An Exploration into Comparing Women’s Business Centers and their Performance

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### Table of Contents

Acknowledgements and Disclaimer ...................................................................................... 6
Executive Summary .................................................................................................................. 7
Background .............................................................................................................................. 9
Project Objectives .................................................................................................................. 11
Project Methodology .............................................................................................................. 12
  Data Collection ...................................................................................................................... 12
  Internal Data Sources ........................................................................................................... 12
  External Data Sources .......................................................................................................... 13
  Primary Data Sources .......................................................................................................... 14
Data Challenges .................................................................................................................... 15
  Internal Data ......................................................................................................................... 16
  External Data ......................................................................................................................... 16
  Primary Data ........................................................................................................................ 16
Analysis of the WBCs as a Population ................................................................................... 17
  Age of WBCs ......................................................................................................................... 17
  The WBC’s Environment ....................................................................................................... 18
  Training Courses and Programs Offered ............................................................................. 19
  Tenure of Director ................................................................................................................. 21
Survey Results ....................................................................................................................... 24
  Non-Funding Resources ....................................................................................................... 24
    Technology and Online Support ......................................................................................... 25
    SBA Training and Curriculum for Clients ........................................................................... 26
    Marketing and Promotion .................................................................................................... 26
    Best Practices and Standardized Resources ....................................................................... 26
    Staff Training and Personnel Support .............................................................................. 27
Partnerships .......................................................................................................................... 27
  Economic Development Organizations ................................................................................. 28
  Government Partnerships ...................................................................................................... 29
Resource Partnerships..................................................................................................................53
Women’s Business Partners Program ..........................................................................................55
General Overview .........................................................................................................................55
Program Services .......................................................................................................................55
Funding ........................................................................................................................................56
Resource Partnerships ................................................................................................................56
Wyoming Women’s Business Center ..........................................................................................58
General Overview .......................................................................................................................58
Program Services .......................................................................................................................58
Funding ........................................................................................................................................59
Resource Partnerships ................................................................................................................59
WBC Director Interview Results ..................................................................................................61
Recommendations .......................................................................................................................63
Data Collection Strategies ..........................................................................................................63
Performance Assessment Techniques ..........................................................................................65
Programmatic Changes ..............................................................................................................66
Conclusion ...................................................................................................................................69
Appendix A: List of Acronyms ....................................................................................................70
Appendix B: Sample Output from Database ...............................................................................71
Appendix C: Women’s Business Center Survey Questions .........................................................72
Appendix D: Interview Guide .....................................................................................................78
  Introduction Script .......................................................................................................................78
  Individual Interview Information ...............................................................................................78
  Guiding Interview Questions .....................................................................................................80
Appendix E: List of WBCs in Each Cohort ..................................................................................81
Appendix F: Cohort Performance Composite Index .....................................................................85
Appendix G: Advisory Board ......................................................................................................87
Appendix H: Author Biographies ..................................................................................................91
Appendix I: References ................................................................................................................93
Acknowledgements and Disclaimer

This report was created by a team of six Master of Science in Public Policy and Management students at the H. John Heinz III College at Carnegie Mellon University in accordance with the systems synthesis graduation requirement. The team would like to thank our clients, Erin Andrew and Bruce Purdy of the Office of Women’s Business Ownership at the Small Business Administration and Erin Kelley of the National Women’s Business Council. We would also like to give special thanks to our advisory board members for their assistance and support throughout the project. Finally, we would like to thank our program directors Marie Coleman and John Flaherty, and our project adviser, Denise Lawson.

This report does not represent the views of the Small Business Administration, the National Women’s Business Council, the project’s advisory board, or Heinz College. For any questions about this report, please contact the Director of the Heinz College DC program, Marie Coleman, at 202-403-8600. A full list of acronyms used in this report can be found in Appendix A. For more information on the advisory board members convened to support this project see Appendix G. For biographies of the team members that contributed to this report, please see Appendix H.
Executive Summary

In August 2014, the Small Business Administration’s (SBA) Office of Women’s Business Ownership (OWBO) and the National Women’s Business Council (NWBC) enlisted a group of Master of Science in Public Policy and Management students from Carnegie Mellon University’s Heinz College to assist in better understanding the current ecosystem of the Women’s Business Center (WBC) network. The full scope of the project consisted of two main goals:

1. To achieve a better understanding of the internal and external factors that influence the capabilities and performance of WBCs; and
2. To provide guidance that will assist OWBO in future decision making for WBCs regarding grant language, support to new WBCs, and additional services for existing WBCs.

Formal research began in November 2014 with a project timeline of six months. The following report explains the full methodology and scope of our work, as well as the following deliverables:

- A comprehensive database with summary sheet of key information for each WBC;
- Raw survey data files of survey responses;
- Audio files of seven calls with WBC directors; and
- A series of recommendations to provide guidance on future decision making for WBC grant language, support offered to new WBCs, and adjustments to resources provided to existing WBCs.

The project started with an in-depth data collection phase. This included reviewing internal OWBO data, collecting data on external factors that influence WBCs, and creating and analyzing primary data sources (surveys and interviews of WBC directors). Data challenges – such as missing data and inconsistent data reporting – led to a reassessment of how to proceed with data analysis. For a full explanation of data challenges, see the data challenges section of the report on page 15. To analyze the data, we used descriptive statistics on the internal, external, and survey data to complete a population analysis on the WBC network as a whole and begin to better understand WBC ecosystems.

Recognizing that the WBC network is diverse, each WBC is influenced by its own unique set of factors, we utilized a cohort identification framework to better understand the broader context in which WBCs operate. Six cohorts were identified based on combinations of the following factors:

- Hosted vs. Stand-alone WBC;
- High vs. low unemployment;
- Population in the area in which they operate; and
- Age of the WBC.
To gain a richer understanding, WBCs in each cohort were targeted for an interview as the final level of an in-depth analysis that leveraged qualitative and quantitative information available to us. The data analysis and in-depth reviews led to a series of results that directly influenced our overall recommendations to OWBO and NWBC.

The final recommendations fall into three categories with multiple recommendations in each. The recommendations are as follows:

- **Data Collection Strategies:**
  1. Standardize data collection procedures and provide clarification of data reporting definitions and statistics.
  2. Track additional performance and demographic metrics.
  3. Revise the EDMIS data collection tool in order to better capture the full impact of WBCs.

- **Performance Assessment Techniques:**
  1. Implement the cohort identification process used in this report with other defining factors, potentially leading to an alternate comparison analysis.
  2. Research alternative performance comparison frameworks to apply to the WBC network.
  3. Incentivize WBCs to use more program evaluation techniques.

- **Programmatic Changes:**
  1. Expand resources and curriculum made available to new WBCs and during transitions between WBC directors.
  2. Provide enriched opportunities for WBCs to engage in sharing best practices.
  3. Offer a centralized database of automated templates and resources.
  4. Increase technological software and hardware updates available to WBCs.
  5. Encourage WBCs to increase connections with private sector partnerships.
  6. Continue research on how WBCs interact with their partnerships.
  7. Conduct careful evaluations of host cities for placement of future WBCs.
Background

This project has two clients – SBA’s OWBO and NWBC – with a primary focus on the network for Women Business Centers (WBCs).

OWBO’s responsibilities include overseeing the network of WBCs across the country and U.S. territories.¹ There are three main office functions within OWBO:²

- Increasing access to capital for women entrepreneurs using loan guarantees, micro-lending intermediaries, and other strategies;
- Ensuring federal contracts are awarded to female business owners, as the current federal government goal is to award 23 percent of federal contracts to small businesses and 5 percent to women-owned small businesses; and
- Providing counseling for women entrepreneurs. OWBO has 14,000 resource partners for this service with three main types—Small Business Development Centers (SBDCs), SCORE, and WBCs.

The research and findings contained in this report aim to advance OWBO and NWBC’s understanding of the factors of influence within the WBC network. We hope the findings, methodologies, and recommendations in this report can assist OWBO in cultivating the capabilities of WBCs to support women business owners and leads to continued research on the topic in the future. The advancement of WBC capabilities will ensure that more low-income and under-represented women have access to the tools and resources that will allow them to achieve entrepreneurial success.

Currently, 105 WBCs throughout the United States and its territories comprise the WBC network, each with a unique combination of internal and external factors, including funding streams, partner organizations, age, demographics, program services, staff expertise, and community resource support among others. WBCs provide training and counseling for women entrepreneurs and business owners – with an emphasis on economically and/or socially disadvantaged women to start and grow small businesses. “WBCs seek to ‘level the playing field’ for women entrepreneurs, who still face unique obstacles in the business world.”³

WBCs have three main goals⁴:

- Efficiency in messaging and material distribution to increase awareness of the services provided;

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¹ SBA OWBO 2015a.
² Notes from client meeting on 11/8/2014.
³ SBA OWBO 2015b.
⁴ Notes from client meeting on 11/8/2014.
- Expansion of the WBC network by creating public-private partnerships or utilizing other partners in their work; and
- Increased participation of women in all SBA programs.

Currently, all WBCs are awarded approximately the same amount of funding, depending on where they are in their life cycle. WBCs within the first three years of their initial OWBO grant receive larger grants than older, more established WBCs. Approximately 85 percent of all WBCs secure 100 percent of match funding, indicating that the minimum budget for most WBCs is between $250,000 and $300,000. However, many secure additional external funding beyond the SBA grant and match funds.\(^5\)

NWBC is “a non-partisan federal advisory council, which serves 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.”\(^6\) Comprised of 15 members, several of which are from national women’s business organizations, NWBC conducts research on issues relevant to women business owners, publishes their findings, and serves as a platform for women business owners to learn and improve. One member organization is the Association of Women’s Business Centers (AWBC).\(^7\)

While not a direct client, another key stakeholder in this report is the AWBC. The AWBC is a national non-profit dedicated to “securing economic justice and entrepreneurial opportunities for women by supporting and sustaining a national network of over 100 Women’s Business Centers.”\(^8\) Most WBCs highlighted in this report are members of the AWBC.

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\(^5\) Notes from client meeting 11/8/2014.
\(^6\) NWBC 2015.
\(^7\) NWBC 2015.
\(^8\) AWBC 2015.
Project Objectives

The two overarching objectives of this project are (1) to achieve a better understanding of the internal and external factors that influence the capabilities and performance of WBCs and (2) to provide guidance that will assist OWBO in future decision making for WBCs regarding grant language, support offered to new WBCs, and additional services for existing WBCs.

At the onset of this project, we invested significant time to defining the project’s scope in conjunction with stakeholder input. As the project progressed, we experienced several unexpected challenges, including issues with data quality and availability, and time constraints that prompted readjustments to the project methodology and scope.

The recommendations as a result of this project draw from various sources and their level of implementation complexity varies. Ultimately, we hope this project offers insights into the diversity of the WBC network and serves as a platform for future research and policy development and implementation.
Project Methodology

Defining the landscape and ecosystem of support, as well as identifying levels of performance for the WBC network, required an in-depth analysis of both internal and external factors of influence. Both qualitative and quantitative data were collected from a variety of sources including internal OWBO data, publically available data sources, and primary data collection methods. In assessing the breadth of the data collected, various statistical methods were considered for analysis and are further explained later in this report. The following section outlines the methodological approaches employed in this analysis, including data collection strategies and data analysis techniques.

Data Collection

Data used in this analysis were collected from three main sources: data previously collected internally by OWBO; data collected externally from public data repositories; and primary data collected through a survey and individual interviews with WBC directors. All data collected in this process will be released to the client in a consolidated database. See Appendix B for a sample output from the database. Raw data files will also be provided where appropriate. Some of the data collected were not used in analysis but are available to the client for use in future research.

Internal Data Sources

OWBO provided various spreadsheets containing the following information:

- **Contact Information**: up-to-date phone numbers, addresses, WBC director names, websites, and email addresses. This was used to connect with directors for surveys and interviews.
- **Demographic Information**: date founded, capital access, online training, special initiatives, technology services, faith-based partnerships, primary language, secondary language, number of languages offered, government contracting assistance, mentoring programs, veteran-specific programs, targeted programs for youth/young women, target programs for senior women, manufacturing specialties, international elements, microloan availability, counties served, region, and rural/urban/suburban designation.
- **Performance Measures**: clients trained and clients counseled (by gender), new business starts, and access to capital.
- **WBC profiles**: includes basic information on each WBC such as general information, general overview, programming and activities, organizational best practices, demographic specialties, and program specialties.
External Data Sources

To supplement the internal data provided by OWBO, we collected a variety of information about the areas in which the WBCs operate to get a better understanding of different dynamics that may affect the performance of WBCs. Unless specified otherwise, data were collected at the Metropolitan Statistical Area (MSA) level. For WBCs that are serving more rural populations, and therefore not located in an MSA, data were collected for the county in which the WBC operates. External data collected and relevant sources are as follows:

- **Unemployment Rate**: Produced by the Bureau of Labor Statistics (BLS) in the Local Area Unemployment Statistics (LAUS) program. Collected annual unemployment rate by MSA from 2007-2013 using the multi-screen searchable database.9
- **Employment**: Produced by the BLS in the Current Employment Statistics (CES) program. Collected annual employment counts by MSA from 2007-2013 using the multi-screen searchable database.10
- **Small Business Tax Climate**: Uses the Small Business Tax Index by state computed by the Small Business & Entrepreneurship Council that assesses the costs of tax systems for entrepreneurship and small business in each state. The index incorporates 21 different tax measures, including personal income tax, capital gains tax, corporate taxes, consumption-based tax, and gas tax, where a higher index indicates a more costly tax system for small businesses and entrepreneurs.11 It is important to remember that these data only refer to the state tax climate, and various metro areas and/or municipalities may be subject to additional local taxes.
- **Median Income**: Compiled by the U.S. Census Bureau from the American Community Survey, reports inflation-adjusted median household income in 2013 by MSA, using the 5-year sample.12 This data can be accessed using the American FactFinder, Table S1901.
- **Education Level**: Compiled by the U.S. Census Bureau from the American Community Survey, reports the share of prime working-age (age 25-54) women with a Bachelor’s degree or higher in 2013 by MSA, using the 5-year sample.13 This data can be accessed using the American FactFinder, Table S1501.
- **Population by Gender**: Compiled by the U.S. Census Bureau from the American Community Survey, reports the female share of the population in 2013 by MSA, using the 5-year sample.14 This data can be accessed using the American FactFinder, Table S0101.

