



FEATURE

**The Million-Dollar Rolodex...
Everyone Has One**

Right now, you have every resource you will ever need at your disposal. That's right. Whether you're seeking advice, venture capital, or a business lead, you have the means to get what you want.

More on pg. 2

NOVEMBER 2006

**SMALL
BUSINESS
Edition**



Start Your Own Small Business
and Begin a Path to Success

INSIDE

Governor's Message

Page 2

**Executive Director's
Message**

Page 3

**The Million-Dollar
Rolodex...Everyone
Has One**

Page 4

**The Importance of
Certification**

Page 5

**Small Business Services
Division**

Page 6

**KMBC is a Service
Organization**

Page 8

**Adhawks Advertising: A
Model for Minority
Owned Businesses**

Page 9

Glossary

Page 10

Related Links

Page 12



COMMONWEALTH OF KENTUCKY
OFFICE OF THE GOVERNOR

700 CAPITAL AVENUE
SUITE 100
FRANKFORT, KY 40601
(502) 564-2611
FAX: (502) 564-2517

November 2006

For the November Office of Minority Empowerment Newsletter, I wanted to focus on the backbone of our state's economy: Small businesses. Small businesses in Kentucky generate more than a third of the annual \$50 billion private sector payroll. Nearly 95 percent of Kentucky's firms employ fewer than 50 people, and these companies generate the vast majority of new jobs in the state.

And our women-owned businesses generated \$9.9 billion in revenues, employed 95,453 workers and constituted 66,000 firms in 1997. In Kentucky, women represented 33.7 percent of self-employed persons in 2003.

This is great news. Kentucky's economy is growing and continues to offer opportunities to women and minorities in many communities across the state. However, we can do more. We can expand these possibilities so that no matter where you live in Kentucky, women and minorities can participate in the American dream within their own community.

The Cabinet of Economic Development's Small Business Services Division is just one example of what this administration is doing to reach out to potential women and minority business owners. Our counseling and training programs offer professional advice to get you started on the right foot to owning your own business.

I remain a strong supporter of the Kentucky Commission on Small Business Advocacy (KCSBA). The KCSBA ensures that Kentucky's small businesses always have a seat at the table during the crafting of policy that will affect them. I even increased the funding for the KCSBA from \$122,200 in FY 04-05 to \$524,800 in FY 05-06.

I led efforts to raise the competitive contracting limit for contracts with state government. This change will provide better opportunities for small minority and women-owned businesses to subcontract in large state contracts that they would not have the resources to win bids for otherwise. And I led the passage of two bills (2004 HB650, 2005 HB 278) to begin reforming the health insurance market to make insurance more affordable to small businesses.

This is just part of my commitment to minority and women-owned businesses in Kentucky. I intend to continue to move Kentucky forward so that our diverse economy equitably and justly represents our diverse population. Everyone in the commonwealth that wants to own a business deserves the opportunity to succeed.

Ernie Fletcher, Governor
<http://governor.ky.gov/>



AN EQUAL OPPORTUNITY EMPLOYER M/F/D



**COMMONWEALTH OF KENTUCKY
GOVERNOR'S OFFICE OF
MINORITY EMPOWERMENT**

700 CAPITAL AVENUE
SUITE 132
FRANKFORT, KY 40601
(502) 564-2611
FAX: (502) 564-2517

November 2006

To keep Kentucky moving forward, the growth of small businesses owned and operated by minorities must continue to increase. Minority-owned businesses mean much more to a community than economic input – they are the basis for community development, community pride and even cultural enrichment.

While state government and the private sector operate with different missions and in different capacities, they share the common goal of expanding business opportunities in Kentucky. The Kentucky Cabinet of Economic Development and the Kentucky Economic Development Partnership Board is a perfect example of the public sector and the business community working together to form seamless economic progress.

We hope in this issue to encourage you to take the risk to reap great rewards by considering your own business ventures. We also want to let you know that we are here to help. The Commonwealth of Kentucky is committed to small business owners. We offer the resource of collective experience, service and training to increase the possibility of a successful business venture in Kentucky.

