

**In the Matter of:**

**Interagency Task Force on Veterans Small Business  
Development**

*December 7, 2016  
Public Meeting*

**Condensed Transcript with Word Index**



**For The Record, Inc.**  
**(301) 870-8025 - [www.ftrinc.net](http://www.ftrinc.net) - (800) 921-5555**

1

1

2

3

4 U.S. SMALL BUSINESS ADMINISTRATION

5

6

7 INTERAGENCY TASK FORCE ON

8 VETERANS SMALL BUSINESS DEVELOPMENT

9

10 PUBLIC MEETING

11

12

13 WEDNESDAY, DECEMBER 7, 2016

14 1:00 P.M.

15

16

17

18

19

20

21

22

23

24

25 Recorded by: Jen Metcalf-Razzino, CER

3

1 PROCEEDINGS

2 - - - - -

3 (Meeting called to order, 1:03 p.m.)

4 MS. CARSON: We're preparing now to take roll

5 call on the line in just one moment.

6 Thanks for joining the Small Business

7 Administration who is chairing the Interagency Task

8 Force for Veterans Small Business Development. I look

9 forward to a great meeting and I'm thrilled that we

10 have our leadership here today who have been doing so

11 much for veteran entrepreneurs since day one.

12 We will take roll call after we have a few

13 remarks from SBA Administrator Maria Contreras-Sweet.

14 Thank you, ma'am, for joining us. Her first day, as

15 you may know, was spent with veteran entrepreneurs,

16 hearing about the challenges that they face and the

17 opportunities that were there if only we could make a

18 difference in the federal agencies. This body has done

19 a lot of that work and we are grateful to your

20 leadership in showing us what you will support and what

21 we can get done, which is quite a lot.

22 So, I'll turn it over to you for remarks.

23 MS. CONTRERAS-SWEET: Thank you.

24 I don't have any formal remarks. I just

25 wanted to drop in and say hello and mostly to say thank

2

1 C O N T E N T S

2 PAGE:

3 Welcome and Opening Remarks

4 - Maria Contreras Sweet 3

5 Administrative Business

6 - Nicolas Maduros 13

7 Spotlight - U.S. Department of Defense

8 - Dr. James Galvin & Danielle Shaw 16

9 GCBD/Policy Updates

10 - Ken Dodds 58

11 - Derrick Brown 67

12 OVBD Updates

13 - Barb Carson 70

14 OCA Updates

15 - Bob Carpenter 80

16 Task Force Recommendations Discussion 86

17 Member Reports:

18 DOL - Bill Metheny 54

19 DoD - Dr. James Galvin 89

20 MOAA - Amanda Bainton 93

21 VVA - Victor Klingelhofer 95

22 GSA - Amando Gavino & Christy Jackiewicz 96

23 VA - Tom Leney 98

24 Public Comments 101

25 Closing Comments/Adjournment 106

4

1 you. We have so many reasons for which to be grateful.

2 First of all, let me just at the onset, acknowledge the

3 unbelievable -- really, and I mean this so sincerely,

4 the spectacular leadership of Barb Carson. She has

5 been such a stalwart at every turn.

6 I always have a problem with my throat, so I'm

7 sorry if I sound a little raspy. But let me just say

8 that it's true that as soon as I came on board, I

9 turned to Barbara to help us through some really

10 difficult challenges. And even now I want you to know

11 that in addition to all of this that she's working --

12 we call on her in so many instances -- she is now

13 leading our transition effort. So, that's because we

14 know that when somebody's been through the tough rigors

15 of military life, they have a sense of process and

16 systems and time line and know how to get to and over

17 difficult obstacles and are going to be persevering and

18 persistent and every other adjective that goes along

19 with it. So, thank you, Barb, and completely for your

20 leadership at every turn.

21 She stepped up and she became the first woman

22 to direct that department for us. So, I'm particularly

23 proud of that appointment and the incredible leadership

24 and the energy that she's exhibited.

25 Also, you know that they put me on the road

5

1 quite a bit. Sometimes when you're not on the road  
 2 enough, the White House calls and says, you skipped a  
 3 state, and so, I am on the road and I have to rely on  
 4 people who have the capacity and the passion for the  
 5 work that we do here every day. So, I'm just so  
 6 delighted that you have a chance to interact more with  
 7 our chief of staff, Nick. I know that you'll find him  
 8 just, you know, so approachable and yet so competent.  
 9 But there's no guile about him. He's so  
 10 straightforward and it's just been a pleasure to be a  
 11 part of his team and have him be a part of SBA.  
 12 So, now, to all of you, I am so grateful that  
 13 we have a cross-agency engagement on this topic of  
 14 entrepreneurship and small businesses. It is true, I  
 15 have a particular passion -- I think maybe because of  
 16 growing up very, very young, I remember my uncle going  
 17 off in the Air Force and, you know, all of the  
 18 sacrifices that he made with his family and not seeing  
 19 them and putting himself in harm's way. And, so, I  
 20 remember that. And, certainly, I remember when my  
 21 brother went off to serve in the Army and I remember  
 22 vividly when he received his Dear John letter and he  
 23 ended up coming back to a divorced, broken-up household  
 24 as a result of being away for so long.  
 25 So, I know the sacrifices that people make and

6

1 that's why I take this work so seriously and that's why  
 2 I think it's important that we owe our nation's  
 3 entrepreneurs, our American military unit, a sense of  
 4 dignity when they return, the respect that they deserve  
 5 because they have stood in harm's way and served as our  
 6 heroes.  
 7 So, I do take great pride that the SBA has  
 8 launched this program of Boots to Business, that we are  
 9 in the military installations, and that we're able to  
 10 give people in uniform an option. It may not be an  
 11 option for everybody, but we give them that  
 12 opportunity. You know, John F. Kennedy said, in  
 13 America, we don't all have equal talent, but in  
 14 America, we should be given an equal opportunity to  
 15 pursue our talent. And that's what you do here today.  
 16 So, thank you again for that work.  
 17 The next thing I wanted to share is that it is  
 18 -- has been one of my greatest joys to actually sit in  
 19 and observe some of the programs that you've all helped  
 20 erect. I remember just coming on board very early on  
 21 and going to visit my very first V-WISE in New York and  
 22 seeing women take great pleasure in meeting each other  
 23 and connecting with one another and talking about the  
 24 businesses that they might spawn individually or  
 25 collecting. And that was just a -- you know, just a

7

1 real highlight to see the level of enthusiasm that I  
 2 experienced there.  
 3 I was particularly proud that after you all --  
 4 Barb and your team -- helped to launch the -- what we  
 5 call, of course, our wonderful Boots to Business  
 6 program. I don't know why I'm forgetting that, that's  
 7 such an incredible project. But the Boots to Business  
 8 program, I was able to oversee the first class and then  
 9 sit in on the Reboot version of it, acknowledging that  
 10 we, of course, have people transferring out of uniform,  
 11 but then there's so many heretofore that didn't get the  
 12 attention that maybe languished for different reasons  
 13 and, so, that we're able to come in and say, even  
 14 though you've been out of uniform, we want to make sure  
 15 that you still have an option towards entrepreneurship  
 16 and that we're able to do that at Reboot. And that was  
 17 really spectacular.  
 18 But the crux of what we do as a bank at SBA is  
 19 that we're lenders. That we are lenders. And, so, I'm  
 20 proud that we're able to zero out fees on loans under  
 21 \$350,000 and that I think we've halved them up to how  
 22 much?  
 23 MS. CARSON: \$500,000.  
 24 MS. CONTRERAS-SWEET: \$500,000. And then  
 25 didn't we also put that into statute? Yeah. And, so,

8

1 while it was a nice pilot program, we're now able to  
 2 enshrine that in law, and I think that was an important  
 3 point that we're able to achieve here.  
 4 So, you can see there's been a lot of  
 5 programming. The counseling through the expanded VBOCS  
 6 that we've set up is another wonderful achievement.  
 7 The Jobs Act, I can't take credit for it, but I'm so  
 8 proud that in the first term under the first  
 9 administrator of the first term, we're able to put out  
 10 the Jobs Act and make sure that there were really  
 11 incremental gains for our veterans, things that said  
 12 maybe, you know, could or may that we now say shall in  
 13 some of those efforts. And, so, I think that was  
 14 really important.  
 15 I think we used to say you had to first  
 16 consider a HUBZone and now we say that you don't  
 17 necessarily have to consider a HUBZone in certain  
 18 components of the law. There were just a lot of  
 19 remarkable changes and, so, a real reflection of the  
 20 way that we value our men and women in uniform.  
 21 So, again, I am so proud of the progress. I  
 22 understand that you've been really enjoying great  
 23 momentum and, so, as a result, I understand that we're  
 24 going to be hearing about new recommendations and, so,  
 25 I'm looking forward to learning and hearing about

9	<p>1 those. Coincidentally, I am meeting with the landing 2 team of the transition and, so, I'll be able to take a 3 lot of the findings and work here and make sure that, 4 you know, from our standpoint that we are sharing the 5 progress that you're making and the pride that we have 6 in all of your work.</p> <p>7 So, generally, just that's why I wanted to 8 come in, is just to thank you, to acknowledge your 9 efforts, the incredible progress that we have made 10 together in these few short years that I have been 11 here, two and a half years. I think the momentum has 12 been spectacular. And then just the personal pleasure 13 of attending some of the best events that we've put up 14 as the administration and visiting small businesses 15 around the country. I bring up just about at every 16 chance that I get, the point that one in ten 17 entrepreneurs is a veteran. That is remarkable, the 18 job creation taking place in our country by our vets. 19 People talk about the millennials and I'm, you know, 20 quick to do that. But I remind people our veterans 21 come together with a great skill, as I said earlier, 22 with a sense of dedication, focus, resiliency, and the 23 qualities that it takes to be a successful 24 entrepreneur. 25 So, thank you for doing this work and I know</p>	11	<p>1 I believe Matthew Blum -- many of us have 2 transition team meetings today. Are you on the line, 3 Matthew?</p> <p>4 (No response.) 5 MS. CARSON: Okay, he may join us afterward. 6 Go ahead. 7 MR. METHENY: And I'm Bill Metheny with the 8 Department of Labor in the Veterans Employment and 9 Training Service. And, so, I've been with that 10 organization for about three years and with this task 11 force for about a year. 12 MS. CARSON: Bill has done incredibly 13 meaningful work at aligning the work of Department of 14 Labor and SBA in ways that we have never seen before 15 for great impact. So, we look forward to the reporting 16 on that actually this year coming up. Thanks, Bill. 17 Tom Leney from Veteran Affairs, are you on the 18 phone? 19 (No response.) 20 MS. CARSON: He did RSVP that he would be here 21 in person, so perhaps he will join us shortly. 22 Is anyone from Treasury on the line? 23 (No response.) 24 MS. CARSON: Okay. Moving over to Dr. Galvin. 25 DR. GALVIN: Hello, everyone. This is Jim</p>
10	<p>1 that you'll have a great day and I'm looking forward to 2 hearing your recommendations. Thank you very much. 3 Thank you.</p> <p>4 MS. CARSON: Thank you, Administrator, very 5 much. I appreciate it. 6 (Applause.) 7 MS. CONTRERAS-SWEET: Do you do roll call now? 8 MS. CARSON: Yes, we will. 9 I'm going to begin with our roll call so we 10 can find the agencies who are present today. And I'm 11 going to start with GSA. Please go ahead. And to get 12 your microphone to work, you touch the face. 13 MR. GAVINO: Good morning. Amando Gavino, 14 GSA, and also I believe -- Christy, are you online as 15 well? 16 MS. JACKIEWICZ: Yes, I am. Christy 17 Jackiewicz. 18 MR. GAVINO: Right. I've been at GSA for two 19 years and -- about. 20 MS. CARSON: A brand new member. Thank you so 21 much for volunteering. I know this goes beyond your 22 normal portfolio, but with your background and Air 23 Force career, your special dedication to this 24 personally and professionally, I look forward to 25 working with you. Thank you.</p>	12	<p>1 Galvin with the Department of Defense Office of Small 2 Business Programs. 3 MS. CARSON: And our two military and veteran 4 service organizations. 5 MS. BAINTON: Hello, I'm Amanda Bainton with 6 the Military Officers Association of America with the 7 Transition Program. 8 MR. KLINGELHOFER: I'm Victor Klingelhofer 9 with Vietnam Veterans of America. 10 MR. HELLMAN: Hi, I'm Craig Hellman, Deputy 11 Associate Administrator for the Office of Veterans 12 Business Development at SBA. 13 MR. MADUROS: Nick Maduros, Chief of Staff 14 here at the SBA. 15 MS. CARSON: And for those of you who are on 16 the line and attending this public meeting, we welcome 17 you, and we would be grateful to know that you're here, 18 if you can email us at veteransbusiness -- and that's 19 veterans plural -- @sba.gov. We'll also send you the 20 presentations that are being shown today after the 21 meeting has concluded. 22 MS. TORRES: Actually, this is Beth Torres 23 from VA. Also, Tom Leney, Deputy Director for 24 Executive Action. 25 MS. CARSON: Thank you, Beth, I appreciate it.</p>

