DENVER
ECONOMIC DEVELOPMENT
& OPPORTUNITY

Disadvantaged Business Enterprise (DBE)
PERSONAL NARRATIVE Planning Worksheet
DO NOT SUBMIT THIS FORM

HOW TO USE THIS WORKSHEET

Federal Disadvantaged Business Enterprise (DBE) and Airport Concessionaire DBE (ACDBE) rules require each qualifying business owner to write a Personal Narrative (PN) explaining how they have personally experienced social and economic disadvantage. The PN must describe specific experiences, explain why they happened, and show how they affected your education, employment, or business success.

This worksheet is a planning tool designed to help you organize your thoughts when writing your PN and will help make sure you have covered all the elements required by rule 49 CFR §26.67:

- Identify personal experiences of **economic hardship**, **social barriers** or **denied opportunities.**
- Identify and describe your **objective distinguishing feature** which prompted the hardship, barrier or denied opportunities.
- Connect and explain how your personal experiences **impeded your progress or success in business**, **education**, or **employment**.
- Explain how these experiences caused you **economic harm**.
- Explain how your experiences and outcomes were different from **non-disadvantaged individuals with comparable qualifications**.

Use this worksheet to brainstorm and gather ideas. You do not need to answer all the questions; they are there to help you think about your experiences and put them in writing. Your final PN should be in your own words.

There is no required length for your PN or how many experiences you should discuss, so long as you demonstrate, by a preponderance of the evidence (more likely than not), that you are socially and economically disadvantaged. In some instances, one example may be sufficient. Quantity is less important than clarity and quality.

Important disclaimer: Completing this worksheet does not guarantee certification or recertification and is not a substitute for your own written statement. **DO NOT SUBMIT THIS FORM AS YOUR PERSONAL NARRATIVE.**

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SECTION 1

WHAT HAPPENED TO YOU AND WHY

To show disadvantage, you must describe at least one specific experience of 1) economic hardship, 2) social barrier, or 3) denied opportunity. You must also explain why this happened to you by identifying and describing your Objective Distinguishing Feature (ODF).

These three terms often overlap and your experiences may fit into more than one. But remember, not all challenges you face will show disadvantage. Focus on your own experiences within an educational, business, and employment context and where you were treated *differently* from people with similar qualifications.

You may discuss incidents and experiences from any point in your life within American society.

Step 1: Identify personal experiences from your life

Economic hardship: Financial difficulties or setbacks which made it more difficult or impossible to access resources or opportunities available to others.

Social barrier: Policies, practices, or norms that created obstacles or barriers for you or made it harder to succeed.

Denied opportunity: A time or situation where you were unfairly excluded or prevented from an opportunity-such as job or promotion, contract, training-often due to discrimination, unfair treatment, or other external circumstances.

Step 2: Identify your Objective Distinguishing Feature(s) (ODF)

ODF: A personal characteristic or circumstance that caused you to experience the economic hardship, social barriers, or denied opportunities.

Examples may include a disability or health condition, growing up in poverty, language, race, gender, or geographic isolation.

Remember, the ODF is *not* the hardship, barrier, or denied opportunity itself, it is what *triggered* or caused the hardship or barrier. For example: An employer refuses to consider you for a promotion (denied opportunity) because they made assumptions about your disability (ODF).

Step 3: Explain how your experiences were different from others

This comparison helps to show that your experiences were not just ordinary hardship, variance, or unfavorable treatment, but actual disadvantage. Think about people with similar education, experience, skills, or business qualifications who did not face the same barriers as you.

Guiding questions:

For each experience you choose to describe, explain as clearly as you can, what happened, approximately when and where it happened, who was involved, and why you believe your personal characteristic or circumstance contributed to the way you were treated.

When making comparisons, focus on what you personally know or reasonably observed about the other person or people involved. You do not need detailed information about their entire background. You may also explain what a typical person with similar qualifications—but who did not face the same barrier—would normally expect. You can describe this based on common workplace practices, what usually happens in your industry, or general patterns you have seen.

Education

What circumstances limited your access to education, trainings, internships, apprenticeships? What made your experience different than that of your peers?

Were you excluded from programs, mentorships, or professional development opportunities you wished to join? What happened and why? Were your peers with similar experience or credentials provided such opportunities?

