

WOMEN ENTREPRENEURS OF BALTIMORE, INC.

1118 Light Street, Suite 202, Baltimore, Maryland 21230

Telephone: (410) 727-4921 ■ Fax: (410) 727-4989

PARTNERSHIP AGREEMENT

Congratulations on being accepted into the WEB program. WEB looks forward to working in partnership with you to provide the training and assistance you need to succeed in your business. **For this partnership to work**, you must agree to abide by our policies and procedures which will enable you to benefit fully from WEB's services and which, in turn, will strengthen and enable WEB to continue to assist future entrepreneurs establish small businesses in our community.

I. BUSINESS SKILLS TRAINING COURSE

The Business Skills Training Course is the first component of the WEB program. Those completing this component in good standing will have access to the other components.

A. FEES. *The fee charged for the WEB program only partially defrays the cost of providing all of the services associated with the program. This is a one-time fee and includes the Business Skills Training Course, a textbook, access to the computer lab, and follow-up services (Section III).*

1. I agree to pay a fee of \$000.00 for the Business Skills Training Course and follow-up services. This fee is due no later than Wednesday September 15, 2004 and is payable to WEB. (see note)
2. Payment must be made by check, money order, or credit card (VISA or MasterCard only). WEB will charge a \$20 penalty for each check returned due to insufficient funds or closed account. If your check is returned, the penalty, in addition to the remainder of your class fee, must be paid *by money order only* immediately upon notification by the WEB office. WEB reserves the right to prohibit entrance into class until the fee is paid in full.
3. WEB will not refund any fees in whole or in part if you withdraw from the Business Skills Training Course for any reason after the sixth class.

*NOTE: It is WEB's philosophy that no participant shall be restricted from attending the Business Skills Training Course due to difficulty in paying the program fee in one lump sum. Although a single payment is strongly encouraged, if you are experiencing financial restraints you may pay the program fee in two equal payments of \$00.00. The first payment is due on or before **Wednesday, September 15, 2004**. The final payment is due on or before **Wednesday, October 28, 2004**. If the entire fee is not made by that date, with the deepest regret, you will not be allowed to continue in the course. All payments must be made at the WEB office during normal work hours (9am – 5pm) prior to the start of class. Payments may also be mailed. Please allow 3 – 5 days for mail delivery.*

B. ATTENDANCE - *Participants will attend all classes in order to benefit from all of the information and resources the program has to offer. Each class is critical to your success. Regular attendance and punctuality also demonstrates courtesy and respect to guest speakers, instructors, and fellow participants. **Regular attendance and punctuality are also indicators of how focused and serious you are about your business.***

1. **Participants are required to attend every class.** WEB will recognize up to five (5) "personal emergency" absences. Documentation may be required. **If you miss more than five (5) classes, you will be terminated from the program.** Those with perfect attendance will be recognized with a special certificate.
2. If you are going to miss your sixth class, which will result in termination from the course, and you *communicate* to a WEB representative about your absence *before* missing the class, then you will be considered to be "withdrawn". You will need to reapply and go through the screening process again in order to participate in the next course.
3. If you miss an individual meeting with an instructor, and you have not called to notify the instructor, this will be counted as an absence.
4. **Class begins at 6:00 p.m. and ends at 9:00 p.m. on Mondays, Wednesdays, and Thursdays for regularly scheduled classes. Missing more than twenty (20) minutes of a class, either by being late or leaving early, will be counted as an absence.** WEB will excuse a participant's first lateness or early departure that does not exceed 20 minutes of class. The first night of class is Monday, September 20, 2004. The last day of class is scheduled for Thursday, December 2, 2004.
5. You are responsible for making up work missed due to absence or lateness.
6. Any absence or lateness must be reported to the WEB office *before class*, between 9:00 a.m. and 5:00 p.m.

C. ASSIGNMENTS. *Starting a business plan requires a great deal of research and writing. In addition to the nine hours of class every week, plan to spend five to ten hours outside of class to complete your assignments. **At prescribed***

times during the program cycle, relevant activities will be substituted for classroom work.

1. You will be given assignments to complete between classes.
2. All assignments must be completed on time to ensure completion of your business plan by the end of the course.
3. WEB will provide individual consultation to help participants in specific areas where special help is needed, **as requested by the participant.**
4. **Participants will be given the tools to recruit their own mentor.** WEB can provide you assistance on how to recruit your own mentor. It is our experience that mentor relationships that are initiated by participants themselves are the most successful.

