

CITY OF BURLINGTON
COMMUNITY DEVELOPMENT BLOCK GRANT - 2019 APPLICATION

Project Name: Women's Small Business Program (WSBP) Expansion Initiative

Project Location / Address: 255 S. Champlain Street, Burlington, VT

Applicant Organization / Agency: Mercy Connections

Mailing Address: 255 S. Champlain Street, Suite #8, Burlington, VT 05401

Physical Address: 255 S. Champlain Street, Suite #8, Burlington

Contact: Lisa Falcone Title: Executive Director Phone #: 802.846.7062

Web Address: <http://mercyconnections.org> E-mail: lfalcone@mercyconnections.org

EIN #: 03-0369962

DUNS #: 11125557

CDBG Funding Request: \$65,000

Total Estimated Program/Project Cost: \$322,890

Grant Duration: mark one X 1 Year _____ 2 Year

(Only Public Service programs with a focus on Early Childhood Ed/Child Care, or Youth Services are eligible for 2 year grant this year)

Development: mark one X Economic Development _____ Construction

Public Service: _____ Early Childhood Ed/Childcare _____ Youth Services _____ Health _____ Econ Opportunity
Mark one

1. Type of Organization

_____ Local Government

_____ For-Profit Organization

_____ Faith-Based Organization

X Non-Profit Organization (please provide copy of your
IRS 501(c)(3) tax exemption letter)

_____ Institution of Higher Education

Certification

To the best of my knowledge and belief, data in this proposal are true and correct.

I have been duly authorized to apply for this funding on behalf of this agency.

I understand that this grant funding is conditioned upon compliance with federal CDBG regulations.

I further certify that no contracts have been awarded, funds committed or construction begun on the proposed program, and that none will be prior to issuance of a Release of Funds by the Program Administrator. In addition, this project is ready to proceed as of July 1, 2019.


Signature of Authorized Official

Lisa Falcone
Name of Authorized Official

Executive Director, Mercy Connections
Title

1/14/19
Date

I. Demonstrated Need

1. What is the need/opportunity being addressed by this program/project and how does that contribute to CDBG's national objectives? *

The Women's Small Business Program (WSBP) directly addresses the Burlington, VT Consolidated Plan objective of "Expanded Economic Opportunities," specifically focusing on the "establishment, stabilization and expansion of small businesses (including micro businesses)." It falls within the CDBG national objective of "Low/Mod Income – Limited Clientele." With its long track record of success, the WSBP is uniquely qualified to provide entrepreneurial-minded people (primarily women) in the low to moderate income range with training, knowledge and support to start and sustain local small businesses.

There is a significant disparity between female- and male-owned businesses, as documented by Change the Story VT (2016) and the U.S. Census (2014). Vermont ranks at the bottom of the "combined economic clout" of women-owned firms. Women currently own 32% of VT businesses, generating 9% of gross revenues and employing 12% of workers. If Vermont women chose business ownership at the same rate as men, there would be more than 10,500 new businesses. The efficacy of supporting women starting small and micro businesses, especially for low income women, is supported by research. Data from the Association for Enterprise Opportunity (2013) refers to microbusinesses as a "game changer for women".

The WSBP also responds to the need for basic business training for low-income people with a creative skill, through Mercy Marketplace, which culminates with a one-day sales event where the makers/sellers – many of whom are vulnerable individuals – participate in a public sales event. The demand we've seen and the gains our sellers have made are the impetus behind expanding beyond our one-year workshop series and sale.

II. Program/Project Design

1. Give us a short summary (2 sentences) that describe the program/project.

For 30 years, the WSBP has supported the local economy through entrepreneurship training and support, boasting 150 active businesses owned and operated by our alumnae. We will expand and strengthen our current programs and launch innovative new initiatives to help sustain women-owned businesses well beyond the startup phase, including a peer network, pilot mentor program, Vermont's first women's co-working space, and new opportunities for low-income makers/artists wanting to sell their goods.

2. Explain why the program activities are the right strategies to use to achieve the intended outcomes. Why is the program designed the way it is? (cite evidence, best practices, or community input)*

Our proposal builds on the WSBP's long-established portfolio of programs that enable women to explore and make informed decisions about entrepreneurship as a strategy to move towards financial security and self-sufficiency. New funding will create a continuum of entrepreneurial support throughout the critical business launch period and into longer-term sustainability, and help mostly female low income individuals gain confidence and skills to market and sell their goods through Mercy Marketplace.

