBA (Doing Business As) or Trade Name Certificate reflecting state filing seal, if applicable

Control Card

- Résumé – listing current ownership roles/title and duties, as well as details on prior work experience should include position/title, company name, duties.
- Letter of Explanation, if needed

- Technical licenses, if applicable

Economic Disadvantage Card

- EDWOSB applicants are REQUIRED to submit the following:
 - Three years of personal tax returns and all schedules
 - Three years of business tax returns and all schedules, dependent upon on the number of years in business
 - Three years of W-2s, 1099s, or a letter of explanation of the source of income reflected on their personal tax return equal to the total wages for each specific tax year
 - Non-filers – An IRS Verification of Nonfiling Letter (VNF) for any year which taxes have not been filed.
- IRS Tax transcripts (as requested)

Individual Contributor Card

- Firm owner questionnaires need to be completed:
 - Highest officer owner (financial section is required for EDWOSB applicants)
 - Additional firm owners (financial section is required for EDWOSB applicants who comprise 51% ownership interest)
 - Spouse, if applicable (only for EDWOSB applicants)
 - Current Board Members that are listed in bylaws, operating agreement, and/or meeting minutes

Financial Data -- *Personal Financial Information – Required for each woman claiming economic disadvantage and for each woman’s spouse. Married individuals should report financial data in accordance with ownership proportions for assets and liabilities.*

- EDWOSB applicants are REQUIRED to submit the following:
 - Three years of personal tax returns and all schedules, separate filings for married couple require personal tax returns from both individuals
 - Three years of business tax returns and all schedules, dependent upon on the number of years in business
 - Three years of W-2s, 1099s, or a letter of explanation of the source of impacted reflected on their personal tax return
 - Non-filers – An IRS Verification of Nonfiling Letter (VNF) for any year which taxes have not been filed.
- IRS Tax transcripts (as requested)

Please Note: Per 13 CFR § 127.304(b), SBA may request additional information or clarification of information contained in an application or document submission at any time.

Appendix C – List of State Disadvantaged Business Enterprise (DBE), Minority Business Enterprise (MBE), and/or Women-Owned Small Business (WOSB) Certifiers

¹ Utilization of Women-Owned Businesses in Federal Prime Contracting – Report Prepared for the Women-Owned Small Business Program of the Small Business Administration by David N. Beede, Economist, and Robert N. Rubinovitz, Deputy Chief Economist, Office of the Chief Economist, U.S. Department of Commerce, dated December 31, 2015. Found at: https://www.sba.gov/sites/default/files/wosb_study_report.pdf

² SBA list of qualifying NAICS for the Women-Owned Small Business Federal Contracting program is found at <https://www.sba.gov/document/support--qualifying-naics-women-owned-small-business-federal-contracting-program>

³ A Women-Owned Small Business (WOSB) is a small business concern that is at least 51 percent owned and controlled by one or more women who are U.S. citizens, in accordance with 13 Code of Federal Regulations (C.F.R.) §§ 127.200, 127.201, and 127.202.

⁴ An Economically Disadvantaged WOSB is a WOSB that is owned and controlled by one or more women, each with a personal net worth less than \$750,000, \$350,000 or less in adjusted gross income averaged over the previous three years, and each with less than \$6 million in personal assets.

⁵ Section 825 of the National Defense Authorization Act for Fiscal Year (FY) 2015, Public Law 113-291, 128 Stat. 3292 (December 19, 2014) (2015 NDAA).

⁶ Taken from <https://www.sba.gov/document/support--wosb-edwosb-certification-options>

⁷ SBA “Is there an SBA Contracting Program for me?” <https://certify.sba.gov/am-i-eligible>

⁸ Developed by using the SBA beta.Certify.sba.gov Applicant User Guide, <https://beta.certify.sba.gov/external-user-guide.pdf>

⁹ SBA WOSB Federal Contracting webpage, <https://www.sba.gov/federal-contracting/contracting-assistance-programs/women-owned-small-business-federal-contracting-program#section-header-0>, “Get certified as a women-owned small business”.

¹⁰ <https://www.forbes.com/sites/nextavenue/2018/03/16/women-entrepreneurs-get-certified-as-a-woman-owned-business/?sh=24a34b914db2>

¹¹ National Conference of State Legislatures (NCSL) Minority Business Development webpage, <https://www.ncsl.org/research/labor-and-employment/minority-business-development.aspx>

¹² National Highway Traffic Safety Administration (NHTSA), National Driver Register (NDR) Problem Driver Pointer System (PDPS), [https://one.nhtsa.gov/Data/National-Driver-Register-\(NDR\)](https://one.nhtsa.gov/Data/National-Driver-Register-(NDR))

¹³ Department of Health and Human Services (HHS), “How does the Federal Tax Refund Offset Program work?”, <https://www.acf.hhs.gov/css/faq/how-does-federal-tax-refund-offset-program-work> and Department of Treasury Offset Program (TOP), <https://fiscal.treasury.gov/top/>

¹⁴ Acquisition Gateway: <https://hallways.cap.gsa.gov/app/#/>; GSA eBuy: <https://www.ebuy.gsa.gov/ebuy/>; GSA Advantage!: https://www.gsaadvantage.gov/advantage/ws/main/start_page?store=ADVANTAGE

¹⁵ “Sources: 2019 State of Women Owned Businesses Report | American Express, 2018 Annual Business Survey | U.S. Census Bureau – March 2020 Release, An Investigation of Women Business Owners, Industry Concentration, and Family Composition | SBA Office of Advocacy – March 2020, The impact of COVID-10 on Small Business Owners: Evidence of Early Stage Losses from the April 2020 Current Population Survey – Working Paper | National Bureau of Economic Research – June 2020, Small Business Pulse Survey | U.S. Census Bureau. American Express’ (AMEX) projections utilize 2012 Survey of Business Owners data from the U.S. Census Bureau as a foundation. Numbers are then adjusted for each year by the annual gross domestic product (GDP) estimates as of January of the current year at the national, state, and metropolitan levels and by industry.” AMEX did not release a 2020 report due to the fluidity of the U.S. economy because of the COVID-19 pandemic.

