Best Practices
in Supporting Women’s Entrepreneurship in the United States:
A Compendium of Public and Private Sector Organizations and Initiatives

The National Women’s Business Council

June 2004
Best Practices

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The National Women’s Business Council 2004
This research was conducted for The National Women’s Business Council (NWBC) by Barrera Associates, Inc. The opinions and recommendations of the authors of this study do not necessarily reflect official policies of the NWBC, the U.S. Small Business Administration, or any other agency of the U.S. government.
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About the Authors
Women continue to exert enormous influence in today’s U.S. business environment. Growth in the number and economic impact of new women-owned businesses outpaces growth among all businesses. Privately-held businesses in which women are majority owners—6.7 million firms—are growing in number at nearly two and a half times the national average, and adding jobs more than three times faster than the national average (39% vs. 11.6% growth between 1997 and 2004). As of 2004, women-owned businesses employ 9.8 million workers. Further, between 1997 and 2002, an average of 424 new women-owned firms were started every day in the U.S., translating into nearly 775,000 start-ups per year and accounting for fully 55% of new firm start-ups.

We know from past research that women business owners are more likely than their male counterparts to seek out multiple sources of advice and assistance. It is critical, then, to ensure that available resources are shared with all women business owners at each stage of development. Additionally, information-sharing is encouraged among the organizations actually providing advice and assistance.

The National Women’s Business Council is proud to contribute “Best Practices in Supporting Women’s Entrepreneurship” to the greater body of knowledge on the subject of initiatives which foster the growth of women’s business ownership. It is our hope that it will be used to extend the understanding, reach, effectiveness, and creation of private and public sector programs that help women business owners in the United States and around the world to reach their goals in building and growing successful businesses.

Sincerely,

Marilyn Carlson Nelson
Chair, The National Women’s Business Council
The authors of this study would like to thank The National Women’s Business Council (NWBC) for their support of this project. We would also like to thank the professionals who provided invaluable insight on women’s entrepreneurship to us during our research for this report. We are indebted to them for their contributions of time, talent and expertise in the pursuit of promoting women-owned businesses and women entrepreneurship in the United States.

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ATHENA Foundation
Women entrepreneurs are altering the business landscape in the United States. According to the Center for Women’s Business Research, in the United States there are currently 10.6 million privately-owned businesses in which one or more women own 50% or more of the company. Women- and equally-owned businesses have 19.1 million employees throughout the United States and produce $2.5 trillion in revenues. Women clearly have tremendous influence in business.

Who helps women-owned businesses as they start up or as they become more established and seasoned? Where can women entrepreneurs obtain the assistance that they need? How can women-owned businesses obtain access to mentoring, education, capital, markets, and the other things they require to be truly successful? What types of support are available from which kinds of organizations?

Those questions are answered in this report, which profiles 24 selected organizations or initiatives that provide outstanding support for women-owned businesses and that have a wide scope throughout the United States. Strict criteria were used to determine which organizations or initiatives to include. At a minimum, the organizations or initiatives included in this report must:

- Be at least regional, but preferably national, in scope or coverage.
- Have either an exclusive or major focus on women’s enterprise development.
- Have a significant, sustainable track record of achievement.
- Either provide direct assistance to current or potential women business owners in one or more areas, or—by virtue of their programmatic activity—improve the environment for women’s entrepreneurship development generally.

We recognize that many organizations, especially government agencies, are focused on entrepreneurship, but if they are not primarily or totally focused on women’s entrepreneurship, they have not been included in this report. In addition, many outstanding organizations that help women entrepreneurs have a local rather than regional or national scope, and such organizations also did not meet the inclusion criteria for profiles. Other organizations, while promising in terms of their early achievements, are too new to have a significant track record, so they were not profiled in this report.

Instead, organizations that met some of the inclusion criteria but not others and were clearly outstanding have brief, one-paragraph descriptions in this report. Not all helpful organizations met the criteria to be included with brief descriptions, but we present a cross-section of excellent organizations.

Knowledge-Based Economy.” The current report is different from the 2000 report in a number of ways:

- The profiles in this report, unlike those in the 2000 report, are not written by each organization. They are instead based on information provided by the organizations.

- This report includes 24 profiles, compared to the 15 profiles in the 2000 report.

- The current report contains short descriptions of 10 organizations or initiatives that did not fully meet the inclusion criteria for profiles but that nevertheless offer important support to women-owned businesses.

- The current report contains a functional matrix that shows at a glance how the profiled organizations compare with each other in terms of what kind of support they offer to women entrepreneurs.

- Because organizational logos typically reflect the character and goals of the organizations, such logos are included in the present report.

This report is arranged in the following manner:

- Part II presents an overview of organizations or initiatives that foster successful women’s entrepreneurship.

- Part III offers profiles of the 24 selected organizations that encourage and support women’s entrepreneurship in specific ways.

- Part IV presents brief descriptions of some other organizations that contribute to women’s entrepreneurship but that did not meet the inclusion criteria for complete profiles.

- Part V provides conclusions and recommendations.

The appendices are a very important part of this report. They provide a comparison of organizations or initiatives in the form of a matrix, a statement of the methodology, and websites of the organizations or initiatives profiled and briefly described in this report.

- Appendix A describes the methodology used to conduct the research for this report. It presents steps from the initial discussion stage through the verification and reporting stage.

- Appendix B lists websites of organizations or initiatives that have been profiled in this report.

- Appendix C lists websites of organizations or initiatives that have been briefly described in this report.

- Appendix D is a functional matrix of organizations or initiatives profiled in this report. This matrix allows cross-organizational comparisons according to the type of assistance that each organization or initiative provides to women entrepreneurs.
As shown in the matrix of organizations in Appendix D, our profiles of the 24 organizations can be viewed in two major ways: (a) type of organization and (b) nature of support offered by each organization.

**Type of Organization**

As shown in Chart 1, organizations were categorized as follows:

- Public sector (3 organizations)
- Entrepreneurial support organization / non-profit (9 organizations)
- Membership association (8 organizations)
- Corporation, for-profit organization (2 organizations)
- Educational organization (2 organizations)

**Nature of Support Offered by Each Organization**

Most of the organizations profiled in this report provided more than one type of support. For example, many gave access to education, mentoring, or technical assistance as well as access to networking opportunities. The figures below reflect all the kinds of access offered by the profiled organizations. Therefore, the figures add up to more than 24. Only main emphases are shown. (see Chart 2)

- By far the most frequent emphases of the profiled organizations were on access to education, mentoring, or technical assistance, and access to networks or networking, with 16 of the 24 organizations (67%) offering each of these.
- Access to influencing public policy and opinion was an emphasis of 8 of the 24 organizations (33%).
- Access to capital was a focus of 6 of the 24 organizations (25%).
- 5 of the 24 organizations (21%) provided access to research.
- 5 of the 24 organizations (21%) specifically offered access to markets.
- 4 of the 24 organizations (17%) offered access to honors for outstanding leadership in the area of women's entrepreneurship or related areas.
- Access to certification of women-owned businesses was a centerpiece of 2 of the 24 organizations (8%).
Each of the 24 profiles that follows is organized in the following way:

- Identifying information
  - Type of organization
  - Client groups served

- Basic descriptive information
  - Description
  - Mission
  - History
  - Issues addressed

- Achievements
  - Successful elements
    (in perceived order of organizational emphasis)
  - Milestones

- Lessons Learned

- Contact Information

### Chart 1. Types of Organizations

<table>
<thead>
<tr>
<th>Type of Organization</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entrepreneur Support, non-profit</td>
<td>38%</td>
</tr>
<tr>
<td>Membership Association</td>
<td>13%</td>
</tr>
<tr>
<td>Public Sector</td>
<td>8%</td>
</tr>
<tr>
<td>Corporation, For-profit</td>
<td>8%</td>
</tr>
<tr>
<td>Educational</td>
<td>33%</td>
</tr>
</tbody>
</table>

### Chart 2. Number of Organizations Providing Different Types of Support
Part III

Profiles of 24 organizations that met the inclusion criteria and are fostering women’s entrepreneurship
IDENTIFYING INFORMATION

Type of Organization:
Membership Association (Program of the United States Chamber of Commerce)

Client Groups Served:
Minority and women business leaders and entrepreneurs.

BASIC DESCRIPTIVE INFORMATION

Description
Access America is a United States Chamber of Commerce initiative for minority and women business leaders and entrepreneurs. Its programs open doors to networks and capital markets and foster strategic alliances. Access America draws upon the network of state and local chambers of commerce and upon existing partnerships with major corporations, government agencies and civic and trade associations to address challenges facing minority and women executives.

Mission
Access America’s mission is to identify and seize opportunities, forge partnerships, and obtain equal access to capital in order to expand women-owned or minority-owned businesses in the United States and abroad. In addition, Access America aims to build alliances and partnerships with Chamber members; to empower a new community of business leaders; and to bring diversity to existing Chamber programs.

History
• 1912 United States Chamber of Commerce was established by President Taft.
• 1925 United States Chamber of Commerce headquarters building was completed.
• 2002 United States Chamber of Commerce launched its Access America initiative.

Issues Addressed
• Examples of challenges for women and minority entrepreneurs include access to quality health care, access to international markets, and access to understanding procurement and privatization issues.
ACHIEVEMENTS

Successful Elements
Access to Education, Mentoring, or Technical Assistance
• Capital Connection — Access to capital is the number one traditional barrier to ensuring growth and success among women and minority businesses. Through Access America, the United States Chamber of Commerce hosts a series of activities on the barriers women and minority business leaders face in accessing needed capital to grow their businesses. This program brings together established CEOs, high-level minority and women executives, women and minority business owners, government decision makers, and individuals with expertise on national capital markets to discuss the state of capital investment for women and minority business owners.
• Education — Access America builds on the Chamber’s existing partnerships with major corporations, academic and research institutions, and trade associations and its own national network of state and local chambers to create and host a series of forums and roundtables. These address the continuing challenges faced by minority and women business leaders. Publications are co-branded in order to provide a set of tools for the exchange of information.

Access to Influencing Public Policy and Opinion
• Advocacy — From candid discussions on critical business issues such as taxes, regulatory reform, workforce development, e-commerce, technological innovations, capital markets and international expansion and trade, minority and women business leaders are encouraged to add their voice at the table to ensure that their needs are heard by lawmakers. Access America ensures that these leaders are encouraged to discuss issues of importance to the vitality of the United States economy.

Access to Markets
• International Business Expansion — Recognizing that women and minority-owned businesses are rapidly entering international markets in increasing numbers, the United States Chamber is establishing programming that is dedicated to promoting and preparing women and minority business leaders to compete in such regions as Latin America and the Caribbean, Africa, Asia and Central Europe. Access America leverages the Chamber’s international network, including its 93 American Chambers of Commerce abroad, to host an international business series targeted at this emerging market. Access America brings together international leaders, government, business and industry representatives with minority and women business leaders interested in growing their businesses internationally. This program has the objective to assist the women and minority market segment in overcoming barriers to full participation in the global marketplace.
• Access America’s international programming is guided by key concerns women and minority business leaders have in going global, such as: maintaining profits, managing cash flow, international economies, national/international business laws and trade regulations, access to technology, forging international business networks and opening the doors to international investors.
Milestones
The United States Chamber of Commerce represents:
• More than 3 million businesses
• Nearly 3,000 state and local chambers
• 830 associations
• 93 American Chambers of Commerce abroad.

Access America has affected:
• 600 conference participants (3 national conferences with approximately 200 participants each). Over 1,000 participants in the last two years in all of Access America’s activities.

LESSONS LEARNED
• Identify and seize opportunities, forge partnerships, and obtain equal access to the capital markets in order to expand women-owned or minority-owned business in the United States and abroad.
• The timing for women and minority entrepreneurs to get out of their own backyards and transition from local, regional, or niche market players to global market players has never been better.
• Women and minority business leaders, as advocates, are breaking new ground and fostering a greater awareness and appreciation for mutually beneficial partnerships.

CONTACT INFORMATION
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Web site: http://www.uschamber.com/access/default
IDENTIFYING INFORMATION

Type of Organization:
Membership Association

Client Groups Served:
Women’s business centers and women business owners.

BASIC DESCRIPTIVE INFORMATION

Description
The Association supports entrepreneurial development of women as a way to achieve economic self-sufficiency, create wealth, and participate in economic development through education, training, mentoring, business development, and financing opportunities. It provides support and services to women business owners, ranging from underserved women entrepreneurs to women securing rounds of venture capital.

Mission
The Association of Women’s Business Centers develops and strengthens a global network of women’s business centers to advance the growth and success of women business owners. The vision of the Association is a world where economic justice, wealth, and well-being are realized through the collective leadership and power of successful entrepreneurial women.

History
• 1998 AWBC was founded.

Issues Addressed
• Need for information about all women’s business centers and leaders in order to define the scope and breadth of overall women-led entrepreneurial initiatives.
• Need for a collective external voice.
• Need for a collaborative and comprehensive economic strategy.
ACHIEVEMENTS

Successful Elements
Access to Education, Mentoring, or Technical Assistance
- Association members assist women’s business centers in all stages of organizational development.
- The Association raises the level of awareness of the importance and clout of women’s business centers and women business owners.
- The Association provides training, education, and funding strategies for women’s business centers.
- The Association supports women’s business centers’ programs and their constituents.

Access to Influencing Public Policy and Opinion
- The Association maintains a successful relationship with members of Congress and national partners who turn to it for wisdom and experience.
- The Association keeps its members and women’s business centers involved and builds a supportive voice for the centers and for women business owners.
- The Association expands the base of stakeholders, advocates, and the general public about the needs of women business owners and their employees.

Milestones
- 200+ women’s business centers
- 6.2 million majority-owned privately held, women-owned firms
- Between 1997 and 2002, employment in women-owned firms increased by 30%, and revenues grew by 40%, indicating that women’s economic clout is increasing. Many of these women business owners receive counseling, guidance, and training from one of the country’s women’s business centers.

LESSONS LEARNED
- Women’s business centers can achieve more when they unite.
- The importance and clout of these centers is increasingly significant in the United States.
- Best practices, mentoring relationships, and network alliances are best served with a macro lens on the world.
- Women’s business centers and women business owners are the portal to economic vitality.
- Financial sustainability is best achieved through collaborative effort.

CONTACT INFORMATION

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IDENTIFYING INFORMATION

Type of Organization:
Entrepreneurial Support Organization / Non-profit

Client Groups Served: Local, national, and international ATHENA award recipients, chamber of commerce representatives, sponsors and friends.

BASIC DESCRIPTIVE INFORMATION

Description
The ATHENA Foundation promotes women’s leadership, honors outstanding leaders, offers nationally known speakers at its annual conference, teaches the ATHENA Leadership Model, mentors women-owned businesses through professional advisory panels, and has a Global Mentoring Program.

Mission
The mission of the ATHENA Foundation is to promote women business leaders, as well as best practices in women’s leadership, in the United States and around the world.

History
• 1980 Martha Mayhood Mertz, owner of a real estate firm, was invited to serve on the Board of Directors of a regional Chamber of Commerce and discovered that she was the only working woman on the Board. She also learned that in 75 years of presenting community awards, her Chamber had only once honored a woman.
• 1982 The first ATHENA Award was given.
• 1986 The Executive Committee was formed.
• 1987 The ATHENA Foundation was established.
• 1997 The ATHENA network expanded to 395 cities, and more than 2,600 women and men were recipients of the ATHENA Award.
• 1999 The ATHENA Leadership Model was published, the first ATHENA World Café was held, and the ATHENA PowerLink Program had five pilot sites.
• 2000 The ATHENA Global Links Mentoring Program was launched.

Issues Addressed
• Need for greater recognition of outstanding professional and business women
• Need for support and mentoring of women entrepreneurs around the world

ACHIEVEMENTS

Successful Elements
Access to Education, Mentoring, or Technical Assistance

• Education and mentoring follow the ATHENA Leadership Model, which was created with a grant from the W.K. Kellogg Foundation and which incorporates the leadership practices of ATHENA® Award Recipients. Drawing on the talents of women and men inclusively, the model affirms a values-based philosophy of leadership that celebrates relationships and service to the community. The model contains eight core tenets: (a) authentic self, (b) celebration and joy, (c) collaboration, (d) courageous acts, (e) fierce advocacy, (f) giving back, (g) learning, and (h) relationships.

• Since 1999, the ATHENAPowerLink® Program has been helping women owned businesses expand profitably through the use of professional advisory panels. The proven mentoring process “links” a women-owned business with a volunteer panel of advisors recruited from the local community. The panel and business owner work together for one year to meet the specific objectives of the business owner. With the help of the panel, women business owners learn to network, access capital and implement best practices from these volunteer advisors.

• Based on the ATHENA Leadership Model®, the ATHENA World Café reinforces the importance of connecting with each other through meaningful dialogue and discussion. Like a café, an informal, comfortable atmosphere is created that invites reflection and sharing of ideas on leadership. The session is designed to be interactive, allowing participants to not only listen, but express and develop their views. It is through conversation and shared experiences, that individual and organizational change is created.