We anticipate alumnae mentoring and peer-to-peer support will be instrumental to WSBP graduates in their startup phase and beyond. In its 2018 report on women's entrepreneurship, SCORE found would-be entrepreneurs with a mentor are five times more likely to actually start their business. Importantly, compared with the national failure rate of about 25% of new businesses within a year, only 13% of those with a mentored entrepreneur failed in a year. Women-only co-working spaces are part of a growing trend (Inc., 2018, Forbes, 2018), which supports this new initiative.

The impetus to build a broader base of ongoing support for aspiring and current business owners and to strengthen Mercy Marketplace comes directly from participants' input, business community partners and alumnae, including those running thriving businesses in the Burlington area.

3. **How will this program/project contribute to the City's anti-poverty strategy?**

WSBP programs are expressly designed to overcome barriers to financial stability through entrepreneurship, primarily for low- to moderate-income women. Additionally, through Mercy Marketplace, we help low-income individuals realize their goal of turning creative interests into an income source. Our programs focus on low income women directly align with Burlington's anti-poverty strategy, including the fact that both Mercy Connections and most of our participants are in Burlington's Neighborhood Revitalization Strategy Area. When women have access to comprehensive entrepreneurial education and follow-up support, the gender gap in self-employment narrows, women are empowered toward greater financial stability, and the community benefits.

4. **How do you use community and/or participant input in planning the program design and activities?***

WSBP staff and advisory committee regularly assess and modify programs based on feedback from students, instructors, volunteer presenters and alumnae through evaluations, surveys, focus groups and interviews. Some of the most important input comes from local entrepreneurs, bankers and attorneys who participate in the Resource Night and review business plans of students in Start Up. The WSBP Director's engagement with community partners involved with entrepreneurship has also contributed to the decision to provide a greater continuum of options for aspiring and new entrepreneurs.

III. Proposed Outcomes

1. **What are the intended outcomes for this project/program? How are people meant to be better off as a result of participating?**

Our overarching outcome/goal is to support women and vulnerable community members in achieving greater self-sufficiency and financial stability by providing the skills, knowledge, and support they need at each stage of their entrepreneurial ventures. Programs are designed to enable people to make progress and experience success based on their personal situations and expectations.

2. **List your goals/objectives, activities to implement and expected outcomes (# of units, # of individuals, etc.)**

OBJECTIVE 1: Build business skills, knowledge, competence and economic success of women who are exploring and pursuing entrepreneurship, with offerings along the spectrum of readiness and need.

ACTIVITIES & EXPECTED OUTCOMES:

Getting Serious: A redesigned series of classes and workshops with topics such as Intro to Self-Employment, Business Visioning, Planning for Success, and Financial Literacy. We plan to offer six classes to 25 participants.

Start Up: A rigorous 15-week business planning course with the goal of students completing bank-ready business plans. We plan to offer two sessions with 25 individuals participating.

Mentor Pilot: Match Start Up graduates with seasoned business owners for practical mentoring beyond the business launch phase. We plan to pair 12 mentees with mentors.

Co-Working Space / Peer-to-Peer Networking: Create a space for women entrepreneurs to connect, get inspired, and collaborate, with workspaces and room for showcases and workshops for the larger WSBP community. We plan to offer two networking events with 20 individuals attending, and to offer co-working events at least twice monthly.

OUTCOMES/BETTER OFF MEASURES:

- 80% of participants take measurable next steps towards self-employment or strengthening their business (Examples: Getting Serious students take Start Up and/or use new skills and knowledge to improve their financial situation; Start Up students complete business plans and start a business; peer-to-peer participants enter into new collaborations with other businesses)
- 100% of participants have increased knowledge and insights regarding key aspects of self-employment
- 100% of participants credit their WSBP involvement as a key factor in planning for and sustaining their business

OBJECTIVE 2: Increase basic business knowledge, build confidence, and expand earning potential for mostly low-income people through a low barrier intro to business and opportunities to make and sell goods

ACTIVITIES & EXPECTED OUTCOMES:

Our Mercy Marketplace program offers a series of workshops covering business basics, pricing, sales, presentation, and customer service. We will offer two series of five workshops, with 24 makers participating. In addition, we will offer 5-10 hours of optional no-cost business coaching to 16 individuals. This will culminate in two live public sales events with 15 makers selling at each.