¹⁶ The report can be found at https://porter.house.gov/uploadedfiles/final-_women_in_the_workforce.pdf.

State Disadvantaged Business Enterprise (DBE), Minority Business Enterprise (MBE), and/or Women-Owned Small Business (WOSB) Certifiers			https://www.ncsl.org/research/labor-and-employment/minority-business-development.aspx			
State	Acronym	URL	Info	Valid For?	Fees	Qualifications
Alabama	AL	http://asbdc.org/procurement/certifications/	No separate state certification found	Not Posted	Not Posted	Not Posted
Alaska	AK	https://ptacalaska.org/start/federal-certification-programs/	No separate state certification found	Not Posted	Not Posted	Not Posted
Arizona	AZ	https://utrac.azdot.gov/UnifiedCertificationProgram/	Arizona United Certification Program (AZUCP) for Arizona Dept of Transportation (ADOT), City of Phoenix, and City of Tucson contract awards. Certification application process for airport concessions only is managed by City of Phoenix.	Not Posted	Not Posted	46 CFR 26: 51% owned and controlled by socially & economically disadvantaged individual; must be a small business as defined by SBA standards; must not have annual gross receipts over \$23.98 million in the previous three fiscal years (\$56.42 million for airport concessionaires in general with some exceptions), personal net worth less than \$1.32M.
Arkansas	AR	https://www.arkansasedc.com/community-resources/Minority-and-Women-Owned-Business-Enterprise-Resources/detail/get-certified	Minority and Women-Owned Business Enterprise (MWBE) Certification.	2 yrs	Not Posted	Must be: at least 51% minority or women-owned, operated and managed on a daily basis; in operation for at least two (2) years prior to applying for minority or women-owned business status; have a legal presence (license) to operate in Arkansas; the majority owner(s) is a legal permanent resident of Arkansas; the majority owner(s) is a U.S. Citizen; the majority owner(s) is of a designated group: African-American, Hispanic-American, American Indian, Asian American, Pacific Islander, Service-Disabled Veteran or Female; have Federal income tax returns showing proof of business income tax filings with the Internal Revenue Service (www.irs.gov) AND state income tax returns filed with the Arkansas Department of Finance and Administration for the previous two (2) years; enterprise is a for profit business and generate less than \$10 million in revenue.
		http://www.arkansashighways.com/dbe/dbe.aspx	AK Transportation Department	Not Posted	Not Posted	46 CFR 26: 51% owned and controlled by socially & economically disadvantaged individual; must be a small business as defined by SBA standards; must not have annual gross receipts over \$23.98 million in the previous three fiscal years (\$56.42 million for airport concessionaires in general with some exceptions), personal net worth less than \$1.32M.
		http://www.nmsdc.org/nmsdc/#.UB7qXqBdCq0	National Minority Supplier Development Council (NMSDC)	Not Posted	Not Posted	Must be: United States citizens, minority businesses must be at least 51% minority-owned, managed and controlled (for the purposes of NMSDC's program, a minority group member is an individual who is at least 25% Asian-Indian, Asian-Pacific, Black, Hispanic or Native American. Minority eligibility is established via a combination of document reviews, screenings, interviews and site visits.); must be publicly owned business with at least 51% of the stock is owned by one or more minority group members; a for profit enterprise and physically located in the U. S. or its trust territories; management and daily operations must be exercised by the minority ownership member(s).
		http://www.srmsdc.org/	Southern Regional Minority Supplier Development Council (SRMSDC)	Not Posted	Not Posted	Not Posted
California	CA	https://www.cpuc.ca.gov/uploadedFiles/CPUC_Public_Website/Content/About_Us/Supplier_Diversity/AvailableCertifications2.pdf	CA Public Utilities Commission	Not Posted	Not Posted	\$15 million GARs cap for Small Business (SB) averaged over the previous 3 years; » \$5 million GARs cap for Microbusiness (MB) averaged over the previous 3 years. Creates a new Small Business for the Purpose of Public Works Certification (SB-PW) category with an eligibility threshold of: » \$36 million GARs cap averaged over the previous 3 years » Maximum employee count of 200 based on recent 4 quarters.
		https://www.dgs.ca.gov/PD/About/Page-Content/PD-Branch-Intro-Accordion-List/Office-of-Small-Business-and-Disabled-Veteran-Business-Enterprise/Certification-Program	Small Business-Public Works (SB-PW) -- \$36 million Gross Annual Receipts (GARs) cap averaged over the previous 3 years and maximum employee count of 200 based on recent 4 quarters.	2 yrs	Not Posted	
Colorado	CO	https://oedit.colorado.gov/minority-business-office-of-colorado	Disadvantaged Business Enterprise (DBE) via USDOT and Emerging Small Business (ESB) through Colorado DOT (CDOT).	ESB - 1 yr	Free	ESB: be a for-profit small business with revenues that are one half of the current SBA size standard (based upon primary industry); have less than \$11.205M in revenues; have the ability to provide services/supplies on highway design, construction or maintenance projects offered by CDOT; complete the CDOT ESB Orientation.
Connecticut	CT	https://portal.ct.gov/DAS/Procurement/Supplier-Diversity/SBE-MBE-Program-Certification-Application-Small-or-Minority-Business-Enterprise/Eligibility	Women-Owned Business Certification: SBE/MBE Program Certification (Small Business Enterprise / Minority Business Enterprise).	Not Posted	Free	Small Business Enterprise (SBE): Principal place of business in CT; gross revenues cannot exceed \$20 million during its most recently completed fiscal year prior to applying for certification; the viability of the company must not depend upon another person, as determined by an analysis of the small contractor's relationship with any other person in regards to the provision of personnel, facilities, equipment, other resources and financial support, including bonding. Minority Business Enterprise (MBE): Must meet the SBE criteria stated above; 51% of the company capital stock (if any) or assets must be owned by a person who meets all of this criteria: Exercises operational authority over daily affairs of the business; Has the power to direct the management and policies and receive the beneficial interests of the business; Possesses managerial and technical competence and experience directly related to the principal business activities of the company; The eligible principle is a member of a "minority" as defined in C.G.S. 32-9n, or who is an individual with a disability.
Delaware	DE	https://business.delaware.gov/osd/certify/	Office of Supplier Diversity (OSD) offers one combined application for diverse and small business certification. All applicants use the same Diverse Small Business Certification Application. WBE = Woman Business Enterprise.	3 yrs	Free	Women Owned Business Enterprise is a business that is at least 51% owned, controlled and actively managed by Women members who are United States citizens or persons lawfully admitted to the United States for permanent residence. The business must be a for-profit business and currently be performing a Useful Business Function. Women Business Enterprise (WBE) - A for-profit business in which at least 51% of beneficial interest and control is held by women. In the case of a corporation, women must also hold at least 51% of the voting interest.
Florida	FL	https://www.dms.myflorida.com/agency_administration/office_of_supplier_diver_sity_osd/get_certified	Office of Supplier Diversity is responsible for increasing the number of Florida Certified Business Enterprises - minority-owned (MBE), woman-owned (WBE) and Veteran-owned (VBE).	2 yrs	Free	Must be: legally registered to do business in Florida as a for-profit organization (registration through the Department of State); based in Florida; owned and managed by a resident(s) of Florida; 51% owned and managed by a woman who is a U.S. citizen or permanent resident alien; engaged in commercial transactions (currently doing business), registered in MyFloridaMarketPlace; have a net worth of less than \$5 million; have 200 or fewer full-time permanent employees; and have a professional license, if required by the industry, in the name of the woman business owner.
Georgia	GA	http://www.dot.ga.gov/PS/Business/DBE	A collaborative effort between the GA Department of Administrative Services (DOAS) and the GA Department of Transportation - GA Disadvantaged Business Enterprise (DBE).	Not Posted	Not Posted	46 CFR 26: 51% owned and controlled by socially & economically disadvantaged individual; must be a small business as defined by SBA standards; must not have annual gross receipts over \$23.98 million in the previous three fiscal years (\$56.42 million for airport concessionaires in general with some exceptions), personal net worth less than \$1.32M.
		http://doas.ga.gov/state-purchasing/supplier-services/minority-business-enterprise-certification	Another link to same program as above	Not Posted	Not Posted	See above