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9 BLS 2015b.
10 BLS 2015a.
11 Keating 2014.
12 U.S. Census Bureau 2015c.
13 U.S. Census Bureau 2015b.
14 U.S. Census Bureau 2015a.
• **Local Colleges/Universities:** Identifies the number of postsecondary education schools in each metro area, including colleges, universities, arts institutes, postsecondary technical schools, and other postsecondary organizations offering associate’s degrees and professional certifications. Produced by the National Center for Education Statistics.\(^{15}\)

• **Existence of Other Business Assistance Programs:** Compiled by BusinessUSA, measures the number of other business assistance programs in each state (the smallest geographic area for which the data is produced). It is worth noting that entrepreneurs may not be able to reasonably reach all organizations in some states, while they may also cross state borders to reach resources that are more convenient. However, overall this indicator provides a good approximation of the business assistance resources available to entrepreneurs in each state.\(^{16}\)

• **Local Chambers of Commerce:** identifies metro areas that have a local Chamber of Commerce as aggregated by the U.S. Chamber of Commerce.\(^{17}\)

• **Access to Capital:** The State Small Business Credit Initiative catalogues programs participating in small business lending at the state level.\(^{18}\) To get an idea of what lending programs are available to states, we looked at the number of state programs funded by the Initiative and the amount of funds allocated by the Initiative to each state.\(^{19}\)

• **Fair Market Rent:** Compiled by the U.S. Department of Housing and Urban Development, this measure reports official fair market rents published in the Federal Registrar. Data reflect rents by county and by number of bedrooms for fiscal year 2014.\(^{20}\) This can be used as an approximation for cost of living in various localities.

• **Family Budget:** Represents the approximate costs to attain a “secure yet modest” standard of living for a family of four (two parents and two children) by MSA in 2014.\(^{21}\) Compiled by the Economic Policy Institute, the measure includes costs for housing, food, child care, transportation, health care, other necessities, and taxes.\(^{22}\)

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**Primary Data Sources**

In order to expand upon and verify existing internal data, we formulated and distributed a 33-question survey to 107 WBC directors listed within the Contact Information spreadsheet provided by OWBO in early February 2015. Because the survey was not officially evaluating performance on behalf of OWBO, and we wanted the highest possible response rate, the survey was called a questionnaire.

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\(^{15}\) National Center for Education Statistics 2015.

\(^{16}\) BusinessUSA 2015.

\(^{17}\) U.S. Chamber of Commerce 2015.

\(^{18}\) U.S. Department of the Treasury 2015a.

\(^{19}\) U.S. Department of the Treasury 2015b.


\(^{21}\) Economic Policy Institute 2015a.

\(^{22}\) Gould, Finio, Sabadish, and Wething 2013.
when released to WBC directors at the suggestion of the client, and directors were able to skip any question they felt uncomfortable answering. Survey questions addressed details on the service population, performance measures, and basic WBC information such as number paid staff and sources of match funding. While the survey was conducted in February 2015, some questions referenced performance data from 2014.

Survey questions included both multiple choice and open-ended formats, and all questions were approved by OWBO and NWBC prior to distribution. The survey questions can be found in Appendix C. We conducted the survey through Survey Monkey and gave directors three weeks to complete it. Our response rate was 77 percent. Raw response data is included in the final deliverable to the client.

The team also conducted interviews with select WBC directors, gathering qualitative information to complement the quantitative data collected through internal, external, and primary sources. Directors were asked to explain how they define success for their organization, how they count their clients within EDMIS, and what their relationship is with the AWBC among other inquiries. Interviewees were selected based on the cohort identification process as well as their performance composite score (explained later in the Cohort Identification section on page 31). We identified two WBCs from each cohort to interview, one high performer and one low performer, for a total of twelve targeted WBCs. However, due to scheduling constraints, only seven of these WBCs participated in an interview. While consistent responses were heard across WBC directors, we recognize that the small sample size does not necessarily provide a composite look at all WBCs.

One WBC from each of the six cohorts was interviewed, with two WBCs interviewed from cohort two. Of the seven interviews, two were high performers, two were mid performers, and three were low performers within their cohort. All interviews were conducted over the phone and recorded with permission of the interviewee. Interview recordings are included in the electronic deliverables to the clients. While the interviews were guided by overarching themes, aided by questions derived from stakeholder input and survey results, the interviews were largely discussion-driven, flexible conversations. See Appendix D for an interview guide to each interview.

**Data Challenges**

We encountered a variety of issues with data collection, data validity, and data completeness with each of our three main data sources as explained further in this section.
**Internal Data**

Some of the data elements included in OWBO internal datasets had missing values, specifically with performance data, and as a result 13 WBCs needed to be omitted from data analysis. Preliminary exploration of datasets suggested that WBCs are inconsistently reporting internal performance measures; this was later reinforced by WBC directors through the survey and interviews. The WBCs are required to use the same reporting system as SBDCs and SCORE, which lacks customization for characteristics unique to WBCs, and therefore responses are often inconsistently captured.

**External Data**

The external data we collected was limited to larger geographic areas than would be ideal due to common sample size issues. As previously described, we collected data at the MSA level (or county level for rural areas) when available. However, some of the variables we collected were only available at the state level, such as the small business tax climate and access to capital, which does not provide a level of granularity to reflect conditions at all WBCs. The data years for variables also varied slightly due to data availability.

**Primary Data**

Because we designed our survey so that participants were not required to respond to every question, the survey response data may also be inconsistent and incomplete. Additionally, the range of responses to open-ended questions was wide. Open-ended questions were analyzed by grouping them into broad categories based on similar themes. This methodology became particularly useful for analyzing non-funding resources and partnerships.

These challenges required significant data cleaning, organization, and verification. However, even after thorough data work, we did not feel that the data had a level of completeness, consistency, or validity to produce a reliable robust statistical analysis. Therefore, we were hesitant to conduct any type of regression analysis. Strategies for data collection going forward, as well as data analysis techniques that could be implemented with a more dependable dataset, are explored in the Recommendations Section starting on page 63.
Analysis of the WBCs as a Population

This analysis utilized both internal and external data on the WBCs. The survey was sent to 107 WBCs that were listed in the contact information database provided by OWBO. Note that this differs from the 2015 count of 105 WBCs cited elsewhere in this report. See Appendix C for the full list of survey questions. In the 2014 OWBO dataset, fourteen WBCs did not have any data, leaving a sample size of 98 for analysis, which represents 92 percent of the WBC population. From this data, we attempted to identify trends, commonalities, and differences between WBCs that might influence their performance and ability to serve clients. Due to the aforementioned data challenges, this analysis should be used as a general representation of the WBC landscape and not taken as conclusive.

Age of WBCs

Ninety-five of the 99 WBCs reported the year in which the WBC was founded. The average age of the WBC sample population that contained a founding year, based on internal OWBO data, was approximately 14 years old, with the two oldest at 38 years old. Table 1 provides descriptive statistics of the reported ages of WBCs.

<table>
<thead>
<tr>
<th>Table 1. WBC age descriptive statistics (n=95)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean</td>
</tr>
<tr>
<td>Median</td>
</tr>
<tr>
<td>Mode</td>
</tr>
<tr>
<td>Standard Deviation</td>
</tr>
<tr>
<td>Sample Variance</td>
</tr>
<tr>
<td>Range</td>
</tr>
<tr>
<td>Minimum</td>
</tr>
<tr>
<td>Maximum</td>
</tr>
<tr>
<td>Count</td>
</tr>
</tbody>
</table>

Source: Survey results
The WBC’s Environment

One variable in the OWBO database categorized the WBCs by the geographical region they serve using three categories—rural, urban, and suburban. However, this variable was unreported by some of the WBCs. Figure 1 shows the average number of clients served by area type.

![Figure 1. Average clients served, by area type](image)

Using data from the survey to fill in some of the blanks for this variable, a 31 percent capture rate became a 71 percent representation of the WBC population. A majority of WBCs (35) reported serving clients in a primarily urban environment. According to the U.S. Census, “To qualify as an urban area, the territory identified according to criteria must encompass at least 2,500 people, at least 1,500 of which reside outside institutional group quarters.” Twenty centers reported serving clients in rural areas that generally represent areas outside of cities and towns, and 16 WBCs reported serving suburban populations, defined as a “residential area or a mixed use area, either existing as part of a city or urban area or as a separate residential community within commuting distance of a city.” Eight centers reported serving a combination of geographical types.

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23 U.S. Census Bureau 2015d.
24 U.S. Census Bureau 2015d.
To expand the analysis on the populations that WBCs serve, we used U.S. Census data of the population of females age 16 to 54 by MSA. Taking the total number of women clients seen for the same 77 centers and dividing by the working-age population of females in the respective MSA results in a statistic that describes the number of women clients per capita in the MSA. The 77 WBCs with data saw an average of 0.8 percent of the total female population between ages 16 and 54 in their respective MSA.

**Training Courses and Programs Offered**

The OWBO database allows for a deeper analysis on the variety of training taking place at the WBCs. This analysis is helpful in learning what type of training is taking place most frequently across the WBC landscape. First we omitted 14 blank cells from the 112 centers listed to ensure we did not skew the data, decreasing the sample size to 98. According to OWBO data, the WBC population offers an average of 3 training courses per center. The Government Contracting Assistance course was the most widely implemented course with 73 percent of respondents indicating that it is provided at their WBC. The Government Contracting Assistance program is “a series of free online contracting courses created by the SBA to help prospective and existing small businesses understand the basics about contracting with government agencies.” These self-paced courses include audio and take about 30 minutes to complete. The second-most implemented program is the mentoring program. Targeted manufacturing courses are the least reported in the OWBO database, likely because they are directed towards a very specific demographic of business owners.

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25 SBA 2015a.
Figure 2 shows the share of training courses provided by WBCs. Government Contracting Assistance is the most frequently offered course by WBCs, followed by mentoring programs.

Figure 2. Share of WBCs offering various training courses

- Government Contracting Assistance: 73.5%
- Mentoring program: 64.3%
- Microloans: 45.9%
- ENCORE/Senior women: 37.8%
- International trade/export: 33.7%
- Programs for youth/young women: 25.5%
- Veteran-specific programs: 24.5%
- Manufacturing: 18.4%

Source: SBA OWEO
Figure 3 shows the share of technological services provided by WBCs. Webinar services are the most frequently offered technological service, followed by online training and counseling and Skype counseling.

**Figure 3. Types of technological services offered**

Tenure of Director

In the survey, we asked directors about the length of their tenure at the WBC and experience working in business and management. The respondents selected from a list for each question that included less than 1 year, 1-5 years, 6-10 years, 11-15 years, and 15 or more years. Breaking down the population into groups based on tenure, the group of WBC directors who have been with the center for 6-10 years (55 directors) have the highest average total clients seen. However, the length of most WBC directors’ tenure spans 1-5 years (48 percent), which is the group with the lowest average total clients seen.

When we examined prior professional experience, WBC directors reporting 15 or more years of experience working in business, leadership, or management positions (29 directors) had the lowest average total clients seen.
Figure 4 shows the average number of clients served and share of directors with levels of tenure.

Source: Survey results
Figure 5 shows the average number of clients served and share of directors with various levels of experience in business and management.

**Figure 5. Average clients served and share of directors with various levels of experience in business and management**

Source: SBA OWBO and Survey results
Survey Results

The survey responses provide a unique window into the operations of WBCs from the perspective of the WBC directors, capturing new qualitative and quantitative data through a variety of response options. We conducted an in-depth analysis on specific factors of influence that were captured in the survey, based on client feedback. First, we conducted a qualitative analysis of the resources - excluding funding – that WBC directors reported necessary to enhance their capabilities to better serve women business owners. We felt this factor, as well as the subcategories the analysis yielded, were among the most important to WBC directors.

Non-Funding Resources

One particular open-ended survey question provided insight into what non-funding resources or non-funding wants, the directors feel can most improve the capabilities of their centers. The analysis of non-funding wants begins with responses to survey question 16, which asked,

“What additional resources, besides funding, would significantly improve your WBC’s ability to provide vital services to women business owners?”

This particular survey question provided insight into how a WBC director might potentially invest additional funding. The responses fell into broad categories, and every attempt was made to ensure that all of the directors’ comments were included in the analysis. Ultimately, we decided on the six non-funding resource categories listed in the table below. Table 2 shows the non-funding resource categories with the number of times they were mentioned in the survey results in response to question 16. The total share of mentions is based on 77 survey responses.

<table>
<thead>
<tr>
<th>Resource</th>
<th>Number of mentions</th>
<th>Share of total mentions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Technology and online support</td>
<td>27</td>
<td>35.1%</td>
</tr>
<tr>
<td>Training and curriculum for clients</td>
<td>23</td>
<td>29.9%</td>
</tr>
<tr>
<td>Marketing and promotion</td>
<td>16</td>
<td>20.8%</td>
</tr>
<tr>
<td>Staff support and training for WBCs</td>
<td>15</td>
<td>19.5%</td>
</tr>
<tr>
<td>Best practice and standardized resources for WBCs</td>
<td>13</td>
<td>16.9%</td>
</tr>
<tr>
<td>Partnerships and collaboration</td>
<td>12</td>
<td>15.6%</td>
</tr>
</tbody>
</table>

Source: Survey results

The percentages in Table 2 represent the number of entries listed in each category divided by 77, which is the number of respondents in the survey. For example, 35.1 percent of the 77 survey
respondents mentioned the need for technology and online support. The categories are not mutually exclusive and WBC directors may have listed multiple categories in their answers.

**Technology and Online Support**

When asked what non-funding resources could best improve the capacity to support women entrepreneurs, many of the WBC directors’ responses centered on the need for technology and online support, including updated hardware, business software, data tracking and management systems, graphic design capabilities, and online training.

The comments about technology and online support followed four main themes:

- **Increased access and availability of online business tools and resources:** This includes access to WBC-specific online training tools and curriculum for clients.
- **Improved internal reporting and data collection platforms:** Recommendations include an EDMIS upgrade or new data tracking system and data collection and management programs.
- **Updated and standardized software:** This includes requests for updated small business planning software for clients and data management software for the WBC to use internally.
- **Access to updated technological equipment:** This includes updated computers, printers, and phone lines to support videoconferences, webinars, and Skype interviews.