13	<p>1 MS. TORRES: Sure.</p> <p>2 (Off mic.)</p> <p>3 MS. CARSON: That was Michael Jackson of the</p> <p>4 EXIM Bank.</p> <p>5 (Off mic.)</p> <p>6 MS. CARSON: Derrick Brown, SBA employee from</p> <p>7 the new All Small Mentor-Protégé Program, who we'll be</p> <p>8 hearing from briefly later today.</p> <p>9 For those of you who are in the room, you are</p> <p>10 welcome to ask questions and we will make time for</p> <p>11 that. If you will just come, please, to this position</p> <p>12 where Craig is and push the button and we will take</p> <p>13 those questions when we have time.</p> <p>14 I'm going to turn it over to -- our chief of</p> <p>15 staff has got some news for us and some guidance,</p> <p>16 perhaps, on what's ahead.</p> <p>17 MR. MADUROS: All right. Thank you, Barb, and</p> <p>18 thank you, everybody, for being here today either in</p> <p>19 person or on the phone. We really appreciate it.</p> <p>20 There's been a lot of progress made over the past year</p> <p>21 by the task force, most particularly on the annual</p> <p>22 reports. I know we were, I think, about three years in</p> <p>23 arrears and we are, I'm proud to say, all caught up now</p> <p>24 that the fiscal year '14-'15 report is online. So,</p> <p>25 thank you to everybody for all of your work in getting</p>	15	<p>1 we will have a full complement on the task force.</p> <p>2 Other than that, I just want to echo the</p> <p>3 Administrator's comments welcoming all of you to the</p> <p>4 SBA and thanking you for your service and especially</p> <p>5 thanking all the SBA team for their work on veterans</p> <p>6 small business employment. Thank you.</p> <p>7 MS. CARSON: Thanks so much for your support.</p> <p>8 He's been a great chief of staff in ensuring that we</p> <p>9 get this work done. Three years of work in one year is</p> <p>10 an aggressive schedule, and without your support, we</p> <p>11 couldn't have gotten there. So, thank you.</p> <p>12 We have -- as you heard last time if you were</p> <p>13 in this meeting, we did a lot of work on the</p> <p>14 recommendations that were established with the very</p> <p>15 creation of this body and we took the time to look at</p> <p>16 what have we done, what have we accomplished, what</p> <p>17 still needs to be done. So, later on today, that's</p> <p>18 what you're going to hear. We finalized the language</p> <p>19 on those and had lots of interactive meetings with the</p> <p>20 members of this body since that public meeting. So,</p> <p>21 we're excited about what's ahead for '17.</p> <p>22 And we had Department of Defense step up,</p> <p>23 before the meeting was even over last time, and said,</p> <p>24 yes, for the work that we need to get done in '17, why</p> <p>25 don't we start with DoD. And that's what -- I'll turn</p>
14	<p>1 those done. You accomplished three years of annual</p> <p>2 reports in just one year. I feel like I've aged three</p> <p>3 years in the past year, too. So, it seems to be a</p> <p>4 theme. So, thank you, everybody, for all of your work</p> <p>5 on that.</p> <p>6 The 2016 report, as most of you know, the</p> <p>7 framework was put out and we were hoping for initial</p> <p>8 input from all participants today. So, if you have</p> <p>9 input that you've brought with you, please give that to</p> <p>10 Barb or Craig of the team here. If you have not yet</p> <p>11 put together your input and you plan to have some,</p> <p>12 please get that to us as quickly as possible. The OVBD</p> <p>13 team here at SBA is also willing to go wherever you are</p> <p>14 or talk to you on the phone and help you, you know,</p> <p>15 sort of take your thoughts and help make them into an</p> <p>16 actionable form for presence in the FY-16 report.</p> <p>17 We're really trying our hardest to get back on a</p> <p>18 regular schedule with these reports. So, your</p> <p>19 cooperation and participation in getting the FY-16</p> <p>20 report done as quickly as possible would be truly</p> <p>21 appreciated.</p> <p>22 Lastly, just one other housekeeping note, we</p> <p>23 do have some vacancies on the task force. We have</p> <p>24 people in sort of the final stages of vetting and hope</p> <p>25 to have those vacancies filled in very short order, so</p>	16	<p>1 it over to you, Dr. Galvin, to introduce the</p> <p>2 demonstration that we're going to have today.</p> <p>3 DR. GALVIN: Thank you, Barb. So, this is a</p> <p>4 followup from the September meeting. We'll see a</p> <p>5 demonstration. I apologize to the folks on the phone.</p> <p>6 This is an online system that's not accessible. It's</p> <p>7 only internal government accessible now to a group of</p> <p>8 folks who work in this area. So, unfortunately, we</p> <p>9 have -- we are able to look at it inside the room here,</p> <p>10 but we can't really show you slides or anything.</p> <p>11 Although I think in the slide deck, there were some</p> <p>12 examples.</p> <p>13 MS. CARSON: Yes. For those of you who write</p> <p>14 to veteransbusiness@sba.gov, we will send the screen</p> <p>15 shots of this presentation.</p> <p>16 DR. GALVIN: Okay. So, with that, Danielle</p> <p>17 Shaw will be walking us through the demonstration and</p> <p>18 Jonathan Metz is in the back actually bringing it up.</p> <p>19 So, the purpose of this is threefold. What</p> <p>20 we've found is that to help serve the small business</p> <p>21 community in general, it's important that our internal</p> <p>22 government small business professionals have access to</p> <p>23 market research to find out who's out there, who might</p> <p>24 serve their needs, and also to be able to assess how</p> <p>25 they're doing in terms of their performance across the</p>

17

1 various metrics that we measure, like service-disabled  
 2 veteran-owned small business procurement, and then also  
 3 to be able to go out and look across the Federal  
 4 Government and see who may be doing well in a certain  
 5 category of like a -- the NAICS code, the North  
 6 American Industry Classification System, where if we  
 7 find that, say, Department of Labor is doing really  
 8 well in an area, maybe DoD could do better if we  
 9 figured out how they're going about doing what they're  
 10 doing. So, there's that aspect of comparing yourself  
 11 to somebody else to try to improve.  
 12 So, those are the three essential areas. And  
 13 Danielle was the mastermind behind putting this  
 14 together. She has contracting experience in the  
 15 Federal Government and DoD and also has worked in the  
 16 Small Business Office. So, we're real fortunate that  
 17 she's been a part of this, and then on the IT side,  
 18 Jonathan. And I have a third colleague, Shannon  
 19 Jackson, sitting behind me here and Shannon's been an  
 20 orchestrator of a lot of this. So, this is definitely  
 21 a team effort and it reflects something that we see as  
 22 potential to be used across the Government, as well.  
 23 So, with that, Danielle, if you could jump in  
 24 and take it from there.  
 25 MS. SHAW: Sure.

18

1 DR. GALVIN: Thank you.  
 2 MS. SHAW: Good afternoon, everybody. My name  
 3 is Danielle Shaw and I've been -- it's a great honor to  
 4 be here today and I'm really excited because I get to  
 5 show you something that's just been a part of my life  
 6 for the last, I don't know, several years that we've  
 7 been kind of culminating on this. It's really exciting  
 8 to see how this is going to take us to the next level  
 9 as far as being able to really monitor and manage and  
 10 just target improvement areas and focus in on ways that  
 11 we can bring businesses in, find veteran-owned  
 12 businesses and make them targets to bring in new unique  
 13 vendors to the Department that we've never seen before.  
 14 So, without further ado, we're going to go  
 15 into this. Just quickly, there was a background on  
 16 kind of how we got started on this and, you know,  
 17 looking at improving acquisition as a whole has been a  
 18 focus for the Department for a while. And, so, as you  
 19 all know, part of that is better buying power  
 20 initiatives and really focusing on how can we make  
 21 improvements, right?  
 22 And, so, as a part of that, we were charged  
 23 with how do I increase competition, right? How do I  
 24 improve looking at small businesses and focus on market  
 25 research and bring those things in?

19

1 As we started examining this problem, right,  
 2 we realized that it's much broader than just fixing the  
 3 market research process, right? Of course, market  
 4 research is a really big challenge and it's something  
 5 that we all entertain in every single acquisition and  
 6 it's very, very important and it's critical. But as we  
 7 looked at that, it's broader than that. It's looking  
 8 at how do I know where I'm at as far as performance  
 9 goes, like understanding from a consistent viewpoint  
 10 across enterprise, right, what we're doing and where  
 11 can I take this vast amount of information and boil it  
 12 down to something that people can take a hold of,  
 13 right. So, not only can I show them what's available  
 14 to them, but I can show them a targeted area where they  
 15 can make a difference, right.  
 16 And that's sometimes a little bit easier to  
 17 take a -- you know, take a bite of the elephant, right.  
 18 When I've got this massive amount of data that I'm  
 19 trying to look at, how do I understand this? And, so,  
 20 those were all challenges that we tried to solve with  
 21 this effort.  
 22 And just focusing on every level, not only  
 23 leadership and being able to report and present it, but  
 24 taking it to the program managers and the contracting  
 25 officers and the small business professionals and the

20

1 people that are making those day-to-day decisions, but  
 2 to put a tool in their hands, something that they can  
 3 tangibly take action on and use every day in their  
 4 world. So, that was kind of the focus here.  
 5 So, as we took a look at this -- you can go to  
 6 the next slide. Market Research Center of Excellence,  
 7 which is MRCOE, which is what you'll hear, it actually  
 8 comprises of three different applications, okay.  
 9 There's a performance management application which  
 10 focuses on how we view data consistently across the  
 11 board from the metrics we present and being able to  
 12 analyze that and dive into it very easily.  
 13 The second application is MaxPrac, which is  
 14 really how do I find maximum practical opportunities,  
 15 right. How do I -- I call it more targeted  
 16 improvement, right. How do I find businesses, and like  
 17 Dr. Galvin was saying, make a comparison to say, hey,  
 18 maybe they're doing something that I'm not realizing  
 19 here, can I use the things that they're doing, the  
 20 businesses that they're going after to improve my  
 21 performance, right, in different markets?  
 22 And then market research as a whole is how do  
 23 I make it really easy to do market research, almost  
 24 like everything's at your fingertips, right. Guided  
 25 research. Here's where you go; here's the resources

<p style="text-align: right;">21</p> <p>1 available for you to do it; here's a place where you  2 can document; here's a place where you can engage;  3 here's a place where you can collaborate, all about  4 market research. So that now, as a whole, we can move  5 ourselves to the left and start to engage early and  6 often on market research and so that we can target  7 people and bring in those businesses that we couldn't  8 find before.  9 So, we're going to go ahead and move into the  10 demo and show you the actual site. What I'm going to  11 bring up first is actually -- I want to show you kind  12 of the landing page, and this is a mockup right now  13 because this is -- this just got started as a  14 development of it, but I want to start here.  15 As a whole, the Department is working on  16 multiple tools, right. Like I said, all three of these  17 applications, but there's also some other things that  18 are really important from a collaboration perspective  19 and an industrial base analysis perspective and  20 handbooks and just things that people can access,  21 right. So, this is going to be the portal for  22 Department of Defense to access all these tools,  23 right.  24 So, we would start here and then, as a whole,  25 our users can go in and explore these options, find</p>	<p style="text-align: right;">23</p> <p>1 has a 90-day lag of data for FPDS and, so, this right  2 now is still being pushed to the firewall. So, when it  3 gets behind the firewall, it will be live data with 90  4 days. Now, it's live data, but it has the 90-day  5 delay. So, that's why we're going to take a look at --  6 we're going to take a look at -- bless you.  7 MS. CARSON: Excuse me, someone on the phone,  8 can you please all check and make sure that you've  9 muted your lines. Thanks.  10 MS. SHAW: Okay. But we're going to take a  11 look at 2015 just so that we can get a full year's view  12 of performance data for the purposes of this demo,  13 okay.  14 So, we're going to go on -- as you can see,  15 you can see any component, right. What you're looking  16 at initially is Department of Defense as a whole. But  17 we're going to go in and just say we're going to click  18 on the Army and it will filter all the charts and  19 performance charts for the Army, right.  20 Here to this side -- and I apologize to you  21 guys on the phone that you can't see this -- but there  22 is a chart that has basically a breakdown of all the  23 major commands underneath the Army, right. I could  24 click on one of those and it would then filter the  25 chart to show data specifically for that MAJCOM. This</p>
<p style="text-align: right;">22</p> <p>1 market research, go to vendor searches, go to the tools  2 you're going to see today. And, so, this is kind of  3 the jumping point for that and, so, we'll start here.  4 This is what it will look like. And then  5 we're going to go into the tool as it's developed right  6 now. Okay?  7 So, this is specifically the performance  8 management application, right. And as I said before,  9 this is a place where we can consistently view data.  10 And I know that this is a challenge for many of you out  11 there, and if you haven't had this challenge, you're  12 lucky. But FPDS is a very challenging system  13 sometimes, right. It's very hard to pull data out of.  14 You have to do a lot of reports. It requires a  15 significant understanding of the elements of data that  16 are in there to make an accurate pool. And not  17 everybody has that expertise, right. Some of the  18 larger agencies do, but just not everybody does. And,  19 so, we wanted to bring this to everybody where we could  20 really make it easy to see all the information you need  21 to for small business performance as it relates to  22 Department of Defense consistently across the board.  23 And, so, that's what this does.  24 I'm going to say a couple caveats. This is a  25 public site right now and, so, Department of Defense</p>	<p style="text-align: right;">24</p> <p>1 system goes from agency level all the way down to the  2 office level. So, if I click on this farther, I can  3 actually see what we call a DoDAAC, but it's a specific  4 office of contracting, right. So, I can understand the  5 performance from a small business perspective in that  6 specific office.  7 One of the features that this will happen,  8 I'll eventually be able to click on one of these  9 DoDAACs and the whole chart will flow just for that  10 DoDAAC, that office, right. Also, I will be, as a  11 user, able to select multiple DoDAACs. So, say I  12 manage five that aren't necessarily related to a major  13 command, though, right, I could choose the five that  14 are related to me and see what I need to do for my  15 management purposes, okay. So, those are future  16 additions that are coming on. But for now, you can see  17 the performance at the top level.  18 The benefit of this view -- we're going to go  19 back up to the major command of just having all the  20 MAJCOMs of the Army. But this is how the Department  21 views data, right, for small business. So, over here  22 to the side, you see a pie chart that basically breaks  23 down our small business eligible dollars and I can see  24 how much of that went to other than small business and  25 how much went to small business.</p>

25

1 If I click on one of those, it will actually  
2 pop up the top vendors in that area, so I could  
3 actually see a drop-down of the vendors that have been  
4 in that area. So, now I don't have to go to FPDS and  
5 pull the report to see this; it's available for me  
6 right here in my system. I can see, at that point,  
7 anything that I want to as far as the top 100 vendors  
8 and the top contracts in that data set, both other than  
9 small business and small.

10 One of the other really beneficial things here  
11 is I get to actually see my socioeconomic factors,  
12 right. So, I have my goals here and all of my  
13 divisions, but if I click on service-disabled,  
14 veteran-owned small businesses, it will actually filter  
15 with the entire chart just to show me data focused on  
16 that. So, if I'm really trying to target it and  
17 understand my performance at every level of my  
18 organization as it relates to that socioeconomic  
19 category, I can do so. So, this is my opportunity,  
20 right.

21 So, we're going to filter back up to just the  
22 small business goals. And as you can see over here to  
23 the -- this side on the left, if you're facing the  
24 screen, there is all your goals, your performance,  
25 where you're at. Now, I will say this is a previous

26

1 year, 2015. It focuses on a goal, right. What your  
2 goal was. One of the really neat factors that we have  
3 for the current year is that it has a target, right.

4 You know how we spend money and it's like in  
5 the last quarter, okay, everybody spends, right. So,  
6 you get like 40 percent of your small business spend  
7 right at the end of the year, and it's been a really  
8 big challenge to monitor performance because if I look  
9 at it across the board, how do I know where I need to  
10 be at any one point in the year to know that I'm doing  
11 good or know that I'm not, right. How do I manage to  
12 that if I'm waiting until the end of the year to see if  
13 I'm even good?

14 This allows me to target and see day by day  
15 where I need to be to be able to make sure I'm on track  
16 to meet new goals. So, it helps us that if I know if  
17 I'm in a certain socioeconomic factor, you know,  
18 service-disabled, veteran-owned business, I can then  
19 look at that and see, hmm, I'm not on target to meet my  
20 goal or I am and I need to bump up in this area and  
21 adjust things here to improve my performance.

22 Yes? Yes?

23 MR. LENEY: Is that the DoD goal?

24 MS. SHAW: A simplified acquisition threshold.  
25 So, DoD doesn't have like an overarching legal or --

27

1 like our subdivisions here. So, we don't have a goal  
2 there.

3 MR. LENEY: So, this chart is a -- well, is  
4 this the Army?

5 MS. SHAW: Yes.

6 MR. LENEY: So, that's the Army's -- the  
7 Army's -- just -- the Army's goal is 81 percent, is  
8 that --

9 MS. SHAW: I'll talk a little bit more about  
10 SAT in -- so you can understand how that works for us  
11 here in just a minute, okay? Before we get into this  
12 -- those other factors, I'm going to go back to this  
13 main chart and scroll down here a little bit so that we  
14 can see these. This is a really -- when you see the  
15 main current year, you would see a target line here and  
16 this is for your performance, right, so that you would  
17 be able to monitor against that target like I was  
18 talking about. But in this instance, we're going to  
19 say, hmm, I'm looking at my performance and I see that  
20 there's a significant drop here, right. And I get this  
21 question a lot, right. Well, what happened? What was  
22 the reason behind that?

23 So, I can click on this and I can actually see  
24 what was awarded at that point in time right there and  
25 I can see that there was a large \$1.4 billion award.

28

1 And if I click on that contract, it's actually going to  
2 take me to the FPDS easy search and I can actually see  
3 all the details about that contract so that I know  
4 exactly what happened, who ordered it, who did it go to  
5 and why. And, so, it allows me to be able to have that  
6 data right at my fingertips without having to go  
7 anywhere else for it, okay?

8 Going back to the performance data, this is  
9 the actual performance metrics. And then on this side,  
10 I actually get a chance to see my spinning patterns,  
11 right. And, so, I can click the years, I can toggle  
12 them on and off. So, I can change to see multiple  
13 years and see if I'm -- you know, my spin pattern is  
14 going up or down and I can see it over time. So, it's  
15 a very helpful tool when I'm starting to monitor.