• The ATHENA Global Links Mentoring Program is a collaborative effort in which volunteer mentors are selected through the ATHENA Foundation in the United States and Canada. The objective of the collaboration is to augment the academic leadership curriculum of students at Zayed University in the United Arab Emirates, to increase awareness and understanding between people of different cultures and backgrounds, and to provide women leaders for the United Arab Emirates who will have the vision, the capacity and the courageous determination to create a world in which current and future generations can flourish. This will be accomplished through sharing of both personal communication and practical experience of the mentors and students via the internet. Partners in this effort are
Zayed University, the ATHENA Foundation, and CommonWell Associates Ltd.

Access to Networks/Networking
• ATHENA conferences offer insightful and provocative nationally known speakers who address issues of interest to today’s leaders, as well as speakers whose messages nourish the spirit.
• Best-practices sessions for planning, promoting and producing successful ATHENA programs afford the chance to enhance local programs and bring home new initiatives. In addition, a cultural evening and the presentation of the International ATHENA Award provide attendees with opportunities to experience regional flavors and network in relaxed, yet stimulating settings.

Access to Honors
• The ATHENA Award program promotes women’s leadership and honors outstanding leaders. By recognizing exceptional individuals, the award program seeks to inspire others to achieve excellence. The caliber of candidates who receive the ATHENA Award is exceptional and leads to significant recognition for participating organizations. The ATHENA Award is presented annually by host organizations in local communities by soliciting nominations of individuals who meet these criteria: (a) actively assists women in realizing their full leadership potential, (b) demonstrates excellence, creativity, and initiative in their business or profession; and (c) provides valuable service by contributing time and energy to improve the quality of life for others in the community.

Milestones
• Since 1982, over 4,500 women and men have been honored with ATHENA Awards
• Over 7,000 newsletter readers
• Over 1,300 people visit the web site on an average day
• Over 85,000 people attended ATHENA events in 2003
• 523 communities have presented ATHENA Awards

LESSONS LEARNED
• Recognizing outstanding leaders inspires others to achieve excellence.
• Collaboration is essential to foster women’s enterprises worldwide.
• The core tenets of the ATHENA Leadership Model are valuable for anyone who is working to promote women-owned business.

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Web site: http://www.athenafoundation.org

June 2004
IDENTIFYING INFORMATION

Type of Organization:
Membership Association

Client Groups Served:
American working women seeking to advance career goals, earn higher salaries, build stronger business, achieve pay equity and equal opportunities and establish rewarding careers.

BUSINESS DESCRIPTIVE INFORMATION

Description
Business and Professional Women/USA promotes equity for all women in the workplace through advocacy, education and information. BPW/USA is the leading advocate for millions of working women on work-life balance and workplace equity issues. BPW Local Organizations provide members with professional development programs, networking, participation in grassroots activism, and opportunities to support scholarships for disadvantaged women.

BPW/USA is a leader in promoting and supporting legislation affecting working women. In addition, BPW educates its members on policy issues and provides them with the tools to become effectively involved in policy development in their own workplaces and in grassroots efforts at the local, state and federal levels. BPW/USA members not only work at the grassroots level but support their beliefs financially. BPW’s Political Action Committee (BPW/PAC) provides contributions and endorsements to women and pro-women federal candidates who support the BPW legislative agenda.
**Mission**
Business and Professional Women/USA is committed to workplace equity and work-life balance. The organization’s mission is to achieve equity for all American working women through advocacy, education, and information.

**History**
- 1919 Business and Professional Women/USA was founded.
- 1937 BPW/USA was one of the first women’s organizations to endorse the Equal Rights Amendment and has been a successful leader in promoting and supporting legislation affecting working women ever since.
- 1956 Business and Professional Women Foundation was established to promote equity for working women through education, information, research and financial assistance as well as serving as a resource on issues affecting working women in the workplace.

**Issues Addressed**
- Need for women to advance career goals, earn higher salaries, build stronger business, achieve pay equity and equal opportunities, and establish rewarding careers.
- Need to raise awareness of issues affecting working women among business leaders and legislators.
- Need for women to learn from each other, support each other, network, improve working conditions, and create lifelong friendships.

---

**ACHIEVEMENTS**

**Successful Elements**

**Access to Influencing Public Policy and Opinion**
- *National Business Women’s Week* has, for more than 75 years, spotlighted the accomplishments of women and the their importance to American business.
- *Policy & Action Conference* held annually for grassroots members in Washington, DC to learn and lobby.
- *BPW/USA’s Legislative Hotline* is updated each week and provides BPW/USA members current information and reports concerning our legislative priorities.
- *Equal Pay Day* and *Unhappy Hours* highlight the continuing wage gap.

**Access to Education, Mentorship, or Technical Assistance**
- The *National Conference* held annually, brings together more than 800 women for a week of BPW business, professional development workshops, career coaching, networking and friendship renewal.
- *Career Advancement Scholarships* support women 25 years or older wanting to improve their lives and careers.
- *Virginia Allen Young Careerist Program* helps young women and men, 21-35, hone their professional skills.
- *Individual Development Programs* help women build the skills that will enable them to take that next important step in their career.
- WOmenomics forums address issues that affect working women in order to gain a better understanding of what they need and want to achieve.
- *The BPW Foundation—Women Helping Women Achieve Success*, a 501 (c) (3) charitable
organization established in 1956 to promote equity for working women through education, information, research and financial assistance as well as serving as a resource on issues affecting women in the workplace.
• *BusinessWoman*, published quarterly, is an essential resource for working women nationwide and the main communications vehicle for the BPW membership. Ninety percent of readers rate *BusinessWoman* as an excellent resource for working women.
• *Headquarters News*, an electronic bi-weekly publication, keeps BPW/USA members across the country up-to-date on the latest happenings at the national level and important developments in issues and trends affecting workplace equity.

**Access to Honors**
• *Women Mean Business* Awards recognize women who are leading the way.

**Milestones**
**Organization**
• 1,500 local organizations across the country
• Members in every congressional district
• Advocacy for millions of working women on work-life balance and workplace equity issues

**Membership**
• 75% are women working in business
• 30% are professionals in the fields of law, medicine, government, finance, education, and engineering
• 30% are CEOs, executives and managers
• 30% are small business owners
• 70% have a graduate or post graduate degree

**Foundation**
• More than $6 million awarded in loans, scholarships and grants to over 8,000 women seeking to improve their lives

**LESSONS LEARNED**
• When women work together, they can encourage each other, advance their careers, increase their income, build stronger businesses, and create equity in the workplace.
• It is crucial for women in business to influence public policy.

**CONTACT INFORMATION**

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IDENTIFYING INFORMATION

Type of Organization:
Entrepreneurial Support Organization / Non-profit

Client Groups Served:
Women business owners, leading corporations, government agencies, policy makers, academic institutions, financial institutions, and the media.

BASIC DESCRIPTIVE INFORMATION

Description
The Center for Women’s Business Research is a premier source of knowledge about women business owners and their enterprises worldwide. Since 1989, the Center has painted a picture of the women-owned business landscape through original research documenting the economic and social contributions of women-owned firms.

By tracking the growth, trends, and leadership styles of women-owned businesses, the Center has helped to illuminate the significant economic, social and cultural impact these businesses are having worldwide.

The Center shares its knowledge with policy makers, financial institutions, corporate leaders, government agencies, academic institutions, and the media through research reports, press releases, newsletter publications, seminars, speaking engagements, and the Internet.

Mission
The Center’s mission is to unleash the economic potential of women entrepreneurs by conducting research, sharing information, and increasing knowledge about this fast-growing sector of the economy.

History
• 1988 The Center was founded as the National Foundation for Women Business Owners by 12 women entrepreneurs.
Since 1989 the Center has been active as a research, consulting, and leadership development organization.

1992  The Center published its first major report.

2001  The name changed to the Center for Women’s Business Research.

**Issues Addressed**

- Need for research-based intelligence that could inform public- and private-sector decision makers
- Need to document with hard data the economic contributions and successes of women entrepreneurs
- Need for a heightened visibility of women’s approaches to doing business and their economic and social impact on the business world
- Need to identify issues women entrepreneurs care about as well as the challenges of running and growing their businesses
- Need to get companies, policy makers, and other organizations to step forward and meet women’s needs with good programs, products, and services
- Need to transform the landscape for women business owners and highlighting the impact of women in all areas of business.

**ACHIEVEMENTS**

**Successful Elements**

**Access to Research**

- The Center conducts and publishes high-visibility research projects on ground-breaking topics, including statistical reports and survey research reports.
- The Center conducts customized research for corporations to gain marketing intelligence.

- The Center’s website features: a list of top ten facts about women business owners, monthly interviews with experts on women’s entrepreneurship, recent press releases about the Center’s research studies, latest trends reports on the 50 states and the top 50 metropolitan areas, links to websites of organizations related to women’s entrepreneurship, a resource center (including a guide to methods that work for creating corporate clients), an online newsletter called **Center News**, a list of publications available for purchase, and the opportunity to subscribe to the Center’s mailing list.

**Access to Education, Mentoring, or Technical Assistance**

- The Center shares its knowledge in multiple ways, including its web site, [http://www.womensbusinessresearch.org](http://www.womensbusinessresearch.org)
- The Center for Women's Business Research delivers keynote speeches and conducts seminars on the growth and impact of women-owned firms and on doing business with women business owners.
- The Center produces educational materials featuring its research, e.g., *Key Facts about Women-Owned Businesses* fact card.

**Access to Networks/Networking**

- The Center hosts an annual *Executive Roundtable*. The 2004 roundtable, being held in New York City, will take the form of a leadership summit on doing business with women entrepreneurs.

**Milestones**

- Since 1992, the Center has completed over 40 research studies.
- The website, [http://www.womensbusinessresearch.org](http://www.womensbusinessresearch.org), receives, on average, more than 400,000 hits per month.
The number of women business owners who have directly benefited from the Center’s work is countless.

LESSONS LEARNED

• The Center’s research has been the impetus for powerful programs and initiatives to support the growth of women-owned firms. Leading corporations, government agencies, and universities use research and knowledge from the Center to establish marketing campaigns, strengthen supplier diversity programs, gain visibility, launch training programs, redirect initiatives, and take advantage of new economic opportunities.

• The Center’s research has provided the rationale for funding training programs that cover the entire spectrum of women’s entrepreneurship—from women whose only hope of self-sufficiency is owning their business, to women who flock to boot camps to learn how to attract millions of dollars in venture capital.

• Its research continues to drive the design and expansion of both public and private sector programs—programs that expand opportunities for women to lead profitable, growth-oriented businesses.

• Most importantly, the research creates the recognition of the economic and social impact of women business owners and their enterprises.

• The following brief overview demonstrates the impact of the Center for Women’s Business Research.

—Wells Fargo launched, nationally, first a $1 billion loan fund; then a $10 billion loan fund; and most recently, a $15 billion loan fund for women business owners.

—Congress has funded more than 90 Women Business Development Centers nationwide.

—Springboard Enterprises was established to open up equity markets to women business owners and in two years helped women entrepreneurs raise over $1.7 billion in equity capital.

—IBM established a business segment specifically targeting women business owners, first in the United States and then internationally.

—SCORE, an organization that lends retired executives to businesses, established an initiative specifically targeted to advise women entrepreneurs.

—Major regional banks, such as FleetBoston and Wachovia, launched women’s entrepreneurial initiatives, including education, networking, and access to capital.

—The United States Small Business Administration expanded loan programs for women entrepreneurs.

—The Harvard Business School established a program to prepare and distribute case studies on successful women business leaders, thanks in part to a generous gift from a leading woman business owner.

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**IDENTIFYING INFORMATION**

*Type of Organization:* Educational

*Client Groups Served:* Students, Babson alumni, and professionals interested in advancing women in business and entrepreneurship worldwide.

**BASIC DESCRIPTIVE INFORMATION**

*Description*
This is the first comprehensive center dedicated to women in business and entrepreneurship at a leading school of management. It builds alliances to advance women, develops the next generation of business leaders, conducts research, and offers networking for career enhancement.

*Mission*
Through education programs and research, the center develops women's leadership skills and facilitates the advancement of women as entrepreneurial leaders within corporations, entrepreneurial business ventures, and not-for-profit organizations.

*History*
- 1999  the Center for Women's Leadership at Babson College began as a grassroots effort of faculty, administration, trustees, and alumnae.
- 2000  the Center was formally established.

*Issues Addressed*
- Babson College created the Center for Women's Leadership because women are underrepresented in the top ranks of corporate leadership and because women-owned business is the fastest-growing segment of the economy.
ACHIEVEMENTS

Successful Elements
Access to Education, Mentoring, or Technical Assistance
• On the Babson campus, the Center for Women’s Leadership provides educational programs to ensure a mix of leadership role models is available to all Babson students. Students have the opportunity to learn from senior corporate women as well as entrepreneurs. Interactive panel events such as “Both Sides of Work and Family” — comprised of dual career couples — and “Decisions in My Corporate Career” serve as a forum for the Babson community to explore the realities of career advancement choices.
• The Center also sponsors the Women’s Leadership Program for high-potential women in Babson’s top-ranked undergraduate and MBA programs. Women’s Leadership students receive enriched mentoring and learning opportunities designed to enhance their leadership skills and career readiness. Women accepted into the program at the point of admission to Babson College are also supported through a scholarship award.

Access to Research
• The Center for Women’s Leadership conducts research that focuses on the economic value that women create/generate as business leaders. Studies also focus on the context and influence of women as organizational leaders and the ways in which organizations are transforming themselves to most effectively tap the diversity of managerial talent. Through joint research with leading organizations, the Center broadens its ability to investigate and understand the challenges of business leadership by women. The Center for Women’s Leadership makes its research reports available for downloading through its website.
• An example of the Center’s research is the 2003 report, Women in Family-Owned Businesses. This report was based on results of the MassMutual Financial Group/Raymond Institute American Family Business Survey, directed and supported by the Loyola University Chicago Family Business Center, the Cox Family Enterprise Center at Kennesaw State University, and Babson College. The report showed that though female-owned family firms are similar in some ways to male-owned family firms (e.g., optimistic view of the future despite economic conditions, substantial and well-established businesses), many differences exist as well. For instance, female-owned family firms are typically 10 years younger than male-owned firms and more are first-generation businesses. The owners of woman-owned family firms assumed their roles as owners at an age five years older than their male counterparts. Female-owned family firms do more with less; they are nearly two times as productive as male-owned family firms. Woman-owned family firms are more than twice as likely to employ women family members full-time and nearly three times as likely to employ more than one female family member full-time.
• The Ewing-Marion Foundation has funded a project led by the Association of Women’s Business Centers (AWBC). The study, to be conducted by the Center for Women’s Leadership at Babson College, is a comprehensive research effort to compile accurate data regarding the impact of women’s busi-
ness centers and women business owners. Babson will design and conduct a survey among leaders of women’s business centers.

Access to Networks/Networking
• Through the Center for Women’s Leadership, Babson has formed strategic alliances with organizations that advance the education and support of managerial and entrepreneurial women. Babson is a founding board member of the Forté Foundation, a national organization that seeks to increase the number of woman business owners and business leaders by increasing the flow of women into key educational gateways and business networks.
• In addition, Women’s Leadership Councils in Boston and New York continue to reach out to alumnae and to provide them with educational opportunities and a point of connection.

Access to Capital
• Babson is a sponsor of Springboard, a venture capital forum for woman entrepreneurs and has hosted both the New England Springboard Venture Forum and the Entrepreneurs Bootcamp.

Milestones
• The Women Leaders Program serves 125 undergraduate and MBA students and has graduated 45 alumnae.
• The Center for Women’s Leadership programs and services cumulatively serve as many as 3,000 students a year.
• 1,100 newsletter recipients monthly
• 535 attendees at the 2003 annual conference, “Women Leading Change”
• The Center for Women’s Leadership typically hosts two educational events per semes-

LESSONS LEARNED
• One reason the Center has been able to do so much so quickly is that the program is a result of the collaboration and joint efforts of faculty, staff, students, and government, thanks to which the center now has a dedicated staff.
• It is important to choose products of value to attendees as well as those that give visibility to the organization.

CONTACT INFORMATION

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IDENTIFYING INFORMATION

Type of Organization:
Membership Association

Client Groups Served:
The next generation of women business leaders, aspiring entrepreneurs.

BASIC DESCRIPTIVE INFORMATION

Description
The Committee of 200 is a professional organization of preeminent women entrepreneurs and corporate leaders. The organization capitalizes on the power, success, and influence of businesswomen in the global economy.

Members donate their time as panelists at Outreach Seminars, team up for Mentor Growing Entrepreneurs, and speak to a wide range of audiences throughout the year. Members also work behind the scenes in major corporations, ensuring that more doors open for women business leaders.