WBCs are provided technical support through a District Office Technology Representative (DOTR). According to the data provided by OWBO, 102 of the 107 centers reported the name of their DOTR. However, because DOTRs may serve multiple WBCs within a state or district, only a total of 62 DOTR names were listed. Of the 62 DOTRs listed in the OWBO database, 39 (63 percent) provided support for only one WBC, while the rest support more than one center. In some instances, the geographical distance between WBCs may diminish a DOTR’s ability to provide adequate technical support to each center for which they are responsible.26

Survey responses showed that technology and online resources have a great impact on a WBC’s ability to train clients and connect them to valuable resources. Aside from one-on-one counseling, services such as online training courses, workshops, webinars, and other web-based platforms are an important part of how WBCs provide support to their clients. Access to updated hardware, software, and technological support should be considered critical infrastructure that enables the WBCs to provide quality services.

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26 SBA 2015b.
SBA Training and Curriculum for Clients
The second category of non-funding resources mentioned by WBC directors in the survey related to additional guidance, training materials, and curriculum from OWBO. In survey responses, WBC directors expressed a desire for access to more OWBO curriculum and materials for their clients. Some examples mentioned include financial management training webinars, distance learning platforms, and workshops.

Along with additional curriculum, the WBC directors suggested that OWBO should supply and share other WBC-specific small business tools, resources, and materials on a centralized platform. One respondent mentioned SCORE’s website, which provides most of its resources and mentoring information online. One WBC director stated in a survey response,

“Every WBC has to create everything from scratch… Most of it can be centralized and standardized. SCORE has everything standardized which makes it simple for the individual locations to create publicity, workshops, classes, etc.”

Marketing and Promotion
In the survey, 91 percent of respondents said they believed that there is a correlation between outreach and the number of clients served. Yet marketing and outreach was among the top needs cited by WBC directors. Collectively, WBC directors expressed the need for more awareness of the services they offer and additional resources for them to conduct outreach, which would increase their visibility and impact in the community. A common issue raised was that too many people have never heard of WBCs and are unaware of the services they provide. With limited staff and time, WBC directors experience difficulties developing and implementing robust and sustained outreach in addition to regular programming and reporting responsibilities.

Best Practices and Standardized Resources
Another theme expressed was the need for a forum where OWBO, NWBC, and WBC directors can share best practices. These include approaches for managing a WBC and tips for dealing with challenges like fundraising. WBC directors also expressed a desire for a centralized online portal that can be used by all WBCs to access standardized WBC forms and training materials. Four directors commented on the burden of the SBA matching fund requirement, and the amount of time directors spend fundraising outside of their daily operational duties. One director suggested they be allowed to count more in-kind donations toward the matching goals.

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27 SBA SCORE 2015.
Staff Training and Personnel Support
In the survey, WBC directors suggested expanding training programs for clients, but also advocated for the continued training of their staff and counselors by SBA to keep them updated with the latest information and issues. The majority of staff at WBCs are part-time employees or volunteers; however, it was reported that WBCs would benefit from specialized and continuous training. Additional recommendations included hiring subject matter experts and consultants to complement and assist the daily staff. It was clear from the survey that staff constraints limit most WBCs. Many expressed that more volunteers would be helpful to provide services and events for clients. Along with volunteers, more partnerships and community collaborations were referenced as a non-funding resource want. Additional comments expressed the need for more collaboration with other women’s support organizations, other WBC directors, and other SBA resources.

Partnerships
To determine the comprehensive scope of partnerships with which WBCs engage, our survey asked the following questions:

“Does your WBC partner with any other organizations? If yes, please list the names of the organization it partners with.”

Out of 80 responses to this question, 68 WBCs (85 percent) answered yes. Of the 68 WBCs who confirmed engagement with other partners, a list of 436 partnerships was generated. All responses were individually reviewed and researched online to confirm the name, the type of services provided, and geographical scope of the partnerships.

Some survey responses were not specific, like generally listing chambers of commerce, as opposed to listing the specific name of the partner organization (i.e. Pittsburgh North Regional Chamber of Commerce). Responses that were too broad or unclear to be categorized, like “certification entities,” were classified as “other”.

We then grouped them into broad categories, which were further broken down into smaller groups in some cases. Five categories emerged as a result of the analysis: private organizations, governments, colleges or universities, economic development organizations, and chambers of commerce.
Figure 6 shows the number partnerships mentioned in each category. A complete list of partnerships is provided in the survey results deliverable for the clients.

**Economic Development Organizations**

WBCs partnered with economic development organizations more frequently than with any other category. In the survey, economic development organizations comprised 50 percent of the 436 partnerships listed, followed by government administered entities (15 percent), colleges/universities (10 percent), chambers of commerce (9 percent), private partnerships (6 percent), and other partnerships that could not be categorized (10 percent).

When looking at the breadth of economic development organizations, some have private affiliations while others have federal relationships. The geographical reach of their services varied greatly, ranging across local, state, national, and international levels. National associations with a strong presence included Small Business Development Centers (SBDCs), SCORE programs, and to a smaller extent the National Association of Women Business Owners (NAWBO).
Local partnership organizations varied more, but had common themes of business, economic development, economic growth, revitalization, assistance, and resources. Some of these entities identified themselves as business improvement districts, economic development agencies, community development centers and corporations, non-profits, workforce development programs, local development corporations, economic development councils, and other women’s organizations.

**Government Partnerships**
Government partnerships ranked as the second-highest affiliation among WBCs. Examples of government partnerships include the City of Boston, Racine County, the New York Department of Education, the North Dakota Department of Commerce, and the U.S. Department of Commerce.

Of the 436 identified organizations, 9 percent were associated with federal programs. However, some respondents may have confused the program name with the true entity administering the program. For example, respondents cited the Hope VI which is a program overseen by the Department of Housing and Urban Development. A closer investigation revealed a variety of programs administered by federal agencies. Some of the federal programs identified, include the Volunteer Income Tax Assistance Program (VITA), the Alliance of Economic Inclusion, the Community Development Financial Institution Program (CDFI), Minority Business Development Agencies (MBDA), Hope VI Program, and SCORE. The FDIC, Department of Treasury, Department of Commerce, Department of Housing and Urban Development, and the SBA administer these programs.

**Colleges & Universities and Chambers of Commerce**
Chambers of commerce and colleges and universities also had a presence in the survey partnership responses. Some of the universities identified include technical schools, state and private universities, and local community colleges. Many of these entities may have entrepreneurship programs and resources for starting and growing businesses. As an example, Denver Women’s Business Center partners with the University of Boulder Law School’s legal clinic to offer legal services without charge to local startups lacking access to investor resources.

**Private Organizations**
Only 25 private entities were mentioned in the survey as partnership organizations, and most were associated with credit unions and banks. There were, however, two outliers in the trend, Google and Microsoft, which were mentioned by BigAustin Women’s Business Center.

Although private entities were not the most frequent partners for WBCs, many economic development organizations have relationships in the private sector, expanding the networks accessible to WBCs.
This demonstrates that WBCs have a second degree of association with many private entities through economic development organizations, which are not captured in the survey responses. For example, the Women’s Business Center in Utah stated in the survey that they partner with the Utah Microenterprise Loan Fund, a CDFI. A look at the Utah Microenterprise Loan Fund’s partnerships reveals a list of 42 others partners consisting of investors, other financial supporters, and in-kind contributors such as the Bank of the West, US Bank, and First Utah Bank. Networks begin to emerge from every partnership that yields additional potential resources for WBCs.
Cohort Identification

Much of our analysis relies on comparing similar WBCs in order to tease out nuanced differences that may be contributing to their performance and success. We selected four factors that are external to WBC control to organize WBCs into cohorts. While there are many factors that could have been chosen to define groupings, we decided to use factors that are available for each WBC and that we thought may explain differences in performance based on our existing knowledge of WBCs. Creating cohorts based on other factors could lead to different findings, and we encourage alternate ways of using this cohort framework to look at WBC performance in future analysis. The factors are as follows:

- **Hosted vs. Stand-Alone:** judges whether the WBC is hosted by an umbrella organization, such as a university or multi-purpose non-profit, where they may be able to leverage resources from the host organization and take advantage of economies of scale.

- **Unemployment Rate:** commonly used among economists to assess the general health of an area’s economy and labor market. WBCs were designated as low unemployment or high unemployment based on where the MSA in which the WBC operates falls in relation to the national unemployment rate in 2013.
  - Low unemployment: Less than 7.4 percent (national average)
  - High unemployment: Equal to or greater than 7.4 percent

- **Population:** based on population counts for the county in which the WBC is located to get a good sense of potential service population for comparison purposes (comparing similar sized areas). MSAs often span county and state boundaries, so we use county-level data for specificity. We recognize that some WBCs serve communities beyond the county in which they reside; however, we used the county limit as a good indication of the potential size of population they serve. WBCs were divided into three population size buckets:
  - Rural area: Fewer than 250,000 people
  - Mid-sized city: 250,000 to 1 million people
  - Large city: 1 million people or more

- **Age of WBC:** separates groups based on how long they have been receiving SBA funding and functioning as WBCs.
  - Newer WBCs: Founded in 2010 or later
  - Older WBCs: Founded prior to 2010

After classifying WBCs by these factors, we identified six cohorts of WBCs that share characteristics of two to three of the chosen factors. Each cohort has between 13 and 20 WBCs. The cohort groups are not mutually exclusive, and three WBCs fit into multiple cohorts due to external factors and were considered in both during analysis. Twenty-seven WBCs do not fit into any of the designated cohort groups. We chose to not place these WBCs in a cohort of their own because they did not share the external factors we used for comparison. A list of WBCs in each cohort, as well as those that did not fit
into any cohort, can be found in Appendix E. Table 3 identifies the characteristics of each cohort and the number of WBCs that fit into that cohort.

<table>
<thead>
<tr>
<th>Cohort</th>
<th>Characteristics</th>
<th>Number of WBCs in cohort</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>High unemployment, population over 1 million, founded before 2010</td>
<td>14</td>
</tr>
<tr>
<td>2</td>
<td>High unemployment, population between 250,000 and 1 million, hosted</td>
<td>13</td>
</tr>
<tr>
<td>3</td>
<td>Low unemployment, population less than 250,000, founded before 2010</td>
<td>15</td>
</tr>
<tr>
<td>4</td>
<td>Founded after 2010, hosted</td>
<td>14</td>
</tr>
<tr>
<td>5</td>
<td>Low unemployment, population between 250,000 and 1 million, hosted</td>
<td>20</td>
</tr>
<tr>
<td>6</td>
<td>Founded before 2010, population between 250,000 and 1 million, stand-alone</td>
<td>14</td>
</tr>
</tbody>
</table>

Source: SBA OWBO, BLS, and ACS

**Performance Composite Index**

After identifying the six cohorts, we matched internal performance data on total clients served (trained and counseled, regardless of gender), new business starts, and access to capital to each of the WBCs in the cohorts. Because the internal data provided by OWBO had missing information and variation, some additional WBCs were excluded from the cohort analysis. After removing WBCs without performance data, there was a complete sample size of 77 WBCs.
Table 4 provides the final number of WBCs in each cohort after the eliminated WBCs were omitted.

<table>
<thead>
<tr>
<th>Cohort</th>
<th>Number of WBCs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>14</td>
</tr>
<tr>
<td>2</td>
<td>9</td>
</tr>
<tr>
<td>3</td>
<td>15</td>
</tr>
<tr>
<td>4</td>
<td>10</td>
</tr>
<tr>
<td>5</td>
<td>16</td>
</tr>
<tr>
<td>6</td>
<td>13</td>
</tr>
</tbody>
</table>

Source: SBA OWBO, BLS, and ACS

After matching performance data to WBCs, we created a performance composite index based on methodology used by the Institute for Women’s Policy Research to compare employment and earnings for women across states.\(^{28}\) To calculate the index, we took the ratio of each of the three performance components for a WBC (total clients served, businesses created, and increased access to capital) to the cohort average for that component. Therefore, WBCs that saw lower performance than the average for the cohort had a component index that was less than one, while those that saw better performance than the average had a component index that was greater than one. To normalize the indices for comparison across cohorts, each component index was divided by the number of WBCs in the cohort so that the sum of each component index across WBCs equals one.

To find the total performance composite score for each WBC, we summed the three component indices. However, because access to capital data has a wide range and many WBCs report $0 in new access to capital, component averages are low and therefore indices for WBCs that had any increase in access to capital are very large. Additionally, we felt that total clients served was the most consistent, reliable, and important performance component available to us. Therefore, we weighted the clients served component index four times higher than the other two performance component indices. This created a more consistent and accurate total performance composite index across WBCs. While weights can be easily adjusted in the future, small changes around the current weight did not result in significant changes to relative indices across WBCs in each cohort. Total performance composite indices generally ranged from zero to two.

\(^{28}\) Institute for Women’s Policy Research 2015.
We then ranked the WBCs in each cohort by their total performance composite index to determine outliers in each cohort. Appendix F provides a graph of the performance composite index for the WBCs in each cohort. We used this process to identify high-performing and low-performing WBCs, relative to similar WBCs rather than the whole population, which we used to determine our target interviewees. WBCs were targeted for interviews based on their high-performing versus low-performing status if their director also completed the survey, in order to have access to all relevant data to complete an in-depth spotlight.

\[
Total\ Performance\ Composite\ Index = 4 \times \left[\left(\frac{TCS_i}{\text{Avg}(TCS)}\right) \times \left(\frac{1}{n}\right)\right] + \left[\left(\frac{NBS_i}{\text{Avg}(NBS)}\right) \times \left(\frac{1}{n}\right)\right] + \left[\left(\frac{ATC_i}{\text{Avg}(ATC)}\right) \times \left(\frac{1}{n}\right)\right]
\]

Where: 
- TCS = total clients served 
- NBS = new business starts 
- ATC = access to capital 

For \( n \) WBCs in each cohort
Cohort Descriptive Statistics and Analysis

While the cohorts were created to group and compare WBCs with similar features, we also compared and analyzed descriptive statistics for each cohort. Taking a closer look at the mean and standard deviations of each cohort for the three performance indicators already identified – total clients (trained and counseled), new business starts, and access to capital provides some insight about differences in cohorts, other than the external factors by which they were grouped.

The mean and standard deviation are descriptive statistics that are often reported together since standard deviation is the measurement of variability or dispersion of the data around the mean. We used standard deviation rather than variance because it is expressed in the same units as the performance data. Table 5 lists averages and standard deviations from each of the cohorts on the three performance indicators. The smaller the standard deviation, the smaller the variance in the data that indicates a tighter grouping of the cohort for that specific performance measure.