OUTCOMES/BETTER OFF MEASURES:

We expect 90% of participants will gain new marketable skills/knowledge, 90% of workshop and coaching participants will make and sell their goods at the sales events, 90% of sellers will make a profit at the event, and 25% of sellers will sell at another event within a year.

OBJECTIVE 3: Increase awareness of the importance of women in entrepreneurship and expand our reach through a WSBP 30th anniversary community-wide women's networking & education showcase.

ACTIVITIES & EXPECTED OUTCOMES:

Through this WSBP 30th anniversary event, we will spotlight business owners from the WSBP alumni network, showcase the vitality and value of women's entrepreneurship, highlight WSBP's long-standing leadership role in the community, and promote our new suite of offerings.

OUTCOMES/BETTER OFF MEASURES:

We expect 20 partner organizations and 75 women to attend, and of those, 75% of attendees new to WSBP will follow up by participating in a WSBP program, 80% of attendees will gain knowledge/insight leading to a change in their business plan or current business venture, and 50% of attendees will follow up on connections made.

IV. Impact / Evaluation

- How do you assess whether/how program participants are better off? Describe how you assess project/program outcomes; your description should include: what type of data, the method/tool for collecting the data, from whom you collect data, and when it is collected. ***

We use the Results-Based Accountability framework to evaluate changes in knowledge, skills, attitudes, behaviors, circumstance, and a sense of belonging and hope. We assess how participants change, and bring them closer to achieving their goals of financial stability and entrepreneurial success.

Data collected: rates of course completion; business plan completion; knowledge gained; employment status; changes in income and financial stability; business capitalization; business startups, sustainability and growth; participant satisfaction and assessment of program impact.

Methods: participant evaluations, interviews, surveys, participant records and business plan assessments.

Sources and times collected: Participants complete pre- and post-assessments and are surveyed during classes. Surveys use open-ended questions to seek participants' input. Recordkeeping provides data on course completion.

- How successful has the project/program been during the most recent reporting year for your CDBG project? Report the number of beneficiaries you intended to serve with which activities (as noted in your last Attachment A) and your final outcomes (as noted on your Attachment C) from June 2018 (or June 2017). For non-CDBG participants – report on your achievements from the previous year.**

Cumulative Fiscal Year	Total # WSBP planned to assist	Total # Owners / Persons Assisted	Result of Assistance: # of New Businesses	Result of Assistance: # of Businesses Expanded	# Owners/ Persons at or < 30% AMI	# Owners /Persons between 30% and 50% AMI	# Owners/ Persons between 50% and 80% AMI	# Owners/ Persons above 80% AMI
	33	33	3	6	17	2	3	4

Goal, Scope of Services	Outcome
65% of Start Up graduates will complete a bank-ready business plan.	100% of students in Start Up handed in final work; 64% of students submitted bank-ready business plans.
35% of Start Up graduates will make an informed decision to modify or put aside this business plan in order to be self-sufficient.	14% of Start Up participants realized current business models were not feasible due to overhead and operating costs. One of these students gained a new appreciation for her current employer; and the other gained a new appreciation for the costs of doing business.
100% of Start Up graduates will gain a better understanding of business literacy, management skills and awareness of the realities of owning a business.	100% of Start Up graduates gained a better understanding of business literacy, management skills and awareness of the realities of owning a business.
100% of Mercy Marketplace makers will earn income	100% of Mercy Marketplace makers earned income.