There is no better time than now. The opportunity to own your own business or to grow your current business has never been better. You can do it and, we can help.

All best,

Troy Body
Executive Director of Minority Empowerment
Office of the Governor
<http://ome.ky.gov>



AN EQUAL OPPORTUNITY EMPLOYER M/F/D

The Million-Dollar Rolodex...Everyone Has One

Phil Wilkins
CEO Diverse Wealth Systems, Rising
Star Inc., PJK Holdings
PhilWilkins.com



Right now, you have every resource you will ever need at your disposal. That's right.

Whether you're seeking advice, venture capital, or a business lead, you have the means to get what you want. And the best part is, it's all sitting right on your desk. How is this possible, you may ask? Through the amazing power of your Rolodex! In fact, you could even say that you have a million dollars in your Rolodex just waiting for you to discover it.

By working your Rolodex correctly and networking effectively, you can essentially get anything you want or need. Unfortunately, many people are shy when it comes to networking for what they want. Sometimes they're embarrassed of their "lofty" goals; other times they mistakenly believe that no one would bother to truly help.

In reality, people, especially successful people, are typically willing to help those who are willing to help themselves. So if you're stuck and looking for that opportunity you need to reach the next level, networking is a great way to help you get there. Remember that there's nothing wrong with bouncing ideas off of others and

brainstorming about opportunities and possibilities. If you know someone who is doing what you want to be doing or who has expertise in an area you require assistance in, then start networking with that person right away. Here's how:

- 1. Have a vision or goal for what you want.** Before you start networking, you must be clear about what you want to accomplish. If you want to own a franchise, for example, don't simply state that you want to get involved with a franchise business. Be specific, as in, "I want to own a McDonald's franchise in Chicago." Actually see the location in your mind. The more clearly you can envision and articulate your goal, the easier it will be for others to help you.
- 2. Decide who can help you reach that goal.** With your goal firmly in mind, you can now decide who may be able to help you reach that goal. Who are the connectors or influencers within that industry, specialty, or topic that you have in your Rolodex? Who can help you get from Point A to Point B? Realize that you're not cold calling everyone you know at random, hoping to find that "lucky break." Rather, you're deciding who is relevant to the goal you now have. Going back to our franchise example, who do you know in the franchising arena, or who would have resources, connections, or pull in that industry?
- 3. Meet with your key contacts.** Now that you've identified specific people who can help, call or e-mail the person. A good approach is to say, "I have an idea I'd like to discuss with you. Can I take you to lunch (or breakfast) so we can talk about it?" Buying a lunch or breakfast is a small investment for getting the connections or information you need. Once you're actually meeting with the person, be direct about what you're looking for. For example, you might say, "I'd like to own a McDonald's franchise in Chicago. Do you know anyone who does that or who works in the franchising arena?" Even if the person doesn't know someone who could directly help you, he or she may be able to refer you to another connector who does have the contacts you need. Call or e-mail every lead you receive. Even a referral from a referral of a referral can take you where you want to go.
- 4. Send a note of thanks.** Always send a thank-you note for the meeting. Most people are busy, so if someone takes time out of their day to talk with you about your ideas or goals, you must thank them for their time and for any referrals or leads you received. This is the crucial step that even the savviest networkers miss. When you don't thank people for their time or information, you lessen the chance that they'll want to help you again in the future.
- 5. Be a connector for others.** The more you connect others,

the more they'll connect you. So rather than just tell people what you want, find out what they want. Then, be on the lookout for things, people, or events that can help them. For example, if you find out that someone you're meeting with is looking for some real estate investment property, and you happen to come across a potential piece of property, don't dismiss the information simply because you're not interested in investment property. Make note of the opportunity and share it with those who are interested. Your sincere desire to help others will go a long way during future networking meetings.

6. Treat the information you receive with respect. Whenever you receive a lead or contact in a particular industry or company, treat that information as private property. That is, don't give out the contact's personal information unless you have permission to do so or you have developed a good relationship with the contact and now consider him or her one of your friends or close colleagues. So if you're meeting with someone a few months later who is looking for similar information that you were seeking previously, don't simply hand out the referral someone else gave you as if it were one of your personal contacts. Call the person who originally gave you that contact or lead and ask if you can share that information with others. Unless you specifically know that it's okay to share that contact's infor-

mation with others, always go back to the original referring party and ask for permission to share the lead.