<table>
<thead>
<tr>
<th>Cohort</th>
<th>Total clients served</th>
<th>New business starts</th>
<th>Access to capital</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Average</td>
<td>Standard Deviation</td>
<td>Average</td>
</tr>
<tr>
<td>Cohort 1</td>
<td>1,799</td>
<td>272</td>
<td>5.4</td>
</tr>
<tr>
<td>Cohort 2</td>
<td>998</td>
<td>212</td>
<td>1.9</td>
</tr>
<tr>
<td>Cohort 3</td>
<td>1,018</td>
<td>191</td>
<td>7.5</td>
</tr>
<tr>
<td>Cohort 4</td>
<td>887</td>
<td>751</td>
<td>3.5</td>
</tr>
<tr>
<td>Cohort 5</td>
<td>1,639</td>
<td>1,482</td>
<td>9.3</td>
</tr>
<tr>
<td>Cohort 6</td>
<td>1,426</td>
<td>253</td>
<td>5.1</td>
</tr>
</tbody>
</table>

Source: SBA OWBO, BLS, and ACS

The following graphs provide a visual comparison of the means and standard deviations for each of the performance indicators used to compute the performance composite index. For the Total Clients performance indicator, the standard deviations were very similar for four of the six cohorts. Cohort 5 had the widest dispersion across its WBCs’ total client data; however, it also has the largest number of WBCs, which might explain the deviation. This is also the case for Cohort 5 when measuring the new business starts data. Cohort 5 is characterized by having low unemployment, an area population between 250,000 and 1 million, and has a host organization.
Figure 7 compares the means and standard deviation of total clients served for each of the six cohorts. Cohort 1 had the highest average total clients seen with 1,799 clients when compared to other cohorts. Cohort 3 has the smallest deviation from the mean among its WBCs.

**Figure 7. Average clients served, by cohort**

Source: SBA OWBO, BLS, and ACS
Figure 8 compares the means and standard deviation of new business starts for each of the six cohorts. Cohort 5 had the highest average reported new business starts at 9.3 from the 2014 OWBO data. Cohorts 2 and 6 have standard deviations that are higher than their means, signifying that the mean is not a good measure of central tendency, which is possibly due to extreme outliers in the cohort.

**Figure 8. Average new business starts, by cohort**

Source: Source: SBA OWBO, BLS, and ACS
Figure 9 compares the means and standard deviation of reported access to capital for each of the six cohorts. Cohort 6 had the highest average reported access to capital with $1,724,652 according to the 2014 OWBO data. The standard deviations are larger than the means for each cohort. This is likely a result of a small sample size due to lack of reporting. In this case, the median and mode may be better measures of central tendency for the cohorts.

**Figure 9. Average access to capital, by cohort**

Source: Source: SBA OWBO, BLS, and ACS
WBC Interview Spotlights

To get a better sense of the WBC network and an understanding of WBCs within their respective cohorts, select WBCs were targeted for a more in-depth spotlight.

We conducted interviews and wrote individual spotlights, using internal, external, and survey data as well as WBC profiles and interviews, for the following seven WBCs:

- BrightBridge Women’s Business Center, Chattanooga, TN
- Denver Women’s Business Center, Denver, CO
- Entrepreneurial Center University of Hartford, Hartford, CT
- Queens Women’s Business Center, Queens, NY
- Women’s Business Center at Old Dominion University Business Gateway, Norfolk, VA
- Women Business Partners Program, San Luis Obispo, CA
- Wyoming Women’s Business Center, Laramie, WY

Map 1: Locations of Interviewed WBCs
General Overview

The BrightBridge Women’s Business Center (BWBC) is hosted within a broader business development institution, BrightBridge, Inc. BrightBridge is a private non-profit dedicated to economic development with a focus of providing affordable financing for businesses. Their mission is to “bridge the gap between the level of funding needed by small business and what private lenders can offer.”

The BWBC started in 2001 as the Southwest Women’s Business Center and joined BrightBridge, Inc. in 2010. The BWBC focuses on being a resource for women entrepreneurs in everything about starting and growing their own businesses. In order to maximize their impact, the BWBC utilizes the broader services within BrightBridge to support their programs.

BrightBridge provides services throughout the Tennessee River Valley including northern Georgia and southwest North Carolina, with the primary target being rural regions. Their client base is 95% African American and White.

Program Services

The BWBC offers one-on-one counseling daily to business owners and aspiring entrepreneurs. Annually, the BWBC organizes a Women’s Symposium with community partners including their Congressman. Generally, over 150 people attend the event that is

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29 BrightBridge, Inc. 2015.
30 BrightBridge WBC Profile provided by SBA OWBO. 2014.
31 BrightBridge, Inc. 2015.
used to extend their connections with the community. During the event, local organizations work together to provide a number of workshops for attendees.\(^\text{32}\)

The BWBC offers a number of other training programs in partnership with organizations in the area. Training programs include business plan development, certification, government contracting, and exporting. The training courses include certifications as a Women-Owned Small Business (WOSB) and Economically Disadvantaged Women-Owned Small Business (EDWOSB).\(^\text{33}\)

The host organization (BrightBridge) conducts all capital access work. Those that receive counseling and training at the BWBC can naturally transition to capital opportunities within the host organization to meet their lending and microloan needs.\(^\text{34}\) All services are provided in English only.\(^\text{35}\)

The BWBC tracks their success with metrics such as economic development, job creation, job retention, business start-ups, business growth, counseling sessions, trainings, and knowledge gained. Additionally, the BWBC director emphasized that success varies from client to client as each has unique needs and those needs evolve over the course of their interaction with the BWBC. It was also expressed that the overall goals of the BWBC need to focus on client improvement.\(^\text{36}\)

**Funding**

Aside from the OWBO WBC grant funding, the BWBC secures all match funding from BrightBridge. While BrightBridge has a number of other revenue sources, including additional grants, the BWBC does not have any additional funding sources outside the provided match funding.\(^\text{37}\)

**Resource Partnerships**

The BWBC works closely with a number of organizations in the area including\(^\text{38}\):

- Tennessee Small Business Development Centers
- SCORE
- Urban League of Greater Chattanooga

\(^{32}\) BrightBridge WBC Profile provided by SBA OWBO. 2014.  
\(^{33}\) BrightBridge WBC Profile provided by SBA OWBO. 2014.  
\(^{34}\) Interview with Mary Sedrick, Director. March 31, 2015.  
\(^{35}\) BrightBridge WBC Profile provided by SBA OWBO. 2014.  
\(^{36}\) Interview with Mary Sedrick, Director. March 31, 2015.  
\(^{37}\) Interview with Mary Sedrick, Director. March 31, 2015.  
\(^{38}\) WBC Director Survey Response. 2015.
The BWBC and these organizations work together to hold events, publicize services, and refer clients. Their largest joint event each year is the Women’s Symposium. The director described the city of Chattanooga as very entrepreneurially friendly and that climate has allowed the BWBC to have a larger presence in the city, work closely with partner organizations, and better serve their clientele.\(^{39}\)

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**WBC Director Recommendations**

- Revise the EDMIS reporting system to capture the full scope of BWBC impact
- Continue to provide flexibility to WBC directors in terms of client services which better identifies modes to serve their clientele

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\(^{39}\) Interview with Mary Sedrick, Director. March 31, 2015.
General Overview

The Denver Women’s Business Center (DWBC) follows the mission statement of their host organization, Mi Casa Resource Center, which is “to advance the economic success of Latino families.” In order to achieve their mission, the DWBC works closely and leverages services through Mi Casa Resource Center.40

The DWBC provides services throughout the Denver metropolitan area with an emphasis on serving socially and economically disadvantaged women, Latinos, Spanish speakers, and other underserved populations. Their client base is predominantly from the urban core and from the suburbs surrounding Denver. In order to serve as many clients as possible, services are offered in English and Spanish.41

The Mi Casa Resource Center has been a part of the community and served the Denver area for 28 years. The DWBC within Mi Casa Resource Center is the only WBC in the state of Colorado.42

Program Services

For clients looking to start a new business, the DWBC provides a comprehensive three-hour workshop on self-employment. Additionally, they offer a 13-week training program to assist with putting together a business plan. For business owners looking to expand their operations, training programs are offered to assist with long-term growth plans. Additionally, a number of other training programs are offered in partnership with other organizations in the area.43

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40 Mi Casa Resource Center 2015.
41 Denver WBC Profile provided by SBA OWBO. 2014.
42 Denver WBC Profile provided by SBA OWBO. 2014.
43 Denver WBC Profile provided by SBA OWBO. 2014.
The DWBC conducts individual business counseling for entrepreneurs and business owners. The counseling services focus on the client’s business plan, overcoming challenges, growing their business, or managing their finances. There is significant overlap of services provided by the DWBC and the broader Mi Casa Resource Center.

Mi Casa recently received funding from an outside investor to support a micro-lending program directly from Mi Casa. Prior to this, Mi Casa referred clients to other outside firms and banks, such as the Colorado Enterprise Firm, to secure funding for their businesses. The DWBC counts funds through these referrals, and through the broader Mi Casa micro lending program, in their EDMIS reporting.44

Overall the DWBC Director defines success by reaching the terms set in the SBA grant that includes: economic development, job creation, job retention, business starts, business growth, counseling provided, training received, and knowledge gained. More broadly, the definition of success includes supporting economic self-sufficiency for Latino families. They also see success in clients that are featured in local magazines and news stories for their business endeavors.

Funding

The DWBC receives 35 percent of its match funding from Community Development Block Grants, 25 percent from private donors, 35 percent from non-profits, and 5 percent from program income. It was shared that securing match funding is a challenge for the DWBC. In past years, there was a second WBC, but it had to close because they could not secure match funding for both organizations. The DWBC does not have other funding beyond the SBA grant and match funding.45

Resource Partnerships

The DWBC partners with several organizations throughout the Denver area including: Office of Economic Development (OED), Denver Metro and South Metro, SBDC’s, Score – Denver Chapter, Rocky Mountain Micro Finance Institute, Accion, Colorado Enterprise Fund, Entrepreneurial Law Clinic – CU at Boulder, University of Denver – Sturm College of Law (Community Economic Development Clinic), Hispanic Chamber of Commerce, Colorado Hispanic Bar Association, Mpowered (Credit Counseling Services), Mile High United Way – (Self Sufficiency

44 Interview with Elena Vasconez, Director. March 31, 2015.
45 WBC Director Survey Response. 2015.
Program/ Individual Development Accounts), Denver Public Library, Better Business Bureau, Mile High Business Alliance, Metropolitan State University – School of Accounting, Morrison Road Association, Newsed Community Redevelopment Corporation, Community Redevelopment Housing Corporation - CRHDC Denver Building Asset Coalition - DBAC Rocky Mountain Farmers Union - Urban Cooperative West Colfax Business District Development Centers, SCORE, Urban League of Greater Chattanooga LAUNCH, Chamber of Commerce, Company Lab. They work together to put on events, publicize services, and refer clients.  

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**WBC Director Recommendations**

- Shift focus to clients with existing businesses
  - Clients seeking start-ups require the most resources
- Revise the EDMIS reporting system to capture the full scope of DWBC impact

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46 WBC Director Survey Response. 2015.
General Overview

The Women’s Business Center in the Entrepreneurial Center (ECWBC) specializes in counseling and training women who are interested in opening or expanding a business.47 In particular, training and counseling focuses on unique characteristics women bring to business, including learning styles, qualities, and specific needs. The ECWBC has two staff members fluent in more than one language (English and Spanish).48 Furthermore, one of those staff members speaks Bulgarian, Russian, French, and has a working knowledge of Italian and German.

The Entrepreneurial Center at the University of Hartford (EC) provides hands-on coaching and business training for new and expanding small business owners, as well as aspiring entrepreneurs. The EC draws thousands of clients from all over Connecticut with the highest concentration from greater Hartford, central, eastern and northern Connecticut counties.49 In general, the EC serves an equal number of established businesses as pre-venture or start-ups. Two important factors of the demographics served by EC are that 70 percent of the individuals served are women, and minorities make up 45 percent of clientele.

Program Services

The EC and ECWBC together offer a robust and diverse menu of business advising, technical assistance, trainings, mentoring programs, and networking events.50 These services enable entrepreneurs and business owners to gain and grow the business skills necessary to succeed. Many small business owners require

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47 Interview with Milena Erwin, Director. April 14, 2015.
48 University of Hartford. 2015.
49 University of Hartford. 2015.
50 Interview with Milena Erwin, Director. April 14, 2015.
ongoing training in the logistical nuances of sustaining success in the marketplace. Throughout the year a variety of trainings are offered on essential business topics including small business startup; expand your small business; Marketing, Financial & Business Growth; Government Contracting; and SBA’s Online Learning Center. Furthermore, ECWBC provides one-on-one business advising and technical assistance.

Three free one-on-one business-counseling appointments are offered per year to assist with business planning, financing including loan packaging, business startup, marketing, government contracting, exporting, financial planning, and other necessary topics. The ECWBC strives to combine networking with educational and business opportunities. The following three events are offered annually and consistently draw a large number of attendees:

- Power & Progress Business Women’s Symposium
- Breakfast Breakthrough: Networking & Professional Development Series for Women
- Corine T. Norgaard Women in Leadership Lecture Series

**Funding**

Although the ECWBC is in a solid position financially, funding is still a consistent challenge and concern. In particular, the process of researching, applying for, and maintaining revenue streams requires significant amounts of time annually. Currently, the ECWBC is in the process of reapplying for grants through the State of Connecticut and the SBA. The other large contribution to their budget comes from the City of Hartford through a federal pool of Community Development Block Grants (CDBGs). The ECWBC budget is supplemented with a variety of funding streams from local banks and foundations. Overall, the director described the funding as “a juggling act to make sure we have enough and achieve the goals set for each funder.”

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51 University of Hartford WBC Profile provided by SBA OWBO. 2014.
52 University of Hartford. 2015.
53 Interview with Milena Erwin, Director. April 14, 2015.
54 Interview with Milena Erwin, Director. April 14, 2015.
Resource Partnerships

The ECWBC leverages partnerships on a variety of levels in multiple capacities. Specifically, they collaborate on projects, refer clients, and offer customized training in conjunction with: “many state agencies (DAS, DECD, SOTS, DOL), SBA CT District Office, SBDC, SCORE, Metro Hartford Alliance, City of Hartford, Chambers, trade schools, faith-based community centers, women’s business groups, Boots to Business, University organizations, business associations like Entrepreneurs’ Organization – CT, Metropolitan District Supplier Diversity Program, International Hartford Inc., and many more.”