16 I also have a drop-down on this, as well. I  
17 can change this to monthly. And if I look at it -- and  
18 this chart is going to change a little bit so that you  
19 can see month by month where am I spending, right? So,  
20 it shouldn't be a line graph. It will be changing.  
21 But, for now, there is these points in time and I can  
22 see from a different perspective how much I'm spending  
23 each month and why and over the different years, you  
24 know, when that changes.

25 Okay. Going down to the bottom charts, this



29

1 is actually one of my favorites and I love to look at  
2 this, right. I know everybody thinks I'm crazy, but I  
3 do love this. So, if I look over time at historical  
4 performance, I can see, you know, from year to year how  
5 my performance has changed and how that compares to my  
6 overall spending.

7 And, so, if you look, the top line is total  
8 DoD obligations, right. The second line is small  
9 business eligible dollars. So, that's with exclusions.  
10 So, it's really neat here because I can click on this  
11 and sometimes we get this question, right. Well,  
12 what's -- what's the excluded, right. I can actually  
13 break this apart and I can see what was excluded from  
14 the top level number so that I can get a good  
15 understanding of which levels and what has happened,  
16 and I can see it right there. And that does change  
17 based on the changes for the exclusions of the year.

18 One of the other good things about this chart  
19 is that I can see my spending patterns as it relates to  
20 my performance increases, right. Is my performance  
21 increasing just because my dollars are dropping or are  
22 my dollars dropping and my performance is maintaining  
23 steady, you know? I can get a really good pictures  
24 here, so it allows me to be able to do some analysis  
25 within this chart.

30

1 So, below this -- this is kind of where you  
2 get to this visual management. And for right now,  
3 everything in this chart -- I'm going to caveat this --  
4 reflects the agency-level goals because we don't have  
5 the goals in the system for every single DoDAAC right  
6 now. But if I break this apart, I can see every  
7 organization, right, in the Army, and then I can open  
8 up one of those and I can see the chart that tells me  
9 the DoDAACs and I can see red, yellow, green. Are they  
10 performing against their target or their goal? So, say  
11 there's a specific office, right, that isn't performing  
12 the way that I need them to in a specific area, then,  
13 you know, I can actually target that and say, hey, what  
14 can I do to help you improve.

15 So, it's a really beneficial management tool  
16 from -- at least from a visual management perspective.  
17 And these will actually reflect this year the goals for  
18 those organizations, all the way down to the DoDAAC  
19 level. And I'll talk a little bit more about that when  
20 I get into the goaling section.

21 So, that's the main chart. And as I said  
22 before, the really neat thing is that I can break this  
23 down to any level, right? I can see it -- and for --  
24 you know, when I'm looking at veteran-owned businesses,  
25 I can really target this. And, so, I can see all of

31

1 this level of detail for that specific socioeconomic  
2 category that makes a difference in where I should  
3 target and where I should improve.

4 So, the other things that we measure at  
5 Department of Defense is SAT, simplified acquisition  
6 threshold. So, we're going to open that chart. And  
7 this goes into kind of what you are talking about a  
8 second ago. This is specifically for the Army. But I  
9 can look at my SAT obligations as a whole and I can see  
10 how much of my SAT obligations is going to other than  
11 small business versus small, right.

12 And, you know, as we start to look at this,  
13 one of the important factors here -- and, so, I'm going  
14 to focus mainly down here. These drill down as well,  
15 but I'm not going to go there. You know, it's really  
16 interesting to see, well, how much does SAT actually  
17 make up of my small business eligible dollars, right.  
18 And, so, understanding that -- because in some  
19 organizations, it's very large, right. In some  
20 organizations, it's a big impact and that's an area  
21 where I really need to focus. In some others, it's  
22 not, you know. It's a very tiny portion. And, so,  
23 it's just having that knowledge is really helpful when  
24 you're trying to manage this.

25 But then not only that, it's a breakout of

32

1 that section. So, here you can see the -- what's the  
2 part of small business eligible that's SAT for the  
3 Army. But as I look at that, this is my breakdown from  
4 a competition perspective of that data, right. So,  
5 now, I'm looking at it. You know, of this -- this  
6 green portion right here, let's say focus on that,  
7 right, I would say is our opportunity.

8 It's the other than small business competed  
9 items. It's the things that were competed that were  
10 awarded to other than small business. So, then my  
11 question would be I would open up that drop-down and I  
12 would say, well, why, you know. Why was this awarded  
13 to other than a small business? Did I compete it and  
14 nobody -- nobody came in? What can I do to change  
15 that? How can I target that? How can I bring vendors  
16 on to develop them for specific markets for those  
17 areas? You know, those are my challenges. Those are  
18 things that I can make a difference.

19 This other thing here, this other small --  
20 this portion here is other than small business sole  
21 source, right. And, so, I'm making an assumption in  
22 this case that those have been sole source and there's  
23 a justification for that associated with it. And, so,  
24 it wouldn't necessarily be my targeted focus  
25 opportunity, but it is something that I can look at to

33

1 change that. How can I make that different, right?  
 2 How can I go in there and make those not sole source  
 3 anymore so that we can compete those and I can increase  
 4 competition and it's a way that we can start to build  
 5 up businesses and bring on new vendors to focus in  
 6 those areas, okay?

7 So, that's -- I don't know if that kind of  
 8 helps answer your question, but that's why when we go  
 9 to goals, we're always trying to get to that 100  
 10 percent, right, because that's where we need to be  
 11 here. But when we realistically look at this -- and  
 12 this is about smart, attainable goals, right? This is  
 13 about how can I really, really make an improvement here  
 14 and this is where I can focus.

15 Okay. So, we're going to go into Portfolio  
 16 really quickly. And this is where -- you're just  
 17 looking at it so the Department of Defense looks at  
 18 Portfolio groups and, so, we have these -- the product  
 19 service codes aligned into these portfolios, right.  
 20 And, so, we look at it this way and we've had a focus  
 21 area on service portfolios, so this is a place where we  
 22 feel like small business can really focus in on and  
 23 we've been focusing there. But these can adjust  
 24 depending on whatever the focus area is for those  
 25 portfolios.

34

1 These also drill-down. So, if I go into  
 2 facility-related services, I can see the portfolios  
 3 that are underneath that and then I can also drill-down  
 4 to the specific POCs and look at it by markets and  
 5 understand from a socioeconomic category perspective  
 6 what's happening in each of these markets, right.

7 I'm going to show you how to do that. So,  
 8 this is small business as a whole, but as we move  
 9 together into the next application, you're going to see  
 10 how this really is interesting and how you can do some  
 11 analytics to make these things work together, okay?

12 So, that's the top level. We have the ability  
 13 to do reports and other things. I'm not going to go  
 14 into that. Is there any questions on specifically the  
 15 performance management application right now?

16 MR. HEILMAN: So, we've talked a lot about  
 17 here at the task force around that overall denominator  
 18 of what's eligible for small business and you touched  
 19 on it a couple of places here. Does it aggregate that  
 20 entire denominator so that you can truly see, you know,  
 21 essentially the scorecard within the performance app?  
 22 Did that question make sense?

23 MS. SHAW: Sort of. So, yes, this is based on  
 24 small business eligible dollars as they relate to the  
 25 exclusions that SBA has applied -- has given us. Now,

35

1 I will talk a little bit more about that. If you want  
 2 to hold on that question just until we get to MaxPrac,  
 3 because there's a really interesting way we're looking  
 4 at that and it might really go to that question.

5 MR. HEILMAN: Okay. Let me try it one -- a  
 6 different way. So, in aggregate, I can see across all  
 7 departments and it's out of the Army, the numbers --  
 8 the small business dollar eligibility in this part of  
 9 the app.

10 MS. SHAW: Right.

11 MR. HEILMAN: And this is the top line budget  
 12 information there as well so we can --

13 MS. SHAW: Yes.

14 MR. HEILMAN: -- see how much is not being --  
 15 is not included in what's eligible for small  
 16 businesses.

17 MS. SHAW: Yes. So, scroll down. So, on this  
 18 line -- on this chart here, on the historical spending  
 19 chart, yes. So, this orange line is DoD spend as a  
 20 whole or Army spend as a whole for this instance,  
 21 right? So, that's what that is.

22 And if I go to the next line down, this is the  
 23 small business eligible dollars. So, the difference  
 24 between those is what's being excluded for that year.  
 25 And if I click on that, that was where I had the

36

1 drop-down that showed me the details of that exclusion.  
 2 So, yes, mm-hmm. And I'll talk a little bit more about  
 3 some interesting ways we're taking a look at that in  
 4 the next application.

5 Is there any other questions really quickly on  
 6 this?

7 MR. HEILMAN; One more. You're talking about  
 8 searching by a product service code, as well as NAICS.  
 9 Is there any kind of natural language capability in  
 10 there where you can just kind of type in product names?  
 11 You know, if I typed in body armor, would that come up  
 12 or do you have to do it just by PSC?

13 MS. SHAW: So, for this instance -- when we  
 14 get to MaxPrac, you'll -- I think that will help answer  
 15 your question. So, there is going to be a search  
 16 capability built in right now. You can -- you can look  
 17 for -- you can type it in and it will pop up the NAICS  
 18 codes that are associated with it, but there's a NAICS  
 19 search that will allow you to do that by text later on.

20 Okay. So, we're going to -- I'm going to show  
 21 you a little bit about goals management here and this  
 22 is quickly just a functional piece, right. Not  
 23 necessarily -- it's focused more around the functional  
 24 goal administration thing that we have to do, right.  
 25 And, so, we've built a workflow within the system to

37

1 really help us do this process, right. So, I'm going  
2 to quickly just say the system will create, based on the  
3 methodology, a suggested goal, right. And we can  
4 include whatever factors we want to. And I'm going to  
5 say -- caveat this by saying these have not been vetted  
6 yet. These are not the official numbers or anything  
7 like that. This is just a development of the process  
8 that happens behind it, right.

9 And, so, the system uses a methodology to  
10 create a suggested goal. Once it does that, it goes to  
11 the executive who has a chance to review it, making  
12 these suggestions or changes or anything that they need  
13 to make. And then that will be pushed to the agencies  
14 for their review. Okay?

15 So, if I open -- let's say I open the Air  
16 Force one. It actually tells me detailed information  
17 about all the methodology that was used to create this  
18 goal, what the goals are, and why, and I can put any  
19 information I want to associated with it. And once I'm  
20 ready, it will send it out to the agency director who  
21 can then either modify it -- so, say they don't agree  
22 with what we've done and they want to make a  
23 suggestion, they can do so and they can type in  
24 whatever goals they want to and -- the view is a little  
25 funky on this, but it will actually -- you can put your

38

1 justification and your attachments associated with your  
2 justification and submit it back to us. Okay?

3 So, this is all just workflow managing this  
4 process. It's the same thing we've done by email, but  
5 now we actually have it tracked. And I can track a  
6 history. So, I can see what happened and why and what  
7 the decisions were and what impact did it have and so  
8 on and so forth. And, so, all that stuff happens in  
9 the system. And eventually all these things, once  
10 they're finally accepted, it will then translate into  
11 the official goal that is in the system, okay.

12 Now, this happens all the way down to the  
13 MAJCOM level, so the agency directors can then do this  
14 same process to their agency MAJCOMs. But then the  
15 DoDAAC levels will be manually input. So, if they want  
16 to put it in for the office level, the system will  
17 provide a suggestion. If they want to change it, they  
18 have to go in and then manually update it, okay?

19 But like I said before, those targets, those  
20 things that we talked about, the things that we relate  
21 to will all be driven based on the goals that are  
22 inlaid in the system, right. Okay.

23 Okay. So, the next thing we're going to talk  
24 about is MaxPrac and I love this application. I think  
25 it's really targeted improvement, right. It's focused

39

1 areas. It's like here's all the great things that  
2 you're doing and why, right, but no kidding, here's a  
3 place where you can actually make a difference, right?  
4 Here's a place where you can take action and I can move  
5 myself to the left, right.

6 Okay. So, we're going to move forward and I'm  
7 just going to show a little bit about this and go into  
8 accessible markets, right. The basic factor behind  
9 this is understanding that here's where I spend money  
10 and as a part of that, you're only going to see markets  
11 we are considering accessible, right. Accessible  
12 markets are things where the Department of Defense, as  
13 a whole, is doing more than 1 percent small business.  
14 If you're doing less than -- if the Department of  
15 Defense, as a whole, is doing less than 1 percent small  
16 business default, it's not going to show.

17 Now, I can change that, right. I can go into  
18 the advance filters and I can make any adjustments I  
19 want to. So, say I don't think that's a realistic  
20 number and I want to increase it to 10 percent or I  
21 want to make it less than that, I can. So, I can make  
22 any adjustments to those factors that I want to, but  
23 it's just a way so we can kind of narrow that scope a  
24 little bit.

25 The other thing that this houses on is just

40

1 the performance multiplier, right. Where are people --  
2 they call them hotspots, right. Where are other people  
3 doing better than us, right? So, where is -- the  
4 Department of Defense as a whole aggregate doing better  
5 than me in a specific market so that I can target that,  
6 right. I can maybe go ask them a question. I could  
7 collaborate with them. Maybe I can find out what  
8 businesses are they going after that I obviously  
9 haven't found, you know what I mean? I can start to do  
10 that. And I can do that from a federal perspective,  
11 right. So, I can see all agencies federal-wide here,  
12 okay.

13 For this instance, we're going to cancel out  
14 of this and I'm just going to show you, we're going to  
15 just do Department of Defense, the Army let's say, to  
16 the Department as a whole, right. And here's the NAICS  
17 codes. If I click on one of those NAICS codes and drop  
18 down into one of them, I actually get a detailed view.  
19 So, see I want to go after this market. This is one  
20 I've decided based on, you know, it's a place I spend  
21 money and somebody's doing better than me.