C200 is based in the United States with international members in Europe, Asia, and Latin America. Over 445 women members now represent more than 80 industries, including manufacturing, technology, and finance. Entrepreneurs form 70% of the total membership. Entrepreneurs who qualify own and run companies that earn at least $15 million in annual revenues. Corporate executives make up 30% of the membership. Corporate executives who qualify are either CEOs or senior executives leading substantial operating divisions, with direct impact on annual revenues of $250 million or more.

Mission
C200 members are dedicated to convincing the next generation of women business leaders that they have “the right stuff” to succeed as entrepreneurs and corporate executives. C200’s initiatives include presenting women with role models who can share insights and hands-on experience. Through seminars, scholarships, mentoring, research, and case studies, members help aspiring businesswomen as well as experienced entrepreneurs capitalize on their unique
History

- 1982 A handful of the most powerful women in business gather in Los Angeles and conceive an agenda to create a national network that would capitalize on the experience of women at the top echelons of business. They create The Committee of 200, a small, private organization intent on keeping a low profile.
- Since that time, the Committee of 200 (C200) has emerged as a powerful catalyst for changing the face of business today.
- 1986 C200 launches the C200 Foundation, the organization’s grant-making arm. The C200 Foundation provides young women with tools they need to become entrepreneurs and corporate leaders.

Issues Addressed

- Need for women role models in case studies used in business schools
- Need for networking among women business leaders
- Need for education and guidance for women entrepreneurs
- Need for sound research to support growth of women’s business ownership
- Need for recognition of outstanding women business leaders

Achievements

Successful Elements

Access to Education, Mentoring, or Technical Assistance

- C200 sponsors the Growing Entrepreneurs Mentoring Program for women entrepreneurs whose businesses gross $3 million to $10 million in revenues.
- C200 holds Outreach Seminars, which are one-day conferences where C200 members engage with MBA students at some of the nation’s leading business schools.
- In 2004, women MBA candidates from one of the nation’s highest-ranking part-time MBA programs plan and execute this Outreach Seminar with C200 members acting as panelists and keynote speakers.
- In 2004, the Outreach Seminars are going to the undergraduate level as well.
- Speakers Bureau: C200 Speakers are a select group of members who can share their in-depth knowledge and experience with aspiring and experienced business professionals as well as general audiences. Women business owners can find out about the latest best practices in the new global economy. They can learn what it takes to become a corporate “intrapreneur” and discover how to achieve balance in today’s fast-moving world.

Access to Networks/Networking

- Events put C200 members in touch with the leaders, organizations, ideas and issues influencing our world today. Examples include:
- Second Russia-United States Women Business Leaders’ Summit - Members and guests of C200 join Russian members of The Committee of 20 in Moscow for an exchange of views on the business climate in both countries and discussions of the realities and opportunities for both Russian and American women. This is a follow-up to the 2002 Entrepreneur Summit in Moscow.
• Global Outstanding Women Entrepreneurs Forum, Beijing and Shanghai, China – An important invitation extended by The All-China Women’s Federation, where The Committee of 200 will exchange ideas and opportunities with the leading businesswomen of China and Japan.

Access to Honors
• C200 honors outstanding women business leaders and innovators through the annual Luminary Awards.
• C200 provides C200 Scholar Awards, $25,000 scholarships granted twice each year to an outstanding first-year woman MBA student chosen from each program participating in a C200 Outreach Seminar.

Access to Research
• Research helps us capitalize on the growing power and success of women in the global economy. To date, the Committee of 200 has collaborated with the Center for Women’s Business Research and/or Catalyst to produce three major studies:

Milestones
• The C200/Marjorie Alfus Case Study Program at Harvard Business School is a collaborative program creating business case studies featuring women business leaders. These case studies are distributed to MBA programs worldwide.
• Vantage Point: Monthly e-column exploring a wide range of topics - from angel investing to e-commerce, from how to handle an economic downturn to managing risk. Guest columnists analyze issues and trends, track industry growth, offer market insights, and explore the new global economy. Guest columnists are among the top experts inside retail, technology, finance, industry and the corporate world.

LESSONS LEARNED
• Preeminent women entrepreneurs and outstanding women corporate executives can make a significant national and international difference for women in business.
• Participants receive “hands-on” value from each C200 event, which serves as a laboratory for learning, a forum for exchanging ideas and resources, or an opportunity for bringing the mind, body, and spirit into balance.

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IDENTIFYING INFORMATION

Type of Organization: Entrepreneurial Support Organization / Non-profit

Client Groups Served: Women seeking start-up business loans, education, training and support.

BASIC DESCRIPTIVE INFORMATION

Description
Count Me In champions the cause for women's economic independence by providing access to business loans, consultation and education. The first online micro-lender, Count Me In uses a unique, women-friendly credit scoring system to make loans of $500-$10,000 available to women across the United States who have nowhere to turn for their first business loan. The loan process uses the Internet for every step. Count Me In has developed its model for replication both domestically and internationally. The organization provides access to networks that expand contacts, markets, skills and confidence. Count Me In's chairman and CEO, Nell Merlino, is one of the original two co-founders and the social entrepreneur who created “Take Our Daughters to Work Day.”

Mission
The mission of Count Me In is to provide start-up business loans, education and training – all online – to women in all 50 states, in both rural and urban areas, by means of a women-friendly scoring system. This scoring system addresses systemic discrimination against women's access to credit and capital. This mission is to make real the American promise of opportunity, equality, and inclusion for women who want to start a business.

History
• 1999 Count Me In was founded as the first online micro-lender.
• It remains the only one today.

Issues Addressed
• Women own 38% of small businesses, but...
receive only 12% of small business credit, and access to credit is consistently identified as the top concern for women business owners in this country. Credit scoring is a key lever to women’s economic equity, and traditional credit scoring used by major financial institutions unintentionally discriminates against women. There was a need to create a women-friendly scoring system for loans.

- Count Me In also targets women who need support and training to get their businesses off the ground.

**ACHIEVEMENTS**

**Successful Elements**

**Access to Capital**

- Count Me In has an innovative, “women-friendly” credit scoring methodology that facilitates loans to women who might not otherwise qualify.

**Access to Education, Mentoring, or Technical Assistance**

- Count Me In has new online business training and educational programs to support women in becoming successful entrepreneurs. For example, Bizline links women with Count Me In business experts, who answer questions within 48 hours.
- Count Me In’s Biz Education classes are also online and can be taken at the learner’s own pace.

**Access to Networks/Networking**

- Count Me In has partnerships with business organizations, women’s organizations, and media to create awareness of Count Me In’s programs.

**Milestones**

- In its first two years, Count Me In made more than 180 loans to a geographically and ethnically diverse group of women in 42 states.
- The organization made 11 new business loans the week of September 11, 2001.
- To date, Count Me In has made 500 loans in amounts ranging from $500 to $10,000 to women in all 50 states.
- The loan repayment rate is 91%.

**LESSONS LEARNED**

- Count Me In has been actively providing loans, education and training for just over three years and is still in its early stages of development.
- One key learning has been that many, many women in the United States have the creative ideas and determination to start their own businesses but lack access to the capital, training, and support to get their businesses off the ground.
- Providing the right resources is crucial to unleashing this powerful entrepreneurial force.

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IDENTIFYING INFORMATION

Type of Organization: Educational

Client Group Served: Women business owners seeking capital in a traditionally male-dominated arena.

BASIC DESCRIPTIVE INFORMATION

Description
The Diana Project is a research consortium involving five project partners who collaborate with other groups around the world.

Mission
The mission of the Diana Project is to support and advance the growth and development of women-owned businesses. The Diana Project works to influence and change attitudes, opinions, and practices in the business community through information and knowledge drawn from rigorous research.

On the supply side, the Diana Project’s goal is to educate equity capital providers about opportunities for enhanced portfolio diversification and new investment possibilities through investment in women-owned businesses.

On the demand side, the goal is to raise awareness and expectations of women business owners for the growth of their firms, to educate women business owners about the characteristics of equity-funded businesses, and to provide detailed information about how the equity funding process works.

History
• 1999 The Diana Project was established.

Issues Addressed
• The apparent disconnect between opportunities and resources in equity funding for high growth women-owned businesses.
• Wealth creation, innovation, and economic development in all countries, to which the growth of women’s businesses is central.

ACHIEVEMENTS

Successful Elements
Access to Research
The Diana Project has conducted research in four phases.

• Phase 1: Background Research
The Diana Project produced an annotated bibliography that reviews more than 400 academic articles on women’s entrepreneurship and venture capital, as well as related articles on women’s self-employment, careers, motivations, networking and social structures. In addition, the Diana Project based-lined the status of equity investments in United States women-led companies using data from the National Venture Capital Association (NVCA) between 1957 and 1998.

• Phase 2: Demand Side—Women Seeking Financing
To better understand the growth strategies, funding expectations and experiences, and the characteristics of women entrepreneurs and their teams, the Diana Project has assembled and analyzed data sets that focus on this population of business owners.
**Phase 3: Supply Side—The Venture Capital Industry**
To fully understand the nature of the venture capital industry in the United States, the Diana Project analyzed the firms and career paths of women investors.

**Phase 4: Diana International**
The Diana Project has documented that many of the explanations for why women lack the capital required to grow their ventures in the United States are myths. Diana International expands the Diana Project to the international arena to put the spotlight on high growth women-led ventures around the world. Cross-country comparisons of women’s experiences in attempting to access growth capital are examined and documented by research partners in host countries to explore whether the myths documented by the Diana Project apply to women-led ventures globally. Researchers in other countries interested in partnering with the Diana Project are encouraged to contact the project.

**Milestones**
- The Diana Project produced an annotated bibliography that reviews more than 400 academic articles on women’s entrepreneurship and venture capital.
- The Diana Project recoded by gender a data set including information on 20,000 portfolio companies, 34,000 executives and 120,000 company investments provided by 4,500 private equity firms having 7,000 private equity funds.
- The Diana Project conducted a follow-up survey of the initial Springboard 2000 applicants to establish the first wave of a panel study of more than 150 high tech women entrepreneurs.
- Since the establishment of the Diana Project, its five project partners have published 6 books and book chapters, 6 journal articles and 4 reports and have conducted 19 presentations at forums, summits and symposiums in the United States, China, Ireland, Spain, and Sweden and before the United States House of Representatives Women’s Caucus.

**LESSONS LEARNED**
- International collaboration produces important information that can be used to educate equity capital providers and women entrepreneurs seeking equity capital.
- Data for these educational purposes must be based on solid, rigorous research.
- It is crucial to reveal myths about explanations for why women lack the capital required to grow their ventures in the United States, because an understanding of these myths can provide information to support change.

**CONTACT INFORMATION**

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There has been a recent merger with the Bank of America. The Women Entrepreneurs’ Connection will be monitored to see if and how the program evolves.

IDENTIFYING INFORMATION

Type of Organization: Corporation, For-profit Organization

Client Groups Served: Women entrepreneurs.

BASIC DESCRIPTIVE INFORMATION

Description
Fleet’s Women Entrepreneurs’ Connection has a track record of leadership in providing women owned businesses with access to debt and equity from both within and outside Fleet. Fleet has forged alliances with a wide variety of local, regional, and national organizations dedicated to networking, technical assistance, and support for women-owned businesses. The Connection provides all women-owned businesses from start-ups to established companies with a central place where they can link with the financial and informational resources necessary to succeed.¹

Mission
Fleet is committed to supporting the success of women entrepreneurs by connecting them to all the resources, both inside and outside of the Fleet organization, that they need to succeed.

History
• 1998 The Fleet Women Entrepreneurs’ Connection (The Connection) was established.

Issues Addressed
Access to capital is the number one issue challenging women business owners. It is critical to the growth of a business; yet finding a financial institution that will act as a partner and help women-owned businesses grow with financing is one of the biggest hurdles women entrepreneurs face. Access to resources, information, and networking support go a long way in helping an entrepreneur succeed, but these resources have not always been easily accessible to women.

¹There has been a recent merger with the Bank of America. The Women Entrepreneurs’ Connection will be monitored to see if and how the program evolves.
ACHIEVEMENTS

Successful Elements
Access to Networks/Networking
- Financing a business: links to articles and resource organizations for starting or growing a business
- Resource Center: links to organizations for women entrepreneurs, articles and guides and market trends and research
- Programs and Services: links to certification, becoming a DollarDiva™, government services and up-coming events such as trade missions to Canada.

Access to Capital
- Loans to qualified women-owned businesses

Access to Markets
- Link to corporate supplier diversity area
- Link to certificate of women business entrepreneurs
- Funded national research to highlight growth opportunities through access to corporate contracts

Milestones
- $2 billion initiative over 5 years in debt, equity, and women-owned business organizational support.
- 70% of equity investments succeed through the Connection.
- The Connection was the best or the second best SBA lender to women businesses in 2000 and 2002.

LESSONS LEARNED

- If measured from a line of business perspective, tracking and reporting by gender must be a priority. If measured from a marketing perspective, measure overall conditions to corporate goals, feasibility, attrition, share of wallet.
- If sales price is compensated on transactions not relationships, this may be an impediment to what women desire in a financial relationship.
- There is still a misperception among corporations that women-owned firms are all small in revenue/sales, providing no real profit potential.

CONTACT INFORMATION

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Ms. Foundation for Women

**IDENTIFYING INFORMATION**

**Type of Organization:** Entrepreneurial Support Organization / Non-profit

**Client Groups Served:** Girls and women, including those who are involved in microenterprise efforts.

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**BASIC DESCRIPTIVE INFORMATION**

**Description**

As the country’s first national, multi-issue women’s fund, the Ms. Foundation directs resources of all kinds to cutting-edge projects that nurture girls’ leadership skills, protect the health and safety of women, and provide low-income women with the tools to lift themselves and their families out of poverty.

The work of the Ms. Foundation is guided by a vision of a just and safe world where power and possibility are not limited by gender, race, class, sexual orientation, disability, or age. The Foundation believes that equity and inclusion are the cornerstones of a true democracy in which the worth and dignity of every person are valued.

**Mission**

Ms. Foundation supports the efforts of women and girls to govern their own lives and influence the world around them. Through its leadership, expertise, and financial support, the Foundation champions an equitable society by effecting change in public consciousness, law, philanthropy, and social policy.

**History**

- **1972** The Ms. Foundation for Women was started by Patricia T. Carbine, Letty Cottin Pogrebin, Gloria Steinem, and Marlo Thomas to redistribute profits from *Ms. Magazine* to the grassroots women’s movement.
- **1975** The Ms. Foundation received non-profit status and convened its first board of directors.
- **1985** Marie C. Wilson was appointed President of the Ms. Foundation. Under her leadership, the Foundation experienced unprecedented growth, going from a budget...
of $400,000 to nearly $9 million in 2001.

• 1986  The Ms. Foundation started the Institute for Women’s Economic EmPOWERment, the only national training ground for economic development and justice organizers working on women’s issues.
• 1989  The Ms. Foundation created the Gloria Awards: A National Salute to Women of Vision.
• 1990  The Ms. Foundation formed the Collaborative Fund for Women’s Economic Development.
• 1993  The Ms. Foundation started Take Our Daughters To Work® Day, one of the most successful public education campaigns ever launched.
• 2003  The Ms. Foundation for Women celebrated 30 years of being ahead of its time.

Issues Addressed
• Need to create economic independence and equity for women
• Need to nurture girls’ leadership skills
• Need to protect the health and safety of women
• Need to create a just and safe world

ACHIEVEMENTS

Successful Elements
Access to Education, Mentoring, or Technical Assistance
• The Ms. Foundation’s Collaborative Fund for Women’s Economic Development provides grantees with technical assistance, training, and networking in addition to funding. It also offers useful information in the form of research and training manuals.
• Ms. Foundation offers a Peer-to-Peer Education Program, in which organizations that often work in isolation can share best practices and good ideas for serving girls and women. At grantee organizations’ request, the Ms. Foundation brings together organizations interested in sharing and brainstorming strategies to improve their work. By learning new skills from colleagues, organizations benefit from the experience and hard-won wisdom of women who understand their needs and concerns.
• The Foundation launched Take Our Daughters To Work® Day, one of the country’s most successful public education campaigns, and evolved this program to Take Our Daughters And Sons To Work® Day to bring the voices of girls and boys into conversations about creating a future where they can participate fully in family, work, and community.
• The Foundation created the Institute for Women’s Economic EmPOWERment, a national training ground for economic development and justice organizers working on women’s issues.
• The Foundation conducts additional training and mentoring activities.

Access to Influencing Public Policy and Opinion
• The Ms. Foundation has created a national movement of activists and organizations dedicated to girls and women’s issues.
• The Ms. Foundation introduced a new resource for activist organizations. Stir It Up: Lessons in Community Organizing and Advocacy, written by activist and trainer Rinku Sen, examines the work of economic justice organizations funded by the Ms. Foundation and applies the lessons they learned to other community organizations.
Sen also provides models and tools that any organization can use to successfully create social change and influence public policy.