State	Acronym	URL	Info	Valid For?	Fees	Qualifications
		http://gmsdc.org/get-certified/	GAR Minority Supplier Development Council Certification - Minority Business Enterprise (MBE) certification. NOTE: Women are not considered a minority for the purposes of this certification.	1 yr	Initial Certification Application Fee is \$600 and \$350 for Re-certification each year. Subscription Services for	Must be: ownership (51%) by one or more qualifying ethnic minorities; day-to-day operations and control of the business by ethnic minority owners; Owners must be US citizens; Ethnic minority owner holds the highest executive position in the company (CEO, President, Chairman, Principal, etc.); headquartered in Georgia; a for-profit business. Non-profit organizations are not eligible for certification.
Hawaii	HI	http://hidot.hawaii.gov/administration/ocr/dbe/	HI Department of Transportation Disadvantaged Business Enterprise (DBE) Program. Program ensures that firms owned by minorities, women and other socially and economically disadvantaged persons have an equal opportunity to participate in U.S. DOT-assisted projects.	Not Posted	Not Posted	46 CFR 26: 51% owned and controlled by socially & economically disadvantaged individual; must be a small business as defined by SBA standards; must not have annual gross receipts over \$23.98 million in the previous three fiscal years (\$56.42 million for airport concessionaires in general with some exceptions), personal net worth less than \$1.32M.
Idaho	ID	Not Posted	Not Posted	Not Posted	Not Posted	Not Posted
Illinois	IL	https://www2.illinois.gov/cms/business/sell2/bep/pages/default.aspx	Business Enterprise Program (BEP) for businesses owned by minorities, women, and persons with disabilities. Partners with the City of Chicago and Cook County so that businesses currently certified by those entities are eligible for a "FastTrack Certification" process at the state level. BEP also has agreements with Chicago Transit Authority (CTA), IL Department of Transportation, METRA, PACE, Chicago Minority Supplier Development Council, Mid-States Minority Supplier Development Council, and Women's Business Development Center. Certification is valid for 1 year.	1 yr	Not Posted	Must be: at least 51% owned and controlled by persons who are minority, women, or designated as disabled; be a United States citizen or resident alien; have annual gross sales of less than \$75 million.
Indiana	IN	https://www.in.gov/doa/mwbe/minority-and-womens-business-enterprises/certify-your-business/indiana-firms-certification-steps/	IN Department of Administration has a certification program for Minority-Owned or Women-Owned Business Enterprises (M/WBEs). Applications from out-of-state M/WBEs will only be considered from firms based in states that recognize IN certifications: AL, DE, IL, KS, KY, MA, MO, NJ, NY, OK, OR, RI, SC, TN, WA, WA, and WI.	Not Posted	Not Posted	Must be a minority, women or veteran owned business 51% owned by qualifying minorities, women and veterans who possess expertise in the field; control the business enterprise; and are U.S. citizens
Iowa	IA	https://www.iowaeda.com/small-business/targeted-small-business/	IA has a Targeted Small Business (TSB) Program, which includes businesses that are 51% or more operated and managed by a female.	Not Posted	Not Posted	To be eligible for TSB certification or a loan, businesses must be: Located in the state of Iowa; operating for a profit; make less than \$4 million in gross income, computed as an average of the preceding three fiscal years; majority owned (51% or more), operated and managed by a female, individual with minority status, service disabled veteran or individual with a disability.
Kansas	KS	https://www.kansascommerce.gov/program/business-incentives-and-services/mw-development/dmw-certification/	KS Department of Commerce has an Office of Minority and Women Business Development that provides certification for disadvantaged, minority- and women-owned businesses.	Not Posted	Not Posted	Minority or woman owner must be a citizen of the United States or have been lawfully admitted as a permanent U.S. resident; business must meet Small Business Size Standards as defined in the SBA Guideline 13 CFR, Part 121, NAICS for the business's primary industry; business must be independent, viable and For-Profit; may be a sole proprietorship, limited liability, partnership, corporation or any other legal form of organization; must be at least 51% owned and controlled by a minority or woman; the firm's ownership by minority and/or woman individuals must be real, substantial and continuing, going beyond pro forma ownership of the firm; and the MBE/WBE owner must control the management and daily operations of the business and must possess the power to direct or cause the direction to the management and policies of the firm and to make day to day, as well as long term decisions on matters of management, policy and operations.