22 One of the cool things that actually isn't  
23 showing here because we have it hidden because it's  
24 behind the fire -- it's not behind the firewall, is we  
25 have a forecasting system for the Department of Defense

41	<p>1 called SAFIRE. And, so, the agencies go in and put in 2 all their forecasts for the next three fiscal years. 3 It actually pulls in data from that, so I can see in 4 this market, no kidding, here's a place where you can 5 improve. Oh, and by the way, here is 15 requirements 6 that you guys have forecasted, right, in that NAICS 7 code. 8 So, if I'm a small business director or 9 something else, I can go in and I can actually take 10 action on those things, right, and I can see all the 11 details related to it. It also pulls contracts, so 12 things that we think are near completion. It also 13 opens up things that we have been awarded. So, you can 14 actually see things that have been awarded, just so you 15 know. 16 And the other thing it shows you is vendors 17 for each of the organizations that you're comparing to 18 so you can see where are some other vendors that you're 19 using, other than small and small, so that I can 20 actually go in and look at that. And if I click on any 21 of those, it actually opens up the vendor details from 22 SAM and actually shows me the details about that 23 vendor, okay. So, it's very important from a business 24 perspective. We are using data from SAM. That's what 25 we're using right now, right, to populate this in FPDS.</p>	43	<p>1 small businesses here. I can see markets there that 2 may be improvement opportunities for me in that area. 3 I can also then filter it down to a specific portfolio, 4 so I can go in and say, hmm, let's look at 5 facilities-related services and then maybe, you know, 6 associated with that, I care about a specific area. 7 So, I just want to look at it, but, you know, 8 I can look at this facilities-related service and go 9 into a specific area here, right. And what's cool 10 about this is I can compare it. So, if I go back up to 11 my filters here and I change that back to small 12 business, I can make a comparison between the two and I 13 can say, well, hey, here's some markets in that same 14 area that are targeted for small business versus 15 service-disabled, veteran-owned small businesses and I 16 can say, hmm, this is where I need to go because this 17 is a place where I can really make a difference for 18 that socioeconomic category. 19 Okay. So, that's MaxPrac at the top level. 20 Some of the -- this is where we're actually going to 21 add in the search capability that you were talking 22 about. So, this is something that's coming on. There 23 will be a search button here where I can type in a 24 specific NAICS or text for a drop-down to NAICS to see 25 a specific NAICS code that I may care about here, as</p>
42	<p>1 So, if the information in SAM isn't accurate, there's 2 nothing I can do. But it hopefully is all accurate and 3 wonderful in there, right. So, that's what we're using 4 to populate this. 5 The other thing that you would see here is 6 historical performance and spending, specifically in 7 your organization for that market, right. And that 8 kind of lends itself to how do I analyze what's 9 happening in a specific market, right, moving forward. 10 And I -- because of time, I don't want to push 11 too far in this, but one of the things I want to go 12 back to is to make this a little bit easier and target 13 improve it more, we've added these quick filters at the 14 top, right. And what this does is actually allows you 15 to be able to look at it. So, default, it shows me the 16 places I'm spending the most money in and, so, maybe I 17 want to change that a little bit, right. 18 So, say, for instance, I want to go look at 19 PSCs instead of NAICS codes, right. I care about 20 Portfolio group and I can drive into this a little bit 21 more, right. It will allow me to filter down to the 22 PSC markets versus the NAICS with the same type of 23 ideas behind it. 24 But I can also apply some filters. So, say I 25 want to go look at service-disabled, veteran-owned</p>	44	<p>1 well. And that's being added this year. 2 The other thing that we're trying to do is add 3 in like organizations. So, who's buying very similar 4 stuff to me and how do I know that, right. So, that's 5 something that's being worked for this year, as well. 6 Okay. So, in the last few minutes that we 7 have, and then I'll take some questions overall, I want 8 to go back and talk about the market research 9 application, okay. And I'm not going to hit on all the 10 details here because it's a lot, okay. But I am going 11 to hit the major functionalities of the system and show 12 you how this is really going to make a difference for 13 acquisition as a whole in the Department, okay. 14 What this does is basically allows you to -- 15 you can either interject in between separate pieces of 16 this process, but from the project as a whole, I can 17 create a market research report at any level, right. 18 So, I start and I say, hey, I have a project, I have a 19 contract, an acquisition that's coming up, I need to do 20 market research. So, I go in and I start to put in my 21 information. And this guides you through all the 22 details associated with that requirement, right. And 23 I'm not going to walk you through every single piece of 24 this process, but for this instance, we're just going 25 to go to the summary.</p>

45

1 But it allows you to be able to put in  
 2 multiple requirements, all the details, product  
 3 numbers, service, you know, information, teams  
 4 associated with it, so I can identify who it is that's  
 5 been a part of this. One of the things we see in the  
 6 future as a really neat thing that we could do is  
 7 possibly when we have external users, maybe we can have  
 8 SBA come in and be a member of this team, right.  
 9 So, now, they can participate as a part of our  
 10 market research report and part of this collaboration  
 11 team. Because one of the big things here is that by  
 12 creating a team, I could assign my approval strategy  
 13 up-front, my workflows for that, and I can also define  
 14 collaboration environment, right. So, now, I can start  
 15 talking to each other and we can engage and I know  
 16 what's coming up, right. So, all that stuff is  
 17 associated with it.  
 18 Once I get all this information put in, it's  
 19 going to guide me through the process. If we scroll up  
 20 to the top and just click through the research portion,  
 21 and this is where you kind of get in that guided  
 22 research, right. It goes through strategic and  
 23 tactical market research and focuses in on like  
 24 historical analysis. Then I want to move into -- and  
 25 this is automatically pulled by the way based on

46

1 follow-on action. So, if you've put in contract  
 2 numbers that may be associated with it, it's going to  
 3 pull that detail directly from FPDS for you.  
 4 I go to my market analysis and this is more  
 5 strategic-focused, right. So, this is looking at, hey,  
 6 what's going on in my environment? What's happening  
 7 from a perspective -- you know, IT perspective? Are  
 8 there terms and conditions that I need to understand?  
 9 From a commercial perspective, what's happening here?  
 10 How do I know this, right? Allow the ability to be  
 11 able to engage in the future would be RFIs that are  
 12 driven towards specific pieces in this and, so, working  
 13 directly with FedBizOpps to push questions related to  
 14 specific pieces of these factors, right.  
 15 But all this stuff allows people to do it in  
 16 more of like a SWAT analysis, right. So, I want to  
 17 understand what's a strength, what's a weakness, what  
 18 are my opportunities, threats. And all that stuff gets  
 19 defined here and I can identify that and populate it.  
 20 Finally, it goes through my primary  
 21 considerations. This will be like competition,  
 22 commerciality, mandatory sources. Am I looking at all  
 23 my mandatory sources? Have I engaged with all of them?  
 24 Here's the resources associated with that, right. How  
 25 do I actually access that stuff in guiding people

47

1 through that process, telling them where to go?  
 2 And then, ultimately, all this stuff populates  
 3 out. But once I fill all that stuff in and I've got my  
 4 basic information, this is the really cool part, I can  
 5 go to a vendor analysis, right. And, so, this is  
 6 basically a vendor search based on all of the stuff  
 7 that I've put in and it populates -- here's my vendors.  
 8 And these are pulled randomly, right. So, it's just a  
 9 random sorting of vendors out of this list. And it  
 10 allows them to be able to populate here. I can get  
 11 their information, contact information, details. And  
 12 the next add-on to this -- right now, we were going to  
 13 be able to do mass emails to people, but the big piece  
 14 here that's adding on this year is the engagement  
 15 portal, right.  
 16 I want to be able to select vendors and engage  
 17 with them. I want to talk to them. I want to have  
 18 industry days and push that out through FedBizOpps and  
 19 get information back. I want to have discussion blogs  
 20 and forums and things around my project, right. How do  
 21 I bring this to the next level so I can make engagement  
 22 more accessible to people, right? How do I make it  
 23 easy? How do I share information across the  
 24 enterprise?  
 25 And that's one of the biggest points of this

48

1 whole application is knowledge sharing, right. If I'm  
 2 in the Army, I want to understand what's happening in  
 3 the Air Force. I want to know if they're doing  
 4 something that's similar to me. I want to understand  
 5 that so that I can share that knowledge. And, so, now,  
 6 as a business, guess what. If you go to the Army and  
 7 you talk to them and you give them a business card and  
 8 a capability statement and they've loaded it associated  
 9 with your profile here, now we can share that across  
 10 the enterprise.  
 11 And, so, that's going to be a huge benefit  
 12 that we haven't ever been able to do before. And, so,  
 13 that's one of the biggest things here.  
 14 I'll be able to also not only add vendors --  
 15 these are pulled directly from SAM. But I will be able  
 16 to add vendors that I met, say, at a trade show that  
 17 aren't necessarily in SAM right now. I can add that  
 18 stuff. And, so, I would have all that related  
 19 information.  
 20 So, once I've made my selection, I'm going to  
 21 have my selected sources and I would move on. But the  
 22 big issues here is that I finally finalized my report,  
 23 I've done all my analysis, I've gotten my factors and  
 24 everything down, I've talked to everybody, I've done my  
 25 engagement, and now I'm going to have a report. And

49

1 I'm just going to show what a generated report looks  
2 like. But this allows me to walk through conclusions,  
3 objective, my techniques, document everything that I  
4 needed to document, and then I ultimately have a  
5 finalized report.

6 Did you generate? Yeah, okay.

7 So, I would have a finalized report that  
8 prints out of the system, okay. And what will happen  
9 eventually is this is going to be automatically routed  
10 through a workflow for approval and everything. But  
11 right now it prints out and you have all your stuff.  
12 You can make edits to it. You can do whatever you want  
13 to it. And then, ultimately, what we want is for that  
14 to be loaded back into the system.

15 And, so, now, I have a repository that's  
16 enterprise-wide that shares market research reports,  
17 right. And, so, I can see this and I can pull it and I  
18 can search it as a library and I understand what's  
19 happening and I can utilize this for my forecasts and I  
20 can utilize it for other things.

21 And, so, that's kind of an overview of all  
22 three applications here underneath this. Some of the  
23 major features like I said that are being added are the  
24 market research, engagement portals, some of the other  
25 just enhancements that I've talked through through this

50

1 piece. But if you guys have any questions on these  
2 three applications, I'd be happy to take them now.

3 Go ahead.

4 MS. CARSON: Let me just start real quick.  
5 This is Barb Carson. We have just under ten minutes  
6 for questions and I want to make sure we make time for  
7 people on the line. So, I'll give people in the room  
8 the first five minutes, and then we're going to  
9 transition.

10 We've got Mr. Mike Phipps, the past chair of  
11 the Advisory Committee on Veteran Business Affairs.

12 MR. PHIPPS: Excellent, excellent tool. Is  
13 this tool available publicly right now?

14 MS. SHAW: No, it's only available to  
15 government users. And, so, right now, what we've done  
16 is we have about 80 users in a test environment that  
17 are testing the application, as well as working through  
18 the process of security and standing it up behind the  
19 firewall and the environment, the DoD environment. It  
20 will be CAC-enabled, so this is only intended to be a  
21 government-use system for now. But it will feed  
22 information, right, to a public system later.

23 MR. PHIPPS: Have you guys thought about  
24 making some portion of this available to small  
25 businesses so they can...

51

1 (Off mic)

2 MS. CARSON: We haven't really talked about  
3 making any of this publicly available yet. But it's  
4 definitely something that we can talk about and it's  
5 something that, you know, is available. And if we feel  
6 like that that would be the way to go, then, you know,  
7 there's definitely the opportunity to do that.

8 MR. PHIPPS: I'm going to speak for the new  
9 chairman, Jim, because we were just talking about  
10 inviting you to the Advisory Committee on Veteran  
11 Business Affairs that we have. Usually we meet -- we  
12 meet at the same time that this committee meets and  
13 we'd love to have you guys brief, as well, because it  
14 would be a lot of insight for the veteran-owned small  
15 business community.

16 MS. SHAW: Okay, thank you.

17 MR. LENEY: You made -- earlier I saw a note.  
18 Are you having your solicitations in your database?

19 MS. SHAW: In this -- in the market research  
20 database?

21 MR. LENEY: Yeah.

22 MS. SHAW: No. Now, we've talked about  
23 pushing to FedBizOpps employee information back, so the  
24 data from FedBizOpps is something we're going to pull  
25 into the system later on. And what that will do is

52

1 feed -- make it easier for users, right. So, if I have  
2 solicitations for very similar requirements or things  
3 that are NSN-related -- similar to that or, you know,  
4 have a common explanation of what they are, it will  
5 pre-populate and make less information for people to  
6 have to do.

7 So, FedBizOpps hasn't been incorporated into  
8 this as a data source yet, but, yes, it is on the  
9 horizon to do. We definitely want to push and pull.

10 MR. LENEY: You've got a common DoD data layer  
11 underlying this, right?

12 MS. SHAW: Yes.

13 MS. CARSON: That question was from Tom Lenev  
14 of Veterans Affairs.

15 Is there anyone else in the room who has a  
16 question? If you do, then please come up to the  
17 microphone here.

18 MS. SENFT: Hi, thanks, Barb. I'm Patty Senft  
19 with the Veteran Business Outreach Center. And great  
20 presentation, great tool. So, my question is, I'm a  
21 little disappointed right now, to be honest, that it's  
22 only available to government and not publicly because I  
23 work in the government contracting space with  
24 entrepreneurs. So, hopefully, down the road, this will  
25 be something accessible to those small business

53	<p>1 entrepreneurs.</p> <p>2 Is this pulling from USASpending.gov?</p> <p>3 MS. SHAW: No, it pulls from FPDS. It does</p> <p>4 not pull from USASpending. And I -- some of the things</p> <p>5 that we will look at in the future is the</p> <p>6 subcontracting data, right, and incorporation of</p> <p>7 subcontracting data, which some people in the</p> <p>8 Government right now do use USASpending for, but we try</p> <p>9 to focus on ESRS and what our improvements are there,</p> <p>10 and as we move forward with improvements in the</p> <p>11 reporting systems, then we'll try to focus there. But</p> <p>12 FPDS is our system of record and, so, we use that.</p> <p>13 MS. SENFT: Thanks.</p> <p>14 MS. CARSON: We are going to turn it over to</p> <p>15 questions on the phone. Is there a question for</p> <p>16 Danielle?</p> <p>17 And, again, if you're on the phone and you</p> <p>18 wanted to see the screen shots of the presentation that</p> <p>19 we gave today, that plus the transcript, you can</p> <p>20 probably get most of it and write to veterans</p> <p>21 business@sba.gov.</p> <p>22 So, one more call for questions.</p> <p>23 (No response.)</p> <p>24 MS. CARSON: Thank you, Danielle.</p> <p>25 MS. SHAW: No problem. Thank you guys so much</p>	55	<p>1 year is the five-year anniversary for the VOW Act.</p> <p>2 And, so, the VOW Act was sort of a watershed event for</p> <p>3 much of our work in the space of preparing veterans for</p> <p>4 the transition and life after their military service.</p> <p>5 So, we have been recognizing that in a variety of</p> <p>6 ways.</p> <p>7 In this context, it's very important to</p> <p>8 recognize what happens during those TAP classes. And,</p> <p>9 so, in our work here with this committee, we've talked</p> <p>10 about a number of aspects and we continue to want to</p> <p>11 improve the TAP sessions and how we interface and</p> <p>12 integrate all the different pieces of it.</p> <p>13 As I briefed in previous meetings with this</p> <p>14 committee, the Department of Labor has published the</p> <p>15 employment workshop participant guide, not only online,</p> <p>16 but as an ebook that's available through Amazon's</p> <p>17 website for free. So, now, that ebook can be</p> <p>18 downloaded and taken with a service member wherever he</p> <p>19 or she is, on a sub, under the surface, wherever. It</p> <p>20 no longer needs to be connected to the internet to be</p> <p>21 able to have that resource and, again, it's free. So,</p> <p>22 that's out there and we're getting good activity there.</p> <p>23 And then one other piece that I would</p> <p>24 highlight from the -- through the Department of Labor,</p> <p>25 but actually broader than that. A big effort that</p>
54	<p>1 for letting me come and present.</p> <p>2 MS. CARSON: We look forward to following up.</p> <p>3 There are -- there's at least one member who</p> <p>4 needs to leave a little early today, and that's Bill</p> <p>5 Metheny at Department of Labor. Would you like to say</p> <p>6 anything about Department of Labor reports now?</p> <p>7 MR. METHENY: Sure, thank you. So, this is</p> <p>8 Bill Metheny. A couple highlights just since we last</p> <p>9 met. Many of you have already seen the employment</p> <p>10 numbers that came out for the month of November,</p> <p>11 specifically for veterans. Veteran employment is --</p> <p>12 unemployment is 4.8 percent for the month of November,</p> <p>13 slightly higher than for nonveterans, which is the</p> <p>14 first -- which is only the second month out of the last</p> <p>15 two years that that's been the case. So, the general</p> <p>16 trend is that veterans are doing better in the</p> <p>17 employment space than their nonveteran counterparts.</p> <p>18 So, that's great news.</p> <p>19 Veterans ages 18 to 24 is a special group that</p> <p>20 we've been watching. Their unemployment rate for</p> <p>21 November was 11.7 percent, which is better than last</p> <p>22 month, which was 13.5. So, a good trend in that</p> <p>23 direction.</p> <p>24 I highlight those in the broader context of</p> <p>25 this is -- you know, many of us have recognized this</p>	56	<p>1 we've been trying to do is how do we make it easier for</p> <p>2 veterans who transition out of the service to get the</p> <p>3 licensing and credentialing that is needed to be able</p> <p>4 to do a lot of the work that's across the country.</p> <p>5 So, many of you might recognize that the</p> <p>6 National Governors Association did a pilot program and</p> <p>7 they just published, about a month and a half ago,</p> <p>8 their final report. It's the NGA, National Governors</p> <p>9 Association, Veterans Licensing and Certification</p> <p>10 Demonstration Final Report. It's online. If you would</p> <p>11 like a copy of it and you can't find it, certainly get</p> <p>12 in touch with me and we'll send you the link to that.</p> <p>13 And then, lastly, as we are trying to make it</p> <p>14 as easy as possible for veterans and employers and</p> <p>15 people who want to start their own businesses to be</p> <p>16 able to link up and find the information they need,</p> <p>17 what we've done over the last month and a half is make</p> <p>18 sure that we're linked up with the Veterans</p> <p>19 Administration so that there's no wrong door to get to</p> <p>20 the information that an employer, a self-employer, or a</p> <p>21 veteran transitioning needs to be able to get into this</p> <p>22 space.</p> <p>23 So, Veterans.gov is the site that the</p> <p>24 Department of Labor created to do this. Vets.gov is</p> <p>25 the site that the Department of Veterans Affairs</p>