D. CLASS RULES. *Creating an atmosphere conducive to learning, listening, and sharing.*

Participants will:

- a) Attend all classes.
- b) Be on time for each class.
- c) Complete all assignments on time.
- d) Clear tables, chairs, and floor of debris at the end of each class.
- e) Keep sensitive information confidential, as it pertains to individuals and their businesses.
- f) Respect themselves and others (i.e., no put-downs, cross-talk, teasing, etc.)
- g) Not speak when someone else is speaking.
- h) Not bring children to class.
- i) Not eat during class time.
- j) Keep cell phones and pagers on vibration settings.

E. CONFIDENTIALITY POLICY.

It is WEB's policy to honor the confidentiality of personal information provided to WEB by participants and graduates of our program. Confidential information includes the information disclosed by a participant in the application, screening process, business plan or financial documents.

All WEB representatives shall respect the privacy of all people served by WEB, and will handle confidential information in ways that are consistent with this policy. WEB representatives may discuss confidential information internally for helping the participant or graduate and for managing and improving the WEB program.

Because WEB's services are supported by government and charitable funds, WEB may report confidential information to auditors or funding sources. Occasionally, it may be appropriate for WEB to provide confidential information to others to further WEB's legitimate purposes, but if this is done, the participant or graduate will not be identified without permission.

F. HONORING DIVERSITY. *WEB wants to ensure a safe and respectful environment in which everyone can learn and work to her/his fullest potential.*

Negative remarks or behavior made to or about any individual based on age, gender, citizenship, material status, color, religious beliefs, national or cultural heritage, physical appearance or abilities, sexual orientation, or other personal characteristics may result in **immediate** termination from the program.

G. DRUG AND ALCOHOL-FREE ENVIRONMENT. *WEB wants to ensure a safe and respectful environment in which everyone can learn and work to her/his fullest potential.*

1. Alcohol and drug abuse has an adverse effect on job performance, creates dangerous situations, and undermines the community's confidence in our organization. "Abuse" means any use of any drug, illegal or otherwise (including alcohol, over-the-counter, or prescription drugs), which is not in conformance with prescription requirements, or in circumstances where use is not permitted.
2. WEB will not condone drug or alcohol use, nor will WEB tolerate any behavior on or off the premises that may serve to damage WEB's reputation. This policy applies to all of WEB's employees, participants, graduates, and volunteers in all capacities and at all locations. In addition to being concerned about the well-being of our employees, participants, graduates, and volunteers, we are equally concerned that WEB's hard-earned reputation and positive image not be compromised in any way.

H. GRADUATION REQUIREMENTS. *Graduation from the WEB course is a monumental achievement. Graduates are eligible to receive additional services (Section III). The following must be completed in order to graduate:*

1. Two copies of a comprehensive typed business plan must be submitted to WEB.
2. All program fees and other fees (including penalties for returned checks) must be paid in full.
3. Participants must complete a Baseline Intake Form.
4. Participants must take part in a business implementation interview with a designated WEB representative within three weeks of the end of the course.
5. All WEB materials must be returned in good condition.

II. TRANSITION. *Moving from vision to reality. Graduating from the WEB course removes a graduate from the structure of a classroom environment. Graduates must reach out to WEB, their mentors, and other sources to get the assistance they need to open and expand their businesses.*

Graduates will make every effort to open their businesses (implement the plan) immediately after graduating from the Business Skills Training Course. Any graduate who has not started a business within nine months of completing the Business Skills Training Course may be terminated from the program and its benefits.

III. FOLLOW-UP SERVICES. *Businesses, like people, do not start out full-grown, but develop over a period of time. WEB offers follow-up services to graduates to help them launch, stabilize and expand their businesses. You must be in good standing to receive these services. The services are intended to help you transition from the Business Skills Training Course to opening, stabilizing or expanding your business.*

A. Mentoring - Participants are expected to recruit a mentor in the same industry for themselves during the Business Skills Training Course. If needed, you may request that WEB help you identify a mentor, though we cannot guarantee that we can find a match for you. Our experience shows that the most successful mentoring relationships are initiated by participants and graduates themselves. Mentors and protégés are expected to meet at least once each month and complete progress reports two times during the one-year commitment.

B. Financing - WEB will help graduates prepare to obtain financing for their businesses, **but we cannot guarantee that you will receive financing.** Each participant is expected to examine their own credit report and if necessary, take steps to repair credit while they are in the Business Skills Training Course. Available financing options include the WEB Loan Fund, the SBA Pre-Qualification Loan Program, and other sources.