7. Network for Success. If it's taking you longer than you'd like to reach your goals alone, put your Rolodex to work and start networking. Remember, networking isn't about uncomfortable introductions at a business event. It's about harnessing the power of your existing contacts so you can reach your objectives sooner. So start thinking about those people in your Rolodex who can point you in the right direction. You never know...that next phone call you make to one of your contacts may be the one that makes your million dollar idea a reality.

The Importance of Certification

Dee Dee Harbut
Director of Special Program
Kentucky Small Business Development
Center
University of Kentucky



First, let's address what certification is. Certification is a review process to verify the small business is owned, controlled and operated by the applicant(s). Only businesses meeting the specified eligibility criteria of the certifying agencies are certified. Although the process varies with each agency, each seeks to verify the criteria for ethnicity, gender, and/or net worth. Certification acts as barrier to keep those busi-

nesses that aren't truly minority- or woman-owned from taking advantage of opportunities made available for these businesses. Corporations and government entities spend millions of dollars seeking certified minority- and women-owned businesses. One of the major reasons corporate America seeks to do business with minorities and women is the buying power they possess. Minorities and women consumers are the fastest growing segments in the U.S. marketplace. Women make more than 80% of buying decisions in all homes. In 2001, the U.S. women's purchasing power constituted a collective buying power that exceeded the entire economy of Japan.

A 2003 report from the Selig Center for Economic Growth at the University of Georgia estimates in 2008, the combined buying power of African Americans, Asian Americans and Native Americans is expected to reach over \$1.5 trillion -- more than triple its 1990 level of \$456 billion and representing a 231 percent increase. Smart corporate leaders realize if they are to capture the buying power of these growing markets they must establish a reputation for fair treatment among them; consequently, it becomes increasingly more important for companies to support diversity initiatives to ensure their supplier base adequately reflects the growing market segments. The government, on the other hand, seeks to promote fair procurement practices for all tax payers and recognizes that a continued healthy economy depends on these growing segments contributing to

the U.S. economy in proportion to their share of the population.

Companies also need minority and women subcontractors to win contract awards. Many government and corporate entities encourage, and sometimes require their suppliers to include minority- and woman-owned firms. Consequently, subcontracting can be one of the biggest opportunities for a minority- and woman-owned business.

Corporate America also wants to work with minorities and women because they know it's the right thing to do.

"Corporate social responsibility is becoming more important for business profitability," says Shel Horowitz, author of *Principled Profit: Marketing that Puts People First*. "In the coming years, companies that practice social responsibility will win out." These companies also understand that a healthy society depends on allowing all to participate in economic growth.

Overall corporate America is looking at their bottom line when they contract with minorities and women because they are their key customers; they help them win contracts and, because they provide them with a competitive advantage.

Certifying one's company can be an effective way to make contacts and create a competitive advantage when used in a complete marketing and sales plan. It can be used as a tool to open the door to the private sector as well as cities, counties,

school districts, hospitals, water management districts and other quasi governmental entities. But certification is not an end-all marketing solution. Like any business endeavor, opportunities to capitalize on your certification hinges on your ability to plan and execute; you must be able to deliver a quality product or service in a timely manner at a competitive price. Certification creates a competitive advantage for a company when the company offers a viable product or service to a private or public entity with minority- and woman-owned business participation goals.

There are other benefits to being certified as well. Your business contact information along with the services your company provides is listed in a database for the private and public sector to view. Some certifying agencies give referrals, host "match-making" events and tradeshow, and offer business development workshops for certified members. For example, the SBA's 8(a) program provides opportunities that only certified businesses can take advantage of. All these initiatives are an effort to help the certified business grow and expand.

There are a number of certifying agencies. Each agency certifies for a different target audience with varying criteria, benefits and requirements which are too numerous to cover in this article.