Kentucky	KY	https://mwbe.ky.gov/Pages/default.aspx	Minority and Women Business Enterprise (MWBE) Certification Program	3 yrs with annual and 3-yr updates required	Not Posted	Must be 51% majority owned by women or racial or ethnic minority group members who are U.S. citizens or lawfully admitted permanent residents; owned and continuously operated the business for at least one full year; filed a federal business tax return consisting of one full year; independently owned and operated and located in the United States.
Louisiana	LA	https://www.srmsdc.org/	Southern Region Minority Supplier Development Council (formerly the Louisiana Minority Supplier Development Council) NOTE: Does not list "women" as a minority in terms of certification criteria.	Not Posted	Not Posted	Must be: a US citizen; a for-profit enterprise; at least 51% ethnic minority-owned; owned and controlled by the individual(s) belonging to the following groups: Black, Hispanic, Asian/Pacific Islander, Asian Indian, and Native American; have primary business operations in SRMSDC's territory (Alabama, Arkansas, Louisiana, and Mississippi).
		https://www.wbecsouth.org/certification/wosb/	Women's Business Enterprise Council South	Not Posted	Not Posted	Must be: "small" in its primary industry by NAICS in accordance with SBA's size standards ; at least 51% unconditionally and directly owned and controlled by one or more women who are U.S. citizens; management and daily operation must be controlled by one or more of the women owners; women owners must make long-term decisions for the business; and one of the following criteria must also be true for CORPORATIONS ONLY: (1) Women must make up a majority of the Board of Directors OR have a majority of the Board votes through weighted voting/ or (2) Women must make up 51% of the voting power, sit on the Board AND have enough voting power to overcome any supermajority requirement.
		http://www8.dotd.la.gov/ucp/	LA Unified Certification Program (LA UCP) for Disadvantaged Business Enterprises (DBE)	Not Posted	Not Posted	46 CFR 26: 51% owned and controlled by socially & economically disadvantaged individual; must be a small business as defined by SBA standards; must not have annual gross receipts over \$23.98 million in the previous three fiscal years (\$56.42 million for airport concessionaires in general with some exceptions), personal net worth less than \$1.32M.
Maine	ME	https://www.maine.gov/mdot/civilrights/dbe/	Small disadvantaged, minority and women-owned business enterprises comprise the state's Disadvantaged Business Enterprises (DBEs) program.	Not Posted	Not Posted	46 CFR 26: 51% owned and controlled by socially & economically disadvantaged individual; must be a small business as defined by SBA standards; must not have annual gross receipts over \$23.98 million in the previous three fiscal years (\$56.42 million for airport concessionaires in general with some exceptions), personal net worth less than \$1.32M.
Maryland	MD	https://mdot.maryland.gov/tso/pages/index.aspx?PageId=104	Uniform Certification Application for firms seeking both MBE and DBE certification. Shared by the state government.	Not Posted	Not Posted	46 CFR 26: 51% owned and controlled by socially & economically disadvantaged individual; must be a small business as defined by SBA standards; must not have annual gross receipts over \$23.98 million in the previous three fiscal years (\$56.42 million for airport concessionaires in general with some exceptions), personal net worth less than \$1.32M.
Massachusetts	MA	https://www.mass.gov/supplier-diversity-office	Supplier Diversity Office (SDO) points WOSBs to the Center for Women and Enterprise (CWE) or another regional affiliate of the Women's Business Enterprise National Council (WBENC)	Not Posted	Free	Must be both owned and controlled by the same eligible principal(s); free of any conversion rights; independent; and ongoing.
Michigan	MI	https://www.michigan.gov/mdot/0,4616,7-151-9625_21539_23108---00.html	Michigan Dept of Transportation (MDOT) can be certified by the Michigan Unified Certification Program (MUCP) or another certifying agency listed at https://mdotjboss.state.mi.us/MUCPWeb/contactUs.htm (Detroit DOT, MDOT, or Wayne County).	Not Posted	Not Posted	46 CFR 26: 51% owned and controlled by socially & economically disadvantaged individual; must be a small business as defined by SBA standards; must not have annual gross receipts over \$23.98 million in the previous three fiscal years (\$56.42 million for airport concessionaires in general with some exceptions), personal net worth less than \$1.32M.