C. Resource Sharing - WEB graduates have an opportunity to access resources at a reduced cost and to network for resource sharing opportunities.

D. Community Networking –

1. WEB will assist in linking you up with appropriate trade and/or community organizations.
2. Graduates are asked to assist WEB by promoting or providing opportunities for staff to promote WEB in their communities when possible and practical.

E. Professional Business Consultants. WEB graduates may access attorneys, accountants, WEB volunteers, and other business professionals through the WEB network for *business-related* issues. WEB relies on the support of volunteers to provide professional business consultation. WEB graduates must understand that the availability of professional consultants is determined by each volunteer. Accountants are generally unavailable between January 1 and April 30.

F. Computer Lab - Graduates retain access to the computer lab after graduation.

G. Workshops - Graduates are given the opportunity to attend WEB sponsored workshops at a significantly reduced fee.

H. Graduate Business Directory - WEB publishes a Graduate Business Directory to help market graduates' businesses. In order to publish your business in the directory, you must meet certain criteria and should have three satisfactory business references that have used your product or service. This ensures that those businesses we publish are providing quality service to their customers. WEB will promote graduates' businesses when possible and practical.

I. Support Services - Graduates retain access to personal consultative and support services.

J. Government Certification and Procurement – WEB will teach graduates how the government and corporations do business with minority and women-owned businesses (MBEs/WBEs), how to get certified as a MBE/WBE and how to bid on government procurement contracts.

IV. REQUIRED REPORTING. *In order to continue offering the WEB program, WEB must report the results of our program to our funders. Therefore, graduates must participate in annual surveys in order to continue to receive follow-up services. In order for WEB to continue to receive funding from our sponsors, we must show concrete results such as the number of business start-ups and revenues generated as a result of our technical assistance and training.*

1. **Graduates are required** to participate in an annual survey for five years following their completion of the program.

This includes disclosing financial records of the business and household to a designated WEB representative.

2. **Graduates are required** to participate in regular reviews of the progress of their business.

V. ORGANIZATIONAL RESPONSIBILITY. *Each participant and graduate represents WEB, and as such, is expected to do so in a positive and constructive manner, and to keep the lines of communication open with WEB representatives.*

1. Each participant and graduate is asked to promote and publicize WEB when opportunities arise, to ensure that this resource remains available to others in the community (i.e., mention WEB in newspaper articles about your business).
2. Public behavior and/or comments that reflect negatively on WEB may result in immediate dismissal from the program. Each participant and graduate is asked to discuss any criticism, comments, or suggestions with WEB representatives constructively, openly, and honestly to ensure continual improvement of the program.
3. WEB expects all participants and graduates to communicate with WEB representatives in a timely and professional manner. This includes communication regarding lateness, attendance, class fees, homework assignments, services rendered, and any other relevant matters.

VI. GRIEVANCE PROCEDURE. *WEB continually strives to make the program better using feedback from participants, graduates, volunteers, and employees. If a participant has a grievance with WEB, the following procedures apply.*

1. The participant must first discuss any complaint or grievance with his/her instructors. If the situation is not or cannot be resolved in this manner, the participant will meet, either with the instructor(s) present or privately, with the Director of Program Services (DPS) within ten (10) working days. After meeting with the participant and instructor(s), reviewing relevant policies or records, and consulting with other persons as appropriate, the DPS will issue a written decision within five (5) working days which will be immediately effective.
2. The participant may appeal the decision of the DPS by submitting a written request to the Chief Executive Officer (CEO.) The participant will meet, either with the DPS or separately, with the CEO within ten (10) working days. After meeting with the participant and DPS, reviewing relevant policies or records, and consulting with other persons as appropriate, the CEO will issue a written decision within five (5) working days which will be immediately effective.
3. The participant may appeal the decision of the CEO by submitting a written request for a hearing to WEB's Board President:

Suzanne Kinzer
 C/O Women Entrepreneurs of Baltimore
 1118 Light Street, Ste. 202
 Baltimore MD 21230

The Board President must present the matter to the Board at its next regularly scheduled meeting. The Board will permit the grieving participant a reasonable opportunity to present his/her case at such meeting. Within five (5) working days, the Board will issue a written decision, which will be immediately effective and final.

VII. SIGNATURES

I have read, understood, and agree to abide by the requirements of the WEB program as listed above.

_____/_____
 Participant Name - *please print* Participant Signature Date

 Patricia D. Harriday, Director of Program Services Date
 Women Entrepreneurs of Baltimore, Inc. (WEB)