**Access to Capital**
- The Ms. Foundation formed the **Collaborative Fund for Women’s Economic Development**, a pioneering and award-winning form of grant-making that is now replicated by mainstream funders across the country. The Fund provides crucial support to organizations across the United States that help low-income women to start and expand microenterprise, community-based, and cooperative businesses. The Fund seeks to support and refine enterprise development practice and change the broader policy and economic environment in which programs operate. In April 2001, the Fund made a third round of grants and is not currently seeking proposals or making grants. The Fund is currently assessing the feasibility and direction of the fourth round.
- The Fairy Godmother Fund (FGF) supports businesses in low-income communities that have limited access to capital. FGF grants pay for the supplies and equipment businesses need to improve their quality of service—not often covered by traditional grants. FGF makes one to two grants per year to current or former Ms. Foundation grantees to provide capital to 100% women-owned start-up businesses. The Ms. Foundation does not accept unsolicited requests for the Fairy Godmother Fund.
- The book **Kitchen Table Entrepreneurs: How Eleven Women Escaped Poverty and Became their Own Bosses** (M. Shirk & A. Wadia, Westview Press), produced by a grant from the W.W. Kellogg Foundation, describes 11 women who received financial and technical assistance from organizations funded by the Ms. Foundation. They marshaled the creative energy, confidence, and capital necessary to start their own small businesses. These women, who have used their entrepreneurial skills as a route out of poverty, give an American face to an economic empowerment tool that has enjoyed great success in developing countries.

**Access to Honors**
- Ms. Foundation presents **Gloria Awards: A National Salute to Women of Vision** to shine the spotlight on exceptional women leaders and raise money for the Foundation.

**Milestones**
- The Collaborative Fund for Women’s Economic Development mobilized $10 million over the last decade to help low-income women find the means to support themselves and their families and brought together 36 individual, corporate and foundation donors over three grantmaking rounds in one of the first true national funding collaborations.
- The Ms. Foundation received a Presidential Award for Excellence in Microenterprise Development for its longstanding commitment to improve economic prospects for low-income women.
- The Ms. Foundation’s president, Marie C. Wilson, received the Robert C. Scrivner Award for Creative Grantmaking.
LESSONS LEARNED

• When we invest in women and girls, everyone benefits.

CONTACT INFORMATION

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IDENTIFYING INFORMATION

**Type of Organization:**
Membership Association

**Client Groups Served:**
Women entrepreneurs across all industries.

BASIC DESCRIPTIVE INFORMATION

**Description**
Founded in 1975, NAWBO propelled women entrepreneurs into economic, social and political spheres of power worldwide. Nearly 30 years later, NAWBO is still the only organization that solely represents the interests of women entrepreneurs in all industries. The organization’s mission is to strengthen the wealth-creating capacity of its members and promote economic development; to create innovative and effective change in the business culture; to build strategic alliances, coalitions and affiliations; and to transform public policy and influence opinion makers. NAWBO has more than 80 chapters and 8,000 members across the country. NAWBO is represented in more than 35 countries as the sole affiliate of the World Association of Women Entrepreneurs (FCEM).

NAWBO has 3 councils:
- **Corporate and Economic Development Council (CEDC):** The CEDC will represent and shape NAWBO’s interests in the areas of financial and business development for the organization and its members with special focus on revenue generation for the organization through profit centers and outside sources, access to capital for members, and national/international business.
- **Member Services Council (MSC):** This council represents and shapes NAWBO’s interests in the area of professional, chapter, and regional development with a special focus
on leadership skills, training, marketing, and member and chapter services. It further
serves as an advocate for general membership issues.
• **Public Policy Council (PPC):** This Council represents and shapes NAWBO’s interests in
public policy formation; public/private partnerships; coalition-building; public affairs;
appointments and awards.

**Mission**
NAWBO’s mission is to propel women entrepreneurs into economic, social, and political
spheres of power worldwide by:
• Strengthening the wealth-creating capacity of its members and promoting economic
development;
• Creating innovative and effective changes in the business culture;
• Building strategic alliances, coalitions, and affiliations;
• Transforming public policy and influencing opinion.

**History**
• 1974 Twelve women business owners in the Washington, DC area started meeting
informally to trade information about federal contracts, bank credit and other issues
related to their businesses. Every few weeks the number of women increased and it soon
became clear that a formal organization was necessary for this nascent group to
develop visibility, political impact and sustained growth.
• 1975 Recognizing the value of the group, they incorporated as the National
Association of Women Business Owners. Two years later they began recruiting mem-
bers from across the country.
• 1978 The first chapters were formed.

**Issues Addressed**
NAWBO’s public policy efforts focus around the following issues:
• **Health Care Insurance**—NAWBO supports the creation of Association Health Plans
(AHPs) to improve access and choice for women business owners with respect to
medical care for their employees.
• **Procurement**—NAWBO opposes contract bundling and supports the achievement of
the 5% Women Business Enterprise (WBE) federal procurement goal.
• **Fiscal (Access to Capital)**—NAWBO supports federal legislation that overcomes the cur-
rent barriers related to access of capital by women business owners (WBOs), supports
fair and equitable tax treatment for small business, and supports the permanent
repeal of the estate tax.
• **Technology**—NAWBO supports the Small Business Innovation Research (SBIR) pro-
gram and is interested in these funds being available to its members and supports an
open Internet-based marketplace.
• **Social Security**—NAWBO supports the principles of the Alliance for Worker Retirement
Security (AWRS).
• **Education and the Workforce**—NAWBO supports the Workforce Investment Act of 1998,
which has a mandate to retrain America’s workforce.
ACHIEVEMENTS

Successful Elements
Access to Education, Mentoring, or Technical Assistance
• NAWBO’s Women’s Business Conference offers attendees business management training and personal growth education.

Access to Networks/Networking
• NAWBO hosts an annual Women’s Business Conference.
• NAWBO provides local and regional connections through chapter meetings, chapter newsletters, advertisement in local membership directories, and opportunities for joint sponsorship of promotional activities.
• NAWBO provides access to an international business network through affiliation with the World Association of Women Entrepreneurs (FCEM) and The International Alliance for Women (TIAW).
• NAWBO’s newsletters, NAWBOtime and LeaderBulletin, deliver timely, consistent information about partner affiliations.

Access to Influencing Public Policy and Opinion
• As noted under Issues, NAWBO’s public policy efforts focus on health care insurance, procurement, fiscal (access to capital), technology, social security, and education and the workforce.
• NAWBO’s Public Policy Days provide participants with an opportunity to make their voices heard to Congress and other policymaking institutions.
• NAWBO’s Speakers Bureau provides members with opportunities to showcase their work and advertise and promote their enterprises.

Access to Research
• NAWBO provides access to research conducted by both NAWBO and the Center for Women’s Business Research.

Milestones
• NAWBO boasts nearly 8,000 members in more than 80 chapters nationwide.
• NAWBO is affiliated with Les Femmes Chefs d’Entreprises in 35 countries.
• In 2003, more than 500 women entrepreneurs gathered in Nashville, TN at NAWBO’s Annual Meeting & Women’s Business Conference.

LESSONS LEARNED

• NAWBO’s multi-pronged approach has proven to be a major force in influencing public policy and opinion.
• This approach has fostered economic development, created improvements in the business culture, and generated strategic alliances at home and abroad to benefit women’s entrepreneurship.
CONTACT INFORMATION

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IDENTIFYING INFORMATION

Type of Organization: Entrepreneurial Support Organization / Non-profit

Client Groups Served: Women-owned businesses seeking corporate and government contracts.

BASIC DESCRIPTIVE INFORMATION

Description
NWBOC was the first national certifier of women business enterprises. NWBOC has established a network to provide critical information about corporate and government contracts and systems to women suppliers. NWBOC has streamlined the task of locating information and technical assistance regarding corporate and federal, state and local government contracting via one-stop electronic access.

NWBOC was established to increase competition for corporate and government contracts through implementation of a pioneering economic development strategy for women business owners.

The organization is run by a dedicated Board of Directors, the majority being women business owners themselves. NWBOC is committed to providing procurement opportunities in addition to certification. All committee members, site visitors, and new staff are trained by NWBOC experienced staff. Site visits are a mandatory part of the certification process. NWBOC’s criteria have remained stringent: company must be at least six months old and serve a useful business function; woman(en) must own and control at least 51.0% or more; be the President or CEO; active in the daily management; and a United States citizen.

Mission
NWBOC’s mission is to offer members a significant competitive advantage in expanding their businesses through private and public sector contracts.

History
• 1996 NWBOC was founded.

Issues Addressed
• Women-owned businesses represent the fastest growing segment of the American economy with over 10.1 million women-owned businesses in the United States today. However, women-owned businesses receive only a small percentage of all government and corporate procurement awards.
• NWBOC was created in response to needs identified by a special interest group of the National Association of Women Business Owners, which found that the public and private sector had not received nor recognized the benefits of contracting with women suppliers.
• This has prevented purchasers from obtaining the best value in their procurements, and it has limited women business owners from penetrating these markets.
• NWBOC seeks to provide more corporations with the opportunity to better their procurement practices and afford women suppliers the opportunity to compete.

ACHIEVEMENTS

Successful Elements
Access to Certification
• NWBOC created the first national certification program to verify the ownership and control
of businesses by women. The certification program was developed, after review by over 700 private/public entities, with the assistance of the NWBOC Certification Working Group, chaired by IBM’s Phyllis McCarley, and comprised of corporate representatives and women business owners. NWBOC also hired a consultant from the National Minority Supplier Development Council prior to finalizing the Standards & Procedures of NWBOC.

- Trained committees and site visitors are located throughout the United States to facilitate NWBOC’s national certification program.

Access to Networks/Networking
- NWBOC collaborates with women’s business organizations to build capacity to deliver quality procurement services to women suppliers.
- NWBOC has a *monthly electronic newsletter* with information about upcoming events, relevant information for women business owners, success stories, and links to the e-procurement system.

Access to Markets
- The *NWBOC e-Procurement MarketPlace* is a venue to which purchasers can send RFPs and other bid opportunities through the system to women business enterprises. The companies can respond to the bids or RFPs, and all transactions can be completed electronically. A description of the company is available to the purchaser and certification documents can also be displayed. Purchasers are also provided with reports of their choosing.
- NWBOC hosts *business-owner conferences, procurement fairs, expos, economic development outreach tours*, and other events that facilitate access to markets.

**Milestones**
- NWBOC created the first national certification program for women-owned businesses.
- Hundreds of major corporations, agencies, and organizations accept NWBOC certification.
- Some states, counties, and cities accept NWBOC certification.
- E-Commerce MarketPlace benefits women-owned companies.
- NWBOC has an online book called *Women Succeed in Business: A Success Guide for Women Entrepreneurs*.

**LESSONS LEARNED**
- NWBOC has always been committed to a quality certification/procurement program.
- It is rewarding when NWBOC-certifieds win contracts that help their companies grow to another level.

**CONTACT INFORMATION**

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IDENTIFYING INFORMATION

Type of Organization: Public Sector

Client Groups Served: The President, Congress, and the United States Small Business Administration, as well as all the women business owners who benefit from NWBC’s advice and counsel to the government.

BASIC DESCRIPTIVE INFORMATION

Description
The NWBC is a federally funded, public policy advisory council comprised of women business owners and women’s business association representatives. It was created in 1988 by the United States Congress to provide advice and counsel to the federal government (the President, Congress, and the United States Small Business Administration) on economic issues of importance to women business entrepreneurs. It offers women business owners a public policy voice in the federal government.

The NWBC is charged with working with federal agencies, women entrepreneurs, and women’s business organizations to assess the growth of women’s entrepreneurship nationwide, to identify remaining barriers, and to recommend ways for inequities to be remedied and discriminatory practices/policies to be removed. Members of the bipartisan council are prominent women business owners and leaders of business organizations nominated by Congress and others and appointed by the administrator of the SBA. The chair is appointed by the President.
Mission
The mission of NWBC is to promote bold initiatives, policies, and programs designed to support women’s business enterprises at all stages of development in public and private sector marketplaces, from start-up to success to significance. Initiatives include:
• Conducting research on issues of importance to women business owners and their organizations
• Communicating these findings widely
• Connecting the women’s business owners to each other and to public policy makers
• Providing a platform for change in order to expand and improve opportunities for women business owners and their enterprises

History
• 1988 NWBC was created by then President Ronald Reagan under the Women’s Business Ownership Act (PL 100-533, Oct. 25, 1988).

Issues Addressed
• Access to policy discussions and decisions
• Access to markets
• Access to capital
• Access to assistance in business development
• Access to research knowledge

ACHIEVEMENTS
Successful Elements
Access to Research
• In Getting to Success: Helping Women Business Owners Gain Access to Capital, the NWBC (2002) reviewed more than 100 United States programs for access to capital and conducted an in-depth analysis of nine of these programs. The study showed that successful access to capital programs shared these characteristics: (a) having a community focus, including local financial support and an active local volunteer base; (b) paying attention to external feedback; (c) counseling clients about having realistic expectations; and (d) having a strong, experienced staff.
• Another recent study by the NWBC (2002), Women-Owned Small Businesses in Federal Subcontracting: Measures and Data, showed that the share of federal contracting dollars awarded to United States women-owned businesses is not commensurate with the growing numbers of such businesses. Moreover, large Federal contractors subcontract much less often to women-owned businesses than do small Federal contractors.
• Along with American Express, the American Express Foundation, and the AT&T Foundation, the NWBC supported a three-year study (2000-2003) of women’s business centers. The study followed 800 clients of four women’s business centers and interviewed them four times. Interim findings include the fact that women’s business centers are successfully reaching out to underserved populations, are helping with enterprise creation, have loyal clients, are an important early resource for potential women business owners, and are helping...
women business owners have a positive start-up experience. The report will be published in late spring, 2004.

- NWBC reported on Trends in Women-Owned Employer Establishments: 1997-2002. The report showed that the number of women-owned firms in nontraditional industries such as agriculture, mining, construction, manufacturing, transportation/communication, and wholesale trade grew 1.7% from 1997 to 2002, while the number of women-owned firms in more traditional areas such as retail trade, finance/insurance/real estate, and services grew only 10.4%. Growth was strongest in construction, agriculture, and transportation/communication. For women-owned firms, the highest company-survival rates, revenues, and numbers of employees were found in nontraditional companies. ([http://www.nwbc.gov/Issue_brief-Non Traditional_Industries.pdf.](http://www.nwbc.gov/Issue_brief-Non Traditional_Industries.pdf))

- In 2003 the NWBC released a study on Mentoring in the Business Environment. The report examined existing, formal mentoring programs for women and men business owners by comparing program structures, identifying best practices, and exploring the unique characteristics among programs geared specifically to women. A key recommendation that emerged from this study was the creation of NWBC’s special web page on mentoring. It is designed to serve as a single point of entry to business mentoring resources and information about existing programs.

- In 2003 the NWBC conducted a literature review and analysis to study the problem of lack of affordable health care for many small business owners and various government proposals to treat that problem.

- For a 2003 report, the NWBC analyzed data from 1,200 participants in the 2002 national women’s business summit and hundreds more participants in regional summits in Connecticut, Missouri, Tennessee, and Texas.

- In 2000 and 2004, NWBC created reports on organizations fostering women’s business ownership, with presentations made on these reports at the OECD conferences.

### Access to Influencing Public Policy and Opinion

- NWBC makes recommendations to the President, Congress, and the United States Small Business Administration on behalf of the millions of women-owned businesses in the United States. In the last year NWBC sent letters or statements regarding (a) the quinquennial Business Census, (b) administration initiatives to reduce the effects of contract bundling in federal procurements, (c) reauthorization and sustainability of the Women’s Business Center Program, and (d) the performance of SBA’s loan programs with regard to women-owned businesses.

### Access to Education, Mentoring, or Technical Assistance

- NWBC provides a site called Womenbiz.gov that targets five specific stages a women business owner should go through as she begins to explore whether the federal government is the right customer for her.
Milestones

- Number of On-Line Newsletter Recipients: 3,000
- Budget Figures – In 2002: Over $500,000 committed to research and programmatic activities (over 69% of its $750,000 appropriation). The same total for 2003 and 2004. A certain percentage needs to be committed to research each year.
- Fiscal Year 2003 saw the publication of six primary research reports with support and direction from the Council, four Issues in Brief publications summarizing other important information related to women’s entrepreneurship, and five Fact Sheets making key information about trends in women’s entrepreneurship more accessible to the women’s business community and to public policy makers.