<p style="text-align: right;">57</p> <p>1 created to do this and more. And, now, whichever one  2 you click on will take you to the same set of  3 information so that there's no more guessing and  4 confusion. And, so, that's a recent change that we've  5 worked on collaboratively with the U.S. Digital  6 Service, the White House, the Veterans Administration  7 and Department of Labor.  8 So, that's just some of what's been happening  9 just in the last couple months since we've met. So,  10 thank you very much for letting me share that early.  11 Thanks, Barb.  12 MS. CARSON: Thank you, Bill. Are there any  13 questions for Department of Labor?  14 (No response.)  15 MS. CARSON: I also want to thank you for  16 taking a jump on the 2017 things that we promised to do  17 by hosting a call with us, SBA, and the Bureau of Labor  18 Statistics.  19 Right now, there's also a member of our team  20 who is new to the team, John Lira, who is doing a data  21 inventory of all the things that we could learn about  22 veteran entrepreneurship that would help inform the  23 gaps that remain, who we're serving and what would best  24 serve them. So, that was really meaningful and we look  25 forward to reporting to this body in the coming months</p>	<p style="text-align: right;">59</p> <p>1 25.7 percent. Highest ever SDB percentage at 10  2 percent, over 10 percent. We met the goal in FY-15 for  3 the first time for the woman-owned program at over 5  4 percent, and then the highest ever participation for  5 SDVO in terms of percentages at 3.9 percent.  6 And, of course, we did not meet the HUBZone  7 goal, unfortunately, and that's one area we've tried to  8 address performance through rules.  9 All right, let's go to the next slide.  10 So, one of the major changes we made this  11 summer revolved around the limitations on  12 subcontracting that apply to set-aside contracts. It  13 allows -- basically, this is from the NDAA of 2013. It  14 allows prime contractors to rely on subcontractors to  15 help meet their performance requirements on set-aside  16 contracts. It also changes the way we calculate it  17 from cost incurred for personnel to an amount paid.  18 And, so, we issued a final rule effective in  19 June. There is a FAR case open to hopefully do an  20 interim final rule to get these actually into the FAR  21 and then that's how it will start getting into  22 solicitations and then get into contracts. So, we have  23 completed what we had to do at SBA, but there's still  24 some work to be done in terms of getting this into the  25 FAR.</p>
<p style="text-align: right;">58</p> <p>1 on what we learn.  2 We're going to move now into the SBA updates  3 and -- because Ken Dodds from Government Contracting  4 Business Development is already here with us, I'm going  5 to just jump forward on our slides for the OVBD updates  6 and go straight to you, Ken, if you're up for that.  7 Just one moment.  8 Okay, we're ready to go. Thanks.  9 MR. DODDS: Okay, good afternoon, everyone.  10 I'm Ken Dodds, Director of Policy here at SBA,  11 procurement policy. And, so, I'm going to kind of go  12 over some slides you may have seen before, but just  13 kind of a summary of what you guys have been working on  14 for the last few years and some of the updates I've  15 been giving.  16 First of all, this is the most available data  17 that we have for -- it's FY-2015. We don't use get the  18 final numbers for FY-16 until like February. So,  19 there's always kind of a lag as agencies correct their  20 data and make sure that -- and go over their data.  21 They have to certify their data to us that we use when  22 we do our scorecard.  23 So, as you can see, though, for '15, we had  24 the third consecutive year of small business meeting  25 the goal, the overall 23 percent goal, and it was at</p>	<p style="text-align: right;">60</p> <p>1 So, the next one.  2 So, Mentor-Protégé was also something that we  3 finalized this summer. SBA created the Mentor-Protégé  4 Program for the 8(a) Program back in the '90s, late --  5 1998. 2010, Congress gave us authority to create one  6 for HUBZone, women-owned and SDVO. Before we could  7 actually implement that in the NDAA of 2013, they  8 basically gave us authority to create one for all small  9 businesses.  10 We issued a final rule in July. It was  11 effective in August, and starting October 1, we began  12 to accept applications to the All Small Mentor-Protégé  13 Program.  14 This basically, once you're approved, will  15 allow you, as a protégé, to not only receive benefits  16 from your mentor in terms of what you -- things that  17 you lack, but also authorizes you to joint venture as a  18 small business for any contract that the protégé  19 qualifies for. So, if you happen to be a service-  20 disabled, veteran-owned small business and you get  21 approval, you and your mentor will be able to joint  22 venture for small business set-asides and service-  23 disabled, veteran-owned set-asides as a small business.  24 And then we also will review the mentor-  25 protégé programs of other agencies. Again, based on</p>



<p style="text-align: right;">61</p> <p>1 the statute, within one year of August 24, 2016, the  2 agencies have to submit information to us in terms of  3 whether they want their mentor-protégé programs to  4 continue. So, this does not apply to DoD, but any  5 other agency that had one when this law was passed, it  6 continues, and then they're going to come to us with  7 information that's in our rules and then, at some point  8 after August 24, 2017, we will make a decision about  9 whether the program -- the other program of mentor-  10 protégé programs will continue.  11 Let's go to the next slide.  12 The NDAA of 2014, there was a legislation that  13 basically applies to large businesses and tries to  14 create a way for their goals and their performance to  15 be measured not just at the first tier, but at lower  16 tiers in terms of small business subcontracting. Right  17 now, large businesses report on their subcontracting  18 plans only at the first tier. And, so, this  19 legislation and these rules will somehow create a  20 system where if you have a -- you're a large business  21 with a subcontracting plan, you'll have goals at the  22 first tier and lower tier and you'll have -- there will  23 be reporting on your performance at lower tiers, as  24 well.  25 We issued a proposed rule in 2015. The</p>	<p style="text-align: right;">63</p> <p>1 Next slide.  2 The second thing that the NDAA of 2015  3 directed us to do in terms of women-owned small  4 business was to do a new study of the NAICS codes that  5 I mentioned before. So, we did that, published that,  6 and it's effective March 2016 on our website. So,  7 there are approximately 445 six-digit NAICS codes where  8 you can do a women-owned small business set-aside or an  9 economically-disadvantage, women-owned small business  10 set-aside.  11 MR. LENEY: Ken, Tom Leney from the VA. I  12 just want to clarify, on the rule of two with women-  13 owned small business, that's a shall? Two or more,  14 they shall set it aside?  15 MR. DODDS: No, it's discretionary.  16 MR. LENEY: May set it aside.  17 MR. DODDS: It's like all the other ones.  18 MR. LENEY: Got it.  19 MR. DODDS: The rule of two is kind of -- it's  20 shall for small business, but the first thing we want  21 you to consider is HUBZone, SDVO, women-owned, and  22 8(a). We want you to consider it. You can make your  23 decision on whether you're going to go that way. If  24 two or more small businesses can do it, it's going to  25 be a set-aside one way or the other. Small business</p>
<p style="text-align: right;">62</p> <p>1 comment period is closed. And we're working on a final  2 rule. The final rule is at OMB. And, so, that may be  3 published maybe in January. But that is an SBA final  4 rule. So, the next step will be that it still has to  5 get into the FAR and there will probably be some system  6 changes in terms of ESRS before it can be fully  7 implemented.  8 Next slide.  9 Around the women-owned small business program,  10 there were several provisions in the NDAA of 2015. One  11 had to do with sole source authority and it's very  12 similar to the authority that you have for HUBZone and  13 SDVO where if you do market research and you expect to  14 receive offers for two or more women-owned small  15 businesses, you have to do a set-aside. But if you do  16 market research and you only find one women-owned small  17 business that can do the work, you can do a sole source  18 award if it's below the amounts and it's a fair and  19 reasonable price and it's in these designated  20 industries. You're only allowed to do sole source and  21 set-asides for women-owned businesses in certain  22 industries.  23 That was done effective in 2015 and the FAR  24 interim rule was effective in December of 2015. So,  25 that is in the FAR right now.</p>	<p style="text-align: right;">64</p> <p>1 set-aside, 8(a), HUBZone, that's kind of how we  2 interpret that.  3 (Off mic)  4 MR. DODDS: It is. I mean, if you look at the  5 FAR both below 150 and above 150, it says shall. So,  6 if two or more can do it at a fair and reasonable  7 price, it's going to go small business in our view. By  8 looking at the other groups up-front, you take into  9 consideration your goals, your market research, you  10 know, those kind of things.  11 Go to the next slide.  12 And then the third thing in the NDAA of 2015  13 was that we have to create a women-owned small business  14 certification program. We have -- we issued an  15 advanced notice of proposed rule-making, got comments  16 that closed in February. We're working on a proposed  17 rule to implement this. Until we have a final rule in  18 place, the existing procedures remain, which basically  19 allow you to load documents to a repository and  20 basically self -- you're kind of self-certifying, but  21 also with documentation to back it up is how the system  22 was set up. And, so, that will continue until we come  23 out with a final rule around certification.  24 Go to the next slide.  25 There have been some FAR proposed rules</p>

65

1 implement -- trying to implement some of the things  
 2 from the Jobs Act of 2010 that we've done in rules,  
 3 having to do with paying subcontractors late and  
 4 evaluating their performance and taking that into  
 5 account. When you evaluate how a large business did on  
 6 a contract, these rules will require you to consider  
 7 not just how they did on their subcontracting plan, but  
 8 how they're doing in terms of paying their  
 9 subcontractors.

10 Go to the next slide.

11 Then they also did a final rule around  
 12 utilization of small businesses, again, from the Jobs  
 13 Act of 2010 and our final rule. If you use a small  
 14 business to help prepare a proposal, but don't use them  
 15 in performance, they want the contracting officer to  
 16 take that into account in terms of evaluating your  
 17 performance as a prime contractor.

18 Go to the next slide.

19 We did -- recently, we did a HUBZone direct  
 20 final rule based on changes of the NDAA of 2016,  
 21 basically expanding the areas that can qualify around  
 22 base closures, around disaster areas and allowing  
 23 native Hawaiian organizations to own HUBZone small  
 24 businesses. And this rule was effective October of  
 25 2016.

66

1 All right, let's go to the next slide.

2 These are some of the older rules that we've  
 3 talked about. Multiple award contracting, we did a  
 4 final rule in 2013. The FAR just issued a proposed  
 5 rule, I think, this week to implement our rule. We  
 6 completed a five-year comprehensive review of all the  
 7 size standards and we're drafting a new white paper and  
 8 we will start that five-year review process over again  
 9 next year, 2017.

10 Then in 2017, the scorecard changes and that's  
 11 the way we evaluate or give agencies a grade on how  
 12 they're doing with their small business and prime  
 13 contracting and subcontracting goals. For this fiscal  
 14 year, the grade for an agency will be 80 percent prime,  
 15 10 percent subcontracting, and 10 percent a peer review  
 16 process of OSDBUs and how their organization is  
 17 functioning.

18 Starting in 2017, it will be 50 percent for  
 19 prime, so prime is going down in importance in terms of  
 20 the overall grade. Subcontracting is going from 10  
 21 percent to 20 percent. We do have a more expanded  
 22 OSDBU kind of peer review in terms of how they're  
 23 operating under their statutory mandate.

24 And then there's this new idea that we have to  
 25 evaluate the number of contracts awarded by an agency

67

1 in one fiscal year to a prior year based on the way the  
 2 statute was written.

3 Go to the next slide.

4 All right. I have provided my contact  
 5 information. I will mention briefly I guess the 2017  
 6 NDAA is -- the conference report is out and it's pretty  
 7 clear what's going to be in there. It seems like there  
 8 will be an appeal from VA to OHA of decisions. It  
 9 looks like the comprehensive subcontracting plan will  
 10 be extended ten years until 2027. There will be a way  
 11 -- a pilot program to allow subcontractors to get past  
 12 performance evaluations that they can use in prime  
 13 performance.

14 It also looks like, for DoD, all of the  
 15 overseas spending -- or most of the overseas contracts  
 16 that they do will be excluded from their goals based on  
 17 the NDAA of 2017, which looks to be -- even though it  
 18 hasn't totally passed, my understanding is it's pretty  
 19 much done the way it is right now.

20 Are there any questions? I know I went over  
 21 that pretty quickly.

22 MR. KLINGELHOFER: Ken, this is Victor  
 23 Klingelhofer from Vietnam Veterans of America. A  
 24 couple of questions on the Mentor-Protégé Program.  
 25 First off, how is it going?

68

1 MR. DODDS: Someone was going to come and give  
 2 an update. I know we've -- oh, good. How is the  
 3 Mentor-Protégé Program going?

4 MR. BROWN: This is -- my name is Derrick  
 5 Brown. To answer your question, it's going rather  
 6 well. We have about 40 approved mentor-protégé  
 7 agreements. I'm trying to remember now. We have about  
 8 seven that's pending right now for approval and we have  
 9 some just coming in daily through certify.sba.gov.

10 Just to give you just some highlights on it as  
 11 far as eligibility is concerned, the protégés must have  
 12 -- must identify prior to applying. A lot of protégés  
 13 -- well, when you apply to the program -- you need to  
 14 have a mentor when you apply to the program. What's  
 15 happening for some of them, they're coming into the  
 16 program thinking that we are a matchmaking program and  
 17 we're not a matchmaking program.

18 But as far as the success of the program, the  
 19 response, it's very, very good.

20 MR. KLINGELHOFER: I actually had a question  
 21 recently from a potential mentor-protégé combination  
 22 and they asked how long does it take.

23 MR. BROWN: Right now -- that's a good -- a  
 24 real good question because we did the numbers  
 25 yesterday, and it's taking us about -- provided that we

69

1 don't have to go back for additional information or  
2 something to try to clarify, it's taking us anywhere  
3 between 2.8 to 3 days to do.

4 MR. DODDS: Yeah, I think they're doing it a  
5 lot quicker. They streamlined the process, so it's a  
6 lot quicker than the -- what you're used to from the  
7 8(a) program in terms of the waiting.

8 Do you have any idea how many -- if any of  
9 them are service-disabled, veteran-owned protégés have  
10 been approved?

11 MR. BROWN: Oh, that's a good number. We  
12 looked at that. I think at the last count -- and don't  
13 quote me on this, but you can get back with me and I  
14 will share that number with you, but I think it was  
15 more or less out of the 40, I think it was roughly  
16 about 8 to 10. But if I can, if you have any  
17 questions, I would like for you all to email us at  
18 allsmallmpp@sba.gov. That's A-L-L small -- S-M-A-L-L-  
19 M-P-P @sba.gov.

20 MS. CARSON: A piece of trivia for you. The  
21 first All Small Mentor-Protégé that was approved was by  
22 a service-disabled, veteran-owned small business. So,  
23 we're very happy about that.

