

Disadvantaged Business Enterprise Program
Personal Narrative of Social and Economic Disadvantage

TDOT must reevaluate each current DBE and ACDBE firm to meet new certification standards. Please take a moment to read the following questions and provide a detailed answer demonstrating the owner is socially and economically disadvantaged based on their own experiences and circumstances that occurred at any time within American society, without assuming disadvantage based on race or gender.

*****Confidentiality Disclaimer*****

All Disadvantaged Business Enterprise (DBE) personal narratives and personal net worth statements submitted for DBE certification are considered confidential and are **not public records**. In accordance with **49 CFR §26.109**, notwithstanding any provision of federal or state law, this information will **not** be released to any third party without the **written consent** of the firm that submitted it. This includes DBE applications and all supporting documentation.

If you have any issues with inputting text on this form, upload a document with your responses to this questionnaire in B2GNow.

Business Name: _____

51% Majority Qualifying Owner's Name: _____

Date: _____

Section 1 – Experiences of Social Disadvantage

Access to Education or Training

- Have you experienced barriers that limited access to education or professional training (e.g., lack of funding, financial constraints that limited access to experiential learning opportunities, exclusion from programs, limited guidance or mentorship)?

- How did these barriers affect your ability to qualify and compete for or access jobs, licenses, contracts, or professional opportunities?

Employment and career progression

- Describe instances where workplace practices or dynamics created obstacles to hiring, job stability, promotion, or fair pay that delayed or interrupted your career advancement (e.g., greater exposure to layoffs or reduced hours, stalled advancement, differences in compensation for similar roles).

- Were there examples where similarly qualified peers advanced while you did not?

- Describe situations in which you were denied or excluded from business opportunities, partnerships, or networks that were open to others. Include any examples of being excluded from informal networks or procurement opportunities.

Section 2 – Experience of Economic Disadvantage

Access to Financing

- Have you encountered barriers obtaining business loans, lines of credit, bonding, or insurance on terms comparable to others in your industry? Provide details of when this occurred, and the outcomes.

- How do your financial outcomes, access to resources, or opportunities compare to peers in the same field who have not faced similar barriers? Provide any specific comparisons you are aware of (e.g., contract values, access to capital, business scale).

Magnitude and Type of Harm

- How did the experiences you described above result in measurable economic harm to you or your business? Examples: lost contracts, inability to obtain credit, delayed business start, higher loan costs, missed opportunities. Estimate, if possible, the financial or operational magnitude of these impacts (e.g., lost revenue, additional costs, delays). **OPTIONAL:** Letters of support, correspondence showing unequal treatment, documentation denied access to training, etc. You can submit these in [B2GNow](#).

Section 3 – Personal Net Worth Statement

- A new Personal Net Worth Statement (PNW) must also be submitted. You may also include any relevant financial documents, such as federal and/or state income taxes. The PNW is available to download and complete within [B2GNow](#).

If needed, instructions for uploading this document may be found [here](#)