If you are interested in certifying your business with one or

more certifying agencies, plan to attend the "What Can Certification Do for You?" symposium at the University of Louisville, Monday, November 13. For more information or registration go to www.KSBDC.org or call 888.475.7232.

Small Business Services Division

John E. Cole III, Director
Small Business Services Division
Department for Existing Business Development
Kentucky Cabinet for Economic Development



The Small Business Services Division (SBSD) was created in July of 2005 as the result of a merger

between the Small & Minority Business Division and the Entrepreneurship & Business Development Division.

The mission of the SBSBD is to provide timely, customer-driven counseling, training, resources and programs that contribute to the development and growth of Kentucky entrepreneurs and small businesses.

The SBSBD provides consulting, training and business development services to all types of small businesses in Kentucky. As a component of the Kentucky Cabinet for Economic Development's (KCED) Department for Existing Business Development, we focus on stimulating economic growth in the small business sector of the economy.

The Small Business Services Division consists of three branches:

1. Business Information Clearinghouse Branch (BIC) – provides information on business regulations as well as the proper licenses and permits needed to do business in Kentucky. BIC maintains the Kentucky Business Guide, an online document that provides basic information about how to start a business in Kentucky. Craig Kelly, BIC's Branch Manager is also the Small Business Ombudsman for the KCED.
2. Kentucky Procurement Assistance Branch – assists businesses in selling their goods and services to local, state and federal government agencies. This program maintains an online Guide to Government Contracting and provides one-on-one consulting and group training on issues related to government contracting. In addition, they offer an automated bid match system that provides targeted government marketing leads to registered businesses.
3. Small & Minority Business Branch (SMBB) – provides initial start-up and growth information and assistance to small businesses and micro-enterprises on topics such as business plan development, business financing, and marketing plan development. The SMBB acts as a referral source for other financial and management assistance programs available within the Commonwealth targeting small business and serves as a contact point for the Linked Deposit

Loan, Small Business Loan and Active Capital programs. SMBB also maintains the Entrepreneur Resource Navigator (ERN), an online tool to help identify business assistance services and providers, as well as the Kentucky Business Finder, which allows Kentucky companies to market to one another. SMBB has recently partnered with Kentucky State University to present a week long Youth Entrepreneurship Camp for the sole purpose of educating Kentucky's high school students about educational attainment and entrepreneurship at the Frankfort campus.

The business clients that we work with typically have less than fifty (50) employees and annual revenue(s) of \$3 million or less. We place a special emphasis on serving:

1. Woman-owned businesses;
2. Ethnic minority owned businesses;
3. Veteran-owned businesses;
4. Service Disabled Veteran-owned businesses;
5. Businesses owned by individuals classified with disabilities; and
6. Businesses located in economically challenged areas.

In addition to the business consulting and training services offered by our three branches listed above, during the past fifteen (15) months the Small Business Services Division has:

1. Developed a strategic plan for its internal and external operations.

2. Participated in several small business programs across the state to understand what the challenges and needs are for small business development.
3. Completed and published the first Small Business Report in the January 2006 edition of The Lane Report. This report, which is available online at www.thinkkentucky.com/kyedc/pdfs/SmBusReport.pdf, provides a concise snapshot of the value we place on small business development.
4. Developed a Small Business Town Hall Forum to market the services available for entrepreneurs in the Commonwealth. This will take on a heightened level of awareness in 2007.
5. Examined the need for and begun to address a micro-loan program initiative.
6. Worked on initiatives to enhance the opportunities for small businesses in Kentucky to obtain more state and local government contracts.

Our primary focus is to continue to be customer-driven in our approach, to extend our services to every county across the Commonwealth and to address the needs and concerns of Kentucky based small businesses as expeditiously as possible!

Feel free to call us or visit us online at www.thinkkentucky.com/KYEDC/BusStart.aspx for more information. Our business is **SMALL BUSINESS!**

Kentucky Minority Business Council is a Service Organization

Greg Huelsman
President, KMBC



Kentucky Minority Business Council (KMBC) is a service organization. Its customers are corporations who

want to create and / or improve their supplier diversity programs, who want to find and do business with certified minority businesses and who recognize the value of including a society in its supplier base that also buys the corporation's goods or services. Its customers are minority businesses who want to access decision-makers, who want to improve their capabilities and who want the best certification available to promote and sell their capabilities or their firms.