V. Experience / Organizational Capacity

- What is your agency's mission, and how do the proposed activities fit with your mission?**
 Mercy Connections' overarching mission is promoting self-sufficiency through education, mentoring, entrepreneurship and community, and empowering people to make significant life changes. The WSBP is Mercy Connections' first and signature program. Since its beginning, the WSBP has been a welcoming, supportive learning environment for women to explore and become entrepreneurs. The proposed activities directly align with our long history of supporting women and vulnerable people to build competence and confidence. All of our activities are embedded in Mercy Connections' mission and values, and are supported by the Board of Trustees.
- Explain how your agency has the capacity to carry out the proposed activity (i.e. staff qualifications, years of experience related to this type of activity, etc.)***
 Mercy Connections manages many public and private grants that support our robust program portfolio. WSBP Director Lisa Wood started Sprout New Media in 2008, is a certified coach, and first came to the WSBP as a guest speaker in 2013. Our instructors all own their own businesses and have long experience teaching in their areas of expertise. Our Mercy Marketplace leader is Mercy Connections' Education & Transition Programs Facilitator, has worked at Mercy Connections for 10 years, helped launch Mercy Marketplace, and runs her own niche business.
- What steps has your organization/board taken in the past year to become more culturally competent internally?**
 We continuously work on cultural competency. This past year, we participated in UVM's Diversity Conference, VT Victims Assistance Academy, Peace & Justice Center Poverty Training, involvement in the Refugee and Immigrants Providers Support Network (RISP-Net), and engaged with Migrant Justice, VRRP, and AALV, among others. We intentionally recruit board members and staff from diverse backgrounds and currently 25% of our board and 13% of staff identify as non-white. We are grounded in a philosophy of inclusion, social justice and equity.
- Have you received Federal or State grant funds in the past three years?** ☒ Yes ☐ No
- Were the activities funded by these sources successfully completed?** ☒ Yes ☐ No ☐ N/A

VI. Proposed Low & Moderate Income Beneficiaries / Commitment to Diversity

- Will the program solely serve a specific group of people? If so, check ONE below:**

<input type="checkbox"/> Abused Children	<input type="checkbox"/> Elderly (62 years +)	<input type="checkbox"/> People with AIDS
<input type="checkbox"/> Battered Spouses	<input type="checkbox"/> Homeless Persons	<input type="checkbox"/> Illiterate Adults
<input type="checkbox"/> People with Severe Disabilities		
- a. For your proposed project, please estimate how the Burlington residents will break out into the following income categories during the total grant period. Use the Income Table at <https://www.burlingtonvt.gov/CEDO/2018-HUD-Income-Limits>**

Service / Activity	Unduplicated Total # of Burlington HH / Persons to be Served	# Extremely Low-Income (30% median)	# Very Low- Income (50% median)	# Low- Income (80% median)	# Above Income Limits (above 80% median)
Getting Serious Series	15	5	5	3	2
Start Up	8	1	2	4	1
Mentor Pilot	3	0	0	1	2
Co-Working Pilot	5	0	1	2	2
Peer-to-Peer Networking	5	0	1	2	2
Mercy Marketplace	10	8	2	0	0
30 th Anniversary Event	30	5	10	10	5

b. All CDBG grantees serving limited clientele will be required to use CEDO's CDBG Beneficiary Self-Certification form to collect beneficiary data including race, ethnicity, annual income, and family size. Is your organization willing and prepared to add this documentation to the intake process for your CDBG funded program by July 1, 2019?

☒ **Yes** ☐ **NO** ☐ **Not Serving Limited Clientele (public facilities only)**

- 3. Who is the project/program designed to benefit? Describe the project/program's target population, citing (if relevant) specific age, gender, income, community/location or other characteristic of the people this program is intended to serve. How do you select and reach your target population?**

The WSBP is designed by, taught by, and delivered to women. Many participants are from Chittenden County; most are Burlington residents or looking to do business in Burlington. They are diverse in age and education; over 50% are low income. Many are unemployed, under-employed or have jobs they don't enjoy. Mercy Marketplace serves nearly all low and very low-income people (some men) who face issues such as anxiety, depression, housing instability, isolation, and chronic medical conditions. Through new WSBP approaches, we are expanding our target population, in particular women who have launched their enterprises and can benefit from consultation, camaraderie and advice. We reach our target population through alumnae, business community volunteers, advertising, and a broad referral network: CEDO, CVOEO, VWW, ReSource, Reach Up, VSAC, SCORE, CWE, Generator, LaunchVT, Women Business Owners Network, AALV, Pride Center and Community Capital of Vermont, among others.

