

Women-Owned Business Certification

The Step-by-Step Guide — and the Information Nobody Tells You. A Free Resource from Regium Academy for Women of Color Entrepreneurs.

There is no single "women-owned business" certificate. Instead, there are several certifications — some free, some paid — that unlock different opportunities depending on whether you want to sell to the federal government, state and local governments, or large corporations. This guide breaks down each path, what it actually gets you, and the details that often get left out.

The Three Main Certification Paths

- **WOSB / EDWOSB (federal, FREE)** — issued by the Small Business Administration (SBA). Required to bid on federal contracts "set aside" for women-owned businesses.
- **WBENC (private, paid)** — issued by the Women's Business Enterprise National Council. Recognized by Fortune 500 companies for their corporate supplier diversity programs.
- **State MBE/WBE certification (varies by state)** — issued by your state's Office of Minority/Women Business Enterprise. Opens doors to state and local government contracts.

What Certification Is Actually Good For

- **Federal set-aside contracts:** the federal government has a goal of awarding 5% of all contract dollars to certified Women-Owned Small Businesses each year — that's tens of billions of dollars only WOSB-certified businesses can compete for.
- **EDWOSB extra edge:** Economically Disadvantaged WOSBs can compete in an even smaller pool of set-aside contracts with less competition.
- **Corporate supplier diversity programs:** large companies (think airlines, retailers, banks) have departments dedicated to spending money with certified diverse-owned businesses — but most only recognize WBENC, not the free SBA certification.
- **Visibility:** certified businesses appear in federal and corporate supplier search databases, so contracting officers and procurement teams can find you.
- **Credibility & networking:** access to women's business centers, mentorship programs, and matchmaking events with potential buyers.

Step-by-Step: Federal WOSB / EDWOSB Certification (Free)

Step 1: Make Sure You Have an Active SAM.gov Registration

WOSB certification requires an active SAM.gov account with a UEI. (See Regium Academy's free SAM.gov Registration Guide if you haven't done this yet.)

Step 2: Confirm Your Eligibility

To qualify as a WOSB, your business must be:

- At least 51% directly and unconditionally owned by one or more women who are U.S. citizens
- Managed day-to-day by a woman who also makes long-term business decisions
- A "small business" under SBA size standards for your industry

Step 3: Check If You Also Qualify as EDWOSB

EDWOSB (Economically Disadvantaged WOSB) requires the qualifying women to each have:

- A personal net worth under \$850,000 (not counting the value of your home or business)
- Average adjusted gross income of \$400,000 or less over the last 3 years
- Total assets under \$6.5 million

If you meet these, apply for EDWOSB too — it's the same application and opens an additional set of contracts.

Step 4: Gather Your Documents

Typical documents include:

- Proof of U.S. citizenship for each qualifying owner (birth certificate, passport, or naturalization certificate)
- Business formation documents (Articles of Organization/Incorporation, operating agreement, bylaws)
- Documents showing ownership percentages (stock ledgers, membership agreements)
- For EDWOSB: personal financial statements and tax returns for the last 3 years

Step 5: Apply Through MySBA Certifications (certify.sba.gov)

This is the SBA's official portal and the application is **completely free**. Create an account, complete the online questionnaire, and upload your documents.

Step 6: Wait for Review

Processing typically takes 15–90 days. SBA may follow up with questions — respond promptly to avoid delays.

Step 7: Maintain Your Certification

Submit an annual attestation within 30 days of your certification anniversary, and undergo a full program examination every 3 years. Missing the annual attestation can result in losing your certification.

Step-by-Step: WBENC Certification (Private, Paid)

If your goal is to sell to large corporations rather than (or in addition to) the government, WBENC certification is the gold standard recognized by corporate supplier diversity programs.

- **Find your Regional Partner Organization** — WBENC certifies through regional affiliates across the country (find yours at wbenc.org).
- **Complete the application** and submit supporting documents similar to those listed above.

- **Pay the application fee** — fees are typically based on your company's annual revenue (roughly \$350–\$1,250+).
- **Site visit / interview** — a representative will review your documents and may visit your place of business or conduct a virtual interview.
- **Renew annually** — WBENC certification must be renewed each year with updated documentation.

The Information Nobody Tells You

■ Federal certification is FREE — watch for scams

SBA's WOSB/EDWOSB certification through MySBA Certifications costs nothing. There are private companies that charge hundreds or thousands of dollars claiming to "get you certified." You never need to pay for the federal certification itself.

■ You may also qualify for the SBA 8(a) Program

The 8(a) Business Development Program is a separate, very powerful 9-year program for small businesses owned by individuals who are both socially and economically disadvantaged. Black Americans, Hispanic Americans, Native Americans, and several other groups are presumed to meet the social disadvantage requirement. If you also meet the economic thresholds (similar to EDWOSB), 8(a) certification can unlock sole-source contracts — meaning an agency can award you a contract directly, without competition, up to certain dollar limits. See Regium Academy's Black-Owned Business Certification Guide for details.

■ Stack your certifications

WOSB/EDWOSB, 8(a), state MBE/WBE, and HUBZone (if your business is in a designated underutilized area) are not mutually exclusive. Many successful contractors hold several certifications at once, multiplying the set-aside contracts they're eligible for.

■ Keep everything consistent

Your business name, address, and ownership details must match exactly across SAM.gov, your SBA certification, and any state certifications. Even small mismatches (like "LLC" vs "L.L.C.") can trigger delays or rejections.

■ Don't skip your renewal dates

Certifications aren't "set it and forget it." WOSB requires annual attestations, WBENC requires annual renewal, and most state certifications require renewal every 1–3 years. Put these dates on a calendar the day you're approved.

State-Level Certification

Most states run their own MBE/WBE certification programs through an Office of Minority and Women's Business Enterprises (the name varies by state). These open doors to contracts with state agencies, public universities, school districts, and cities. The general process looks like:

- Find your state's certifying office (search "[your state] MBE WBE certification" or check your Secretary of State's website).
- Create an account and complete the online application — many states let you reuse documents you already gathered for your federal certification.
- Submit supporting documents (similar list to above, plus your state business registration).
- A reviewer may schedule a site visit or interview; processing generally takes up to 90 days.
- Renew on your state's schedule (often every 1–3 years).

Examples of states with established programs include New York (Empire State Development MWBE), New Jersey (Division of Revenue M/WBE), Washington (OMWBE), Oregon (COBID), Maryland (MBE Program), and Texas/Austin (local MBE/WBE programs). Requirements and fees vary, so check your specific state's site for the most current rules.