LESSONS LEARNED

- The impetus for action and implementation should come from the women business owner community.
- Sustainable support for women’s business development can only be achieved if there is active involvement not only from women business owners and their organizations but also from government and non-government organizations supporting enterprise development.
- Having accurate, reliable, timely, and research-based information is a critical component in making the case for policy action and for monitoring progress.
- Having an official voice in government for women business owners is important for advancing policy on their behalf.
- An organization like NWBC not only plays an important role in gathering and disseminating facts and influencing policy but also brings together women business owners, increasing their impact by serving as a connecting, cohesive force.
- There is enough maturity in the women’s enterprise community so that this community can have an important advocacy impact.

CONTACT INFORMATION

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IDENTIFYING INFORMATION

Type of Organization: Public sector

Client Groups Served: Women entrepreneurs in 6.7 million majority-owned, privately-held, women-owned firms that employ 9.8 million people and contribute $1.19 trillion in sales and revenue to the United States economy.

BASIC DESCRIPTIVE INFORMATION

Description
The Office of Women’s Business Ownership (OWBO) is designed to help women start and build successful businesses. It oversees and directs more than 90 women’s business centers in the United States.

Mission
OWBO’s mission is to level the playing field for women entrepreneurs through advocacy, training, counseling and access to capital and credit and to help more women start and build strong, successful businesses. Women who are socially and economically disadvantaged are specially targeted for assistance. Programs are designed to meet the unique needs of women, who often juggle the needs of work and family, often lack business backgrounds, often face discrimination and whose businesses are most often very small.

History
• 1979 OWBO was founded under an Executive Order issued by President Carter.
• 1988 The Women’s Business Ownership Act of 1988 gave OWBO, for the first time, program responsibilities beyond advocacy.
• By 1997 the number of centers had increased to 71 in 43 states.
• By 2004 the number of centers is 95.

Issues Addressed
• Need for support in starting up and expanding women-owned businesses
• Need for business training and technical-assistance
• Need for access to credit and capital
• Need for access to markets, including Federal contracts
ACHIEVEMENTS

Successful Elements
Access to Education, Mentoring, and Technical Assistance

- WNET (Women’s Network for Entrepreneurial Training) offers one-to-one mentoring designed to help women business owners.
- WNET also provides more than 165 very successful WNET Roundtables, another venue for mentoring and support for women business owners. WNET Roundtables, located through the local SBA Offices, are often a supplement to the one-on-one program or are used instead of the one-on-one program. These roundtables, which meet at different times and with different formats throughout the country, offer public- and private-sector individuals a unique array of contacts, services and suggestions. SBA is always represented with representatives of the other organizations on an informal, ongoing, relationship-centered basis. (Other co-sponsors of WNET Roundtables frequently include the Service Corps of Retired Executives or SCORE, America’s Counselors to Small Business, SBDC, Small Business Development Centers, and Women’s Business Centers. Frequently, other women’s organizations such as NAWBO, the business departments of universities, YWCAs, chambers of commerce, and women’s business and professional organizations are also involved.)

- The Women’s Business Center Program sponsors 95 Women’s Business Centers in the United States (as of March, 2004). These centers have varied objectives. They provide education and mentoring/coaching. Many also offer technical assistance and special events. A few centers directly offer access to microlending. Some focus on the needs of minority women business owners.
- The Online Women’s Business Center provides information about and links to the Women’s Business Centers, SBA Women’s Business Ownership Representatives (WBORs) and District Office Technical Representatives (DOTRs). WNET Roundtables, SBA training, SBA jobline, Business Basics, the IRS Tax Center, and a message board.
- The Online Finance Center offers training and information about how to gain access to capital. It is written by the SBA’s Women’s Business Centers across the United States and contains practical advice from experienced business counselors and instructors. Topics include: financial statements, borrowing and lending, banking, capital alternatives, financing a growing business, as well as other topics that are not related to accessing capital (bookkeeping and accounting, record-keeping, taxes, leases, insurance, corporate structure, inventory, etc.).
• The SBA and the Department of Labor recently partnered to launch Women-21.gov, a premier one-stop federal resource for targeted information, registration for online programs, and networking opportunities to help women entrepreneurs navigate the ever-changing business world as they innovate, create jobs, and make a vital contribution to the strength of America. Women-21.gov contains information on topics such as: partners, local contacts, forms, retirement security, government procurement, access to capital, tax tips, healthcare, public policy, workplace safety and health, international business, employer law, marketing, online workshops, and other useful links.

Access to Networks/Networking
(See many of the online resources above).

Access to Markets
• Business Basics in the Online Women’s Business Center provides a great deal of information about procurement and marketing to the federal government, as well as a Central Contractor Registration site. Links to the Electronic Commerce (EC) and Electronic Data Interchange (EDI) are especially important.

Milestones
• About 95 women’s business centers around the country
  —Since 1995 the WBC Program has provided counseling and training to more than 354,000 clients.
  —Since 2000 alone, the centers reported that surveyed clients have:
    ■ reported more than 7,200 start-ups (3,592 reported for 2003)
    ■ reported more than 13,700 jobs (6,538 reported for 2003)
    ■ shown profits of over $54 million (more than $26 million reported for 2003)
  
  (Note: improved reporting methods used in 2003 resulted in more complete and reliable data.)

• More than 200 WNET roundtables
• Approximately 2.5 million hits from 36,000 unique visitors per week at the Online Women’s Business Center (http://www.onlinewbc.gov)
LESSONS LEARNED

International studies such as the *GEM Report* show that those countries that have the greatest involvement by women in entrepreneurship have the most robust economies, and that government-provided entrepreneurial training programs are among the most useful tools to spur successful entrepreneurship. The Women’s Business Center Program is such a program.

Things we have found most important include:

- Establish commitments from funding entities—government agencies, NGOs, corporations and others—that will remain relatively consistent over the long term.
- Establish a stable funding structure for starting up and provide for ongoing funding.
- Provide guidance on how to raise matching funds if participants are required to match.
- Set up the program using public-private partnerships between the establishing government entity and nonprofit organizations to leverage the most out of every government dollar provided.

CONTACT INFORMATION

**Office of Women’s Business Ownership**

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IDENTIFYING INFORMATION

Type of Organization: Membership Association

Client Groups Served: Women doing business in international trade.

BASIC DESCRIPTIVE INFORMATION

Description
The Organization of Women in International Trade (OWIT) unites women around the globe to foster free trade and the advancement of women in business. OWIT is a non-profit professional organization designed to promote women doing business in international trade by providing networking and educational opportunities and increased market access. Members include women and men doing business in all facets of international trade including finance, public relations, government, freight forwarding, international law, agriculture, sales and marketing, import/export, logistics, and transportation.

Mission
OWIT is designed to promote women doing business in international trade by providing networking and educational opportunities and access to markets.

History
• 1989 OWIT was founded.

Issues Addressed
• Need for networking among women doing business in international trade
• Need for education and mentoring of these women
ACHIEVEMENTS

Successful Elements
Access to Markets
• OWIT provides increased access to markets through its web site and other means.

Access to Networks/Networking and Access to Education, Mentoring, or Technical Assistance
• OWIT offers extensive networking and educational opportunities to women in international trade.
• It has conferences, a speakers' bureau, educational meetings, a website with news for women in international trade, and other features. It advertises major international conferences by other groups as well.

Access to Honors
• The OWIT Woman of the Year Award is given annually to a woman that has furthered international trade through excellence and innovation and who by doing so has enhanced the status of women in international trade and business.

Milestones
• Over 2,000 members worldwide
• Chapters in Australia; Bermuda; Alberta, Canada; Toronto, Canada; Denmark; Dominican Republic; Geneva, Switzerland; Jamaica; Nairobi, Kenya; Peru; Puerto Rico; Sofia, Bulgaria; Vladimir, Russia
• 20 United States chapters

LESSONS LEARNED
• Act like a lady and be part of any team, women or men. Always be polite and positive (well, wherever possible), while making your position clear.
• However, don’t be afraid to be “one of the boys” (within limits) or allow them to treat you differently in a business context.
• Being human does not take you away from your position in a controversial situation.
• Use diplomacy in accordance with the situation.
• Help other people. Although you might not receive payment in money, you might be compensated in other ways.
• Never pass up an opportunity to network, even with those who might not appear to be in a relevant business currently. Such networking may pay off down the road.
• Networking works best when it is done on the basis of either a true mutual business interest (immediate) or a real friendship.
• Be as responsive as possible.
• Foster frequent communication, both to help you to best assess your customer’s wants/needs and to keep your business on the minds of the people you want to reach.
• Don’t undercharge for your goods/services. Test the local market, but don’t be afraid to cut an introductory deal.

CONTACT INFORMATION

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IDENTIFYING INFORMATION

**Type of Organization:** Entrepreneurial Support Organization / Non-profit

**Client Groups Served:** Women entrepreneurs who lead high-growth potential enterprises.

BASIC DESCRIPTIVE INFORMATION

**Description**
Springboard Enterprises is a national not-for-profit organization dedicated to accelerating women's access to the equity markets. It educates, showcases, and supports entrepreneurs as they seek capital and grow their companies. Springboard promotes women's entrepreneurial development through alliances, partnerships and direct programming. Programs include Venture Forums, Equity Matters Seminars, Growth Capital Workshops and a Next Wave Initiative for Springboard alumnae.

The entrepreneurs who have participated in Springboard programs are the newest faces representing emerging growth enterprises and the first wave of women to launch non-lifestyle businesses via the equity markets.

Springboard has evolved into a nationally acclaimed organization, propelling women-led emerging growth businesses to the forefront of the economic landscape.

**Mission**
Springboard Enterprises is a national, not-for-profit venture dedicated to:
• Accelerating women entrepreneurs’ participation in the private equity capital markets
• Increasing equity investments in women-led ventures
• Promoting the success of Springboard companies and alumnae

**History**
• 2000 Springboard launched its first Venture Capital Forum showcasing women entrepreneurs to investors in Silicon Valley.
• Since then Springboard and its partners and stakeholders have worked to bring women's
access to the equity markets from a vision to a national force in four years.

**Issues Addressed**
- Springboard was designed to address the significant demand for equity capital by women-led enterprises. Springboard originally set out to “change the poster” and create a pipeline of talented women entrepreneurs.
- Now that the pipeline has been created, Springboard’s multi-tiered program structure is focused on educating, showcasing and supporting these women entrepreneurs throughout the lifecycle of their businesses.

**ACHIEVEMENTS**

**Successful Elements**

**Access to Capital**
- *Venture Forums* provide women-led high growth enterprises with access to investment capital and entrée to the community that is committed to building their businesses.

**Access to Education, Mentoring, or Technical Assistance**
- *Educational programs and workshops* provide an introduction to the equity capital markets and offer effective strategies for building and financing a high-growth business.
- The *Online Learning Center* captures the expertise shared during Springboard programs and illustrates the who, what, where, when, and how to navigate the equity markets.

**Access to Networks/Networking**
- The *Next Wave Initiative* provides its entrepreneurial alumnae community with continued access to the information, experts, and investors needed to grow their businesses.

**Milestones**
- Forums: 12 Forums in 7 major markets
- Presenters: More than 280 companies
- Applicants: More than 2,500 women entrepreneurs
- Capital Raised: $1 billion and counting
- Thousands of investors, service providers, financiers, entrepreneurial institutions, and business leaders have actively participated in Springboard programs across the country.

**LESSONS LEARNED**
- Be collaborative, not duplicative.
- Create a community and get early buy-in from prominent stakeholders.
- Foster lasting relationships with your constituents by making it personal.

**CONTACT INFORMATION**

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Three Guineas Fund (3GF)

IDENTIFYING INFORMATION

**Type of Organization:** Entrepreneurial Support Organization / Non-profit

**Client Groups Served:** Not-for-profit organizations creating social justice for women and girls by expanding economic opportunity.

![Image of Three Guineas Fund]

BASIC DESCRIPTIVE INFORMATION

**Description**
Three Guineas Fund is a public foundation making grants to organizations that seek to create social change by investing in women and girls. The foundation identifies and supports promising innovations and leaders in the field. Three Guineas has a particular interest in models that contribute to transformational change at the institutional level, especially in corporations and government, and that attempt to bridge for-profit and non-profit sectors. Three Guineas does not focus specifically on low-income women or poverty alleviation. Addressing women’s poverty is a key strategy in the foundation’s portfolio, but the foundation addresses barriers facing women and girls at all economic levels in society. Three Guineas does not make grants to support direct service projects, unless they are of interest as scalable models.

**Mission**
The mission is to expand access to economic opportunities for women and girls. Virginia Woolf wrote the book *Three Guineas* in 1938. In it, she examines women’s philanthropic choice and develops a theory of social change based on investing in women and girls. The foundation’s name reflects this key principle and core strategy. The foundation’s strategies, criteria, and philanthropic program are designed to achieve social justice gains that enable women and girls to earn an independent living, participate fully in the economy, and give back to their communities.

**History**
- 1994 Catherine Muther left her position as Senior Marketing Officer at Cisco Systems.
She made a commitment to social equity and the civic sector, deciding to “bring what I learned from building new companies in new industries to creating an entrepreneurial foundation focused on change.” With an initial investment of $2 million of her personal capital, she established the Three Guineas Fund as a public 501(c)3 organization and grant-making foundation.

- **1996** The Three Guineas Fund made its first grants.

**Issues Addressed**

- Need for social justice efforts to help women and girls gain financial independence, be full participants in the economy, and give back to their communities.

**ACHIEVEMENTS**

**Successful Elements**

**Access to Capital**

- In its grant-making program, the Three Guineas Fund supports organizations that share the foundation’s mission. Among Three Guineas grants related to women-owned businesses are the following:
  - **Count Me In**—Founded in 1999, Count Me In is the first organization of its kind to make micro-business loans available online. CMI makes loans ($500–$10,000) to women using the internet for every step of the process, and addresses systemic discrimination against women’s access to credit and capital by working to change the credit-scoring systems used by banks and other financial institutions. Credit scoring is a key lever to women’s economic equity, and traditional credit scoring used by major financial institutions unintentionally discriminates against women. Count Me In is breaking new ground using its unique women-friendly credit scoring system. Count Me In has developed its model for replication both domestically and internationally. Nell Merlino, CMI’s President and CEO, is a social entrepreneur who created “Take Our Daughters to Work Day” and has worked in state governments, union organizing, and as a Fulbright Scholar. 3GF awarded Count Me In a two-year $50,000 grant to help prove its model and influence financial institutions. See the full profile of Count Me In elsewhere in this report. See also [http://www.count-me-in.org](http://www.count-me-in.org).
  - **The Lower East Side Girls Club (LESGC)** provides a place where girls 8 - 18 can grow, learn, have fun, and develop confidence in their ability to make a difference in the world. GROWING GIRLS, GROWING COMMUNITIES is LESGC’s portfolio of entrepreneurship and financial literacy programs. It includes Sweet Things, We Mean Business, and Branching Out. Sweet Things operates two successful business ventures: Sweet Things’ cookies and in-school Juice Joints. We Mean Business, a new in-school entrepreneurial training and life skills curriculum, serves girls in two high schools. Branching Out brings girls to Breezy Hills Orchards in upstate New York, for intensive entrepreneurship training with a holistic bent. LESGC is now launching a new retail operation for Sweet Things and recently gained site control of land to build an 80,000 square foot multi-service facility for girls and their families. Construction is scheduled to begin in 2004, and LESGC’s entrepreneurial programs, including Sweet Things, will hold center stage in the new Club. 3GF’s two-year $30,000 investment
in Growing Girls, Growing Communities is helping LESGC bring this innovative model to scale. LESGC has been a grant partner of 3GF since 1998. See http://www.girlsclub.org.

• WSEP Ventures ("Ventures") is a supporting organization to the Women’s Self Employment Project (WSEP), a leader in the field of micro enterprise in the United States that provides credit and business support to women entrepreneurs. Ventures was established in 2000 to help WSEP achieve long-term financial sustainability through the contribution of unrestricted revenue generated through Ventures’ businesses. Together, WSEP and Ventures represent a new model for sustainability for women’s organizations focused on economic opportunity. Ventures will create and manage a diversified portfolio of 4-6 new businesses within 10 years. The first business, WSEP Consulting Group, profited in year one and anticipates 25% growth in year two. The second business, CLW Foods, is scheduled for market introduction in 2004. The business plan for Ventures anticipates it will support 30% of WSEP’s expenses in 5 years. Both WSEP and Ventures are 501(c) (3)’s, and WSEP Futures is the holding company that formally connects the two non-profits. 3GF’s two-year $30,000 investment in WSEP Ventures is leveraging other foundation dollars to prove the model. See http://www.wsep.net

In addition, Three Guineas collaborates with partners to test unique solutions to social problems impacting women and girls. The Fund has created and managed operating projects, serving as project manager, accountant, and fiscal agent. An example is: Women’s Technology Cluster—a model for helping women access capital through incubation and mentoring of early-stage technology businesses in which women have principal ownership stake. See http://www.wtc-sf.org/

Access to Education, Mentoring, or Technical Assistance

• Education, mentoring, and technical assistance are provided to grantees as needed (see above). This increases the probability of success for any effort.