The KMBC is primarily a match-making organization. It was created in 1984 by community-minded corporations who wanted to find and do business with bona-fide minority-owned firms. From this desire, KMBC has grown to a membership of over 100 corporations and public sector entities and over 300 certified MBE firms.

As an affiliated council of the National Minority Supplier Development Council, the nation's premier minority business organization, KMBC strives to bring corporate and public sector representatives together with minority business representatives. In other words, it creates excellent contacting opportunities that lead to excellent

contracting opportunities....it's that simple.

KMBC has three major components of leadership. Its board of directors is strong and talented, and perhaps most important, it is driven and passionate. The chemistry that exists within the board is conducive to success. The Minority Business Enterprise Input Committee is the voice of the minority business community. This nine-member strong committee ensures that MBE issues remain first and foremost for the council. The KMBC staff makes up the third component of the council. The staff is passionate, engaged and hard working. Together, these three components are the "three legged stool." By this, KMBC means that it has a unified leadership. One that is always in balance and one that doesn't act without the others knowing about it and agreeing to it.

These are exciting times. First of all, there are great and many opportunities for minority firms in Kentucky and its surrounding regions. New bridges, new arenas, new buildings, new processes and expansions...the list goes on and on. It's also an exciting time because KMBC has taken its three-legged leadership model and the passion and talents that it possesses and leveraged them into a concentrated and aggressive strategic plan. The plan covers a five-year span with the first three years being detailed step-by-step initiatives and the last two years being visionary to help it stay focused. The plan is not one that is placed on a shelf and admired. It is used, changed and improved – and it is managed by the First

Vice Chair and a part of every board meeting.

The major initiatives from the strategic plan are:

- Outreach initiatives to service corporations and MBEs throughout the state of Kentucky
- Improved MBE training modules
- CEO awareness about supplier diversity, demographics and buying power...the rationale for supplier diversity and how it is so important to Kentucky's economic success
- Improved supplier diversity training, on-line training, customized training etc. for corporations and the public sector

Finally, the KMBC would like for everyone to remember these two sayings. "If you are on the right track, but sitting still, you will be run over by the train" and "To win in the game, you must participate." Whether a MBE or a corporation, one must have continuous improvement. One can never rest on his or her laurels. And to stay connected-to gain those contracts or to find the right MBE, one must be at the right place at the right time. Eighty percent of success is being at the right place at the right time. KMBC is creating great matchmaking events. It hopes that ALL will take advantage of them, to be in the right place with the right people at the right time!

For more information about KMBC, see their Web site at www.kmbc.biz or call them at 502.625.0159.

Adhawk Advertising: A Model for Minority Owned Businesses

Adolfo Ben Ruiz

MBE: Adhawks Advertising & Public
Relations, Inc.

Louisville, Kentucky



As a Minority Business Enterprise, Adhawks has positioned itself through its expertise in multi-cultural marketing and advertising with the diversity marketing initiatives it has designed for various clients, including Humana, MSD's DiverseWorks, LG&E's Diversity Program, El Enlace Latino's Spanish Yellow Pages and the Louisville Urban League. In addition, Adhawks adapted its diversity positioning to work also with healthcare and related organizations such as: The Brain Injury Association of Kentucky, Lakeview Rehab Hospital, Pathways Rehabilitation, Kentucky Rehabilitation Professionals, St. Christopher East Neuroscience Center and Clark Memorial Hospital.

History: In 1984 while directing a practicum with University of Louisville students, Ben Ruiz joined the graphic design studio that his wife, Sonia, had started.

Together, the students and Ben created public service and advertising campaigns for Louisville area non-profit and charitable organizations. The U of L practicum group named themselves Adhawks, which was adopted for the business when it evolved into a full-service agency.

In its first years, Adhawks started laying the foundation for what ultimately would become its market niche-marketing communications for large community-focused organizations. This niche started with non-profit healthcare clients such as Clark Memorial Hospital and continued with the Presbyterian Theological Seminary as well as the Presbyterian Church (U.S.A.)