- 4. Describe the steps you take to make the project/program accessible, inclusive and culturally appropriate for the target population. ***

We focus on reaching and recruiting underserved populations – people living in poverty, ethnic groups, and New Americans. We offer scholarship funding to broaden our access. All staff and instructors participate in a cultural inclusion orientation. Mercy Marketplace is led by a long-time employee who has extensive training and experience in inclusive and culturally competent practices.

VII. Budget / Financial Feasibility

- 1. Budget Narrative: Provide a clear description of what you will do with CDBG's investment in the project/program. How will you spend the money? Give specific details.**

CDBG funding of \$65,000 will cover 85% of the WSBP Director's salary and benefits. As the program's leader and only full-time staffer, she directs all aspects of WSBP program and curriculum development, marketing, recruitment of students, volunteers, and sponsors, evaluation and support of students and instructors, collaboration and information-sharing with other entrepreneurial programs, and more. Additionally, she will lead planning for the WSBP 30th Anniversary event. Supporting the Director through CDBG funds will enable us to grow and sustain WSBP's substantial new initiatives, and have much greater impact on the success of established and new women-run businesses.

2. If you plan to pay for staff with CDBG funding, describe what they do in relation to the specific service(s) / activity(ies) in your Project/Program Design.

a.

Specific Service / Activity	Position / Title	Work Related to CDBG-Funded Activity	# of Hours per Week spent on this Specific Service / Activity	% of Hours per Week spent on this Specific Service / Activity to be paid with CDBG
Getting Serious Series	WSBP Director	FOR ALL ACTIVITIES: - Instructor supervision - Program design - Program delivery - Student recruitment/enrollment - Student support - Program evaluation - Alumni relations - Sponsor/partner recruitment - Speaker recruitment/support - Event planning	7	14.84%
Start Up			10	21.2%
Mentor Pilot			5	10.6%
Co-Working Events			4	8.48%
Peer-to-Peer Network Pilot			5	10.6%
Mercy Marketplace			4	8.48%
30 th Anniversary Event			6	12.72%

b. All CDBG grantees that use CDBG funds for salaries must submit timesheets that capture total time and effort of staff members funded with CDBG. These timesheets must record CDBG hours worked, other hours worked, all funding sources, and a narrative for all CDBG and non-CDBG funded activities, and they must be signed by the employee and supervisor. Does your organization have the ability to implement a timekeeping system for CDBG funded staff that meets these requirements by July 1, 2019? ☐ Yes ☐ No ☐ Not funding salaries

1. Program/Project Budget

Line Item	CDBG Funds	Other	Total
Director of WSBP	\$65,000	\$6,666	\$71,666
Program Associates		61,727	61,727
WSBP Instructors		44,099	44,099
Supporting Staff (Eval., Exec. Dir., Marketing, Finance)		28,928	28,928
Scholarships		10,000	10,000
Marketing/Printing/Postage		18,260	18,260
Other Program Expenses: Supplies, Subscriptions		8250	8250
Admin/Overhead		79,961	79,961
Total Project Expense	\$65,000	\$257,890	\$322,890

2. Funding Sources

	Project		Agency	
	Current	Projected	Current	Projected
CDBG	\$ 25,000	\$ 65,000	\$ 25,000	\$ 65,000
State: Dept. of Corrections			126,000	126,000
Federal (N/A)				
United Way (N/A)				
Private: TD Charitable Foundation	10,000	20,000	10,000	20,000
KeyBank Foundation	10,000	10,000	10,000	10,000
People's United Foundation	10,000	10,000	10,000	10,000
Kauffman Foundation	47,500	12,500	47,500	12,500
Mercy Connections Annual Fund	42,541	139,940	371,292	422,797
Program Income	64,700	65,450	67,200	74,050
Other: Grants			138,500	154,500
Investments			175,693	133,923
Total	\$209,741	\$322,890	\$981,185	\$1,028,770

5. Of the total project cost, what percentage will be financed with CDBG?

$$\frac{\$ 65,000}{\text{CDBG Funding}} \div \frac{\$ 322,890}{\text{Total Program/Project Costs}} = \frac{20.1\%}{\text{Percentage}}$$

6. Of the total project cost, what would be the total cost per person?

$$\frac{\$ 322,890}{\text{Total Program/Project Cost}} \div \frac{230}{\# \text{ Total Proposed Beneficiaries}} = \frac{\$ 1,404}{\text{Cost Per Person}}$$

$$\frac{\$ 65,000}{\text{Total Amount of CDBG Funding}} \div \frac{230}{\# \text{ Total Proposed Beneficiaries}} = \frac{\$ 283}{\text{Cost Per Person CDBG Investment}}$$