Additionally, the ECWBC began partnering in 2014 with the SBA Connecticut District Office to provide training in Spanish.

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WBC Director Recommendations

- Hire a general “consultant” from the SBA to share best practices among WBCs
- Provide a starter kit for new WBCs and WBC director transitions

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55 University of Hartford. 2015.
General Overview

The Queens Women’s Business Center (QWBC) mission is to “empower women to fully participate in the economy; to connect them to other women business owners and to business development resources in our community; and help them further develop the capacity to start and grow their businesses.”

The mission of the Queens Economic Development Corporation (QEDC) is to “create and retain jobs in Queens through programming that grows neighborhoods, assists small business, and promotes recreational and cultural attractions to residents and visitors alike.” There are many instances where the operations and goals of the QWBC and QEDC overlap. With over 2 million residents, Queens is a dense and diverse area.

Program Services

The QEDC has seen increased utilization of services by low and very-low-income entrepreneurs, particularly women who are in the start-up stages of their business development. As a result, their workshop curriculum revolves around subjects related to business start-ups, while also touching on intermediate level topics that are appropriate for businesses growth.

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56 Queens Economic Development Center. 2015.
57 Queens Economic Development Center. 2015.
The QEDC has three main branches that form its mission: provide business support and services, boost tourism and marketing, and increase neighborhood development. Although the QWBC arguably assists in each of these areas in Queens, it predominantly supports the aspiring business community. The director was especially proud of the annual business plan competition that awards three prizes of $10,000 in three categories: innovative, community-based, and food. The director also noted that this year the QWBC is hosting the “Innovate Hard” competition with the SBA.

The general services provided by the QWBC to women business owners and entrepreneurs to start, build, and grow businesses are one-on-one counseling, training courses, workshops, mentoring and business networking. The topics covered through these levels of support include:

- New Venture Assistance
- Existing Business Owner Assistance
- Government Procurement
- Power Networking Series
- Microlending Assistance

Funding

Aside from federal required matching funds, the QWBC does not receive any additional grants from other public, private, or non-profit organizations. The QWBC secures their match funding through grants with city, state, and private funders. Additionally, there are many grants that the QEDC is awarded. In order to leverage funds, the QEDC and QWBC created an internal dashboard to integrate the different grant goals, most of which have some overlap, and integrate those into their services.

Resource Partnerships

The Director noted that the QWBC does try to leverage nearby SCORE and SBDC programs, but there are not a lot of partnerships at the moment. The entity that QWBC interacts with the most is the SBA District Office and the local DOTR. The Director was enthusiastic about this relationship and applauded the DOTR for their work and efforts to participate in workshops, among other events.

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58 Interview with Andrea Ormeno, Director. April 4, 2015.
59 WBC Director Survey Response. 2015.
60 Interview with Andrea Ormeno, Director. April 4, 2015.
61 Interview with Andrea Ormeno, Director. April 4, 2015.
There was little interaction with the AWBC cited.

The Director felt encouraged with the increase in communication and outreach by the AWBC over the course of the last couple of years. The transition to director was assisted predominantly by her prior experience. It was beneficial that the director had been with the QEDC for seven years. The familiarity with the programs allowed for service integration while targeting a low-income demographics and women. The area where she would have liked more assistance starting out was managing the grant and various funding streams.

The Director noted that one of the best outreach methods is to host a free workshop at a partner’s venue. The most popular topics are how to start a business and business planning. Then, usually within the few days, clients will call to register for a consultation.

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62 Interview with Andrea Ormeno, Director. April 4, 2015.
63 Interview with Andrea Ormeno, Director. April 4, 2015.
General Overview

The mission of the WBC at Old Dominion University (ODWBC) is to “enable women’s entrepreneurship by providing the tools for women to successfully own, operate and grow their small business, thereby creating economic opportunities and job growth by investing financially, intellectually and emotionally in the Hampton Roads community.”

The ODWBC strives to elevate women to business success through a variety of resources including education, counseling, and entrepreneurial training, as well as seminars and individual consulting sessions for businesses at any stage of growth.

Program Services

With limited resources, the Director expressed that ODWBC cannot try to be everything to everybody. In the past, the Director would have many one-on-one meetings with clients who called and that they would talk about the idea and develop a plan. This required a lot of time, and was inefficient because information was being repeated over and over again to each client.

Furthermore, the Director wanted to reassess her role in business idea development. She wanted to make sure it did not become her plan versus their plan and realized that in the long run clients would get more out of the process if they did more on their own. Ultimately, she settled into the position to guide and give information but to ensure they have to do most of it themselves to make them more accountable.

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64 Old Dominion University. 2015.
Additionally, the director quickly discovered she was not able to continue seeing every client who calls. In order to eliminate duplicate information and reach as many clients as possible, ODWBC developed a monthly support class. The approach to emphasize group counseling/trainings and monthly classes has enabled the ODWBC to serve more clients.

The Director shared that, “they aren't able to keep up without that . . . it introduces people to all of the resources and train them on the SBA website.” Specifically, this orientation class – offered only to women – allows the ODWBC to talk about specific challenges women face when starting a business. If initially there needed to be a meeting with every client, they would need more capacity at ODWBC.

**Funding**

Currently, the ODWBC deals with challenges securing funding streams. The Director shared that it’s a difficult time, especially with many organizations looking for limited funds. As a part of Old Dominion University, technically no one else on campus is permitted to do fundraising besides the education foundation. The ODWBC does not have someone representing their interest, and often finds it difficult to understand what is allowable and what is not allowable because they are a part of the University. Although the location within Old Dominion University has benefits, it also presents unique challenges. The Director shared that understanding the fundraising landscape would have helped at the onset of her tenure. Furthermore, fundraising assistance moving forward would be welcome news in order to focus on program offerings and services.

**Resource Partnerships**

Shortly after she took her new role, the Director invested significant time in outreach. She visited local communities and tried to connect with organizations that would complement the ODWBC. She looked for different programs (especially in women’s services) and went to as many relevant events as possible, including National Association of Business Owners (NABO), Women in Defense, and Women’s Health Industry Partnerships (WHIP) events in DC. Part of the process was for the Director to be familiar with the resources (locally, statewide, and federal) that she could refer clients to in the future. Through mutual support, the Director hoped to establish new partnerships and spread the word about the ODWBC. At Old Dominion University, a connection with the Veterans Business Outreach Center (VBOC) was established to strengthen entrepreneurial support. Currently, the

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69 Interview with Erika Small-Cisco, Director. March 30, 2015.
70 Interview with Erika Small-Cisco, Director. March 30, 2015.
71 Interview with Erika Small-Cisco, Director. March 30, 2015.
ODWBC is trying to develop programs that the city will have an interest in and that they can offer in exchange for support.\textsuperscript{72}

The Director shared that she was very fortunate to have a special training session in Washington, D.C. for WBCs that opened in the middle of the year. Without that training, she felt the transition would have been much more difficult. It would have been great to get an initial packet from the AWBC to assist with the WBC leadership role and responsibilities.\textsuperscript{73} She reached out to a WBC in New Jersey that was able to help with branding and marketing. The AWBC can assist more with new WBCs – although she did offer that the AWBC is more active now than in the past. The Director said the national conferences are very helpful, and at the last conference they were exposed to not just the WBCs but also other the SBA resources. The exposure to other initiatives throughout the SBA is beneficial and offered that “having that awareness is great.”\textsuperscript{74}

\begin{quote}
\textit{WBC Director Recommendations}
\end{quote}

- Streamline the EDMIS reporting system and process
- Provide a starter kit for new WBCs and WBC director transitions
- Increase interaction and exchange with similar WBCs

\textsuperscript{72} Interview with Erika Small-Cisco, Director. March 30, 2015.
\textsuperscript{73} Interview with Erika Small-Cisco, Director. March 30, 2015.
\textsuperscript{74} Interview with Erika Small-Cisco, Director. March 30, 2015.
General Overview

The Mission Community Services Corporation Women's Business Center (MCSCWBC) offers technical assistance and training resources for anyone along the business growth continuum – whether pursuing a start-up or expanding a business.  

Mission Community Services Corporation (MCSC) is a 501(c) 3 non-profit organization created in 1998 by the Mission Community Bank. It was then gifted to the community and is now independent. In October 2006, the MCSCWBC was created to further serve the entrepreneurial community.

The MCSCWBC primarily serves entrepreneurs in Kern, San Luis Obispo and Monterey Counties. There is a special focus directed to underserved low- and moderate-income demographics as well as minorities, disabled persons, veterans and women.

Program Services

The MCSCWBC offers one-on-one business consulting to qualified and aspiring entrepreneurs. The consultants who offer these services have significant business experience and possess insights on accounting and finance, marketing, sales, business planning, and loan acquisition offer the services.

The self-employment training programs are popular and include the course “Start, Run and Grow Your Business” (English) and the course “Empezando – How to Write a Business Plan” (Spanish). Additional programming on small business and individual

75 Mission Community Services Corporation. 2015.
76 Mission Community Services Corporation. 2015.
77 Mission Community Services Corporation. 2015.
financial literacy are offered through a one-hour introductory course offered in various locations, followed by a four-session workshop. As an example of the variety of services offered by MCSCWBC, this class has been taught to farm workers in Kern County, enabling the students to learn the basics of personal finance. Most of the workshops and classes are offered by MCSCWBC in English and Spanish.

The MCSCWBC defines internal success as a balance between two priorities: first, an assessment of how well operations are within a monthly budget, and second how well the milestones set in the work plan are being achieved.\textsuperscript{78} The five major milestones include the number of new business startups, jobs created, jobs retained, equity investment, and loans.

**Funding**

Aside from the federal required matching funds, the MCSCWBC does not receive additional grants from other public, private, and/or non-profit organizations.\textsuperscript{79} Outside of the SBA grant, revenue streams are a consistent worry for the MCSCWBC and there have been moments of uncertainty whether the funding would last throughout the year. Although there was significant momentum, concern was expressed that services might have to be cut back this year due to a constrained budget reliant on inconsistent matching funds. The Director expressed frustration at the relationship between funding and services noting that provider morale, consultants, and clients all suffer when programs are interrupted due to budget shortfalls.\textsuperscript{80}

**Resource Partnerships**

The MCSCWBC collaborates with local SCORE and SBDC programs. The Director noted that each organization is busy and operates with limited resources.\textsuperscript{81} The relationship was described as complementary with only a limited amount of competitiveness after the same target market of startups; clients are often referred between resources. Additionally, there is coordination between the organizations to plan and stagger events.

\textsuperscript{78} Interview with Chuck Jehle, Director. April 2, 2015.
\textsuperscript{79} WBC Director Survey Response. 2015.
\textsuperscript{80} Interview with Chuck Jehle, Director. April 2, 2015.
\textsuperscript{81} Interview with Chuck Jehle, Director. April 2, 2015.
The MCSCWBC is a member of the AWBC. The Director shared that he is satisfied with membership to the AWBC, especially given that the organization is volunteer-based and serves the entire country. Furthermore, the unique role of the AWBC in the political arena on the federal level is appreciated. Although more support and resources from the AWBC would be welcomed, the value (cost-to-support ratio) of the current membership is sufficient. The Director’s transition as a new WBC director had some challenges. Although several California WBCs were helpful, there were also many facets of managing a WBC that lacked guidance.

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**WBC Director Recommendations**

- Hire a general “consultant” from the SBA to share best practices among WBCs
- Provide a starter kit for new WBCs and WBC director transitions
- Increase interaction and exchange with similar WBCs

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82 Interview with Chuck Jehle, Director. April 2, 2015.
83 Interview with Chuck Jehle, Director. April 2, 2015.
General Overview

The mission of the **Wyoming Women’s Business Center (WWBC)** is to promote prosperity for Wyoming women through successful entrepreneurship while serving the entire state of Wyoming. They primarily work with women looking to own a small business with five employees or less.84

The WWBC started as part of the Wyoming Coalition Against Domestic Violence and Sexual Assault. It separated as its own entity in 2006. The WWBC serves primarily women in rural communities, people of color, people with low incomes, and people with disabilities.85

Program Services

The Wyoming Women’s Business Center sponsors monthly roundtable meetings across the state for women entrepreneurs to network and learn from one another. Further services include training programs to support employment skills and business development. As clients utilize the business-planning tool, the WWBC provides individual counseling sessions as support.86

The WWBC offers a MicroLoan Program and an Individual Savings Account Program to assist women business owners in start-up endeavors and business growth. Women can apply for microloans of $500 to $50,000. The WWBC employs a full-time loan counselor that works closely with business owners throughout the loan process.87

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84 Wyoming WBC Profile provided by SBA OWBO. 2014.
85 Wyoming WBC Profile provided by SBA OWBO. 2014.
86 Wyoming Women’s Business Center. 2015.
87 Interview with Debbie Gorski, Director. March 27, 2015.
To track success, they measure self-employment, trainings attended, jobs retained or gained, funding success, and business plans completed. The microloan program is a significant contributor to the organizational success of the WWBC as it’s a large component of what attracts clients. They currently do not offer services in any languages other than English.  

**Funding**

The Wyoming Women’s Business Center receives 40 percent of its match funding from state and local sources, and 12 percent from in-kind donations. The WBC also receives grant funding of $47,000 from the U.S. Department of Agriculture, $100,000 from the Wyoming Business Council, $5,000 from the Wyoming Arts Council, and $5,000 from Wyoming Cultural Trust Fund. An additional funding stream comes from a small retail store they maintain in downtown Laramie, Wyoming.

**Resource Partnerships**

The Director of the WWBC has worked closely with the Director of the local SBDC for over 15 years, which has led to a strong partnership between the two organizations. As opportunities arise, the WWBC also partners with Wyoming Business Council, SBA, University of Wyoming, USDA, Manufacturing Works, UW Research Products Center, Wyoming Economic Development Association, Laramie Main Street, and Wyoming Women’s Center (women’s prison). The various organizations mentioned above work in close partnership and do not view their work as a competition; rather it is seen as an opportunity to provide resources to more individuals and referrals occur throughout this network.

The WWBC became a member of the AWBC this past fiscal year. After letting their membership with the organization expire, the WWBC rejoined the network as they recognized the benefits of working with the AWBC. The Director expressed that the AWBC is a strong supporter of WBCs and appreciates the work they do to advocate on their behalf.