Biggest Challenge: Adhawks was the first MBE Ad Agency on Main street in Louisville.

The biggest challenge Adhawks faced was moving to Main street next to larger ad agencies with larger resources. How to compete in an arena filled with seasoned gladiators was Adhawks' most immediate concern.

By realizing their strengths were centered in the public service and non-profit experiences, Adhawks decided to concentrate on their public service strengths through

work with clients such as the Louisville Urban League, the American Jr. Red Cross and through non-profit associations such as the Kentucky Association of Plumbing and Cooling Contractors. Upon seeing what they accomplished for these companies with their limited budgets, Toyota Motor Manufacturing, in Georgetown, invited Adhawks to make a proposal for their community advertising throughout the commonwealth. This campaign helped Adhawk overcome the Main street challenge.

Where Adhawks sees itself in five years: Adhawks sees themselves as being the largest multi-cultural advertising agency in Louisville in the next five years through expansion into Hispanic enterprises as well as for other cultures, which include work in French, Vietnamese, Bosnian and Korean languages. Add this to their campaigns for many African American markets, and it's easy to see the picture evolving from today to the next five years thanks to our community's emphasis on diversity and the many new opportunities for MBEs.

GLOSSARY

MBE—Minority Business Enterprise—includes male and female business owners who are African American, Hispanic, Native American, Native Alaskan, Asian Pacific, Subcontinent Asian Americans (East Indian), and members of other groups designated from time to time by the SBA. Minority business status requires 51 percent or greater ownership by minorities as well as management and control of daily business operations, with experience or technical expertise directly related to the primary product or service of the business.

WBE—Women's Business Enterprise—non-minority women who own 51 percent or more of the business as well as management, control and technical expertise as stated above.

WWBE—an unofficial term occasionally used to differentiate between minority women and white women business enterprises (WWBE). Minority women are most often designated as MBEs (or SDBs or DBEs).

SDB—Small Disadvantaged Business—Small refers to size as determined by gross dollar revenue (variable according to SIC Code) and number of employees (fewer than 500). Disadvantaged refers to minority status and usually does not include white women.

HUB—Historically Under-utilized Businesses—coined in 1990 by the President's Commission on Minority Business Development as a more accurate, less negative term than disadvantaged.

DBE—Disadvantaged Business Enterprise—usually refers to minority ownership, sometimes includes disabled and residents of economically depressed areas; depending on governing legislation, may or may not include white women. Five federal agencies do include non-minority women as part of their DBE definition: Department of Transportation, Department of Energy, NASA, RTC (Resolution Trust Corporation) and USAID (Agency for International Development.)

DVBE or SDV—Disabled Veteran Business Enterprise or Service Disabled Veteran—State of California contracts include goals for disabled veteran owned businesses. Proposition 209 (a California voter's initiative) eliminated goals on State of California contracts for minority-owned businesses and women-owned businesses. Likewise, some other state and municipal minority/women's business development programs have been curtailed, eliminated or revised.

Associations

NMSDC—National Minority Supplier Development Council—organization of major corporations for creating business opportunities for minority-owned businesses. Contact: www.nmsdc.org

RPC—Regional Purchasing Council—part of the NMSDC network. Contact: www.nmsdc.org

MBELDEF—Minority Business Enterprise Legal Defense and Education Fund—organization that serves as an advocate and legal representative for the minority business community. Contact: www.mbeldef.org

NAMC—National Association of Minority Contractors—represents minority-owned construction firms. Contact: www.namcline.org

WCOE—Women Construction Owners & Executives—represents women contractors in the construction industry. Contact: www.wcoeusa.org

NAWBO—National Association of Women Business Owners. Contact: www.nawbo.org

ABA—Asian Business Association. Contact: www.abasd.org

BBA—Black Business Association. Contact: www.bbala.org

LBA—Latin Business Association. Contact: www.lbausa.com

USHCC—US Hispanic Chamber of Commerce. Contact: www.usbcc.com

NMBC—National Minority Business Council—New York City organization of minority business owners primarily in the New York/New Jersey area. Contact: www.nmbc.org