Milestones

• 54 grants provided since 1996
• $1.2 million total provided in grants
• 3-5 grants made per year in response to an annual average of 300 inquiries
LESSONS LEARNED

• Build a network of trusted partners, resources, and people.
• Look across sectors to create solutions to the problems that need to be solved.
• Think broadly about women’s and girls’ economic opportunity. Unless issues of health, literacy, and basic human rights are addressed, economic opportunity for women and girls will not be expanded.
• We cannot look at gender without also taking into account class, race, and culture.

CONTACT INFORMATION

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U.S. Census Bureau Survey of Women-Owned Business Enterprises (SWOBE)

IDENTIFYING INFORMATION

Type of Organization: Public Sector

Client Groups Served: The United States public, business owners.

BASIC DESCRIPTIVE INFORMATION

Description
The U.S. Census Bureau Survey of Women-Owned Business Enterprises (SWOBE) provides summary statistics for the United States, states, and the sub-state areas with 100 or more women-owned firms. This survey and another survey, the Survey of Minority-Owned Business Enterprises (SMOBE), are part of the Economic Census program, which the Census Bureau is required to conduct every five years by law (Title 13 of the United States Code). The Census Bureau combines data from these two surveys with data from the other economic census counts and presents them in the SMOBE/SWOBE Company Statistics Series. The published data include number of firms, gross receipts, employees, and annual payroll. The latest published data come from the 1997 SWOBE.

Mission
The mission of the United States Census Bureau Survey of Women-Owned Business Enterprises (SWOBE) is to provide clear, meaningful statistics on women-owned businesses throughout the country by geographic area, industry, firm size, and legal form of organization, thus providing a picture of the impact of women-owned businesses in this country and offering information for decision-making.

History
• 1972 SWOBE was begun.
• 1992 A small sample of “C” corporations was included in SWOBE to provide estimates for the country at the industry division level only.
• 1997 Full coverage of corporations was added.
• 2001 Products for the 1997 SWOBE were released.

Issues Addressed
• Need for accurate, current information on women-owned businesses in this country.
• Need for accurate, five-year growth data on women-owned businesses.

ACHIEVEMENTS

Successful Elements
Access to Research
• The 1997 Economic Census produced a Company Summary, i.e., a count of all businesses in the United States by race, ethnicity and gender.
• In the 1997 SMOBE and SWOBE, the sample was redesigned and expanded to include formerly undercounted groups.
• Minority/women ownership of a business in 1997 was determined based on the race/ethnicity/gender of the person(s) owning majority interest in the business. Previously, ownership was determined based on the majority of the number of owners, without regard to percentage of interest owned.
• Businesses with 50 percent or more women owners have in the past been included in the women business counts. In the 1997 SWOBE, businesses equally male-/female-owned were excluded from the women-owned business counts and tabulated in a separate chapter of the women-owned business report.

Milestones
• The 1997 owners of 2.5 million businesses were surveyed compared to the previous 1992 surveys of 1.2 million businesses.
• This increased 1997 sample was due to the inclusion of “C” corporations, which account for 75% of all United States business receipts, to provide more detailed comprehensive estimates for both minority- and women-owned businesses; meet the need for reliable estimates at the state level by 2-digit Standard Industrial Classification (SIC) code; and provide better estimates for American Indian-owned businesses.
• 1997 Access software on both CD-ROM and the Internet were easier to use and had more capabilities than 1992 Access software.

LESSONS LEARNED
The 1997 Economic Census showed:
• The five states with the largest number of women-owned firms were California, New York, Texas, Florida, and Illinois.
• Excluding publicly held, foreign-owned, or non-profit businesses, the number of women-owned firms grew 16% from 1992 to 1997, while the number of all United States firms grew 6%. Also, the receipts of all women-owned firms grew 33%, while the receipts of all United States firms grew 24%.
• The services industry had the largest percentage of women-owned firms, followed distantly by retail trade, finance/insurance/real estate, and others.
• 15.6% of women-owned firms had paid employees.
• 66.1% of women-owned firms with paid employees had fewer than 5 employees, and only 0.9% of women-owned firms with paid employees had 100 or more employees.
• Of all 5,417,034 women-owned firms, 1.8% had more than $1,000,000 in receipts, while 30.1% had less than $5,000 in receipts.
• The majority (84.8%) of women-owned firms were sole proprietorships.
• The largest receipts group was the “C” corporations, with 44.8% of all women-owned business receipts.

CONTACT INFORMATION
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Fax: 301-457-3396
E-mail: ruth.a.runyan@census.gov
Web site: http://www.census.gov/csd/mwb/Womenp.htm
Wells Fargo’s Women’s Business Services Program

IDENTIFYING INFORMATION

**Type of Organization:** Corporation, For-profit Organization

**Client Groups Served:** Women business owners.

BASIC DESCRIPTIVE INFORMATION

**Description**

Women’s Business Services is Wells Fargo’s outreach and education program to form relationships with women business owners to increase their access to capital and other financial services. Formed in 1995, it sponsors key research to understand the unique needs of these businesses. It also sponsors community organizations and events, providing financial services information and resources.

Wells Fargo measures the progress of its outreach by setting a public lending goal. Having exceeded our prior lending goals three times, it resets the goal completely: to lend $20 billion over the next 10 years to women business owners.

**Mission**

For more than a century, Wells Fargo has been a pioneer in supporting financial opportunities for women business owners. Early on Wells Fargo recognized the strength of women-owned businesses and their role in shaping the future of the small business market.

Today, the Women’s Business Services program offers a broad array of Wells Fargo financial products and services including: business loans and lines of credit, business credit cards, business deposits, payroll, merchant card services, retirement planning, online resources, insurance and more. Flexible and convenient financing tools are also available, such as an unsecured line of credit up to $100,000 that can be drawn as often as needed by check, phone, ATM or BusinessLine MasterCard, 24 hours a day, 7 days a week.
History

• 1995  Wells Fargo formed an alliance with the National Association of Women Business Owners (NAWBO) to launch the Wells Fargo Women’s Business Services Program.

• History of lending goal:
  —1995, $1 billion over 3 years
  —1996, raised the goal to $10 billion over 10 years
  —2002, raised the goal to $15 billion over the same 10-year period
  —Q3/03, established a new goal of $20 billion over ten years (running through 2013)

Issues Addressed

• Wells Fargo recognized the importance of equal access to capital for women business owners, and in 1995 formed an alliance with the National Association of Women Business Owners (NAWBO), the leading national organization representing the interests of women entrepreneurs.

• At this time, the company launched the Women’s Business Services program, a broad outreach and education program to support women business owners and provide them with increased access to capital and a complete range of financial services.

ACHIEVEMENTS

Successful Elements

Access to Capital

• Wells Fargo has shown an ever-increasing goal for lending to women-owned businesses. As noted above, the goal started at $1 billion over 3 years and is now at $20 billion over 10 years.

Milestones

• Since the program’s launch in 1995, Wells Fargo has loaned more than $16 billion to more than 400,000 women-owned small businesses nationwide.

LESSONS LEARNED

• Small business is big business, and the success of women-owned businesses has been amazing. Wells Fargo hopes that its latest lending goal sends a strong message that Wells Fargo is unwavering in its commitment to women business owners.

• Despite the sluggish economy, women are showing no signs of slowing down and, on the contrary, are demonstrating stronger-than-ever indications that they intend to continue their phenomenal success.

CONTACT INFORMATION

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IDENTIFYING INFORMATION

Type of Organization: Entrepreneurial Support Organization/Non-profit

Client Group Served: Women entrepreneurs.

BASIC DESCRIPTIVE INFORMATION

Description
Women Entrepreneurs Inc. (WE Inc.) works to improve and enhance the economic climate for women’s entrepreneurship by advocating for policy solutions that encourage business ownership by women and providing information and resources to entrepreneurs at all stages of their business development.

Mission
WE Inc. aims to increase economic opportunity and financial security for those seeking the risky but rewarding path of entrepreneurship. By educating key constituencies about the growing economic clout and success of women entrepreneurs, WE Inc. seeks to open new doors to capital, untapped markets, and other opportunities that will help more women experience the satisfaction and rewards of business ownership.

Issues Addressed
- Access to Capital
- Access to Affordable & Quality Health Care
- Access to Technology and Technological Innovation
- Access to Global Market
- Access to Government Contracts
- Improving the Federal Regulatory System

ACHIEVEMENTS

Successful Elements
Access to Influencing Public Policy and Opinion
- WE Inc. President and CEO, Karen Kerrigan, testifies before Congress on issues that impact America’s entrepreneurial sector.
- WE Inc. members contact members of the U.S. Senate and House on key votes and legislative issues and attend briefings with Administration officials. They are invited to testify before congressional hearings and to participate in media events.
- WE Inc. members help advocate at the local, state, and international levels as well.
- They also take action by sharing information with business peers, the media and members’ general sphere of influence within their community and state.

Access to Education, Mentoring, or Technical Assistance
- Publications—Members stay informed on key issues through regular communication from the WE Inc. President and CEO and the WE Inc. board of experts. Through weekly newsletters and the WE Inc. website they receive the latest information and trends on accessing capital, world markets, new technology, affordable health insurance cover-
age, and new tools for more efficiently running their firms and bringing products or services to market.

• **Forums and Workshops**—Members have the opportunity to participate in forums and workshops that address their most pressing business needs.

**Access to Networks/Networking**

• **Meetings**—Members attend regular meetings in the nation’s capital and throughout the country to network with fellow WE Inc. members, celebrate their victories for America’s job-creating women entrepreneurs and keep up-to-date on new business trends.

**Milestones**

• President and CEO Karen Kerrigan has appeared before various U.S. Congressional Committees including House Ways and Means, Education and the Workforce, Small Business, Government Reform and the Senate Commerce, Small Business and Judiciary Committees, as well as commissions at the federal and state level.

• She recently participated in the President’s Economic Forum in August of 2002 where she served as guest presenter of the “Small Business-Smart Regulation” working session.

• Kerrigan helped to spearhead “Women Entrepreneurship in the 21st Century,” a summit in March of 2002 where more than 1,500 women business owners gathered in Washington, D.C. to discuss their key concerns with the nation’s leading political figures and to take home practical information to help their businesses.

• Ms. Kerrigan served on the 2001 Bush Transition Advisory Committees for the SBA and the U.S. Department of Treasury.

**LESSONS LEARNED**

• Advocacy at the highest levels leads to a better economic climate for women-owned businesses.

• Women’s voices need to be heard to shape local, state, national, and international policies.

**CONTACT INFORMATION**

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IDENTIFYING INFORMATION

**Type of Organization:** Membership Association

**Client Groups Served:** Women in business and women business owners.

BASIC DESCRIPTIVE INFORMATION

**Description**
Women Impacting Public Policy is a national, bi-partisan public policy organization representing more than 505,000 women in business and women business owners nationwide. WIPP influences policy on Capitol Hill, with the Administration, and with federal agencies.

**Mission**
WIPP advocates for and on behalf of women in business, strengthening their sphere of influence in the legislative process of the nation, creating economic opportunities and building bridges and alliances to other small business organizations. Through WIPP, the collective voice of women in business makes a powerful impact on Capitol Hill and with the Administration.

**History**
- **2001** WIPP was founded.

**Issues Addressed**
- Need for advocacy on behalf of women in business and women business owners.

ACHIEVEMENTS

**Successful Elements**

**Access to Influencing Public Policy and Opinion**
- WIPP develops and tracks positions on current economic legislation impacting small business, advocates and testifies before Congress, and educates subscribers on how to get involved in the political process at local or state levels, including running for office.
- WIPP encourages and supports candidates who initiate, sponsor legislation, and support WIPP’s issues (economic issues such as taxes, regulation and paperwork, procurement, access to capital, energy, health-care, etc.).
- WIPP develops strategic relationships with small business organizations and facilitates corporate Board of Director appointments and political appointments at county, state and federal levels through the Plum Book process.
- Collectively, WIPP works on Capitol Hill advocating for positive change for women business owners. Individually, WIPP members learn to become very good public policy advocates. It can be as simple as emailing a Senator, writing a letter to the editor, or educating friends and business contacts about an important issue. WIPP’s public policy efforts also include working very closely with the United States Senate and...
House of Representatives on new and pending legislation. WIPP members also testify on Capitol Hill before congressional committees on a regular basis.

- WIPP members are actively involved in working with the Federal agencies, too. For instance, the Office of Management and Budget, the Department of Energy, the Department of Defense, the Department of Labor, the Department of Health and Human Services, and the Small Business Administration. WIPP files comments on behalf of its members, and members participate in roundtable discussions on small business issues that are sponsored by the agencies.

**Milestones**

- WIPP has 505,000 members.
- WIPP has members in all 50 states and all Congressional districts.
- WIPP has 26 Association Partners representing a diverse group of businesswomen encompassing all ethnic and cultural communities.
- WIPP members’ annual revenues exceed $200 billion.
- WIPP members employ over 2.5 million voters.
- WIPP members receive daily coverage in national, regional and local media.
- WIPP members testified on Capitol Hill before Congressional committees 65 times in 2002.
- WIPP members are frequently invited to present business growth recommendations to the White House, federal departments and agencies.

**LESSONS LEARNED**

- The voice of women business owners must be heard in Washington, DC.
- Women entrepreneurs have a key role to play in influencing public policy.

**CONTACT INFORMATION**

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Web site: http://www.wipp.org
**IDENTIFYING INFORMATION**

**Type of Organization:** Entrepreneurial Support Organization / Non-profit

**Client Groups Served:** Women-owned businesses seeking certification, as well as large corporations wishing to work with women-owned businesses.

**BASIC DESCRIPTIVE INFORMATION**

**Description**

WBENC is a 501(c)(3) nonprofit organization that offers comprehensive certification for women-owned businesses administered through 14 regional affiliates and accepted by more than 500 national corporations as well as state and local government agencies. It is the largest third-party certifier of women-owned businesses in the United States. It is a leading advocate of women-owned businesses as suppliers to America's corporations. It also conducts research, creates networking opportunities, and honors corporations that show excellence in purchasing goods and services from women-owned businesses.

**Mission**

WBENC is dedicated to enhancing opportunities for women's business enterprises in America's major business markets. In partnership with women's business organizations throughout the United States, WBENC provides access to a national standard of certification and information on certified women's businesses to purchasing managers through an Internet database, WBENClink. WBENC works to foster diversity in the world of commerce with programs and policies designed to expand opportunities and eliminate barriers in the marketplace for women business owners.

**History**

- 1997  WBENC was founded
- 1998  Best Corporate Practices Study
- 2001  Corporate Purchasing Benchmark Study
- 2002  Next Practices Study
- 2003  Access to Markets Study
**Issues Addressed**
- Need to expand opportunities and eliminate barriers in the market place for women business owners
- Need to provide access to a nationally recognized standard of certification for women’s business enterprises

**ACHIEVEMENTS**

**Successful Elements**

**Access to Certification**
- Certification is a key element of WBENC’s success. WBENC is the largest third-party certifier of businesses owned and operated by women in the United States. One of the most widely recognized and respected certifications in the nation.

  Certification criteria include:
  - 51% ownership by a woman or women
  - proof of effective management of the business (operating position, by-laws, hire-fire and other decision-making roles)
  - control of the business as evidenced by signature role on loans, leases, and contracts
  - United States citizenship or United States resident alien status.

**Access to Markets**
- WBENC sets up Matchmaker Meetings, in which women-owned businesses and large corporations meet one-to-one to discuss opportunities for working together.

**Access to Networks/Networking**
- WBENCLink offers information on certified women’s businesses to United States corporate purchasing managers. WEBuy@wbenc.org is a free Internet sourcing tool for posting an opportunity for women’s business enterprises. Done Deals is a WBENC website page on women’s business enterprises that are doing business with corporate customers.
- The Annual WBENC National Conference: Sharing the Vision, offers extensive opportunities for networking and information-sharing.

**Access to Research**
- WBENC surveys major United States companies and conducts research on corporate best practices. It is a leading source of information on the trends and attitudes of corporate America and its supplier diversity programs for women’s business enterprises. It also maintains ongoing communication about the attitudes of women-owned businesses toward the growth and impact of targeted supplier diversity programs.
- The original 1998 WBENC report on Best Corporate Practices for Women’s Business Enterprises showed that the most effective Fortune 1000 companies using women-owned businesses’ goods and services had some commonalities. Their best practices included: (a) leadership from the CEO, (b) outreach to women’s business enterprises, (c) training of supplier diversity personnel, (d) policy structures that provide access to the corporation by women’s business enterprises, and (e) dissemination of information on program results.
- In 2001 the organization published a report entitled the WBENC Corporate Purchasing Benchmark Survey with assistance from the Center for Women’s Business Research. This report, based on a survey mailed to purchasing executives at all Fortune 1000 corporations, reported the best United States corporations in terms of purchasing women-owned businesses’ goods and services. This report found that four key indica-
tors of improved performance in corporate supplier diversity were: (a) active CEO involvement, (b) a higher share of vendor dollars (more than 3% of annual spending on vendors) spent with women’s business enterprises, (c) spending with a larger number of women’s business enterprises, and (d) requiring third-party certification of women’s business enterprises. The study also discovered that there is a low correlation among these four factors, so the presence of one does not predict the presence of another. Only 10% of Fortune 1000 companies responding to the survey had all four key indicators. Almost all (95%) responding companies have corporate diversity efforts in place to support women’s business enterprises. However, most corporations use mainly passive efforts (databases and written policies and goals) rather than active efforts (CEO involvement, written accountability requirements, supplier diversity training, and incentives for company buyers).