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88 Wyoming WBC Profile provided by SBA OWBO. 2014.
89 WBC Director Survey Response. 2015.
90 Interview with Debbie Gorski, Director. March 27, 2015.
91 WBC Director Survey Response. 2015.
92 Interview with Debbie Gorski, Director. March 27, 2015.
93 Interview with Debbie Gorski, Director. March 27, 2015.
WBC Director Recommendations

- Provide additional networking opportunities for WBCs to share best practices
- Allow funding to be used to support travel for programs and services
  - Enable the WWBC to have more face-to-face interaction with clients
WBC Director Interview Results

The deep dive into specific WBCs and interviewing WBC directors led to the following conclusions.

There are vast inconsistencies in how WBCs interpret and report data into EDMIS. These inconsistencies make it difficult to draw any conclusions regarding performance. Some WBCs report numbers solely based on clients served from the SBA grant funding, while others also count clients served from match funding or other additional funding sources. Additionally, some directors reported that they count clients that use services provided throughout their host organization site, while others limit their counts to those served only directly by WBC staff. These inconsistencies carry over to whether or not directors should count clients they refer to outside organizations for access to capital. Some WBC directors only count capital if it results directly from their own micro-lending, while others count the capital from clients they refer to outside organizations and banks.

There were also many reporting problems with EDMIS that emerged. Many WBC directors indicated that the system was time-consuming to use, difficult to work with, and did not accurately represent the full scope of work the WBC is doing. The current design of the EDMIS reporting system better serves SBDCs and SCORE, and fails to capture the full impact of WBC work. Currently, it only counts businesses started and jobs created that result from counseling. However, 80-85 percent of WBC programs and services are training, and businesses started and jobs creation that result from this work is not captured in the data, leading to an inaccurate picture of WBC performance.

Some directors indicated that a flexible structure is beneficial to WBCs. As long as the SBA could make sure a certain WBC is moving towards the mission of creating employment opportunities and bringing better trainings, it should allow enough flexibility for WBCs. This flexibility in terms of organizational structure or management structure could not only give WBCs a chance to better meet the clients’ needs, but also let WBCs play to what the community needs. This flexibility makes it even more essential to have a data collection platform that collects a wider variety of performance measures.

The WBCs interviewed were positive about their involvement with the AWBC. Several noted the changes they have seen in the organization in recent years and feel that the membership adds value to their work. They would like to work more closely with the AWBC and see the services associated with the organization expanded. New WBCs should be encouraged to join the AWBC as a source of additional resources and support.

94 Phone interview with Antonella Pianalto. April 17, 2015.
Insufficient resources have been one of the major limitations of the capacity of service delivery of WBCs. A number of WBCs are running close to their capacity. A specific service requested from directors included an increased ability to share best practices. It was noted that by sharing best practices across the WBC network, WBC directors could learn from one another and implement techniques that are proven to work most effectively while saving time and limited resources.

The ability to share best practices easily was most pronounced by the directors’ emphasis for needing extra support during periods of transition. Several directors noted that as new directors take over the WBCs, they are often unfamiliar with the terrain and make a significant amount of time to become acclimated before they are able to function at full capacity. Several directors noted that it would be beneficial for OWBO or NWBC to offer additional support, such as a starter toolkit or a mentor director from another WBC, which could make the transition smoother and more efficient.
Recommendations

Based on the analysis and findings in this report, we offer the following recommendations to OWBO and NWBC in three main categories: data collection strategies, performance assessment techniques, and programmatic changes.

Data Collection Strategies

Data challenges limited our capacity to perform statistical analysis. The following recommendations should be considered to remedy the data shortfalls necessary to develop a comparison framework:

1. **Standardize data collection procedures and provide clarification of data reporting definitions and statistics.**

   Although the grant application mentions data collection and reporting several times, either in the early application phase or after the applicants successfully obtain the grant, it lacks detail regarding specific data and how to accurately report performance measures. Standardizing data collection procedures would prevent inaccurate reporting and allow for better comparison among WBCs.

   To obtain accurate performance measures and to improve the assessment of performance metrics, OWBO should clarify data counting methods and provide uniform data collection guidelines. This includes providing a data dictionary of the variables being collected and what is acceptable to count for each measure.

   As an example, some WBCs that are part of host organizations include the host organization’s microloans in their data reporting. Counting the host’s performance measures may mask the actual performance of the WBC, potentially skewing performance conclusions compared to stand-alone centers. In other instances, WBCs limit the reported numbers to only clients served by the funding from the SBA grant, while others report clients served using all revenue sources, including match funding and any additional grant funds they receive.

   2. **Track additional performance and demographic metrics.**

     If unable to revise EDMIS, OWBO should find alternative methods to inventory additional information from WBCs, like referrals to other resources and outreach engagement metrics. Through interviews, several WBCs noted that counseling a client to not pursue a business venture should be seen as a success. WBCs want to ensure that they do not set up women entrepreneurs for failure or
potential financial ruin. Information like this can be considered measures of risk management, resulting in potential cost savings. OWBO can collect the number of clients prevented from opening a business, given the center provides specific reasons for giving this advice.

The grant application requires applicants to submit marketing plans providing “commitment letters and/or cooperative agreements that state how the organization and its WBC unit will cooperate to leverage resources, including outreach to local media.”

It is important to evaluate this because a strategic media plan that promotes WBC programs can help attract more funding sources and potential clients. The internal dataset provided by OWBO did not include media engagement metrics that may disincentivize WBC directors from completing outreach plans as indicated in the grant. Therefore, we recommend SBA give more weight to outreach by tracking media engagement metrics, especially the extent to which WBCs utilize various social media platforms.

3. Revise the EDMIS data collection tool in order to better capture the full impact of WBCs.

OWBO currently uses the Entrepreneurial Development Management Information System (EDMIS) for data collection. The EDMIS system was originally designed to capture performance and demographic statistics from SBDC and SCORE programs. It therefore lacks the specificity needed to capture unique aspects of the WBC program. According to feedback from interviewed WBC directors, the accuracy and efficiency of the system needs to be improved. The reporting system should be user-friendly and limit potential time-consuming data entry.

We recommend changing EDMIS to include methods for better capturing the impact of WBCs. Currently, EDMIS only captures business starts and jobs created from WBC counseling sessions and not training sessions. For most WBCs, their training services are where they reach most of their clientele. Revising EDMIS to account for business starts and jobs created from trainings as well as counseling will allow OWBO to better assess the full performance of WBCs.

Additionally, during interviews, WBC directors indicated several factors that demonstrate their performance not currently captured by EDMIS. These included counseling clients not to start businesses and referring clients to partner organizations. These additional factors are not exclusive, and OWBO could add a number of other factors to increase data to evaluate the performance of WBCs.

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95 SBA OWBO 2015c.
Performance Assessment Techniques

Once consistent data is collected, OWBO will have the ability to explore and refine strategies to measure and explain performance variation in the WBC network. The following recommendations should be considered when approaching the development of a comparison framework:

1. **Implement the cohort identification process used in this report with other defining factors, potentially leading to an alternative comparison analysis.**

When assessing the performance of WBCs, an operational challenge is the number of factors influencing their impact. This report used only select factors within the cohort analysis to compare WBC performance. In future studies of WBC performance, OWBO could utilize the framework and methodology from this cohort analysis but apply other factors for alternative comparisons. This could vary the cohorts and the level of performance of WBCs within each cohort. By applying this framework, OWBO could learn more about what is driving performance differences in the WBC network.

2. **Research alternative performance comparison frameworks to apply to the WBC network.**

Other methods of assessing WBC performance could be used beyond the cohort identification process. When sound data collections standards and practices are established, OWBO can expand their research in exploring performance or comparison frameworks. This could include an exploration of the *U.S. News and World Report*’s universities and colleges framework among others.

3. **Incentivize WBCs to use more program evaluation techniques.**

In the Program Evaluation and Economic Impact section of the grant application, the SBA specifically requires the applicant to conduct program evaluation as measured by proven outcomes. To take full advantage of the benefits of program evaluation, we recommend that OWBO add content to the grant application that provides a connection between evaluation outcomes and the access and retention of grants. This provides an incentive for WBCs to complete program evaluation that could directly lead to better service provisions for clients. Program evaluation models and conclusions should then be made available to all WBCs to learn from one another and increase the use of proven methods. The SBA could form a system similar to the Department of Education’s *What Works Clearinghouse* – a

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collection of publically assessable studies and publications of evidence-based education practices and policies that have been proven to work.\textsuperscript{97}

**Programmatic Changes**

As a result of our primary data collection, several opportunities to improve the support network for WBCs emerged. The following recommendations should be considered to strengthen WBC operations, enhance services, and ultimately increase positive outcomes for women entrepreneurs and business owners:

1. *Expand resources and curriculum made available to new WBCs and during transitions between WBC directors.*

OWBO and NWBC should develop and provide enriched start-up materials for new WBCs including effective tools for use in programming and proven best practices.

According to the survey, 76 percent of the current WBC directors have held their position for less than five years. There is likely a steep learning curve for new directors as they implement WBC policies, procedures, and programs while prioritizing resources. Without additional support, new directors may struggle to maintain and improve the performance of the center. Transition materials can assist directors as they become familiar with the new programs and policies.

2. *Provide enriched opportunities for WBCs to engage in sharing best practices.*

WBCs are often isolated from the broader WBC network and may not be aware of best practices being implemented by other centers. We recommend that OWBO work in conjunction with NWBC and AWBC to provide enriched opportunities for WBCs to engage with one another. These opportunities can include hosting events, providing a full-time staff member dedicated to WBC coordination and collaboration, and assisting in mentorship programs for WBC directors.

Events could be nationwide WBC conferences or smaller meetings of WBCs with similar characteristics (i.e. from the same cohort). OWBO can also facilitate events among various stakeholders and the business community in women’s business roundtables. Directors that were interviewed generally welcome such networking events that offer the opportunity to discuss their work, how other groups are fundraising and obtaining match funding, and what common challenges

\textsuperscript{97} Institute of Education Statistics 2015.
similar WBCs might face. Additionally, this process could help WBCs build relationships within their own communities.

Providing WBCs with a dedicated staff member to facilitate coordination and mentoring opportunities can further support the sharing of best practices. Someone who is familiar with the WBC practices and has a wide knowledge of best practices could travel to various centers to conduct internal program reviews and provide support and recommendations for the WBC. Another opportunity for WBCs to learn new and alternative methods of conducting their work, particularly for new WBCs or new WBC directors, includes providing a mentor program among directors. More experienced and successful directors could be partnered with new directors to provide insight and share best practices.

3. **Offer a centralized database of automated templates and resources.**

To improve operational efficiency and cost savings for WBCs, OWBO should develop automated forms and templates for use in WBC training and counseling programs. Many frequently used documents by WBC programs, such as intake forms and counseling session templates, are outdated and vary widely across the WBCs. Creating a centralized database with electronic forms and templates would cut labor costs, reduce the burden on WBC staff, and give WBC directors access to current tools and templates to support their work.

4. **Increase technological software and hardware updates available to WBCs.**

Access to technology and online resources impacts the ability of a WBC to deliver services to women business owners. Many WBC directors mentioned the need for improved hardware and software to support internal operations and client services. With updated technology and online services, WBCs will improve their ability to manage and collect data, and provide more robust training and resources for women business owners.

5. **Encourage WBCs to increase connections with private sector partnerships.**

SBA backs various types of small business loans through local banks and agencies. However, as described in the partnerships section, WBCs partner most with economic development organizations, who may offer an array of private sector partnerships that can provide additional support to the WBCs. It is recommended that WBCs utilize economic development organizations as a source to learn about private entities as potential partners. To begin making these connections, WBCs can start by researching an economic development organization’s website, which usually lists their partnerships. Another strategy can be to talk to their current contacts in the economic development organization to
discuss making introductions to these private entities. It is also advised that WBCs research these private entities and brainstorm what a partnership would look like with these private entities.

6. **Continue research on how WBCs interact with their partnerships.**

It is recommended that OWBO and NWBC continue to research how WBCs interact with their partnerships. Specifically, a focus on especially economic development organizations to understand how these partnerships impact (and can bolster) the services provided to clients. This may generate ways for WBCs to build partnerships with the private sector.

7. **Conduct careful evaluations of host cities for placement of future WBCs.**

When evaluating where to start new WBCs, there are several factors that OWBO should consider in terms of the community environment. The host city should be entrepreneurially friendly, conducive to building relationships with both internal and external partners, and able to expand services into surrounding areas. In order to make these criteria more applicable, we suggest that OWBO give a standard evaluation system to candidate cities during the decision-making process. Built upon the project’s efforts in terms of external data collection, we suggest standards including employment rate, business tax breaks, percent of population with Bachelor’s degree or higher, number of colleges, fair market rent, and the extent of Chambers of Commerce. The evaluation could be in the form of a composite index or a descriptive assessment report that supports the selection of host cities for WBCs. This approach holds true for choosing host organization for WBCs. Host organization needs to be active in the community and provide complementary services that the new WBC can leverage to best serve women entrepreneurs and business owners.
Conclusion

The above recommendations were designed for OWBO and NWBC to assist in supporting the WBC network. While we recognize the desire of the organizations to move forward in creating a comparison framework, first accurate data collection practices should to be established and monitored across all WBCs. Until this occurs, performance measures will contain inconsistencies and lead to inaccurate conclusions on WBC performance comparisons. The systematic implementation of the recommendations outlined above can guide the creation of a comparison framework, while strengthening existing performance evaluation techniques and ensuring that WBCs across the country are strongly supported to accomplish their mission.
Appendix A: List of Acronyms

The following acronyms are used within this report:

- **AWBC**: Association of Women’s Business Centers
- **BLS**: Bureau of Labor Statistics
- **BWBC**: BrightBridge Women’s Business Center
- **CDBGs**: Community Development Block Grants
- **CDFI**: Community Development Financial Institution
- **CES**: Current Employment Statistics
- **DOTR**: District Office Technical Representative
- **DWBC**: Denver Women’s Business Center
- **EDMIS**: Entrepreneurial Development Management Information System
- **EC**: Entrepreneurial Center
- **ECWBC**: Entrepreneurial Center Women’s Business Center
- **FDIC**: Federal Deposit Insurance Corporation
- **LAUS**: Local Area Unemployment Statistics
- **MBDA**: Minority Business Development Agency
- **MCSC**: Mission Community Services Corporation
- **MCSCWBC**: Mission Community Services Corporation Women’s Business Center
- **MSA**: Metropolitan Statistical Area
- **NABO**: National Association of Business Owners
- **NAWBO**: National Association of Women Business Owners
- **NWBC**: National Women’s Business Council
- **ODWBC**: Old Dominion Women’s Business Center
- **OMB**: Office of Management and Budget
- **OWBO**: Office of Women’s Business Ownership
- **QEDC**: Queens Economic Development Corporation
- **QWBC**: Queens Women’s Business Center
- **SBA**: Small Business Administration
- **SBDC**: Small Business Development Centers
- **VBOC**: Veteran’s Business Outreach Center
- **VITA**: Volunteer Income Tax Assistance
- **WBC**: Women’s Business Centers
- **WHIP**: Women’s Health Industry Partnership
- **WWBC**: Wyoming Women’s Business Center
Appendix B: Sample Output from Database

The clients were provided with internal, external, and primary data collected throughout the course of the project. The database includes a summary page where a WBC can be selected from a drop down menu to auto-populate with information on the given WBC. The following image is a sample output of the database for BrightBridge Women’s Business Center.
Appendix C: Women’s Business Center Survey Questions

The following questionnaire is designed to get a better understanding of the resources available to WBCs and to women entrepreneurs and business owners. Please take some time to answer these questions as accurately as possible. Please base all answers on the numbers from your most recent fiscal year.