24 MR. BROWN: Yes, ma'am.

25 MS. CARSON: Thank you, Derrick, for all that

70

1 you and Holly Schick have done to get this program off  
2 and running. Remember, it's only been since October  
3 1st of 2016. So, we're looking forward to great things  
4 from this. Thanks.

5 Are there any questions on the line for either  
6 Ken Dodds or Derrick Brown?

7 MR. DODDS: And one thing I'll mention is  
8 that, you know, there's a lot of nuances and there's a  
9 lot of frequently asked questions on their website  
10 about All Small Mentor-Protégé. But I think the  
11 general rule is that you're only going to get two in  
12 your existence, so you have to be very careful. This  
13 is not something you just meet someone one day and  
14 decide to do it. You should have a relationship.  
15 There needs to be due diligence and vetting before you  
16 enter into this because it's like getting into a  
17 marriage.

18 MS. CARSON: Thank you, Ken. And I will also  
19 say that you and I and the group here may have more to  
20 say on the NDAA that's being finalized now. There are  
21 some interesting things that could definitely affect  
22 service-disabled, veteran small business. Tom Leney  
23 and I will definitely be having conversations on some  
24 of the provisions there. So, I encourage those who are  
25 attending and interested that you should take a look at

71

1 that before March, as we certainly will be.

2 Thanks, Ken.

3 I'm going to pop to the back -- to the front  
4 of our updates from SBA and share a few things that  
5 have been going on in the Office of Veterans Business  
6 Development.

7 Our team continues to grow and do great work.  
8 I do want to give a special commendation to Amy Garcia  
9 who has been making the work of this group come to life  
10 really. We haven't had so much activity between  
11 meetings until this year when Amy started to drive all  
12 of this work. So, a lot of discussions, we used to  
13 call them subcommittee meetings, we don't do that  
14 anymore. We're all in it together.

15 I also thank the members for your engagement  
16 on the phone, in person, in writing. You really have  
17 taken meaningful action this year on making a positive  
18 difference for veteran small businesses. And I hope  
19 that what I say today reflects some of that. We're  
20 starting to see the outcomes in that your reports also  
21 will do the same.

22 The last meeting we did talked about the  
23 Veteran Business Outreach Center's expansion and that  
24 was a huge success. Great leadership by Ray Milano,  
25 the Director of the Veteran Business Outreach Center

72

1 Program. He's now tying it to what more can we do if  
2 we synchronized our activities with other grantees that  
3 we have and the agencies that we work with. So, we're  
4 seeing a lot more of that.

5 And one particular example that I will share  
6 with you and then share dates later with you as they --  
7 the events come to life, is the Veteran Institute for  
8 Procurement that you've heard brief here before,  
9 working with them, the National Veteran Small Business  
10 Coalition, which we have a strategic alliance  
11 memorandum with, and our Veteran Business Outreach  
12 Centers to do more matchmaking, more education  
13 specifically for companies engaged in federal  
14 procurement.

15 The role of the Veteran Institute for  
16 Procurement is graduates at that program -- we now have  
17 800 service-disabled, vet small businesses and veteran-  
18 owned small businesses that have graduated, they're  
19 offering to mentor and they have come from almost every  
20 state in the United States. So, if we put them in with  
21 our events, they can give some best practices on what  
22 their personal experiences were as business owners. It  
23 really has made some meaningful events. We look  
24 forward to seeing outcomes from that.

25 So, we are test driving five of those in the

73

1 coming year to see what model works best, what can we  
2 replicate and grow, and we look forward to other  
3 agencies joining in. If you have opportunities that --  
4 in different regions, for example, we're seeing a lot  
5 of activity in Huntsville, Tampa, Southern California,  
6 where we also have the nexus where there are a lot of  
7 veterans, I bet we could do better for our federal  
8 procurement if we were working together. So, more to  
9 follow on that.

10 For Boots to Business, we have crossed a new  
11 milestone, a threshold. 50,000 service members and  
12 military spouses have taken part in the course now  
13 since it was launched in January of 2013. We did --  
14 we're coming to the end of the first cooperative  
15 agreements that were associated with this program.  
16 Those are being recompeted. Though they're right now  
17 on the street -- the street being grants.gov -- as a  
18 statement of interest opportunity for those who think  
19 that they may be eligible to compete for these  
20 cooperative agreements, have a chance to see what we're  
21 looking for, and we want to know what the market has to  
22 offer.

23 So, that opportunity to put in -- it concludes  
24 on the 16th of December. It's not mandatory at all for  
25 someone or an organization to enter an SOI, a statement

74

1 of interest, to compete for those agreements. But it  
2 may be helpful to both us and the offeror. So, take a  
3 look if you're interested at grants.gov.

4 For Boots to Business Reboot, as the  
5 administrator mentioned, that's the same curriculum  
6 from Boots to Business but brought out into communities  
7 for veterans of all eras, as well as Reserve and Guard  
8 who may miss the opportunity as they demob. We have  
9 closed out the cosponsorship that was being provided  
10 with the Institute for Vets and Military Families,  
11 First Data, and the Marcus Foundation, but we are  
12 continuing it under our cooperative agreement for Boots  
13 to Business. Those programs are going to stay aligned,  
14 so you will continue to see that in communities, just a  
15 slightly different delivery right now that is  
16 transparent to the participants.

17 We are learning some lessons, though, that  
18 veterans of all eras who have been out and been in the  
19 world may have different needs than a transitioning  
20 service member who is mostly likely going to be a  
21 startup. So, we're looking at what would the library  
22 be of types of courses that we would offer. Would we  
23 do one that's specific to federal procurement, one for  
24 agriculture, another for franchising? Trying to see  
25 where we're getting the most interest and need and

75

1 we'll be refining those program requirements, as well,  
2 in the coming year and look forward to feedback.

3 The Service-Disabled Veteran Entrepreneurship  
4 Training Program, we gave four grants since we last met  
5 here, and I'm thrilled because it expands what we can  
6 provide as far as entrepreneurial development training  
7 specifically for service-disabled vets to a wider swath  
8 of the country. All of these are open to any service-  
9 disabled vet no matter where they're from. So, just  
10 because it happens to be in Pennsylvania or D.C., that  
11 doesn't mean that it's a regional eligibility. These  
12 are national programs.

13 So, I congratulate and welcome St. Joseph's  
14 University, Dog Tag, Incorporated, Syracuse  
15 University's Entrepreneurship Bootcamp for Veterans  
16 Program, and Oklahoma State University has a program at  
17 their Riata Center.

18 So, look forward to sharing also with you --  
19 they are hyperlinked if you have a presentation from us  
20 so that you can go to the programs and see when they're  
21 being offered and where. Please take a look.

22 For women veteran entrepreneurs, we are  
23 currently recompeting the grant for that. Application  
24 period is open through December 12th. We will make  
25 between one and six awards for that.

76

1 A final program that we have under the  
2 current cooperative agreement for women veterans is V-  
3 WISE, which is happening in Phoenix at the end of  
4 January.

5 Also for women veterans and for military  
6 spouses, SBA has partnered with Department of Defense,  
7 the Military Spouse Employment Partnership and SECO,  
8 also. Forgive me, I can't get the acronym, Jim. But  
9 we will be providing quarterly webinars which we had --  
10 we've been doing them once a month this past year.  
11 This time, we're going to do it once a quarter, special  
12 topics, and then pair it with mentoring from SBA's  
13 resource partners. So, entrepreneurs can get one-on-  
14 one assistance after they participate. It's been a  
15 huge success with DoD, really they've had great  
16 engagement, and I look forward to launching that in  
17 January.

18 For contracting, we already heard about the  
19 All Small Mentor-Protégé. Thank you, Derrick, for  
20 sharing that update. We look forward to keeping in  
21 touch and hearing what's new. That's a great  
22 opportunity for SDVOSB.

23 For capital -- Access to Capital, we will have  
24 a briefer, hopefully, in just a couple minutes. If  
25 not, I'll do his brief. So, I will save my comments

77

1 for that.

2 National Veterans Small Business Week happened  
3 the first week of November as it has -- this was our  
4 third, I believe. We will do it again next year. This  
5 year's theme was success across generations and it took  
6 a look at what was working for veterans from Vietnam --  
7 we even had Korean vets. I spent time with one at his  
8 business on Small Business Saturday.

9 Between the Gulf Wars, each Gulf War, we are  
10 seeing a whole bunch of different needs and interests.  
11 The diversity of veteran small business is amazing.  
12 So, we focused this year not just on generations, but  
13 also access to capital. Field offices were encouraged  
14 to work on lending. I look forward to reporting to you  
15 what the outcome is. You know, did it make a  
16 difference? We hope to know that soon.

17 We also realized that the millennial  
18 generation of veterans are reached a different way and  
19 I think membership-based organizations like VVA,  
20 American Legion, you understand that we have to be  
21 agile in how we reach them. So, we did have a large  
22 social media pitch. We also tried beyond face-to-face  
23 events. We did Facebook Live. We did webinars. It  
24 was a really fun thing for me, who does not use social  
25 media very much. So, I will tell you some of these

78

1 outputs and I'm hoping to see outcomes, meaning that we  
2 connect people with resources.

3 But we reached over 23 million people via  
4 impressions, anyway, on Twitter, using the hashtag  
5 myvetbiz, which we're going to carry on throughout the  
6 year to keep the conversation going about what's  
7 happening in veteran small business.

8 GovDelivery, we had 100,000 folks that opened  
9 this communication from us to just learn more about it,  
10 and I'm really grateful to folks around the table here.  
11 The other federal agencies and the outreach that you  
12 did to draw attention to what you are doing for  
13 veteran-owned small businesses was outstanding. Great  
14 reach through you.

15 And Facebook Live, I'm glad I couldn't see  
16 myself on it, but it was really fun and it was -- we  
17 reached -- over 22,000 people participated in those  
18 events and it was 5,000 veterans who were actual in-  
19 person events. So, in a one-week stretch, that's a  
20 huge impact. And I'm really hopeful that they got to  
21 know SBA and our interagency partners and what we're  
22 doing and that we'll see continued engagement on our  
23 sites and in our programs. That's really what it's  
24 about is keeping up the engagement through the whole  
25 year.

79

1 Next slide.

2 Boots to Business Program, if you would like  
3 some numbers, we're doing well. Our target has been --  
4 we've been trying to reach an increasing number each  
5 year as we grow stronger, grow best practices in our --  
6 the word is getting out. We still are the top program  
7 in TAP for the feedback that we get. Eighty-five  
8 percent say that it made a big difference in the way  
9 that we measure their success. They're more likely to  
10 be entrepreneurial. They know more than they did when  
11 they walked in. We have other learning objectives that  
12 I can share with you, but I'm thrilled with that  
13 success.

14 And the drop-offs at the end are only because  
15 we still don't have all the data. It takes a little  
16 while. There's a lag. But we are seeing sustainable  
17 growth, we believe. And next year, our goal is to  
18 reach 20,000 service members and military spouses.

19 We have a great member of our team who is  
20 working hard back here, Jerry Godwin, who is leading  
21 our procurement initiatives. Service-disabled,  
22 veteran-owned small business is touched several places  
23 across SBA and oftentimes we feel like we don't have  
24 authority, our particular office, to do things. But  
25 we're accountable to you to get things done. So, I'm

80

1 grateful for my partners, both here around the table  
2 and also in SBA. We've really been working hard.

3 So, VBOC and the VIP partnership I mentioned  
4 earlier is one initiative. Doing more outreach with  
5 National Veteran Small Business Coalition.

6 We did attend the VA Small Business  
7 Engagement. Thanks very much, Tom, for including us.  
8 You also had other participants that we hopefully drove  
9 your way and got some success out of that. Look  
10 forward to hearing about it.

11 Jerry's engaging with OSDDBUs, along with our  
12 colleagues from government contracting, business  
13 development, to do exactly what Danielle was talking  
14 about, to look at where our agency is doing well, and  
15 we could share those learnings with other agencies who  
16 aren't performing as well. We're still doing it the  
17 human way. I like the machine way, too. So, we'll see  
18 what we can get across agencies shortly. But thank  
19 you, Jerry, for the work you're doing in that realm.

20 The goal behind all these efforts is to  
21 increase the competitiveness of our SDVOSBs and to see  
22 some proof in the awards that they get. So, that's  
23 really what we're working toward.

24 Next slide.

25 Got your contracting update already, so we're

<p style="text-align: right;">81</p> <p>1 going to launch forward into lending and then I'll 2 pause for questions. 3 Just one moment. My colleague from Office of 4 Capital Excess is going to introduce himself and take 5 over this brief. 6 MR. CARPENTER: All right, good afternoon. My 7 name is Bob Carpenter. I'm filling in for John Miller, 8 who was called away. So, last minute he threw the 9 slides at me and said get down there and do what you 10 can. So, I'm doing what I can. 11 I apologize for the small type. I couldn't 12 even read this, so I had to have blown-up slides to 13 look at it. But if you look at the numbers, it just 14 gives you a breakout of the Fiscal Year '16, loan 15 approvals by size to veterans. And the important thing 16 to understand here is the declaration of status as a 17 veteran is voluntary and we do not have everybody who 18 is a veteran declaring that they're a veteran on their 19 loan applications for whatever reason. But the ones 20 who do declare it, we track those. So, the numbers may 21 seem small, but it's only because it's a voluntary 22 submission. 23 And we found that when we instituted some of 24 the enhancements -- the program enhancements, such as 25 the Veterans Entrepreneurship Act of 2015, improvements</p>	<p style="text-align: right;">83</p> <p>1 were, it was a significant increase in those numbers. 2 Next slide. 3 And we broke it out by pockets of loans and 4 what the loan size was. And we found that, of course, 5 because most of the fee waivers -- not waivers, fee 6 abatements, were provided to the smaller loans, we had 7 a significant increase in the loans under \$150,000. So 8 -- and we also had a slight tick up for those loans 9 between a million and two million and the loans from 10 two and a half million to three million. I don't know 11 why that occurred. It's just an anomaly. But we 12 expected the higher increase for the smaller loans, 13 which we received. 14 All right, next slide. 15 The microloans, you can also see compared to 16 the other minority and women groups, the veterans 17 groups significantly increased as well in 2016 to just 18 over \$2 and a half million in lending under our 19 Microloan Program. 20 I do want to say that the big benefits to the 21 fee waivers have been the dollars saved by the veteran 22 small businesses. We used to have programs in capital 23 access and the benefits to the veterans years ago when 24 I was a loan officer was if we received two 25 applications and one was to a veteran, the veteran got</p>
<p style="text-align: right;">82</p> <p>1 to the fees, policy improvements to the fees for 2 veterans and loans to veterans, we found that we were 3 getting significantly higher numbers being submitted to 4 us for those veteran status loans that were affected by 5 the fee waiver. 6 So, we think the overall numbers of loans 7 didn't change, but the overall numbers of loans 8 affected by the fee waivers changed. So, we're 9 thinking it could be some kind of correlation there. 10 But anyway, if you look at the numbers for 11 2016, you notice that there were about \$1.3 billion in 12 lending to veteran loan recipients out of the \$28 13 billion -- \$28.8 billion. 14 So, next slide. 15 And comparing that to the last five years, 16 there was kind of a stagnant downhill trend until we 17 instituted these fee improvements and then we see an 18 up-tick in veteran loans from 2014 on. In 2014, we've 19 seen -- since 2014, we've seen about a 49 percent 20 improvement in loan numbers to veterans and a 75 21 percent improvement to loan dollars to veterans because 22 of these fees, what we consider part of the fees. Even 23 though, if you look at the overall numbers, you're 24 seeing 4.1 percent in 2014 versus 5.0 percent in 2016. 25 If you look at the overall totals compared to what they</p>	<p style="text-align: right;">84</p> <p>1 processed first, and that was the benefit. Really no 2 benefit other than you get it approved faster. 3 We've changed that. Then it went to reducing 4 or increasing the guarantee percentages and we found 5 that increasing the guarantee percentages is only a 6 benefit to the lender. It doesn't necessarily benefit 7 the borrower. So, we wanted to do something that would 8 benefit the borrower in this up-front guarantee fee 9 waiver through the Veterans Entrepreneurship Act, which 10 does the waiver for small business express loans only. 11 And we also went above and beyond and also instituted 12 fee relief for 7(a) loans, all 7(a) loans under 13 \$150,000. And for 7(a) loans over \$150,000 to 14 \$500,000, we've reduced the fee by 50 percent to loans 15 to veteran-owned businesses. 16 So, what has the result of that been in the 17 last two years? About a \$31 million savings to the 18 pockets of the small business -- veteran-owned small 19 business. So, we've reduced those fees by \$31 million 20 and that money is back out there in those small 21 businesses contributing to the economy. 22 So, I've brought a copy of the Veterans 23 Entrepreneurship Act and I've brought a copy of our 24 Policy Act 5000-1389 for you to have. It's over on the 25 table. And, no, it didn't get into your packages, but</p>