- WBENC produced the 2002 Next Practices: Excellence in Corporate Purchasing from Women’s Business Enterprises Report, which was designed to show how the best practices in the 1998 report had evolved. The 2002 report, produced by McKay and Associates for WBENC, identified the policies, practices, and programs that were instrumental for corporations that made significant progress in purchasing from women’s business enterprises. Eight corporations were shown to be outstanding. Their “next practices” included (a) active CEO commitment, support, and accountability; (b) accountability for women’s business results and progress at all levels of the accountability chain; (c) the structure of the company’s supplier diversity initiative provides maximum support of women’s business enterprises and internal awareness linked with external commitment; (d) active outreach and inclusion help reach business goals, and (e) managing the supply chain for maximum return on investment while increasing women’s business enterprise participation.

- In 2003, jointly with the Kaufman Foundation and Fleet Bank, WBENC commissioned the Center for Women’s Business Research to conduct the Access to Markets study, which showed that although women-owned businesses comprise one-third of all United States businesses, the majority of Fortune 1000 corporations, which spend more than $1 billion in purchasing outside goods and services annually, generally fail to turn to women-owned businesses to supply their needs. Women-owned businesses receive less than 4% of the funds spent annually on outside goods and services. The study concluded that corporate America could have greater economic benefit, increased profitability, and greater business success by connecting with women-owned businesses.

Access to Education, Mentoring, or Technical Assistance

- WBENC provides Accelerator workshops to help women-owned businesses meet strategic sourcing needs of corporate America.
- The Tuck-WBENC Executive Program at the Tuck School of Business at Dartmouth College offers intensive education for leaders of women-owned businesses. Its major underwriter is IBM, but other corporations also contribute.
- WBENC also provides executive scholarships through the Dorothy Brothers
Scholarship Fund (Bank of America) and the WBENC Executive Scholarship Fund.

Access to Honors
• WBENC has annual honors events, such as the Salute to Women’s Business Enterprises.
• It provides an annual listing of America’s Top Corporations for Women’s Business Enterprises.

Milestones
• More than 700 national corporations plus state and local corporations and governmental agencies accept WBENC certification.
• WBENC has 14 regional affiliates
• Women in Business 2004: Sharing the Vision, WBENC’s annual conference, will have more than 300 exhibitors, including Fortune 1000 companies and America’s leading women’s business enterprises as well as federal government agencies.

LESSONS LEARNED
• Opportunities for women business owners can be enhanced through dedicated, interlocking efforts including research, education, networking, and certification.
• A high standard for certifying women-owned businesses is essential.

CONTACT INFORMATION

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**IDENTIFYING INFORMATION**

**Type of Organization:** Membership Association

**Client Groups Served:** Women presidents who have guided their businesses to at least $2 million in gross annual sales (or $1 million for a service-based business).

**BASIC DESCRIPTIVE INFORMATION**

**Description**

The Women Presidents’ Organization (WPO) brings together highly motivated and successful female entrepreneurs in a dynamic forum where they can share their expertise and experience.

The Women Presidents’ Organization attracts a diverse group of successful women business owners who face similar issues but are different enough to make a unique contribution to the group. Each chapter has no more than 20-25 women to help build trust and familiarity and allow for frank discussion of the sensitive information that is at the heart of our members’ business concerns.

**Mission**

The ten primary objectives for joining and participating in the Women Presidents’ Organization include the following:

- To increase the business and financial success of women entrepreneurs.
- To provide a confidential environment in which women presidents of diverse backgrounds can openly discuss issues and concerns, celebrate their successes, and develop innovative solutions to business challenges.
- To provide continuing education in business and leadership.
- To increase awareness of women’s issues and opportunities.
- To provide a local and national forum where women presidents can make strategic contacts, and promote business development.
- To increase the visibility of women entrepreneurs on the local and national level.
- To provide business resources including monthly newsletters, a Web site, media
referrals, a national membership directory, annual national meetings, and preferential sponsor benefits.

- To advance the influence of women in the business and financial community.
- Members say that WPO meetings create an electric synergy resulting from women collaborating and supporting one another that is unmatched by other organizations.
- To return to their businesses reenergized and remotivated.

**History**

- 1996  The Women Presidents’ Organization was founded by Dr. Marsha Firestone.

**Issues Addressed**

Women presidents encounter unique challenges in business and deserve and desire a creative and supportive resource that provides them with the knowledge and skills to excel as business leaders.

**ACHIEVEMENTS**

**Successful Elements**

**Access to Education, Mentoring or Technical Assistance**

- *Monthly Meetings of WPO’s 31 Chapters* provide peer advisement in small groups with professional facilitators. Members can benefit from an informal “board of directors” with whom they can discuss strategies for growing their businesses, the next step in their organizational development, or analyze case studies of their own businesses. The WPO is a resource for developing innovative and creative solutions to business concerns. Members benefit by sharing honest, candid feedback derived from the real experiences of the diverse WPO membership and the variety of expertise of every conceivable kind of business.

**Access to Networks/Networking**

- *An Annual Conference* where all WPO members have the opportunity to meet other successful women business owners from across the country and interact with women who are the leaders in their fields is convened each year.
- *An Annual National Meeting* of WPO members offers unparalleled opportunities to make important strategic contacts with other successful female entrepreneurs from every section of the country as well as gain important information from interactive seminars and speakers tailored to the specific needs of WPO members.
- *WPO’s Monthly Newsletter* serves as a forum to share news and events and gives members an opportunity to highlight their businesses in the WPO Spotlight column.
- *WPO’s National Directory* provides photos, bios, and contact information for all our members.
- *The WPO Website* allows members to list their biographical data and contact information and provide hyperlinks to their businesses. It also provides online peer advisement.

**Access to Certification**

- The Women Presidents’ Educational Organization conducts certification for women-owned businesses as a partner organization of the Women’s Business Enterprise National Council (WBENC).

**Milestones**

- The Women Presidents’ Organization has experienced extremely rapid growth as an independent membership organization.
There are now 38 chapters located in cities across the country.

- WPO member businesses have an average of $10 million in annual revenues, 80 employees and 16 years in business.
- In total, the current aggregate WPO membership represents: $5.6 billion in annual revenues; 45,000 employees and 9,000 years in business.

LESSONS LEARNED

- Develop a budget and follow it carefully.
- Develop a unique program for corporate sponsors.
- Stick to the organization’s mission and don’t overcommit.
- Use criteria for membership.
- Don’t offer too many programs - focus in order to achieve your goals.
- Identify strong and creative member services through research.
- Don’t require members to hold offices or use their personal time except to work on their businesses.
- Use financial prudence.

CONTACT INFORMATION

Women Presidents’ Organization
155 East 55th Street, Suite 4-H
New York, NY 10022
Telephone: 212-688-4114
Fax: 212-688-4766
E-mail: info@womenpresidentsorg.com
Web site: www.womenpresidentsorg.com
Part IV

Other Organizations
Contributing to Women in Business and to Women’s Economic Advancement
Asian Women in Business (AWIB) was founded to assist Asian women in fulfilling their entrepreneurial potential and is available to assist members in all aspects of small business development. AWIB fills a vital need for women who need information, education and networking opportunities to start or expand their businesses. AWIB sponsors conferences and workshops, provides individualized technical assistance, and serves as a support mechanism for small business owners. AWIB has an open door policy and works with other groups such as the Coalition of 100 Black Women, 100 Hispanic Women, and other organizations to maximize opportunities to share, learn, and make business connections and deals. AWIB also has consulting services in obtaining Minority/Women Owned Business Enterprise certification and other areas of business development. Over 10,000 people have attended AWIB’s sponsored events.

**Type of Organization:**
Membership Association

**CONTACT INFORMATION:**
Asian Women in Business
358 Fifth Avenue, Suite 504
New York, New York 10001
Telephone: 212-868-1368
Fax: 212-868-1373
E-mail: info@awib.org
Boardroom Bound ®, founded in 2000, is a Washington, DC-based nonprofit group that offers resources and developmental programs to a new generation of individuals seeking board service and to companies seeking to regain public confidence in American corporate business practices in the post-Enron era. Boardroom Bound identifies seasoned talent in the ethnic minority and women’s business communities through alliances with leading national membership organizations that represent ethnic minority and women’s interests. Boardroom Bound nurtures and promotes candidates for corporate board service in Fortune 1000 and emerging and rapid growth companies. The mission is to re-invent corporate America one board at a time by pre-qualifying director candidates from the growing talent pool of “outsiders” represented by women and ethnic males. “Its goal is to encourage candidates to hold companies accountable to both their balance sheet and their responsibility to the public good,” says Linda K. Bolliger, social engineer and founder. Boardroom Bound has established a goal of 50% minorities and women seated on every board by 2015.

**Type of Organization:** Entrepreneurial Support Organization / Non-profit

**CONTACT INFORMATION:**

Boardroom Bound
Maryland Office
617 Shore Drive, Upper Level
Edgewater, MD 21037
Telephone: 301-261-7202
E-mail: Boards123@aol.com
Web site: [http://www.boardroombound.biz](http://www.boardroombound.biz)
Independent Means Inc. is a leading provider of financial education products and programs in the United States. IMI provides on-the-ground programs, camps, seminars, books, newsletters, games, and other activities for children, parents and mentors, and the companies that serve them. The Independent Means staff and trainers believe that financial literacy is a gateway to independence, character development, and lifelong well being. They share a belief that financial literacy is important to both poor and privileged children and that financial literacy cuts across both race and class. At the heart of the company is a set of values shared by team members: Money is a tool for achieving and maintaining independence. Saving is good; accumulation for its own sake is not. Spending is best done wisely and within one’s means (though a bold purchase of investment may also be an act of wisdom); greed is not good. Giving generously is part of one’s responsibility to the human family; shepherding wealth is an act of respect – to the past and to the future. Money is an energy (not a commodity) that can be used for evil or for good.

**Type of Organization:** Educational

**CONTACT INFORMATION:**

Independent Means Inc.
126 East Haley Street, #A16
Santa Barbara, CA 93101
Phone: 805-965-0475
Fax: 805-965-3148
E-mail: info@independentmeans.com
Web site: [http://www.independentmeans.com](http://www.independentmeans.com)
The National Association for Female Executives (NAFE), is a women’s professional association and women business owners’ organization providing resources and services - through education, networking, and public advocacy - to empower its members to achieve career success and financial security. NAFE sponsors professional networking events, conferences and seminars around the country ranging from dialogues on consciousness and/or non-religious spirituality in MBA curricula in San Francisco to foreign accent reduction coaching in New York City.

**Type of Organization:**
Membership Association

**CONTACT INFORMATION:**
National Association for Female Executives
260 Madison Avenue, Third Floor
New York, NY 10016
Telephone: 800-927-6233
Fax: 212-351-6486
E-mail: nafe@nafe.com
Web site: http://www.nafe.com
Seton Hill University’s National Education Center for Women in Business is designed to “strengthen the economic impact of women business owners as a collective force and to advance their growth through innovative programming in entrepreneurship and new venture creation.” Since its inception in 1991, The Center has reached thousands of women with its model educational initiatives and has become a leading authority on small business issues. The Center encourages entrepreneurial skills for women beginning with undergraduate students and extending through the graduate and professional life stages. It has received “Vision 2000” State Model of Excellence Award by the Office of Advocacy, United States Small Business Administration; the Leavy Award for Excellence in Private Enterprise Education, First Place in the National Federation of Independent Business (NFIB) Education Foundation’s National Awards Program, and the Award of Excellence in Innovative Educational Programs from the American Society of Association Executives (ASAE).

**Type of Organization:** Educational

**CONTACT INFORMATION:**

The National Education Center for Women in Business
Seton Hill University
Seton Hill Drive
Greensburg, PA 15601
Telephone: 724-830-4625
Fax: 724-834-7131
E-mail: info@setonhill.edu
Web site: http://www.e-magnify.com
The International Alliance for Women (TIAW) serves as a global umbrella organization uniting, supporting and promoting professional women and their networks. TIAW’s members work together, share resources and leverage ideas. The mission of TIAW is to encourage, develop, fund and implement programs that foster economic empowerment and advancement for women around the world and connecting TIAW members in ways that enhance economic empowerment and success for women around the world. It provides access to education, networking, and microenterprise capital. It was originally formed as a national alliance in 1980 but expanded in 1986 to become The International Alliance (TIA). In 2002 the name changed to The International Alliance for Women (TIAW). Its membership surpassed 26,000 women from around the world by 2003.

**Type of Organization:**
Membership Association

**CONTACT INFORMATION:**

The International Alliance for Women
8405 Greensboro Drive, Suite 800
McLean, Virginia 22102
Telephone: 703-506-3284
Fax: 703-506-3266
E-mail: info@tiaw.org
Web site: [http://www.tiaw.org](http://www.tiaw.org)
The United States Women’s Chamber of Commerce™ (USWCC) is creating economic and leadership opportunities for women by building a strong community voice, lobbying for women in business, and providing programs and benefits to support the growth of its members. It is building a national network of affiliate USWCC chambers to serve the needs of local communities and provide links to our national programs. The USWCC leadership is a diverse group of women and men committed to creating economic and leadership opportunities for women. Its members include small business, large corporations, trade and community associations, students and individuals from all across the United States and around the globe.

**Type of Organization:**
Membership Association

**CONTACT INFORMATION:**

U.S. Women’s Chamber of Commerce
1201 Pennsylvania Avenue NW, Suite 300
Washington, DC  20004
Telephone: 888-41-USWCC
Fax: 202- 478-0995
E-mail: info@uswomenschamber.com
Web site: http://www.uswomenschamber.com
Vital Voices, headquartered in Washington, D.C., is a nonprofit bipartisan organization dedicated to increasing women's leadership around the world. Its work focuses on three critical areas: expanding women's roles in politics and civil society; increasing successful women's entrepreneurship; and fighting trafficking in women and girls and other human rights abuses. Its mission is a global partnership that supports women's progress in building democracies, strong economies, and peace. Vital Voices also has a Global Advisory Council, made up of women leaders from every region of the world, who advise Vital Voices about the most pressing issues facing women in their countries and work with Vital Voices to address them. In addition, Vital Voices has Global Network Affiliates and thousands of network members throughout the world—from Russia to Venezuela—and partners with leading corporations, universities, nonprofits, foundations, and governments around the world who share our dedication to improving the economic, political and social status of women everywhere.

**Type of Organization:** Entrepreneurial Support Organization / Non-Profit

**CONTACT INFORMATION:**

Vital Voices Global Partnership  
1050 Connecticut Ave., NW, 10th Floor  
Washington, DC 20036  
Telephone: 202-772-4162  
Fax: 202-772-2353  
E-mail: info@vitalvoices.org  
Web site: [http://www.vitalvoices.org/about/contact](http://www.vitalvoices.org/about/contact)
Women’s Leadership Exchange® (WLE) is a multi-media company founded in 2002 by and for female entrepreneurs. Its founders, Leslie Grossman and Andrea March, identified a need for regional, intensive, one-day conferences for established business owners, who all have limited time, could participate in annually and close to their base of operations in the largest markets for women business owners. These educational conferences offer women entrepreneurs access to tools and connections that drive business growth. The mission of Women’s Leadership Exchange is to help develop more women leaders in business and other areas of human endeavor by connecting women with top business experts, corporate leaders, and with each other. Together with advisors – successful and prominent women from a cross-section of industries – WLE supports the growth of women-led businesses in all sectors through the sharing of knowledge, resources and contacts, believing that business growth can be impacted in a minimal time frame if critical issues are addressed. It presents Compass Awards to women who have shifted the paradigm of how women are perceived as leaders in the world. In the first 15 months of the program, nearly 3,000 women participated in WLE conferences.

**Type of Organization:** Corporation, For-Profit Organization

**CONTACT INFORMATION:**

Women’s Leadership Exchange®
14 Wall Street, 20th Floor
New York, NY 10005
Telephone: 212-618-1811
Fax: 212-618-1800
E-mail: information@womensleadershipexchange.com
Founded in 1919, Zonta International is a global service organization of executives in business and the professions working together, across political and social boundaries, to advance the status of women worldwide. Zonta International members volunteer their time, talents and money to local and international service programs, as well as scholarship and award programs aimed at furthering women's education, leadership and youth development. Of particular interest to women business owners is Zonta International's Jane M. Klausman Women in Business Scholarship Program, which has provided 102 scholarships to women in 22 countries since 1998. Zonta International has 33,000 members in 2,254 clubs in 67 countries.