1. What is the name of your WBC and where is it located?

2. What type of organization hosts your WBC?
   - [ ] Stand-alone Women's Business Center
   - [ ] Women’s focused non-profit
   - [ ] University/college foundation
   - [ ] Chamber of Commerce
   - [ ] Other (please specify):

3. Does your WBC partner with any other organizations?
   - [ ] Yes
   - [ ] No

4. If yes, please list the names of the organizations it partners with.
Women's Business Centers Questionnaire

5. How long has the current director held his or her position at your WBC?
   - Less than 1 year
   - 1-5 years
   - 6-10 years
   - 11-15 years
   - 15 years or more

6. How many years of prior business, leadership, or management experience did the director have prior to starting in the position?
   - Less than 1 year
   - 1-5 years
   - 6-10 years
   - 11-15 years
   - 15 years or more

7. How many full-time paid staff are delivering client services under WBC programming? Please include the director in your final count.

8. How many paid part-time staff are delivering client services under WBC programming?

9. How many unpaid volunteer hours per month does your WBC use to support programs and services?

10. Does your WBC or the host on behalf of the WBC use any of the below human resources for outreach and engagement? Check all that apply.
    - Full-time staff
    - Part-time staff
    - Volunteers
    - Consultants
    - Other (please specify)

11. In your opinion, do you think there is a relationship between the outreach you do and the number of clients served at your WBC?
    - Yes
    - No

12. If yes, please explain.

[SurveyMonkey]
Women's Business Centers Questionnaire

12. What percentage of your WBC's required match funding comes from the following sources?
   - Community Development Block Grants
   - State/local sources
   - Private donors
   - Not for profits
   - Other, please specify

14. Aside from federal required matching funds, does your WBC receive any additional grants from other public, private, and/or not-for profit organizations?
   - Yes
   - No

15. If yes, please specify the name of external funding sources and the dollar amount given for each area below.
   - Federal
   - State/local
   - Private organizations
   - Not-for-profit organizations

16. What additional resources, besides funding, would significantly improve your WBC's ability to provide vital services to women business owners?

17. Does your WBC collaborate with other organizations?
   - Yes
   - No

18. If yes, what type of organizations do you work with? (Check all that apply)
   - Local Chamber of Commerce
   - SBA District Office
   - Local, Regional, or State Economic Development Agency
   - Local Women's Business Associations
   - Community College/University
   - SCORE
   - Small Business Development Centers
   - Procurement Technical Assistance Centers
   - Microlending Organizations
   - Local Banks
   - Other (please specify)
19. Do your clients mostly reside in an urban, rural, or suburban area? Rank the region in order based on the percentage of clients served from that region. For example, if most of your clients reside in an urban area, rank that option 1 and so on.

- [ ] Rural
- [ ] Suburban
- [ ] Urban

20. How do most of your clientele originate contact with your WBC?

- Personal referral
- Referal from another SBA partner such as SBDC or SCORE
- Media outreach
- Website
- Other (please specify)

21. Do you maintain an internal database of client characteristics, training sessions, counseling sessions, and other activities?

- [ ] Yes
- [ ] No

22. Which services does your WBC provide most frequently? (Check only the two top provided services)

- [ ] One-on-one counseling
- [ ] Group counseling
- [ ] Procurement assistance
- [ ] Financial management training
- [ ] Loan packaging
- [ ] Business plan training
- [ ] Document review
- [ ] Networking opportunities
- [ ] Other (please specify)

23. Of the two most common services indicated above, how many times per year do you provide each? For example, you could say you provide 5-10 financial management trainings a year.
24. How many training sessions do you offer annually?

Consider the training sessions indicated above to answer the following questions. If you do not have the requested data, please explain anything you can about the link between the training session and the desired information.

25. How many loans resulted from those training sessions? Please provide dollar amount if possible.

26. How many new businesses were started as a result of these training sessions?

27. How many referrals to other organizations resulted from those training sessions?

28. How many counseling sessions do you offer annually?

Consider the counseling sessions indicated above to answer the following questions. If you do not have the requested data, please explain anything you can about the link between the counseling session and the desired information.

29. How many loans resulted from those counseling sessions? Please provide dollar amount if possible.

30. How many new businesses were started as a result of the counseling sessions?

31. How many referrals to other organizations resulted from those counseling sessions?
32. What services do you think are the most beneficial to women entrepreneurs and business owners? (Check all that apply)

- One-on-one counseling
- Group counseling
- Procurement assistance
- Financial management training
- Loan packaging
- Business plan training
- Document review
- Networking opportunities
- Other (please specify)

33. What additional specialty, would most improve upon the services you provide at your WBC? (Check all that apply)

- Outreach and Engagement Coordinator
- Loans Specialist
- Insurance Specialist
- IT Specialist
- Procurement Specialist
- Trade Specialist
- Other (please specify)
Appendix D: Interview Guide

Phone interviews were completed with seven WBC directors. All interviews began with an established script to start the call, but conversations with directors unfolded as a general discussion assisted with a series of guided questions. Below is the full script for the start of each interview and specific information for each of the seven interviews, including the guiding questions. The clients received an audio transcript of each interview.

Introduction Script

[Executive Director Name], thank you for taking time to talk with us today. Before we get started, we just want to outline a little about our project and its purpose. We are a group masters students from CMU’s Heinz College, and this project is for our final academic capstone systems project. The goal of this systems project between the Carnegie Mellon University’s Heinz College, the Office of Women’s Business Ownership at the Small Business Administration, and the National Women’s Business Council is to assist in understanding the current ecosystem within the Women’s Business Center network and provide a framework that can guide future decision making.

We recognized early on that you have to compare WBCs in similar in situations to other WBCs in the same situation rather than looking at all WBCs together. To better differentiate between WBCs, we organized all of them into subsets with similar characteristics called cohorts. We are trying to interview at least one WBC within each cohort. As you know, we sent out a survey to all WBC directors, we are now just trying to get a better sense of what you as a WBC director have to deal with and your perspective on the Business Center you work in. The information you provide to us will be used in the final written report. If there is anything you wish to tell us during the interview that you would prefer not get written in the final report, please feel free to tell us at any time during the call. Do you have any questions before we get started?

Individual Interview Information

Interview with BrightBridge Women’s Business Center
Date & Time: Tuesday, March 31, 2015 at 9:00am
Interviewee: Mary Sedrick, WBC Director
Email: msedrick@brightbridgeinc.org
Website: http://www.brightbridgewbc.org/
Interviewers: Nichole Hoeflich and Cory Misley, CMU
Interview with Denver Women’s Business Center
Date & Time: Tuesday, March 31, 2015 at 12:00pm
Interviewee: Elena Vasconez, WBC Director
Email: evasconez@micasaresourcecenter.org
Website: http://www.micasaresourcecenter.org/business-development/
Interviewers: Nichole Hoeflich and Cory Misley, CMU

Interview with Entrepreneurial Center University of Hartford
Date & Time: Tuesday, April 14, 2015 at 1:30pm
Interviewee: Milena Erwin, WBC Director
Email: erwin@hartford.edu
Website: http://www.hartford.edu/ec/wbc/
Interviewers: Cory Misley, CMU

Interview with Queens Women’s Business Center
Date & Time: Monday, April 4, 2015 at 10:30am
Interviewee: Andrea Ormeno, WBC Director
Email: aormeno@queensny.org
Website: http://www.queensny.org/qedc/business/programs/wbc/
Interviewers: Cory Misley, CMU

Interview with Women’s Business Center at Old Dominion University
Date & Time: Monday, March 30, 2014 at 3:00pm
Interviewee: Erika Small-Cisco, WBC Director
Email: esmallsi@odu.edu
Website: http://www.odu.edu/content/odu/partnerships/business/gateway/programs/wbc.html
Interviewers: Nichole Hoeflich and Cory Misley, CMU

Interview with Women Business Partners Program
Date & Time: Thursday, April 2, 2014 at 6:00pm
Interviewee: Chuck Jehle, WBC Director
Email: chuckj@mcsorp.org
Website: http://www.mcsorp.org/
Interviewers: Nichole Hoeflich and Cory Misley, CMU

Interview with Wyoming Women’s Business Center
Date & Time: Friday, March 27, 2014 at 3:00pm
Interviewee: Debbie Gorski
Guiding Interview Questions

The following questions were used to guide the WBC director interviews.

- What allows your WBC to be successful? How do you internally define your success?
- What has driven that performance/success?
- What has held you back in terms of performance/success?
- What more could OWBO, AWBC, or NWBC do to help your WBC be successful?
- What additional resources/information would be helpful that AWBC/OBO don’t have available now?
- How do you secure your match funding?
- What is the process like for securing match funding? How difficult is it for you to meet that match? What are some of the difficulties?
- What is your social media presence and your opinion on its importance?
- What are your goals for the next year?
- How engaged is the community in helping the organization?
- How engaged is the organization in helping the community?
- Do you interact with SCORE or SBDCs?
- How do you interact with other resource partners?
- Where are the women you serve on the continuum of business growth? Just starting businesses or further along?
- Does your center have the capacity to serve more women?
- Are women’s business centers competing or complementing other SBA resources in the area?
- What is your relationship with the AWBC? If you a member, do you find it valuable?
Appendix E: List of WBCs in Each Cohort

Cohort 1: high unemployment, population over 1 million, founded before 2010
- Inland Empire Women’s Business Center - Riverside, CA
- Valley Economic Development Center - Van Nuys, CA
- Asian Pacific Islander Small Business Program WBC - Los Angeles, CA
- PACE WBC - Los Angeles, CA
- Coachella Valley Women’s Business Center - Palm Desert, CA
- Queens Women’s Business Center - Kew Gardens, NY
- Women’s Brooklyn Enterprise Center Local Development Corporation of East New York - Brooklyn, NY
- Florida Women’s Business Center - Delray Beach, FL
- BOC Women’s Business Center - Brooklyn, NY
- Washington Women’s Business Center - Seattle, WA
- Nevada Women’s Business Center - Las Vegas, NV
- Women’s Business Development Center - Philadelphia, PA
- Chicago Women’s Business Development Center - Chicago, IL
- Empowerment Group, Inc. Women’s Business Center - Philadelphia, PA

Cohort 2: hosted, population between 250,000 and 1 million, high unemployment
- The Entrepreneurial Center University of Hartford - Hartford, CT
- WISE Women’s Business Center - Syracuse, NY
- Women’s Business Border Center - El Paso, TX
- Women’s Business Center Florida Institute of Technology - Melbourne, FL
- RGV Women’s Business Center - Edinburg, TX
- The Edge Connection Women’s Business Center - Kennesaw, GA
- Women’s Business Center at Canisius College - Buffalo, NY
- Women’s Business Center of Kentucky Community Ventures Corporation - Louisville, KY
- BrightBridge WBC - Chattanooga, TN
- First State Community Loan Fund, Inc. - Wilmington, DE
- ACE Women’s Business Center - Decatur, GA
- Thurston County Economic Development Council Business Resource Center - Lacey, WA
- SNAP Financial Access - Spokane, WA

Cohort 3: population less than 250,000, founded before 2010, low unemployment
- Women & Technology Center for Technology in Business - Bismarck, ND
- Western Dairyland Women’s Business Center - Eau Claire, WI
- Montana Women’s Business Center - Bozeman, MT
- REAP Women's Business Center - Seward, NE
- Women’s Business Center of North Alabama - Huntsville, AL
- WESST Corp. - Santa Fe - Santa Fe, NM
- South Dakota Center for Enterprise Opportunity - Spearfish, ND
- Rim Counties Women’s Business Program - Wiscasset, ME
- Wyoming Women's Business Center - Laramie, WY
- Vermont Women's Business Center - Barre, VT
- WESST Corp. - Roswell - Roswell, NM
- Entrepreneurship Fund Women’s Business Center - Duluth, MN
- REI Women’s Business Center - Durant, OK
- WESST Corp. - Rio Rancho - Rio Rancho, NM
- WESST Corp. - Gallup (Farmington) - Farmington, NM

Cohort 4: hosted, started after 2010
- South Carolina Women’s Business Center - Charleston, SC
- Bronx Women’s Business Resource Center - Bronx, NY
- Central Indiana Women’s Business Center - Indianapolis, IN
- ACCION Women’s Business Center - San Antonio, TX
- BiGAUSTIN Women’s Business Center - Austin, TX
- Women’s Business Center of Kentucky Community Ventures Corporation - Louisville, KY
- REDC Community Capital Group, Inc - Richmond, VA
- Arkansas Women’s Business Center - El Dorado, AR
- California Capital Women’s Business Center - Sacramento, CA
- Women’s Business Center at Old Dominion University Business Gateway - Norfolk, VA
- Rockville Economic Development, Inc - Rockville, MD
- Center for Women’s Business Advancement at Southern NH University - Manchester, NH
- Climb Community Development Corporation - Harrison, MS
- SNAP Financial Access - Spokane, WA