7. Why should CDBG resources, as opposed to other sources of funding, be used for this project?

This program is directly responsive to CDBG and City of Burlington's economic development goals and serves many people in Burlington's NRSA. WSBP was initiated through a partnership between Trinity College and Burlington's CEDO in 1989. The investment of CDBG funds combined with other sources enables us to create a fuller, more responsive suite of offerings to those seeking to improve their lives and financial well-being through entrepreneurship, contributing to Burlington's economic health.

8. Describe your use of community resources, including volunteers. Include any resources not listed in your budget. Will CDBG be used to leverage other resources?*

A key WSBP strength is the community business/financial expertise we bring to our programs. Twice a year, local business professionals volunteer time to review Start Up students' business plans. Community volunteers from private, public and nonprofit business-related organizations serve as guest speakers for courses. Twice a year business support specialists from the U.S. Small Business Administration, Opportunities Credit Union, CVOEO, Women Business Owners Network, SCORE, Community Capital of Vermont, law firms and others share their expertise at a mini-expo event. UVM provides access to its research computer lab and head librarian. Community volunteers contribute to Mercy Marketplace. CDBG funds will help us leverage far more funding and community expertise than what we are requesting.

VIII. Collaboration/Efficiency

1. Give 1 or 2 examples of key successful collaboration(s) between your program/project and another agency/program/group to address the needs of the people you serve.

- 1) During each session of Start Up, we invite community organizations to attend our Resource Night – a “mini-expo” designed to connect students with local representatives to learn more about their services. This event provides valuable face-to-face introductions for our budding entrepreneurs, helping them build their professional network before they launch their new businesses. During the Fall 2018 session, we had 15 organizations attend, including the Lake Champlain Chamber of Commerce, Davis & Hodgdon Associates CPAs, Hickok & Boardman Insurance, TD Bank, VT Community Loan Fund, and North Star Leasing, among others. We continue to receive overwhelmingly positive feedback from students and attending professionals about the value of this event.
- 2) We have established a collaborative relationship with VT Womenpreneurs, to support and promote a thriving community of women-owned businesses in Burlington and the surrounding area. During the Fall 2018 Showcase event, we connected with approximately 100 women entrepreneurs looking to start and grow their businesses. We also participated in the “Leverage & Launch” giveaway, partnering with eight local women-owned businesses to provide a suite of services to a single winner – a woman who could benefit from having a group of women entrepreneurs to guide her through the startup phase. As a result of this collaboration with VTW, WSBP's visibility increased and five women inquired about or applied to WSBP programs.

2. Do identical or similar community programs exist? How does this program compliment or collaborate rather than duplicate services? What makes this program unique?

WSBP plays a unique and vital role among our community's economic development efforts. WSBP's portfolio of programs offers opportunities across the spectrum of entrepreneurship – from Mercy Marketplace, providing a low barrier entry into business basics to Start Up, Burlington's only comprehensive business planning course designed by and for women. We thoughtfully collaborate with other organizations providing business startup and financial advice, such as CVOEO, the SBA and SCORE. This includes drawing on one another's expertise, e.g., bringing in outside experts for Start Up, WSBP's speaking at events aimed at women's economic wellbeing as well as ensuring a vibrant cross-referral system. Other agencies such as the Small Business Development Center and the Center for Women and Enterprise offer individual support and short-term workshops that supplement our offerings. As we expand, we engage with community partners to ensure that our new offerings complement theirs.

3. Provide 1 example of how your agency has become more efficient in achieving your outcomes or managing your project/program.

Summer 2018 brought new leadership for both Mercy Connections and the WSBP, as Lisa Falcone took the helm as Executive Director in July and Lisa Wood was selected to lead the WSBP in August. This change brings fresh energy and new perspective to Mercy Connections, and we are focusing on establishing new collaborations and strengthening existing partnerships with other organizations in the community. In 2019, the WSBP's 30th year, we are streamlining our operations, implementing online forms and event registrations, building a powerful database for targeted reporting, and restructuring our programs to best benefit our students and partners. We continue to be laser-focused on uplifting the entrepreneurial community through new initiatives that benefit women, and to leverage our longstanding reputation as a leader in the community.