State	Acronym	URL	Info	Valid For?	Fees	Qualifications
		https://www.waynecounty.com/departments/corpcounsel/certification-program.aspx	Wayne County, MI Certified Small Business Enterprise (SBE) program.	Not Posted	Vary by certification program	46 CFR 26: 51% owned and controlled by socially & economically disadvantaged individual; must be a small business as defined by SBA standards; must not have annual gross receipts over \$23.98 million in the previous three fiscal years (\$56.42 million for airport concessionaires in general with some exceptions), personal net worth less than \$1.32M.
		https://app.smartsheet.com/b/form/a5eaca10fae4080bdf18a449c5ccdad	Detroit Business Certification	Not Posted	Not Posted	Not Posted
Minnesota	MN	http://www.mmd.admin.state.mn.us/mn02001.htm	Targeted Group (included WOSB) / Economically Disadvantaged / Veteran-Owned (TG/ED/VO) Small Business Procurement Program. Targeted Group small businesses must be certified as such by the Office of State Procurement (OSP) in order to participate in the program. By being certified with the OSP, the business may also be eligible to participate in similar state-funded programs operated by the Minnesota Department of Transportation (Mn/DOT) and several Metropolitan Agencies	Not Posted	Not Posted	To be certified as a TG (including WOSB) small business, the business must be at least 51% owned by a woman, racial minority, or person with a substantial physical disability. In addition, the business must be operated and controlled on a day-to-day as well as long-term basis by the qualifying owner. In other words, ownership is not enough; operational control is also required. To be certified as an Economically Disadvantaged small business, the business must be located (or the owner must reside) in an Economically Disadvantaged Area in Minnesota. These areas include labor surplus areas, as designated by the federal government, and low income counties in Minnesota. Economically Disadvantaged small businesses must be certified as such by OSP in order to participate in the program.
		http://www.dot.state.mn.us/civilrights/dbe.html	MN Dept of Transportation (MNDOT) Disadvantaged Business Enterprise (DBE) Program	Not Posted	Not Posted	46 CFR 26: 51% owned and controlled by socially & economically disadvantaged individual; must be a small business as defined by SBA standards; must not have annual gross receipts over \$23.98 million in the previous three fiscal years (\$56.42 million for airport concessionaires in general with some exceptions), personal net worth less than \$1.32M.
		https://mnucep.org/	MN Unified Certification Program (MNUCP)	Not Posted	Not Posted	46 CFR 26: 51% owned and controlled by socially & economically disadvantaged individual; must be a small business as defined by SBA standards; must not have annual gross receipts over \$23.98 million in the previous three fiscal years (\$56.42 million for airport concessionaires in general with some exceptions), personal net worth less than \$1.32M.
Mississippi	MS	https://mississippi.org/services/minority/	MS Minority & Small Business Certification and Women Business Enterprise (WBE) Program	3 yrs	Not Posted	MDA uses the following and supplemental regulations to the Mississippi Minority Business Act: Small Business Act 15 USCS, Section 637(a) and Federal SBA Regulations 13 CFR Parts 121 and 124. For purposes of certification, MBE/WBE owners must be a resident in the State of Mississippi; be at least 51% owned and controlled by socially and economically disadvantaged individuals; for economically disadvantaged individuals their net worth cannot exceed \$500,000 (net worth requirements apply to any owner/partner with at least a 20% ownership of the company); be a "for profit" business.
Missouri	MO	https://oeo.mo.gov/	MO Office of Equal Opportunity (OEO) -- Includes a Women Business Enterprise (WBE) and Minority WBE certification.	Not Posted	Free	Only women who also fall into one of the racial or ethnic categories can qualify for classification as both a minority and woman-owned business enterprise M/WBE. A woman and a minority cannot share ownership of a company to qualify for both as one individual must hold 51% ownership. The following requisites must also be met: Have requisite expertise; Owns at least 51% of the enterprise; Management and daily operations controlled by the owner(s); Be a U.S. citizen or lawfully admitted permanent resident.