Cohort 5: hosted, population between 250,000 and 1 million, low unemployment
- Denver Women’s Business Center - Denver, CO
- The Women’s Business Center of North Carolina - Durham, NC
- Women’s Business Center & Michigan Women’s Marketplace CEED - Ann Arbor, MI
- WBC of Women’s Economic Ventures - Santa Barbara, CA
- Jacksonville Women’s Business Center - Jacksonville, FL
- Urban League Women’s Business Center - New Orleans, LA
- South Carolina Women’s Business Center - Charleston, SC
- Central Indiana Women’s Business Center - Indianapolis, IN
- Southern Maine Women’s Business Program - Portland, ME
- Delaware Center for Women’s Entrepreneurship - Newark, DE
- Women’s Business Center at REI - Oklahoma City - Oklahoma City, OK
- E-Magnify - Greensburg, PA
- The Women’s Business Center at Community First Fund - Lancaster, PA
- Central Alabama Women’s Business Center - Birmingham, AL
- ISED Ventures Iowa Women's Enterprise Center - Clive, IA
- REDC Community Capital Group, Inc - Richmond, VA
- Women’s Business Center of Southern Arizona - Tucson, AZ
- Central Florida Women’s Business Center - Melbourne, FL
- Good Work Network - New Orleans, LA
- The Women’s Business Center at Mercy Corps NW - Portland, OR
- Center for Women’s Business Advancement at Southern NH University - Manchester, NH

Cohort 6: stand-alone, population between 250,000 and 1 million, founded before 2010
- Women's Enterprise Development Center, Inc. - White Plains, NY
- Women’s Center for Entrepreneurship, Corp. - Chatham, NJ
- WBC of Fayetteville - Fayetteville, NC
- Wisconsin Women’s Business Initiative Corp., Madison - Madison, WI
- WESST Corp - Albuquerque - Albuquerque, NM
- Center for Women & Enterprise Providence - Providence, RI
- Southwest Women’s Business Center - Stamford, CT
- Grand Rapids Opportunities for Women (GROW) - Grand Rapids, MI
- Center for Women & Enterprise Central Massachusetts - Worcester, MA
- Kansas Women’s Business Center - Lenexa, KS
- Washington, DC Women’s Business Center - Washington, DC
- Naugatuck Valley Women’s Business Center - Shelton, CT
- Women Business Partners Program - San Luis Obispo, CA
- Rural Business Initiatives - WBC of Southern Alabama - Mobile, AL

WBCs not in one of the six cohorts:
- Rural Business Initiative - Jackson, AL
- Women’s Business Center of Southern Alabama - Mobile, AL
- American Samoa Women’s Business Center - Pago Pago, AS
- Tucson Pima County Women’s Business Center - Phoenix, AZ
- AnewAmerica Women’s Business Center - Berkeley, CA
- Mendocino Women’s Business Center - Fort Bragg, CA
- Jefferson Economic Development Institute - Mount Shasta, CA
• Renaissance Entrepreneurship Center - San Francisco, CA
• The Centre For Women, Inc. - Tampa, FL
• The Patsy T. Mink Center for Business and Leadership at the YWC of Oahu - Honolulu, HI
• Idaho Women's Business Center META – MicroEnterprise Training & Assistance - Boise, ID
• Center for Women & Progress – Eastern Massachusetts - Boston, MA
• New Hampshire WBC - Boston, MA
• Maryland Capital Enterprise, Inc. - Salisbury, MD
• Women’s Business Center at Cornerstone Alliance - Benton Harbor, MI
• Women Venture Business Center - Minneapolis, MN
• Grace Hill Women’s Business Center - St. Louis, MO
• WESST Corp. - Las Cruces - Las Cruces, NM
• Women’s Business Center of New York State - Utica, NY
• Women’s Business Center of Ohio - Columbus, OH
• Instituto Empresarial para la Mujer (Women’s Business Institute) - San Juan, PR
• Nashville WBC/Southeast Community Capital Corporation/Pathway Lending - Nashville, TN
• Houston-Galveston Women’s Business Center - Houston, TX
• The Women’s Business Center - Salt Lake City, UT
• Women’s Business Center of Northern Virginia - Springfield, VA
• Wisconsin Women’s Business Initiative Corp., Kenosha/Racine - Kenosha, WI
• Wisconsin Women’s Business Initiative Corp., Milwaukee - Milwaukee, WI
Appendix F: Cohort Performance Composite Index

The following figures plot the total performance composite index for each WBC in the cohort identification process. They show the range of performance in each cohort, and helped us to identify outliers and to select WBC directors to interview. It is important to remember that the performance composite indices are computed relative to averages in each cohort and should not be compared across cohorts.

We were unable to identify any specific trends using internal, external, or survey data that could reasonably explain performance variation within cohorts. As mentioned in the cohort identification methodological section, grouping WBCs by different factors may affect the results and lead to more conclusive findings. Additionally, more consistently reported performance data may cause significant changes in this analysis, which is explored more fully in the Interview Conclusions section and the Recommendations section.
Appendix G: Advisory Board

The team convened an Advisory Board of distinguished professionals with expertise in women’s business ownership, governmental reporting, and quantitative analysis to provide outside perspectives and mentorship. The Advisory Board members consisted of governmental professionals, women entrepreneurs, and economists. We met with the Advisory Board in an initial meeting to introduce ourselves and present an outline of our project scope and design, which resulted in valuable feedback we were able to use in the project. In the weeks following the initial meeting, team members met with each Advisory Board member individually to provide updates and seek advice on specific areas of the project. The biographies of the five advisory board members are below:

**Marshall Contino** has 19 years of management consulting experience with Booz Allen Hamilton in Washington, DC. He is the program manager for a ten-year, $70 million+ Environmental and Occupational Safety and Health (EOSH) contract, and leads the firm’s OSH Community of Practice. Contino has led Booz Allen efforts to develop strategic plans, facilitate EOSH compliance workshops, develop federal agency orders, conduct emergency preparedness exercises, and deliver EOSH training.

Marshall holds an undergraduate degree from the University of North Carolina at Asheville in Energy and Waste Management, and an MSES from Indiana University in Hazardous Materials Management. He is a Certified Hazardous Materials Manager, is a member of Indiana University’s Distinguished Alumni Council, and has personal interests in marathon running and car racing.98

**Monique Morrissey** joined the Economic Policy Institute in 2006. Her areas of interest include Social Security, pensions and other employee benefits, household savings, tax expenditures, older workers, public employees, unions and collective bargaining, Medicare, institutional investors, corporate governance, executive compensation, financial markets, and the Federal Reserve. She is active in coalition efforts to reform our private retirement system to ensure an adequate, secure, and affordable retirement for all workers. She is a member of the National Academy of Social Insurance. Prior to joining EPI, Morrissey worked at the AFL-CIO Office of Investment and the Financial Markets

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98 Indiana University at Bloomington 2015.
Antonella Pianalto joined the Association of Women’s Business Centers (AWBC) in September of 2014. As Acting Executive Director, she provides leadership to support and sustain the national network of Women’s Business Centers in their efforts to secure economic justice and entrepreneurial opportunities for women. Her priorities include enhancing the AWBC’s visibility and influence in the women’s business development arena, increasing the membership and member engagement, and creating long-term sustainability.

Prior to joining the AWBC, Ms. Pianalto served as Vice President of Government Affairs for American Express, where she managed a broad portfolio of legislative, regulatory, public policy and advocacy issues including small business and financial services. She built and maintained relationships with key policy makers, small business groups, trade associations and other corporate teams. Ms. Pianalto developed and implemented the strategic plan for advocacy efforts in Washington D.C. to raise the profile of the American Express small business division with policy makers and influencers. She partnered with the White House, Small Business Administration, and small business groups on initiatives, including the Give Me 5% and ChallengerHer government contracting programs, and led the Small Business Saturday efforts in Washington, DC.

Prior to joining American Express, Ms. Pianalto was the Executive Director of the Interactive Travel Services Association, where she managed all aspects of the association including government relations, member relations, communication and the budget.

Ms. Pianalto held several senior positions in the Clinton Administration. As Senior Advisor to the U.S. Ambassador to the United Kingdom, she served as his liaison to the Embassy’s 700 employees and 26 government agencies. She also led the strategic planning and implementation of the Ambassador’s outreach efforts.

At the White House, Ms. Pianalto served as Deputy Assistant to the President for Presidential Personnel where she managed the selection and hiring process of the President’s 5,000 appointees. She also served as Associate Administrator for Management and Administration for the Small Business

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Administration directing the $260 million operations of the agency’s 3,600 employees and 100 locations. Ms. Pianalto serves as Vice Chair of Girls Inc. of the Washington, D.C. Metropolitan Area.\(^\text{100}\)

**Thu Stubbs** has over 25 years of experience in the Information Technology (I.T.) industry starting from Army Captain in Communications Electronics supporting US/NATO nuclear missions for the Pershing Missiles.

She transitioned her I.T. experience to Corporate America and has worked with computer manufacturer, defense systems integrators, and major I.T. product resellers. Her expertise is business development, designing and managing sales team in support of federal government, state and local agencies, and corporate accounts. She provided I.T. products, maintenance, professional services, and training on many Federal IDIQ and GWAC contracts.

She is a strong advocate of quality management and completed her Master in Business Administration thesis in customer satisfaction. Ms. Stubbs’ goal is to offer turnkey solutions which focus on improving efficiency and reducing cost to solve an agency’s I.T. challenges.\(^\text{101}\)

**Eleanor “Ellie” Thornton** is the President, CEO and founding principal consultant of Visionary Consulting Partners, LLC, a Woman-owned, Service Disabled Veteran-owned, and Small Disadvantaged Business headquartered in Fairfax, Virginia. Ms. Thornton provides operational and fiscal direction for the firm’s 57 employees, and oversees multiple corporate to client engagements that aim to promote optimum health for all persons, with a special emphasis on socially and medically underserved populations.

Since founding Visionary in 2008, she has increased the company’s revenues by more than 500%, through purposeful management and offering relevant management consulting services to DoD, Federal, State and Local government clients, as well as selected academic institutions and non-profit partners. Her leadership has helped Visionary provide essential services and solutions for the Defense Health Agency, US Agency for International Development, National Institutes of Health, George Washington University, Merck Childhood Asthma Network, and Coastal Family Health Center.

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\(^{100}\) AWBC 2015.

\(^{101}\) Technology Science Corp. 2015.
As one of the nation’s first certified Master Health Educators, she is nationally recognized for her research and co-investigation expertise on behalf of emerging national healthcare and economic priorities, such as effective asthma care and evidenced-based practices; health education and outreach to the nation’s Service members and Veterans, and capacity building between healthcare providers, community based organizations and public health agencies. She has more than 30 years’ experience planning, designing, implementing, and managing comprehensive health promotion/behavior interventions and policies, and her direct efforts have improved the health status of individuals and the communities in which they reside.

Additional professional credits include standing up the office of community outreach for asthma care for the College of Medicine at Howard University, disseminating effective chronic disease management and asthma intervention for individuals following hurricane Katrina, and training asthma educators in the State of Arizona and Commonwealth of Puerto Rico. Ms. Thornton holds a BS in Respiratory Therapy from Georgia State University, and a MS in Health Promotion Management from Marymount University in Virginia.102

102 Visionary Consulting Partners 2015.
Appendix H: Author Biographies

Roxanna Cisneros serves in the Administrator’s Office of the Food and Nutrition Services at the U.S. Department of Agriculture (USDA). Prior to joining USDA, she served as a fellow in the Project Management Alignment Office at the Department of Housing and Urban Development (HUD) and has a rich background in the legal, health and risk management fields. She is a passionate advocate for expanding access to housing, food security, health promotion, financial stability and justice. Roxanna holds a Bachelor of Arts in political science from the University of California Los Angeles.

Nichole Hoeflich is a Graduate Student Fellow on the Education Policy team at the Center for American Progress (CAP). Prior to joining CAP, she worked as the program coordinator for the Program for Research and Outreach on Gender Equity in Society, or PROGRESS, at Carnegie Mellon University’s Heinz College in Pittsburgh, Pennsylvania. Before that, she taught high school social studies at Ivy Collegiate Academy, an international boarding school in Taichung City, Taiwan, where she also served as the dean of students and the social studies department chair. Originally from Antioch, Illinois, Nichole holds a Bachelor of Arts degree in history and secondary education from Clarke University.

John Lira earned his undergraduate degree from the University of Texas at San Antonio after serving twelve years in the US Marine Corps as an Intelligence analyst. John’s professional experience includes over two years of providing statistical support for projects supporting combat casualty care at the U.S. Army’s Institute for Surgical Research. While completing his master’s degree in Washington, D.C., John worked as the Veterans and Military Families Fellow at the Corporation for National and Community Service where he leads AmeriCorps veterans outreach and initiatives. John plans to continue his career in public service after graduating by seeking opportunities to research international affairs and veterans-related policy issues.
Cory Misley graduated from Portland State University in 2012 with a Bachelor of Science in Political Science and Psychology. He then served as an AmeriCorps member with nConnect, a non-profit in Vancouver, Washington, to empower students in the Science, Technology, Engineering, and Math (STEM) fields. During his first year of graduate school at Carnegie Mellon University, Cory worked with the Pittsburgh non-profit Local Government Academy at the intersection of good governance and environmental issues. This past summer, Cory served as an Oregon Fellow with the City of La Pine as the Special Assistant to the City Manager where he assisted on implementation of the business license program and creation of an urban renewal district. Currently, Cory works for the International City/County Management Association (ICMA) in their Center for Sustainable Communities and assists on managing a variety of projects.

Yalan Qin is originally from northern China. She attended Hong Kong Baptist University and majored in Government and International Relations, which included a one-year exchange experience at Sciences Po, Paris in France. From August 2014-May 2015, she completed an apprenticeship at International City/County Management Association (ICMA). Her favorite areas of study are international development policies/issues and cultural exchange. Prior to coming to the United States, she worked for a consulting firm in Beijing. She is a native speaker in Mandarin Chinese, fluent in English and proficient in French.

Natalie Sabadish is the Special Assistant to the Budget Secretary in the Governor's Budget Office for the Commonwealth of Pennsylvania. Prior to joining the Budget Office, she worked as a Research Fellow on the Economic Policy team at the Center for American Progress. She also previously worked as a Research Assistant for the Economic Policy Institute, as well as a Research Analyst for the Keystone Research Center in Harrisburg, Pennsylvania, where her work has focused on labor market, poverty, and retirement policy. Natalie holds a Bachelor of Science in economics from the University of Delaware.
Appendix I: References


Old Dominion University. 2015. “Women’s Business Center.”
http://www.odu.edu/content/odu/partnerships/business/gateway/programs/wbc.html.