Were you discouraged from an educational or career path because of characteristics or circumstances beyond your control?

Career or employment advancement

Describe a time(s) where you faced obstacles or were treated unfairly in hiring, promotion, pay or job evaluations.

Were you excluded from professional organizations, informal or formal networks or networking events, client meetings, etc. that your colleagues were invited to?

Were you treated differently because of an identifiable characteristic in a way that you can describe through specific events or outcomes? Were you pressured into certain roles or positions because of an ODF?

Starting or expanding your business

Did you face obstacles accessing markets, partnerships, or networks that other similarly situated small business owners had access to?

Were you unfairly denied or excluded from contracting opportunities that others with similar qualifications and experience received? Why?

What barriers (regulatory, financial, institutional) made it more difficult for you? When you think about the barrier you faced, what was it about you or your situation that led to that barrier becoming an issue in the first place.

Were you unfairly denied loans, bonding, insurance, or credit? Did lenders treat you differently based on your ODF rather than your qualifications (credit score, income, etc.)?

SECTION 2

HOW DID THESE EXPERIENCES AFFECT YOUR SUCCESS

The DBE/ACDBE program focuses on how your education, employment, or business progress was negatively impacted by the barriers or hardships you experienced. It is important to explain how these experiences actually affected your ability to learn, work, advance, and run your business.

A painful or challenging experience, even one tied to an ODF, does not establish disadvantage unless you can show how it negatively changed your path.

Guiding questions:

How did the barriers you wrote about above delay your progress in school, your career, or business?

Did you have to take jobs below your skill level or outside your field because of these barriers? Explain.

How did missed opportunities affect your education, career or business over time?

SECTION 3

RESULTING ECONOMIC HARM

For each qualifying experience that negatively impacted your educational, employment, or business success, you must explain the resulting economic harm.

Economic harm: The financial loss or setback that happened because of the barriers you faced. This may include lost income, missed contracts, additional debt, higher costs, or lower wages. The harm can be immediate or can build up over many years.

Guiding questions:

Include dollar amounts or estimates when possible. If you do not know the exact amount, explain the financial impact as clearly as you can. You may use approximate amounts, time periods, or other details to show the size of the loss.

What specific financial loss did you experience because of a missed opportunity or series of missed opportunities?

How did the barrier or hardship change or make worse your financial situation over time-such as increasing your debt or reducing your savings? Can you estimate how much it set you back?

How do your assets, business revenue, access to credit, or financial stability compare to others who did not face these barriers?

What income, financial resources, or business opportunities did you lose because of the barriers you described?

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FINAL REVIEW

Before submitting your PN, make sure:

- ☐ You identified and described the personal characteristic or circumstance(s) (ODF) that contributed to the barriers you faced.
- ☐ You described at least one specific experience (economic hardship, social barrier, and/or denied opportunity), including what happened, when and where it happened, and who was involved.
- ☐ You explained why you believe your ODF contributed to the experience(s).
- ☐ You explained how the experience(s) affected your education, business, or work.
- ☐ You described the financial harm and included the dollar amounts or reasonable estimates when possible
- ☐ You explained how your experiences or opportunities differed from those of others with similar qualifications.
- ☐ You did not use generalizations or rely on presumptions of disadvantage based on race or sex.
- ☐ You told your personal story, rather than only describing challenges faced by your business.

You must also submit a **Personal Net Worth (PNW) statement**. With help completing the PNW statement, please review:

- DSBO's Personal Net Worth (PNW) Guide
- Blank PNW Form (you will complete this form within the application, but is here for your review)

Certification staff cannot write your PN for you, but can help you understand the requirements, answer questions, and provide examples of how to organize and present experiences clearly and effectively. If you have any questions, contact Division of Small Business Opportunity (DSBO) at certificationinfo@denvergov.org or 720-913-1714.

Colorado UCP Certifying Agencies:

- City and County of Denver, Division of Small Business Opportunity (DSBO) – certificationinfo@denvergov.org
- Denver International Airport's Airport Access & Business Opportunity (AABO) - DEN-ACDBE@flydenver.com
- Colorado Department of Transportation (CDOT) - dot_certifications@state.co.us