

WISCONSIN UNIFIED CERTIFICATION PROGRAM DISADVANTAGED BUSINESS ENTERPRISE



Personal Narrative Instructions

As required by [49 CFR § 26.67](#), all DBE and ACDBE applicants must demonstrate social and economic disadvantage based on their own experiences and circumstances within American society and without regard to race or sex. Each DBE/ACDBE owner must provide a Personal Narrative (PN) that establishes the existence of social and economic disadvantage. If race and sex are mentioned in your PN, it will not be considered in determining social and economic disadvantage.

Your Personal Narrative should include the following:

A description of incidents/circumstances* of disadvantage:

- That are based upon your own experiences, i.e., they happened to you personally.
- That occurred in American society.
- That includes specific instances or circumstances of social and economic harm, systematic barriers and/or denied opportunities that impeded your progress or success in education, employment and/or business history.
- That shows your social and economic disadvantage relative to similarly situated non-disadvantaged individuals, i.e. How did the disadvantage impair you?

For each above incident, please describe the magnitude of the harm (who, what, when, where, why and how) the disadvantage occurred.

- **Who** – Explain who committed the conduct. This could include an individual, a group of individuals or an institution.
 - **What** – Explain the conduct. To what extent the impediments caused the owner economic harm, including a full description of type and magnitude. This could include lack of access to capital.
 - **When** – Explain when the conduct occurred. Exact dates are not necessary so long as the narrative provides a time period, i.e. 2012.
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- **Where** – Explain where the incident occurred. The incident must have occurred in American society, i.e. identify the location the incident occurred in the United States.
- **Why** – Explain the reason(s) that you believe the incident created a disadvantage for you. This could include lack of access to capital, loan denials, exclusion from professional networks, etc.
- **How** – Explain how each instance of disadvantage caused harm and impeded your progress or success in education, employment and/or business history relative to similarly situated non-disadvantaged individuals. Examples could include diminished opportunities, exclusion from professional networks, unfavorable access to credit, loan denials, loans with unfavorable terms, etc. Examples should explain your disadvantage relative to similarly situated non-disadvantaged individuals.

***Descriptions of incidents/circumstances**

Education – Possible instances could include denial of equal access to institutions of higher education; exclusion from social and professional association with students or teachers; denial of education honors rightfully earned; or social patterns or pressures that discouraged the individual from pursuing a professional or business education.

Employment – Possible instances could include unequal treatment in hiring, promotions and other aspects of professional advancement, pay and fringe benefits, and other terms and conditions of employment; retaliatory or discriminatory behavior by an employer; or social patterns or pressures that have channeled the individual into nonprofessional or non-business fields.

Business history – Possible instances could include unequal access to credit or capital; acquisition of credit or capital under commercially unfavorable circumstances; unequal treatment in opportunities for government contracts or other work; unequal treatment by potential customers and business associates; or exclusion from business or professional organizations.