Montana	MT	https://www.mdt.mt.gov/business/contracting/civil/dbe-interested.shtml	MT Dept of Transportation (MDT) Disadvantaged Business Enterprise (DBE) program includes WOSBs	1 yr	Not Posted	46 CFR 26: 51% owned and controlled by socially & economically disadvantaged individual; must be a small business as defined by SBA standards; must not have annual gross receipts over \$23.98 million in the previous three fiscal years (\$56.42 million for airport concessionaires in general with some exceptions), personal net worth less than \$1.32M.
Nebraska	NE	https://dot.nebraska.gov/media/114394/instructions-how-to-apply-for-dbe-acdbe.pdf	NE Dept of Transportation (NDOT) Disadvantaged Business Enterprise (DBE) program includes WOSBs	Not Posted	Not Posted	46 CFR 26: 51% owned and controlled by socially & economically disadvantaged individual; must be a small business as defined by SBA standards; must not have annual gross receipts over \$23.98 million in the previous three fiscal years (\$56.42 million for airport concessionaires in general with some exceptions), personal net worth less than \$1.32M.
		https://dot.nebraska.gov/media/113234/nebraska_ucp.pdf	NE Unified Certification Program for DBEs	Not Posted	Not Posted	46 CFR 26: 51% owned and controlled by socially & economically disadvantaged individual; must be a small business as defined by SBA standards; must not have annual gross receipts over \$23.98 million in the previous three fiscal years (\$56.42 million for airport concessionaires in general with some exceptions), personal net worth less than \$1.32M.
Nevada	NV	https://ndot.dbesystem.com/Default.asp?TN=ndot	NV Dept of Transportation (NDOT) Disadvantaged Business Enterprise (DBE) and Small Business Enterprise (SBE) program includes WOSBs	Not Posted	Not Posted	46 CFR 26: 51% owned and controlled by socially & economically disadvantaged individual; must be a small business as defined by SBA standards; must not have annual gross receipts over \$23.98 million in the previous three fiscal years (\$56.42 million for airport concessionaires in general with some exceptions), personal net worth less than \$1.32M.
New Hampshire	NH	https://www.nh.gov/dot/org/administration/ofc/dbe.htm	The Disadvantaged Business Enterprise (DBE) Program is primarily funded by the United States Department of Transportation (USDOT) and administered by the New Hampshire Department of Transportation (NHDOT). The NHDOT is the sole DBE certifying agency for the State of New Hampshire. There is no cost to obtain DBE certification.	1 yr	Free	46 CFR 26: 51% owned and controlled by socially & economically disadvantaged individual; must be a small business as defined by SBA standards; must not have annual gross receipts over \$23.98 million in the previous three fiscal years (\$56.42 million for airport concessionaires in general with some exceptions), personal net worth less than \$1.32M.
New Jersey	NJ	https://www.njportal.com/dor/sberegistry	NJ Business Enterprise Programs - Uniform Certification Service has certification program for Minority/Woman-Owned Business Enterprise (MWBE).	Not Posted	\$100 initial fee; no cost for annual verifications	Not Posted
New Mexico	NM	https://nmdot.dbesystem.com/Default.asp?	NM Dept of Transportation Disadvantaged Business Enterprise (DBE) Program includes WOSBs	Not Posted	Not Posted	46 CFR 26: 51% owned and controlled by socially & economically disadvantaged individual; must be a small business as defined by SBA standards; must not have annual gross receipts over \$23.98 million in the previous three fiscal years (\$56.42 million for airport concessionaires in general with some exceptions), personal net worth less than \$1.32M.
New York	NY	https://esd.ny.gov/doing-business-ny/mwbe	NY Division of Minority and Women's Business Development (DMWBD) certification is done at https://ny.newycontracts.com/	Not Posted	Not Posted	A WBE is a business enterprise in which at least 51% is owned, operated and controlled by citizens or permanent resident aliens who are women, each minority or woman owner upon whom certification is based cannot have a personal net worth exceeding \$15 Million after allowable deductions, must not employ more than 300 individuals, must operate independently of other firms, must demonstrate it is an active business and generally, the business must be in operation for at least one year, and must have "Authority to do Business in NYS" from the New York Department of State.
North Carolina	NC	https://ncadmin.nc.gov/businesses/hub/hub-certification	NC Dept of Administration (NCDOA) Historically Underutilized Business (HUB) certification includes women owned small businesses.	Not Posted	Not Posted	Not Posted