AMENY—Association of Minority Enterprises of New York. Contact: 718/291-1641; 13520 Liberty Avenue, So. Richmond Hill, NY 11419

Certifying Organizations

NMSDC—see description above—certifies minority-owned businesses (male and female) through its regional purchasing councils. Contact: www.nmsdc.org

WBENC—Women's Business Enterprise National Council—certifies women-owned businesses (all ethnicities). Contact: www.wbenc.org

WBOC—Women's Business Ownership Corporation—certifies women-owned businesses (all ethnicities). Contact: www.nwboc.org

Government Assistance Agencies

SBA—Small Business Administration—8(a) Program: Federal business development program for minority-owned firms. 7(j) Program: Management and technical assistance program for small businesses. Contact: www.sba.gov

SBDC—Small Business Development Center—regional centers providing counseling, managerial and technical assistance to existing and prospective small businesses. Contact: www.sba.gov/SBDC

MBDA—Minority Business Development Agency, U.S. Department of Commerce—the only Federal Agency created specifically to foster the creation, growth and expansion of minority-owned businesses in America. Contact: www.mbda.gov

MBDC—Minority Business Development Center—regional centers providing business development assistance. Contact: www.mbda.gov

OSDBU—Office of Small Disadvantaged Business Utilization—Oversees contracts and procurement from minority-owned firms; each federal agency has its own OSDBU, as do most state, county and municipal agencies. For a list of agency contacts, visit: www.sba.gov/GC/osdbu.html

NWBC—National Women's Business Council—a bipartisan federal advisory panel that makes policy recommendations to the President and Congress to further the development of women-owned businesses. Created by Congress in 1988. Contact: www.nwbc.gov

National Links:

National Center for American
Indian Enterprise Development
www.ncaied.org

National Federation of Independ-
ent Businesses
www.nfib.com

National Black Chamber of Com-
merce
www.nationalbcc.org/

National Black Business Council
www.nbbc.org/

National Council of Asian Ameri-
can Business Associations
www.national-caaba.org/

Native American Marketing and
Development Corporation
www.namcorinc.com/

Federal Links:

United States Chamber of Com-
merce
www.uschamber.org

United States Pan Asian Ameri-
can Chamber of Commerce
www.uspaacc.com

United States Department of
Commerce
<http://home.doc.gov>

Federal Business Opportunities
is the Government-wide Point of
Entry for Procurement Opportu-
nities
<http://www.fedbizopps.gov>

FirstGov
<http://www.firstgov.gov>

FedWorld
<http://www.fedworld.gov/>

Federal Acquisition Jumpstation
[http://nais.nasa.gov/fedproc/
home.html](http://nais.nasa.gov/fedproc/home.html)

Government Grant Portal
www.grants.gov/

Department of Agriculture Of-
fice of Small and Disadvantaged
Business Utilization
[http://www.usda.gov/da/small-
bus/sbonline.htm](http://www.usda.gov/da/small-bus/sbonline.htm)

USDA Procurement
[http://www.usda.gov/da/pro-
cure.html](http://www.usda.gov/da/pro-cure.html)

General Links:

Hispanic Business News
www.hispanicbusiness.com

Minority Business Network Ser-
vices "MBNet.com"
www.mbnet.com

A Business Resource
www.abusinessresource.com

Small Business Association's Mi-
nority Enterprise Development
"Hotlist"
www.sba.gov/hotlist/minor.html

Asian Women in Business
www.awib.org/awib.html

State Links:

Kentucky Cabinet for Economic
Development
[www.ced.ky.gov/KYEDC/
BusStart.aspx](http://www.ced.ky.gov/KYEDC/BusStart.aspx)

Kentucky Chamber of Commerce
www.kychamber.com

Local Links:

Hopkinsville – Christian County
Commerce Center
www.commercecenter.org

Northern Kentucky Chamber of
Commerce
www.nkychamber.com

Kentuckiana Minority Business
Council
www.kmbc.biz

Commerce Lexington
www.commercelexington.com/

Greater Louisville, Inc.
www.greaterlouisville.com/