<p style="text-align: right;">85</p> <p>1 I think it's very important to understand what the fee 2 waivers are and how they are affected and what loan 3 programs they are affected to. 4 MS. CARSON: Thank you, Bob. 5 MR. CARPENTER: Any questions? 6 MS. CARSON: Anybody have questions on lending 7 at this point? 8 (No response.) 9 MS. CARSON: Okay. Thank you so much. 10 You have a choice, members. Would you care to 11 take a short break or press on through our 12 recommendations and updates discussion? 13 A short break. 14 Okay. I'm going to tell you what we're going 15 to do when we come back. Is a break okay? I didn't 16 see -- okay. We're just taking five minutes so that we 17 can get ready for the right frame of mind. We're going 18 to go into the recommendations and member updates. 19 For the recommendations, as I said, we have 20 spent the time reworking the -- what we have done, what 21 we can get done, and finalize the wording between the 22 members over the -- since the September 2016 meeting, 23 and we look forward to finalizing those next. 24 So, it is 20 of. We'll meet again at quarter 25 of. Thank you.</p>	<p style="text-align: right;">87</p> <p>1 will be in the report. We'll be able to show everybody 2 what -- how we're doing on the T4. 3 But where we're headed with this is to look to 4 include -- package an approach of considering veteran 5 employment based on the number -- the percentage of 6 full-time veteran employees with benefits that are in a 7 firm. That becomes an evaluation criteria based on, 8 you know, representations and certifications at the 9 time of the proposal. 10 The second piece of that is that for task 11 order IDIQs, that the same representations and 12 certifications based on full-time veteran employment 13 would happen at each task order. So, it's not intended 14 to be the sole evaluation criteria, but it would be one 15 of the evaluation criteria. 16 There is discussions about how -- what -- if 17 and how and whether there would be some standardized 18 hierarchy of evaluations. That's not clear. I will 19 tell you this is a policy action. We've confirmed that 20 the Secretary of the VA has the authority to set this 21 policy. No one is touching this policy until we have a 22 new Secretary of the VA. So, we're doing -- we're 23 packaging it and when we have a new Secretary, that 24 will be one of the things they'll be presented. 25 MS. CARSON: Thanks, Tom. And for clarity,</p>
<p style="text-align: right;">86</p> <p>1 (Brief recess was taken.) 2 MS. CARSON: All right, thanks for joining us. 3 We're starting again. 4 So, as I mentioned in September of '16, at our 5 last meeting, we did take another look at task force 6 recommendations and, again, many thanks to Amy Garcia 7 for organizing this work. 8 So, we are not going to go through each one 9 unless there are member questions or comments on any 10 that were to be decided. There were some absences or 11 missing words and we just wanted to clarify those. So, 12 any members in the room have a comment? 13 MR. LENEY: Just an update on recommendation 14 number 17, I think it is. 15 MS. CARSON: Let me see. We made this -- it 16 is now under Item 4, which is Research Policy 4.4. 17 Tom Lenev at Veteran Affairs. Go ahead. 18 MR. LENEY: Okay. And then recommendation 18, 19 I think it is, according to this version or whatever, 20 was to establish -- establishment of a small business 21 procurement initiative for firms whose total workforce 22 is comprised of at least 35 percent or more of 23 veterans. We have actually gone a bit of a different 24 direction. We have piloted with our T4 Next Generation 25 Program a slightly different version of this, and that</p>	<p style="text-align: right;">88</p> <p>1 may I ask, would you be able to provide your analysis 2 of it before it goes to the Secretary where we could 3 just see what you would put forward? 4 MR. LENEY: Actually, we will share that with 5 the task force. 6 MS. CARSON: Yes. 7 MR. LENEY: Because -- we'll share it with the 8 task force. 9 MS. CARSON: Thank you. 10 And using Tom as an example, in the next -- 11 between now and our March 8th meeting, for each one of 12 those recommendations, we're trying to make them more 13 specific than the last group that we had. And what I 14 mean by that is, what's the baseline? What are we 15 looking for generally? What goals are we setting? 16 What are the deliverables that would demonstrate 17 progress, the measures of success that would, you know, 18 measure how we're doing against the goal we set for 19 ourselves, and then the time line so that we can be 20 specific about when we should evaluate that for 21 closure, a pivot, or we just aren't making progress and 22 really need to double-down? 23 So, that's what you should expect from this 24 group in the March meeting. That is what we will be 25 all meeting about via phone or in person, as well as</p>

89

1 making progress on the fiscal 2016 report and closing  
 2 that out. I thank you for those who have given input  
 3 already.  
 4 At this point, I'm going to turn it over Craig  
 5 Heilman, Deputy Associate Administrator, to continue  
 6 with the reports from each agency.  
 7 MR. HEILMAN: Barb is going off to lead our  
 8 transition, as the Administrator mentioned earlier, so  
 9 we're grateful that she's doing that and hopefully  
 10 veterans will come up at some point in that whole  
 11 process.  
 12 So, moving on to the next item, task force  
 13 member reports. So, I believe we already heard from  
 14 DOL.  
 15 We don't have anyone from Treasury, I just  
 16 want to verify. Do we have anyone from Treasury  
 17 perhaps on the line at this time?  
 18 (No response.)  
 19 MR. HEILMAN: Okay. I will then turn it to  
 20 DoD, please, Dr. Galvin.  
 21 DR. GALVIN: Thank you, Craig.  
 22 There's one insert in our packets on the cyber  
 23 security and that came up at the last meeting. So, I  
 24 could touch on that. If you look in the white  
 25 packet -- I'm not sure if the folks online got this

90

1 document. This is publicly available. At the last  
 2 meeting, there was a discussion about cyber security  
 3 and just within DoD, the Defense Federal Acquisition  
 4 Regulation Supplement, a year from now, the end of  
 5 December 2017, all contractors will have to comply with  
 6 cyber security requirements that are listed in the  
 7 DFARS is what we call them.  
 8 And some of the DoD agencies are starting to  
 9 implement that already. For example, the Missile  
 10 Defense Agency has heard about the integrity of the  
 11 supply chain and information about systems that, you  
 12 know, like missile systems is very sensitive. And, so,  
 13 there's a concern about that information being either  
 14 hacked into or exposed somehow.  
 15 So, with that, we've made an effort to reach  
 16 out to the small business community to just give them a  
 17 heads-up about cyber security requirements, and this  
 18 document is just a couple of pages to give a quick  
 19 overview.  
 20 Halfway down on the first page, on the left  
 21 column, it actually mentions the DFARS number. It's  
 22 the one that ends in -7012, and that's how folks often  
 23 refer to that requirement. If you look at the upper  
 24 right of the first page, it basically has a list of  
 25 things that -- expectations. And, you know, when we

91

1 think of cyber security, it's something that affects  
 2 all of us, you know. You may log in to some account  
 3 and then it sends a number -- a text to your phone and  
 4 you have to enter that, as well. That's essentially  
 5 two-factor authentication, usually something you know  
 6 and something you have.  
 7 And, so, things like that are these  
 8 requirements. And, so, they are going to be a burden  
 9 on small businesses to implement these. But, frankly,  
 10 it will be a smaller burden than trying to respond or  
 11 react to being hacked in most instances.  
 12 So, the intent is to keep the integrity of our  
 13 information systems. And also for those who are in the  
 14 supply chain for DoD, what often will happen is if  
 15 someone is trying to penetrate, you know, they'll start  
 16 with the Pentagon, say, or with some big defense  
 17 contractor and then they'll start working their way  
 18 down through the subcontracting chain, whether it's by  
 19 design or not, and eventually they'll look for the most  
 20 vulnerable part of the information part of our supply  
 21 chain. And, so, there's sensitive information that  
 22 could provide specifications for weapons systems,  
 23 things of that nature.  
 24 And, so, again, there's classifications of the  
 25 information and different requirements to protect it.

92

1 And that's what this document does is just to try to  
 2 motivate people to understand that and then also to  
 3 implement the practices. Again, it's somewhat  
 4 voluntary now except for some agencies require it a  
 5 year from now. It will be part of contracts and will  
 6 also flow down into subcontracts, as well.  
 7 On the second page, there's a little bit of  
 8 talking about what to do. Essentially, you know, we  
 9 put, underline, don't panic. If you're breached, let  
 10 somebody know and the somebody is a special DoD  
 11 industrial net website where there's an agency within  
 12 DoD that essentially is collecting information on  
 13 breaches so that they can participate in that community  
 14 of responders essentially that deals with, you know,  
 15 viruses and threats to information systems, gets the  
 16 word out so, you know, when we have our updates and  
 17 patches, the rest of us can be secure.  
 18 I'll just leave it at that. That was just a  
 19 quick overview and a followup from 2015.  
 20 MR. HEILMAN: Thank you, Dr. Galvin. How  
 21 would you characterize the response that you received  
 22 from small businesses with respect to the burden of  
 23 compliance here?  
 24 DR. GALVIN: There's no specific trends  
 25 emerging. I mean, folks are concerned that there will



<p style="text-align: right;">93</p> <p>1 be a burden that they'll have to meet, you know. It  2 kind of raises the bar on their requirements to  3 compete. However, the other side is also the  4 realization that this impacts all of us and it's -- in  5 many cases, it's what they would do on their own.  6 And what this helps us to create, by putting  7 these standards in place, it can help to ensure a  8 thoroughness. There's been occasions where folks were  9 doing these normal protections, but not as rigorous and  10 then found out the hard way that they had some server  11 that was in an obscure part of their network, maybe  12 geographically separated, and that got hacked. And,  13 so, it's responding to it.  14 The one concern that we have to -- and we've  15 expressed to the contracting community is we don't want  16 to create the condition where somebody does the right  17 thing and reports that they've been breached and then  18 they feel like they're penalized for that. Obviously,  19 if they're doing all the right things, I mean, all of  20 us are -- you know, are probably conscious of personal  21 identification and that sort of thing. But some of us  22 still become victims of some cyber crime. And, so, we  23 recognize it's more important holistically to have the  24 reporting to be up-front. And, so, the contracting  25 community is supporting that, as well.</p>	<p style="text-align: right;">95</p> <p>1 share what you guys have to offer and your milestones  2 and accomplishments, failures, too, if you really want.  3 But probably more so along the lines of positive  4 things.  5 We had an opportunity recently to host a  6 veteran franchise panel in -- actually over Veterans  7 Day weekend. And after, we had a small roundtable  8 discussion with a bunch of veteran small business  9 owners and franchise owners and it was just really -- I  10 wanted to mention it because it was validating. Their  11 concerns are all really right in line with our 2017  12 recommendations, a lot of things with Access to  13 Capital. Someone even mentioned GI Bill  14 transferability, which was surprising to me. So, that  15 made me feel good about everything that we're doing  16 here.  17 We're just focusing on our 2017 plans as an  18 organization. Entrepreneurship issues are definitely  19 on the list. And we're looking to really increase  20 engagement with the community, but also with all of  21 you, and look for additional opportunities for  22 collaboration and actually educating our staff on the  23 resources available so we can then get the word out.  24 So, I look forward to a fun new year with you all.  25 MR. HEILMAN: Thank you very much, Amanda.</p>
<p style="text-align: right;">94</p> <p>1 So, it's really the burden of, you know, the  2 expense to implement this and the concern about, you  3 know, a stigma if they were hacked. And, so, those are  4 the two main areas. But they're not thematic, just  5 more anecdotal at this point.  6 MR. HEILMAN: Thank you again. Perhaps we  7 could go down the row here and turn it to MOAA.  8 MS. BAINTON: Not a whole lot to report on,  9 just a couple things that we've been working on as an  10 organization, or a couple of events we've recently  11 attended. I wanted to start by saying thank you to  12 Jerry for reaching out to us and for Barb. She shared  13 her story with our organization and we posted an  14 article online that was really well received and  15 provided a lot of great resources for anyone  16 considering entrepreneurship. So, thank you to her,  17 even though she's not here.  18 And along those lines, if any of you all ever  19 have any big moments or -- not big moments, but program  20 launches or anything significant that you ever want to  21 get the word out about, we're always looking for  22 content as an organization. So, please feel free to  23 reach out. My email address is my first name, Amanda,  24 B as in bravo, @MOAA.org. And I'd be happy to get you  25 in touch with our communications team. We'd love to</p>	<p style="text-align: right;">96</p> <p>1 Victor from Vietnam Veterans of America.  2 MR. KLINGELHOFER: I really don't have much to  3 add at this point. You know, we are very excited about  4 the new Mentor-Protégé program. I do have a question  5 for Tom later about that, or I could pose it now and he  6 could answer it, perhaps.  7 You know, other than obviously the CV  8 verification of protégé, does the VA have any other  9 requirements that the mentor-protégé pairing must meet  10 before they can compete?  11 MR. LENEY: Just very briefly, the joint  12 venture, which is central to the SBA Mentor-Protégé  13 Program, the joint venture must be verified. And that  14 puts into play requirements that are, in some ways,  15 beyond what's in the SBA program. We still use the SBA  16 rules and approach to affiliation. But in terms of  17 control over the JV, I think our requirements are more  18 defined than the SBA.  19 MR. KLINGELHOFER: Thank you. That's all I  20 have.  21 MR. HEILMAN: Thank you, sir. I'd turn now to  22 the GSA and welcome again and look forward to your  23 remarks.  24 MR. GAVINO: This is Amando again. I'm going  25 to use my new guy card at this time. Christy</p>