State	Acronym	URL	Info	Valid For?	Fees	Qualifications
		https://connect.ncdot.gov/business/SmallBusiness/Pages/MBE%20WBE%20Certification%20Process.aspx	NC Dept of Transportation (NCDOT) Minority Business Enterprise (MBE) / Woman Business Enterprise (WBE) Certification Program	Not Posted	Not Posted	46 CFR 26: 51% owned and controlled by socially & economically disadvantaged individual; must be a small business as defined by SBA standards; must not have annual gross receipts over \$23.98 million in the previous three fiscal years (\$56.42 million for airport concessionaires in general with some exceptions), personal net worth less than \$1.32M.
North Dakota	ND	https://www.dot.nd.gov/divisions/civilrights/dbeprogram.htm#dbe-certification	ND Dept of Transportation (NDDOT) Disadvantaged Business Enterprise (DBE) Program includes women owned small businesses	Not Posted	Not Posted	46 CFR 26: 51% owned and controlled by socially & economically disadvantaged individual; must be a small business as defined by SBA standards; must not have annual gross receipts over \$23.98 million in the previous three fiscal years (\$56.42 million for airport concessionaires in general with some exceptions), personal net worth less than \$1.32M.
Ohio	OH	https://das.ohio.gov/Divisions/Equal-Opportunity/Business-Certification/women-b	OH Dept of Administrative Services Women-Owned Business Enterprise (WBE) program certification available	Not Posted	Not Posted	An WBE certified business must be owned and controlled by a woman who is a U.S. citizen and has an established residency in the state of Ohio or a reciprocal state (if certified pursuant to section 123.154(D) of the Revised Code). In addition, the business must: have been in business for at least one year prior to applying; be at least 51% percent women-owned; the business owner must possess requisite knowledge of the business and industry in which she is applying; have day-to-day control over the business, exercising final authority over all aspects of daily operations, including but not limited to, operations, financial and business management, human resources and policy decisions; and possess all licenses and permits required by law to perform the scope of work within classifications requested.
Oklahoma	OK	https://www.okcommerce.gov/doing-business/business-services/women-owned-business-certifications/	OK Transportation Disadvantaged Business Enterprise (DBE) certification	5 yrs	Not Posted	46 CFR 26: 51% owned and controlled by socially & economically disadvantaged individual; must be a small business as defined by SBA standards; must not have annual gross receipts over \$23.98 million in the previous three fiscal years (\$56.42 million for airport concessionaires in general with some exceptions), personal net worth less than \$1.32M.
Oregon	OR	http://www.oregon4biz.com/How-We-Can-Help/COBID/MWBE/	Minority / Women Business Enterprise (M/WBE)	Not Posted	Not Posted	Must be: for profit; registered with the Oregon Secretary of State; have gross annual receipts (3-year average) not exceeding \$26.29 million; and and the business owner must: be a U.S. citizen or lawfully admitted, permanent resident; own and control 51% or more; control and manage day-to-day operations; have proper licensing (e.g., engineer); have made a contribution of capital. The business owner also should expect a phone interview as well as possible site visit, which includes office, shop, and job site when applicable.
Pennsylvania	PA	https://www.dgs.pa.gov/Small%20Diverse%20Business%20Program/Small-Diverse-Business-Verification/Pages/default.aspx	PA Small Diverse Business Verification verifies self-certified Small, Women, and other business types. Certification actually occurs there a Unified Certification Program (UCP (see below) or the Woman's Business Enterprise National Council (WBENC)	Not Posted	Not Posted	Self-certified as a for-profit, United States business; independently owned; not dominant in its field of operation; employ no more than 100 Full-Time Equivalent (FTE) Employees; may not exceed three-year average gross revenues of \$38.5 Million, and have a current third-party certification from PA UCP, WBENC, NMSDC, SBA 8(a) program, USBLN, NGLCC, Vets First Verification Program; or Disability: IN.
		https://paucp.dbesystem.com/	Pennsylvania Unified Certification Program (PA UCP) is responsible for Disadvantaged Business Enterprise (DBE) (to include Woman-owned businesses). There are partner organizations that you may certify with as well via providing request code expansion, submit annual affidavit and your certification.	Not Posted	Not Posted	Uses partner certifications from the SEPTA DBE Program Office, PA DOT, Allegheny County, Philadelphia International Airport (PHL) Northeast Philadelphia Airport (PNE), or Port Authority (see below)
		https://septa.dbesystem.com/	SEPTA DBE Program Office	Not Posted	Not Posted	Not Posted
		https://pennndot.dbesystem.com/	PA Dept of Transportation	Not Posted	Not Posted	46 CFR 26: 51% owned and controlled by socially & economically disadvantaged individual; must be a small business as defined by SBA standards; must not have annual gross receipts over \$23.98 million in the previous three fiscal years (\$56.42 million for airport concessionaires in general with some exceptions), personal net worth less than \$1.32M.
		https://alleghenycounty.diversitycompliance.com/	Allegheny County	Not Posted	Free	46 CFR 26: 51% owned and controlled by socially & economically disadvantaged individual; must be a small business as defined by SBA standards; must not have annual gross receipts over \$23.98 million in the previous three fiscal years (\$56.42 million for airport concessionaires in general with some exceptions), personal net worth less than \$1.32M.
		https://phl.dbesystem.com/	PHL PNE (Airport Commission)	Not Posted	Not Posted	46 CFR 26: 51% owned and controlled by socially & economically disadvantaged individual; must be a small business as defined by SBA standards; must not have annual gross receipts over \$23.98 million in the previous three fiscal years (\$56.42 million for airport concessionaires in general with some exceptions), personal net worth less than \$1.32M.
		https://portauthority.dbesystem.com/	Port Authority	Not Posted	Not Posted	46 CFR 26: 51% owned and controlled by socially & economically disadvantaged individual; must be a small business as defined by SBA standards; must not have annual gross receipts over \$23.98 million in the previous three fiscal years (\$56.42 million for airport concessionaires in general with some exceptions), personal net worth less than \$1.32M.
Rhode Island	RI	http://odeo.ri.gov/offices/mbeco/index.php	RI Office of Diversity, Equity & Opportunity Dept of Administration (ODEO) certified Minority Business Enterprises (MBE), Women Business Enterprises (WBE), and Disadvantaged Business Enterprises (DBE)	Not Posted	Not Posted	Not Posted
South Carolina	SC	https://www.scdot.org/business/bus-development-dbe-certification.aspx	SC Dept of Transportation (SCDOT) Disadvantaged Business Enterprise (DBE) Program	Not Posted	Not Posted	46 CFR 26: 51% owned and controlled by socially & economically disadvantaged individual; must be a small business as defined by SBA standards; must not have annual gross receipts over \$23.98 million in the previous three fiscal years (\$56.42 million for airport concessionaires in general with some exceptions), personal net worth less than \$1.32M.
South Dakota	SD	Not Posted	Not Posted	Not Posted	Not Posted	Not Posted
Tennessee	TN	https://www.tn.gov/generalservices/procurement/central-procurement-office-cpo-/governor-s-office-of-diversity-business-enterprise-godbe-/godbe-certification-overview.html	TN's Diversity Business Enterprise program includes Woman Business Enterprise (WBE)	3 yrs	Not Posted	Business should be independently owned and operated; Must be a for-profit business which serves a commercially useful function; Business must be in business for a minimum of two (2) years in order to qualify for certification; Applicants must submit a signed copy by majority owner of the most recent federal Tax Return by majority owner (including all schedules) in order to verify ownership and control; Business must be a residence in the State of Tennessee and the business must be located within Tennessee borders.