IX. Sustainability

1. How will this project have a long-term benefit to the City of Burlington? If this program/project ends, how will that benefit continue?

Since 1989, the WSBP has been a driver of economic opportunity for women in Burlington, mitigating the ongoing disparity between female and male-owned businesses and providing women with training and support to realize their entrepreneurial goals. Our participants carry the benefits with them throughout their lives, often serving as role models and advisors to other would-be entrepreneurs. Successful business such as Mamava, August First Bakery, Lunaroma, My Little Cupcake, and Evolution Physical Therapy & Yoga are just a few of the many enterprises founded by WSBP alumnae that contribute to Burlington's economic vitality.

2. CDBG funding is intended for new or expanded services. If CDBG funding ends, will the project be able to continue?

CDBG funding will enable us to more quickly expand and innovate, responding to emerging needs and broadening our reach. Without this funding, WSBP programs will still continue, as we rely on multiple sources, including program fees. However, CDBG funding is critical and serves as a catalyst to attract other funders and gives us the ability to stretch, piloting new strategies and expanding others.

3. How will you prioritize the proposed project activities if you do not receive the full amount requested?

While it would be disappointing not to be fully funded, the WSBP is accustomed to adapting to funding changes that face all nonprofits. We would review our proposed activities and scale back on start dates and size of new initiatives, while still retaining some level of effort on strengthening post-launch support to our alumnae, which we consider a priority going forward.

Internal Revenue Service
P.O. Box 2508
Cincinnati, OH 45201

Department of the Treasury

Date: June 12, 2013

Person to Contact:

Roger Meyer ID# 0110429

Toll Free Telephone Number:
877-829-5500

United States Conference of Catholic
Bishops
3211 4th Street, NE
Washington, DC 20017-1194

Employer Identification Number:
53-0196617

Group Exemption Number:
0928

Dear Sir/Madam:

This responds to your June 5, 2013, request for information regarding the status of your group tax exemption.

Our records indicate that you were issued a determination letter in March 1946, that you are currently exempt from federal income tax under section 501(c)(3) of the Internal Revenue Code, and are not a private foundation within the meaning of section 509(a) of the Code because you are described in sections 509(a)(1) and 170(b)(1)(A)(i).

With your request, you provided a copy of the *Official Catholic Directory* for 2013, which includes the names and addresses of the agencies and instrumentalities and the educational, charitable, and religious institutions operated by the Roman Catholic Church in the United States, its territories, and possessions that are subordinate organizations under your group tax exemption. Your request indicated that each subordinate organization is a non-profit organization, that no part of the net earnings thereof inures to the benefit of any individual, and that no substantial part of their activities is for promotion of legislation. You have further represented that none of your subordinate organizations is a private foundation under section 509(a), although all subordinates do not all share the same sub-classification under section 509(a). Based on your representations, the subordinate organizations in the *Official Catholic Directory* for 2013 are recognized as exempt under section 501(c)(3) of the Code under GEN 0928.

Donors may deduct contributions to you and your subordinate organizations as provided in section 170 of the Code. Bequests, legacies, devises, transfers, or gifts to them or for their use are deductible for federal estate and gifts tax purposes if they meet the applicable provisions of section 2055, 2106, and 2522 of the Code.

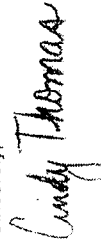
Subordinate organizations under a group exemption do not receive individual exemption letters. Most subordinate organizations are not separately listed in Publication 78 or the EO Business Master File. Donors may verify that a subordinate organization is included

in your group exemption by consulting the *Official Catholic Directory*, the official subordinate listing approved by you, or by contacting you directly. IRS does not verify the inclusion of subordinate organizations under your group exemption. See IRS Publication 4573, *Group Exemption*, for additional information about group exemptions.

Each subordinate organization covered in a group exemption should have its own EIN. Each subordinate organization must use its own EIN, not the EIN of the central organization, in all filings with IRS.

If you have any questions, please call us at the telephone number shown in the heading of this letter.

Sincerely,



Cindy Thomas
Manager, Exempt Organizations
Determinations