**Type of Organization:**
Membership Association

**CONTACT INFORMATION:**
Zonta International
557 West Randolph Street
Chicago, IL 60661
Telephone: 312-930-5848
Fax: 312-930-0951
E-mail: zontaintl@zonta.org
Web site: [http://www.zonta.org](http://www.zonta.org)
Part V

Conclusions and Recommendations
The NWBC is delighted to find so many organizations meeting the inclusion criteria, indicating a strong focus on and commitment to women’s entrepreneurship.

The NWBC is also pleased that so many other organizations, while not fully meeting all the inclusion criteria, are powerfully contributing to women in business. One reason why few public organizations are profiled in this report is that many public organizations do not have gender-specific programs. Gender-specificity was one of the inclusion criteria for this report.

Though most of the organizations included were in the private sector, there is also public sector involvement in many of the efforts. For example, seed money for many of the efforts in women’s entrepreneurship comes from the United States Small Business Administration. Historically the government has been the “lead funder” for many positive activities in the private sector.
Recognition of Women’s Entrepreneurship as a Business Issue.

We must increase society’s recognition of the fact that maximizing opportunity and advancement for women is a business issue, just as fundamental as productivity, quality, or product development. Business must realize the full potential of everyone in our workforce in order to maximize its fullest potential. Recognition of outstanding organizations fostering the development of women’s entrepreneurship can help in this regard. They also spur the development of other organizations to fill gaps and inspire women’s entrepreneurial support organizations to achieve excellence.

Research as a Foundation. Many organizations we spoke with mentioned the importance of fact-based information as both providing program direction and increased public awareness. Well-supported, timely, accurate, and reliable research is thus a driving force behind (a) the design and expansion of both public and private sector programs that expand opportunities for women to lead profitable, growth-oriented businesses; (b) the recognition of women-owned businesses as a major contributor to our society; and (c) public policies and the monitoring of these policies.

Public-Private Partnerships. Sustainable support for women’s business development can best be achieved if there is active involvement not only from women business owners and their organizations but also from government and non-government organizations supporting enterprise development. Therefore, public-private partnerships are invaluable and should continue and expand. The government should continue to provide seed capital for the private sector, while allowing local variation among private sector organizations.

Strong Partnerships to Create Collaboration and Reduce Duplication.

It is important to nurture strong partnerships across organizations that are working toward the same goals. This will reduce duplication and strengthen each group’s efforts. As one organization stated, “Be collaborative, not duplicative.” When organizations fostering women’s entrepreneurship work together, they can encourage each other, build stronger businesses, and create equity in the workplace.

Needs Assessments. Services to women entrepreneurs must be targeted to meet the most important goals. Needs assessments would be very useful to determine, for example, whether – given existing services and organizations – a new online procurement website, a new certifying organization, or another national conference is needed at a given time.

Impetus for Action and Implementation. The impetus for action and implementation of programs for women entrepreneurs has historically come from the women business owner community. It is important to ensure that activism continues. It is thus very important for women entrepreneurs to continue to have a voice in public policy matters, not just for the benefit of women entrepreneurs but for all of society. Having an official voice in government for women business owners is important for advancing policy.

June 2004
Appendices
Beginning in November 2003, meetings were held with The National Women’s Business Council (NWBC) to discuss updating the 2000 Report, “United States Case Study: Successful Public and Private Sector Initiatives Fostering the Growth of Women’s Business Ownership.” In the initial meetings, the desired criteria for inclusion, components of the profiles and the case study format were discussed. It was agreed upon that the NWBC would provide a list of organizations/programs for the updated case study which would be included based on a set of criteria. Many conversations were held to ensure that the vital information was captured from the most appropriate organizations. Based on these conversations, a list of approximately 30 potentially relevant organizations was compiled, along with basic historical data and contact information. The Council’s “friends and family” list, including NWBC Council members, was contacted to cull feedback on programs and organizations for inclusion. NWBC sent a letter explaining the importance of the study and a description of how the ultimate report would be used.

Because of the vast amount of information to be gathered and the importance of having background information before talking with key individuals at potentially relevant organizations, the next step was to conduct iterative reviews of the Internet websites of the organizations on our initial list. An expanded list of approximately 50-55 organizations that seemed to deserve further review was compiled. These included organizations on the initial list and additional organizations identified through further research.

The OECD distinctions were used as a starting point to develop a set of “successful elements,” i.e., the emphases found on the matrix in Appendix D. Categories were used to organize and describe the specific work of each of the potentially relevant organizations. The categories included:

- Access to Influencing Public Policy and Opinion
- Access to Capital
- Access to Markets
- Access to Education, Mentoring, or Technical Assistance
- Access to Research
- Access to Networks/Networking
- Access to Board Membership
- Access to Certification
- Access to Honors

Initial, rough drafts of profiles for each organization of interest were created. Next, each organization’s goals, history, and successful elements were compared to the inclusion criteria. Based on this analysis, it was clear that some of the organizations, while valuable and productive, clearly did not fit the criteria. Key individuals at the organizations were contacted by telephone, fax, and e-mail.
Many of the organizations were able to provide information on “Lessons Learned” easily and smoothly. However, it was interesting that a majority of the profiled organizations did not think in these terms. Some had difficulty coming up with “Lessons Learned,” possibly because they were so busy taking action that they had little time to reflect about what they had learned in the past. For other organizations, any expression of “Lessons Learned” had to be vetted among all of their officers, and this took a significant amount of time. Still other organizations said they could not think of “Lessons Learned” or simply did not respond to that section of the interview, fax, or email. In a case in which an organization clearly matched the inclusion criteria but failed to provide any “Lessons Learned” information, the organization was not eliminated from the study based on not providing complete information. In such instances, information that was available on the organization was used and the most obvious “Lessons Learned” garnered. In every instance, some kind of lesson was evident.

The organizations were given the opportunity to review their profiles and make changes. Because many organizations did not perfectly fit the inclusion criteria but still offered a great deal to women entrepreneurs, it was decided to design a new report-section called “Other Organizations Contributing to Women in Business and to Women’s Economic Advancement.” This new section was an important addition for readers who might want to see a larger landscape.

The “Conclusions and Recommendations” section was based on several sources: (a) discussions among the authors, and the NWBC, (b) a review of all of the finalized organizational profiles, and (c) a special review of the “Lessons Learned” parts of the profiles. Prioritization of the recommendations occurred after further in-house discussions.
Appendix B
Contact Information for Profiled Organizations

1. **Access America**
   United States Chamber of Commerce
   1615 H Street, NW
   Washington, DC 20062
   Telephone: 202-659-6000 and 202-463-5870
   Fax: 202-463-5836
   E-mail: accessamerica@uschamber.com
   Web site: http://www.uschamber.com/access/default

2. **Association of Women’s Business Centers**
   PO Box 1255
   Camden, ME 04843
   Telephone: 207-236-9753
   Fax: 207-236-2954
   E-mail: ama@awbc.biz
   Web site: http://www.womensbusinesscenters.org

3. **ATHENA Foundation**
   70 E. Lake Street, Suite 1220
   Chicago, IL 60601-5939
   Telephone: 312-580-0111
   Fax: 312-580-0110
   E-mail: athena@athenafoundation.org
   Web site: http://www.athenafoundation.org/

4. **Business and Professional Women/USA**
   1900 M Street, NW, Suite 310
   Washington, DC 20036
   Telephone: 202-293-1100
   Fax: 202-861-0298
   E-mail: memberservices@bpwusa.org
   Web site: http://www.bpwusa.org

5. **Center for Women’s Business Research**
   1411 K Street, NW
   Suite 1350
   Washington, DC 20005-3407
   Telephone: 202-638-3060
   Fax: 202-638-3064
   E-mail: info@womensbusinessresearch.org
   Web site: http://www.womensbusinessresearch.org

6. **Center for Women’s Leadership Babson College**
   Nichols 100
   Babson Park, MA 02457-0310
   Telephone: 781-239-5001
   Fax: 781-239-5322
   E-mail: cwl@babson.edu
   Web site: http://www3.babson.edu/cwl

7. **The Committee of 200**
   980 N. Michigan Avenue, Suite 1575
   Chicago, IL 60611
   Telephone: 312-255-0296
   Fax: 312-255-0789
   E-mail: info@c200.org
   Web site: http://www.c200.org

8. **Count Me In**
   240 Central Park South
   Suite 7H
   New York, NY 10019
   Telephone: 212-245-1245
   Fax: 212-245-1236
   E-mail: info@count-me-in.org
   Web site: http://www.count-me-in.org
9. The Diana Project
Patricia G. Greene
Undergraduate School
President’s Endowed Chair in Entrepreneurship
Hollister Hall
Babson College
Babson Park, MA 02457
Telephone: 781-239-5008
Fax: 781-239-5322
E-mail: greene@ babson.edu
Sweden Telephone: 08-458 78 00
Sweden E-mail: info@esbri.se
Web site: http://www.esbri.se/diana.asp

10. Fleet Women Entrepreneurs’ Connection
100 Federal Street
Boston, MA 02110
Telephone: 617-346-4175
Fax: 617-346-2723
E-mail: smallbiz@fleet.com
Web site: http://www.theconnection.fleet.com

11. Ms. Foundation for Women
120 Wall Street, 33rd Floor
New York, NY 10005
Telephone: 212-742-2300
Fax: 212-742-1653
E-mail: info@ms.foundation.org
Web site: http://www.ms.foundation.org

12. National Association of Women Business Owners
8405 Greensboro Drive
Suite 800
McLean VA 22102
Telephone: 703-506-3268
Fax: 703-506-3266
E-mail: national@nawbo.org
Web site: http://www.nawbo.org

1001 W. Jasmine Drive
Suite G
Lake Park, FL 33403
Telephone: 800-675-5066
Fax: 561-881-7364
E-mail: info@nwboc.org
Web site: http://www.nwboc.org

14. The National Women’s Business Council
409 Third Street, SW, Suite 210
Washington, DC 20024
Telephone: 202-205-3850
Fax: 202-205-6825
E-mail: info@nwbc.gov
Web site: http://www.nwbc.gov

15. Office of Women’s Business Ownership
U.S. Small Business Administration
409 Third Street SW, 6th Floor
Washington, DC 20416
Telephone: 202-205-6673
Fax: 202-205-7287
E-mail: owbo@sba.gov
Web site: http://www.sba.gov/womeninbusiness

16. Organization of Women in International Trade
Amy Johannesen
Coudert Brothers
1114 Avenue of the Americas
New York, NY 10036
E-mail: johannesena@coudert.com
Web site: http://www.owit.org

June 2004
17. Springboard Enterprises  
2100 Foxhall Road, NW  
Washington, DC 20007  
Telephone: 202-242-6282  
Fax: 202-242-6284  
E-mail: info@springboardenterprises.org  
Web site: http://www.springboardenterprises.org

18. Three Guineas Fund  
525 Brannan Street, Suite 208  
San Francisco, CA 94107  
Telephone: 415-348-1581  
Fax: 415-348-1584  
E-mail: Info@3gf.org  
Web site: http://www.3gf.org

19. U.S. Census Bureau  
Company Statistics Division  
Room 1182, FB3  
Washington DC 20233-6400  
Telephone: 301-763-3389  
Fax: 301-457-3396  
E-mail: ruth.a.runyan@census.gov  
Web site: http://www.census.gov/csd/mwb/Womenp.htm

20. Wells Fargo Women’s Business Services Program  
525 Market Street, 22nd Floor  
MAC A0103-220  
San Francisco, CA 94105-2724  
Telephone: 415-222-1195  
Fax: 415-975-6402  

21. Women Entrepreneurs, Inc.  
P.O. Box 367  
Oakton, VA 22214-9998  
Telephone: 202-785-0238  
Fax: 202-822-8118  
E-mail: info@we-inc.org  
Web site: http://www.we-inc.org

22. Women Impacting Public Policy, Inc.  
2709 W. I-44 Service Road  
Oklahoma City, OK 73112  
Telephone: 888-368-5759  
Fax: 405-606-4855  
E-mail: support@wipp.org  
Web site: http://www.wipp.org

23. Women’s Business Enterprise National Council  
1120 Connecticut Avenue, NW  
Suite 1000  
Washington, DC 20036  
Telephone: 202-872-5515  
Fax: 202-872-5505  
E-mail: info@wbenc.org  
Web site: http://www.wbenc.org

24. Women Presidents’ Organization  
155 East 55th Street, Suite 4-H  
New York, NY 10022  
Telephone: 212-688-4114  
Fax: 212-688-4766  
E-mail: info@womenpresidentsorg.com  
Web site: http://www.womenpresidentsorg.com
Appendix C
Contact Information for Organizations with Brief Descriptions in this Report

1. Asian Women in Business
358 Fifth Avenue, Suite 504
New York, New York 10001
Telephone: 212-868-1368
Fax: 212-868-1373
E-mail: info@awib.org
Web site: http://www.awib.org/

2. Boardroom Bound
Maryland Office
617 Shore Drive, Upper Level
Edgewater, MD 21037
Telephone: 301-261-7202
E-mail: Boards123@aol.com
Web site: http://www.boardroombound.biz

3. Independent Means Inc.
126 East Haley Street, #A16
Santa Barbara, CA 93101
Phone: 805-965-0475
Fax: 805-965-3148
E-mail: info@independentmeans.com
Web site: http://www.independentmeans.com

4. National Association for Female Executives
260 Madison Avenue, Third Floor
New York, NY 10016
Telephone: 800-927-6233
Fax: 212-351-6486
E-mail: nafe@nafe.com
Web site: http://www.nafe.com

5. The National Education Center for Women in Business
Seton Hill University
Seton Hill Drive
Greensburg, PA 15601
Telephone: 724-830-4625
Fax: 724-834-7131
E-mail: info@setonhill.edu
Web site: http://www.e-magnify.com

6. The International Alliance for Women
8405 Greensboro Drive, Suite 800
McLean, Virginia 22102
Telephone: 703-506-3284
Fax: 703-506-3266
E-mail: info@tiaw.org
Web site: http://www.tiaw.org

7. U.S. Women’s Chamber of Commerce
1201 Pennsylvania Avenue NW, Suite 300
Washington, D.C. 20004
Telephone: 888-41-USWCC
Fax: 202-478-0995
E-mail: info@uswomenschamber.com
Web site: http://www.uswomenschamber.com

8. Vital Voices Global Partnership
1050 Connecticut Ave., NW, 10th Floor
Washington, DC 20036
Telephone: 202-772-4162
Fax: 202-772-2353
E-mail: info@vitalvoices.org
Web site: http://www.vitalvoices.org

9. Women’s Leadership Exchange®
14 Wall Street, 20th Floor
New York, NY 10005
Telephone: 212-618-1811
Fax: 212-618-1800
E-mail: information@womensleadershipexchange.com

10. Zonta International
557 West Randolph Street
Chicago, IL 60661
Telephone: 312-930-5848
Fax: 312-930-0951
E-mail: zontaintl@zonta.org
Web site: http://www.zonta.org
### Appendix D

**Functional Matrix of Organizations Profiled in This Report**

Note: The symbol ** represents a major emphasis, and the symbol ° below represents a minor emphasis.

<table>
<thead>
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<th>ORGANIZATION NAME</th>
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<th>TYPE</th>
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<td>AWBC</td>
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<td>Association of Women’s Business Centers</td>
<td></td>
<td>3</td>
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<td>ATHENA Foundation</td>
<td>BPW/USA</td>
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<td>Business and Professional Women/USA</td>
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<tr>
<td>Center for Women’s Business Research</td>
<td></td>
<td>2</td>
<td>°</td>
<td>°</td>
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<tr>
<td>Center for Women’s Leadership, Babson College</td>
<td></td>
<td>5</td>
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<td>Committee of 200</td>
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About the Authors

**Barrera Associates, Inc.** is a 15 year-old woman- and minority-owned firm specializing in the provision of professional administrative and management support services to clients in the public and private sector. Among its many successful projects, Barrera Associates, Inc. has been engaged to provide research tasks related to issues in the women-owned and minority business area as well as in educational programs operated by states with funding from the U.S. Department of Education. The company is classified as a small business and was admitted to the U.S. Small Business Administration’s 8(a) business development program in 2002.

**The National Women’s Business Council** is a bi-partisan Federal advisory council created to serve as an independent source of advice and policy recommendations to the President, Congress, and the U.S. Small Business Administration on economic issues of importance to women business owners. The Council’s mission is to promote bold initiatives, policies and programs designed to support women’s business enterprises at all stages of development in the public and private sector marketplaces, from start-up to success to significance.
National Women's Business Council
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Washington, DC 20024
Phone: 202/205-3850
Fax: 202/205-6825

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