State	Acronym	URL	Info	Valid For?	Fees	Qualifications
Texas	TX	https://comptroller.texas.gov/purchasing/vendor/hub/certification-process.php	Historically Underutilized Business (HUB) Certification includes Women-Owned Businesses	Not Posted	Not Posted	An applicant owner must provide proof of 51% ownership and control of the day to day operation of the business. The owner must be an economically disadvantaged person meeting eligibility as a(n): Asian Pacific American, Black American, Hispanic American, Native American, American woman, and/or Service-Disabled Veteran with a service-related disability of 20% or greater. The applicant/owner must: be a U.S. Citizen, prove at least one year of Texas residency, prove control of the day to day operations, and hold company title equivalent to ownership and control requirements. The applicant business must: be primarily based in Texas, prove its principal place of business is in Texas, and be a for-profit entity that has not exceeded the size standard prescribed by 34 TAC §20.294.
		https://ephcc.org/blog/certifications/state-certifications/	El Paso Hispanic Chamber of Commerce	Not Posted	Cost of certification: \$150 to obtain a new State recognized certification, \$75 renewal fee.	See above
		https://www.txdot.gov/business/partnerships/hub.html	TX Dept of Transportation Historically Underutilized Business (HUB) Certification includes Women-Owned Businesses	Not Posted	Not Posted	See above and 46 CFR 26: 51% owned and controlled by socially & economically disadvantaged individual; must be a small business as defined by SBA standards; must not have annual gross receipts over \$23.98 million in the previous three fiscal years (\$56.42 million for airport concessionaires in general with some exceptions), personal net worth less than \$1.32M.
Utah	UT	Not Posted	Not Posted	Not Posted	Not Posted	Not Posted
Vermont	VT	https://vtrans.vermont.gov/civil-rights/doing-business/dbe-center/certification	Vermont Agency of Transportation (VTrans) certifies Disadvantaged Business Enterprises (DBE) includes Woman-owned businesses	1 yr	Not Posted	46 CFR 26: 51% owned and controlled by socially & economically disadvantaged individual; must be a small business as defined by SBA standards; must not have annual gross receipts over \$23.98 million in the previous three fiscal years (\$56.42 million for airport concessionaires in general with some exceptions), personal net worth less than \$1.32M.
Virginia	VA	https://www.sbsd.virginia.gov/certification-division/swam/	Small, Women-Owned, and Minority-owned Business (SWaM) certification	1 yr	Not posted	"Women-owned business" means a business that is at least 51% owned by one or more women who are U.S. citizens or legal resident aliens, or in the case of a corporation, partnership, or limited liability company or other entity, at least 51% of the equity ownership interest is owned by one or more women who are citizens of the United States or legal resident aliens, and both the management and daily business operations are controlled by one or more women.
Washington	WA	https://omwbe.wa.gov/certification/state-certification	Office of Minority and Women's Business Enterprises (OMWBE) certifies small businesses owned and controlled by women (Woman Business Enterprise (WBE)).	Not Posted	Not Posted	Must be: for profit; able to perform the core services necessary to fulfill a contract in the business's eligible owner(s) area of specialty or expertise; a small business based on SBA size standards, which is measured in two ways: (1) An overall business size standard of \$23.98 million in gross receipts over a three-year average, and (2) size standards according to businesses' NAICS codes. OMWBE will assign business NAICS codes according to the goods and services indicated the business will provide. The eligible owner(s) must: Be a minority or woman. Minority is defined as African American/Black, Hispanic/Latino, Asian American, Pacific Islander, Native Hawaiian, Alaska Native, or Native American. Other individuals may be found to be socially and economically disadvantaged on a case-by-case basis; please click here or call our office for more information; Own at least 51% of the business and show contribution of capital and expertise; Control the managerial and day-to-day operations; Be economically disadvantaged. "Economically disadvantaged" is generally defined as having a personal net worth less than \$1.32 million, not including a person's primary residence or an applicant business.
West Virginia	WV	Not Posted	Not Posted	Not Posted	Not Posted	Not Posted
Wisconsin	WI	https://doa.wi.gov/Pages/DoingBusiness/SupplierDiversity.aspx	Woman-Owned Business Enterprise (WBE) certification	1 yr	\$150	Be at least 51% owned, controlled, and actively managed by women group members. Is currently performing a "useful business function" in the State of Wisconsin. Must be at least one (1) year old under current ownership. Provide the application fee.
Wyoming	WY	http://www.dot.state.wy.us/home/business_with_wydot/contractors/Disadvantaged_Business_Enterprise.html	WY Dept of Transportation (WYDOT) Disadvantaged Business Enterprise (DBE) program includes woman-owned businesses.	Not Posted	Not Posted	46 CFR 26: 51% owned and controlled by socially & economically disadvantaged individual; must be a small business as defined by SBA standards; must not have annual gross receipts over \$23.98 million in the previous three fiscal years (\$56.42 million for airport concessionaires in general with some exceptions), personal net worth less than \$1.32M.
Guam	GU	Not Posted	Not Posted	Not Posted	Not Posted	Not Posted
Puerto Rico	PR	https://affiliate.nmsdc.org/prmsdc/app/template/contentMgmt%2CCertificationBenefits.vm;jsessionid=B96585520EAD3849B923A877447C882C	Puerto Rico Minority Supplier Development Council as part of the National Minority Supplier Development Council (NMSDC). NOTE: Does not specifically state "women" are included in the definition of "minority".	Not Posted	Not Posted	Must be: United States citizens; minority businesses must be at least 51% minority-owned operated and controlled; for the purposes of NMSDC's program, a minority group member is an individual who is at least 25% Asian, Black, Hispanic or Native American. Minority eligibility is established via a combination of screenings, interviews and site visits; Ownership, in the case of a publicly-owned business, means that at least 51% of the stock is owned by one or more minority group members; Must be a profit enterprise and physically located in the U. S. or its trust territories; Management and daily operations must be exercised by the minority ownership member(s).
U.S. Virgin Islands	USVI	Not Posted	Not Posted	Not Posted	Not Posted	Not Posted