97	<p>1 Jackiewicz, I'm hoping you're online. 2 (No response.) 3 MR. GAVINO: Okay, she's not. 4 MS. JACKIEWICZ: Hi, I'm here. 5 MR. GAVINO: Okay, over to you if there's any 6 GSA update, please. 7 MS. JACKIEWICZ: There are a few things that 8 I'd love to share with you guys. One of the things for 9 veterans specifically is we just hosted a veteran-to- 10 veteran coaching event where we asked GSA schedule 11 service-disabled veterans whose revenue is over a 12 million dollars to come and coach those veteran 13 businesses that are new to contracting. And we had 14 five coaches. We did a roundtable, and it was one of 15 the best events we've ever had. They were very excited 16 and it was done for Veterans Day for the month of 17 November. So, it was very positive. 18 And then also one of the things that we have 19 discovered that's not entrepreneurial-connected, but it 20 is about getting veterans back to work, is that there's 21 a Veterans Administration program that allows us to 22 bring vets into the organization to train them on some 23 soft skills to get them back to work. And, so, we just 24 hired our first veteran person, Brian Harley, who is 25 working with GSA in our OSDDBU office. And he's been</p>	99	<p>1 MR. LENEY: Yes. I want to thank SBA for its 2 support of the National Veterans Small Business 3 Engagement. We had over 400 of our staff up there as 4 part of our response to Kingdomware, we're doubling 5 down on veterans. The -- we've also been -- had eight 6 Kingdomware-related webinars. That Supreme Court 7 decision has major impact on the VA. We're going to be 8 starting those up again next week, weekly webinars that 9 explain and give small businesses the opportunity to 10 ask questions about what's going on with response to 11 the Kingdomware Supreme Court decision. 12 We are moving toward an interim final rule on 13 expanding the period of eligibility in the verification 14 program from two years to three years. The -- that's 15 going to be a -- I think we're going to be able to 16 achieve an interim final rule because it's not a change 17 that has a material financial effect on veterans or the 18 agency, except for being a positive one on -- for 19 everybody concerned. 20 We have found -- we've done a lot of 21 statistical analysis. So, we're seeking to inch up the 22 level and the length of the verification. We don't 23 want to jump ahead and then find out we have to fall 24 back. So, if the three-year thing, based on our audit 25 program, determines that there isn't a material</p>
98	<p>1 amazing. And many of the veterans who participate in 2 this program are really, really great. So, we did 3 create an SOP on how to bring veterans into your 4 organization and there's no cost to you budget-wise, so 5 it doesn't affect your FTE. And you can help veterans 6 get those skills they need in order to be productive 7 and to get jobs and things like that. 8 So, if you're interested, I would love to 9 share that SOP with you and really just kind of spread 10 the word and get more people to hire vets and give them 11 this training and development opportunity. 12 Other than that, we've just been doing all we 13 can. We did turn a report in today for the interagency 14 meeting. So, thank you, Amy, for helping us with that 15 and giving us the guidance to make sure we gave you 16 what you need. And, you know, we just love veterans 17 and we do all we can to make a difference for them. 18 Thank you for giving me a chance to speak. 19 MR. HEILMAN: Thank you very much for that. 20 OMB, is there anyone from OMB on the line? I 21 do not believe we have OMB. 22 (No response.) 23 MR. HEILMAN: Okay. And then I'll turn to Mr. 24 Leney. You've already shared a lot of great 25 information. Do you have anything in addition to add?</p>	100	<p>1 increase in the probability of ineligibility, we're 2 looking at perhaps in the future to continue to 3 increase that length of time. 4 I just want to second Bill's report. We've 5 been working -- we've worked closely with Department of 6 Labor linking veterans.gov and vets.gov. We were 7 trying to cover all of the URLs that people would think 8 to go as part of this no wrong door approach. But just 9 on behalf of our people, thank you to your people for 10 this very good collaboration in that regard. 11 And I would encourage veterans and veteran 12 small business people to go to that -- those sites. 13 We're really seeing, I think, a dramatic change in the 14 accessibility of the various benefit programs from both 15 our agencies. There's been a lot of great work on 16 that. So -- but Bill covered that. 17 The -- and I want to say how pleased I am that 18 our \$4 million investment in MRCOE is getting close to 19 paying off. So, congratulations to James and your 20 folks. It's really good to see the progress that's 21 been made on that. 22 That's all I have. 23 MR. HEILMAN: Thank you. With respect to URLs 24 and the Kingdomware webinars, where would one go to 25 participate?</p>

101

1 MR. LENEY: Oh, if you just go to our website,  
2 VA -- just type in VA space OSDDBU, it will show the  
3 list of the webinars. Again, we're going to be doing  
4 those weekly. They're one hour long. Designed to put  
5 out where we are in the implementation of Kingdomware.  
6 And what we're finding is there's minor -- we put out  
7 the major policy, the major muscle movements. But as  
8 is always the case, there's always issues that come up  
9 on specific scenarios that we're now responding to, and  
10 my goal is to be putting out that information as it  
11 comes to light and as we deal with it.

12 MR. HEILMAN: Thank you for that.

13 So, that closes out the member reports. We  
14 heard from DOL earlier and are appreciative for  
15 everything that Labor is doing.

16 And, obviously, we heard from SBA. I would  
17 just say that, you know, it has been a really  
18 productive year and we certainly have valued the work  
19 and the relationships and look forward to the year to  
20 come. And the next part of the agenda is what, you  
21 know, could be one of the most important parts of what  
22 we do as a task force, which is to receive public  
23 comment and hear from those in the room and on the  
24 phone. So, we'll open it up here to public comment.

25 Before that, I just will remind all that the

102

1 next meeting is Wednesday, March 8th, from 1:00 to 4:00  
2 p.m. So, Wednesday, March 8th.

3 Starting in the room, I'll go here to my  
4 right. Any comments on this side of the room and then  
5 over here on the other side. Any public comment?  
6 Mike, anything from you today? I see you looking at  
7 your notes.

8 MR. PHIPPS: It's a question for Tom. We've  
9 recently seen some information coming out about the  
10 NDAA of 2017, which talks about using the SBA's rule  
11 for determining if a service-disabled or a veteran-  
12 owned small business, SBA's criteria as opposed to the  
13 VA's criteria. Have you guys had any discussion about  
14 that? Is there any further insight as to what that  
15 might look like?

16 MR. LENEY: Yes, and the really good news is  
17 there is negligible difference between the two. So, we  
18 are not taking a position that opposes that. You know,  
19 it's in -- still in conference, so I don't know what  
20 the outcome is going to be. But I don't really see any  
21 problem with adopting the SBA and, in fact, we support  
22 the notion of one rule.

23 MR. HEILMAN: And that was Mr. Mike Phipps,  
24 and I would just add to that that certainly Ken Dodds,  
25 who you all heard from, and all of us are engaged in

103

1 what that says and look forward to the final conference  
2 report when the bill -- as the bill becomes law. So,  
3 more to follow.

4 Anyone else on that side of the room or in the  
5 room?

6 (No response.)

7 MR. HEILMAN: Okay, that's everyone in the  
8 room. And we'll turn it now to the phone.

9 Oh, pardon me, one more person and then we'll  
10 come to the phone. If you could come to the mic, sir.

11 MR. JACKSON: Good afternoon, all. I just  
12 wanted to say a couple of brief words because this is  
13 my first meeting. So, I do have a new guy card, but I  
14 won't use it. Michael Jackson with EXIM Bank.

15 I came to this task force via my colleagues in  
16 the Department of Commerce, the Vets Go Global Team. I  
17 just wanted to say that, you know, it's an honor to be  
18 here among you today. I spoke with Barb earlier and I  
19 think we're going to try to work an EXIM Bank  
20 presentation at the next meeting just to provide a more  
21 in-depth introduction to how we support veteran-owned  
22 businesses.

23 But I work in EXIM Bank's Office of Small  
24 Business. Before this, we've never really had a  
25 dedicated focus or a dedicated person to veterans

104

1 outreach. I'm that guy. There's a number of hats that  
2 I'm wearing, but veterans outreach is a major component  
3 of what I'll be working on within our team. So, we're  
4 working across agencies to really get the word out  
5 about how EXIM Bank financing can assist specifically  
6 veteran-owned businesses to pursue business globally.

7 So, you know, our target is really businesses  
8 that have been -- perhaps have been doing business  
9 successfully domestically either on the commercial side  
10 or via government contracting and now are either  
11 considering or want to expand into overseas markets.  
12 So, more on that next time, but I did want to say, you  
13 know, thank you for having me, particularly to Amy over  
14 here, and I look forward to working with all of you and  
15 all of you on the phone.

16 MR. HEILMAN: Thank you, Mr. Jackson. We very  
17 much appreciate you being here and coming forward and  
18 all the work that you're doing and certainly the work  
19 that is happening at the Department of Commerce. Our  
20 administrator always likes to remind us that 95 percent  
21 of the business is outside of our borders. And we talk  
22 about market opportunities a lot here, but we often  
23 talk about it with respect to the federal procurement  
24 market. And, so, that's an area that represents a much  
25 broader market opportunity. So, we're grateful for

105

1 your participation.  
 2 With that, I will turn it to the phone, and if  
 3 you could please state your name and organization if  
 4 you're affiliated with one, and we welcome your  
 5 comments.  
 6 MS. SAGESTER: Good afternoon, Craig. This is  
 7 Cherylynn at the Hampton Roads Veteran Business  
 8 Outreach Center. How are you?  
 9 MR. HEILMAN: Hi, Cherylynn. Welcome.  
 10 MS. SAGESTER: Thank you. It's been very  
 11 interesting today. I started participating in these  
 12 and they've been really great because they give us some  
 13 insight as to what's happening behind the scenes. And  
 14 it's very helpful. So, thank you guys a lot for doing  
 15 this.  
 16 I want to ask, my question is, I know Barb had  
 17 mentioned that if we submitted our attendance to the  
 18 veterans@sba.gov, we would receive the slides for the  
 19 DoD presentation. Craig, will we also receive them for  
 20 the DOL and the other presentations as well?  
 21 MR. HEILMAN: Cherylynn, for what there was  
 22 presentations for, you will. If they were --  
 23 MS. SAGESTER: Oh, that's what I -- okay.  
 24 MR. HEILMAN: If they were remarks, there is a  
 25 transcript of the entire proceedings, which is also

106

1 available to you and publicly. So, you can get exactly  
 2 line-for-line what's been said.  
 3 MS. SAGESTER: Okay, yes. I just -- okay, I  
 4 appreciate that. I just wanted to make sure that we  
 5 would get the slides, especially with regard to the  
 6 veteran goals and so on and so forth. But thank you so  
 7 much.  
 8 MR. HEILMAN: Thank you. And Cherylynn is,  
 9 again, one of our Veteran Business Outreach Center  
 10 directors. She's been doing great work in the Hampton  
 11 Roads area for a long time for us and we appreciate her  
 12 participation.  
 13 Anyone else on the phone?  
 14 (No response.)  
 15 MR. HEILMAN: Okay, going once, going twice.  
 16 That concludes our interagency task force meeting. We  
 17 hope that everyone has a terrific restful holiday  
 18 season and a happy new year since we won't see you  
 19 until March. And thanks again. And this meeting is  
 20 adjourned.  
 21 (Whereupon, at 3:15 p.m., the meeting was  
 22 adjourned.)  
 23  
 24  
 25

107

## 1 CERTIFICATE OF REPORTER

2  
 3  
 4 I, Jen Metcalf-Razzino, do hereby certify that  
 5 the foregoing proceedings were recorded by me and  
 6 reduced to typewriting under the supervision of For The  
 7 Record, Inc.; that I am neither counsel for, related  
 8 to, nor employed by any of the parties to the action in  
 9 which these proceedings were transcribed; and further,  
 10 that I am not a relative or employee of any attorney or  
 11 counsel employed by the parties hereto, nor financially  
 12 or otherwise interested in the outcome of the action.  
 13  
 14  
 15  
 16  
 17  
 18  
 19  
 20  
 21  
 22  
 23  
 24  
 25

\_\_\_\_\_  
 JEN METCALF-RAZZINO, CER

<b>A</b>				
<b>A-L-L</b> 69:18	71:17 87:19 107:8	81:6 103:11 105:6	69:18	<b>appointment</b> 4:23
<b>abatements</b> 83:6	107:12	<b>afterward</b> 11:5	<b>Amanda</b> 2:20 12:5	<b>appreciate</b> 10:5
<b>ability</b> 34:12 46:10	<b>actionable</b> 14:16	<b>aged</b> 14:2	94:23 95:25	12:25 13:19
<b>able</b> 6:9 7:8,13,16	<b>activities</b> 72:2	<b>agencies</b> 3:18 10:10	<b>Amando</b> 2:22 10:13	104:17 106:4,11
7:20 8:1,3,9 9:2	<b>activity</b> 55:22 71:10	22:18 37:13 40:11	96:24	<b>appreciated</b> 14:21
16:9,24 17:3 18:9	73:5	41:1 58:19 60:25	<b>amazing</b> 77:11 98:1	<b>appreciative</b> 101:14
19:23 20:11 24:8	<b>actual</b> 21:10 28:9	61:2 66:11 72:3	<b>Amazon's</b> 55:16	<b>approach</b> 87:4
24:11 26:15 27:17	78:18	73:3 78:11 80:15	<b>America</b> 6:13,14	96:16 100:8
28:5 29:24 42:15	<b>add</b> 43:21 44:2	80:18 90:8 92:4	12:6,9 67:23 96:1	<b>approachable</b> 5:8
45:1 46:11 47:10	48:14,16,17 96:3	100:15 104:4	<b>American</b> 6:3 17:6	<b>approval</b> 45:12
47:13,16 48:12,14	98:25 102:24	<b>agency</b> 24:1 37:20	77:20	49:10 60:21 68:8
48:15 55:21 56:3	<b>add-on</b> 47:12	38:13,14 61:5	<b>amount</b> 19:11,18	<b>approvals</b> 81:15
56:16,21 60:21	<b>added</b> 42:13 44:1	66:14,25 80:14	59:17	<b>approved</b> 60:14
87:1 88:1 99:15	49:23	89:6 90:10 92:11	<b>amounts</b> 62:18	68:6 69:10,21 84:2
<b>absences</b> 86:10	<b>adding</b> 47:14	99:18	<b>Amy</b> 71:8,11 86:6	<b>approximately</b> 63:7
<b>accept</b> 60:12	<b>addition</b> 4:11 98:25	<b>agency-level</b> 30:4	98:14 104:13	<b>area</b> 16:8 17:8 19:14
<b>accepted</b> 38:10	<b>additional</b> 69:1	<b>agenda</b> 101:20	<b>analysis</b> 21:19 29:24	25:2,4 26:20 30:12
<b>access</b> 16:22 21:20	95:21	<b>ages</b> 54:19	45:24 46:4,16 47:5	31:20 33:21,24
21:22 46:25 76:23	<b>additions</b> 24:16	<b>aggregate</b> 34:19	48:23 88:1 99:21	43:2,6,9,14 59:7
77:13 83:23 95:12	<b>address</b> 59:8 94:23	35:6 40:4	<b>analytics</b> 34:11	104:24 106:11
<b>accessibility</b> 100:14	<b>adjective</b> 4:18	<b>aggressive</b> 15:10	<b>analyze</b> 20:12 42:8	<b>areas</b> 17:12 18:10
<b>accessible</b> 16:6,7	<b>adjourned</b> 106:20	<b>agile</b> 77:21	<b>anecdotal</b> 94:5	32:17 33:6 39:1
39:8,11,11 47:22	106:22	<b>ago</b> 31:8 56:7 83:23	<b>anniversary</b> 55:1	65:21,22 94:4
52:25	<b>adjust</b> 26:21 33:23	<b>agree</b> 37:21	<b>annual</b> 13:21 14:1	<b>aren't</b> 48:17 80:16
<b>accomplished</b> 14:1	<b>adjustments</b> 39:18	<b>agreement</b> 74:12	<b>anomaly</b> 83:11	88:21
15:16	39:22	76:2	<b>answer</b> 33:8 36:14	<b>armor</b> 36:11
<b>accomplishments</b>	<b>administration</b> 1:4	<b>agreements</b> 68:7	68:5 96:6	<b>Army</b> 5:21 23:18,19
95:2	3:7 9:14 36:24	73:15,20 74:1	<b>Anybody</b> 85:6	23:23 24:20 27:4
<b>account</b> 65:5,16	56:19 57:6 97:21	<b>agriculture</b> 74:24	<b>anymore</b> 33:3 71:14	30:7 31:8 32:3
91:2	<b>Administrative</b> 2:5	<b>ahead</b> 10:11 11:6	<b>anyway</b> 78:4 82:10	35:7,20 40:15 48:2
<b>accountable</b> 79:25	<b>administrator</b> 3:13	13:16 15:21 21:9	<b>apart</b> 29:13 30:6	48:6
<b>accurate</b> 22:16 42:1	8:9 10:4 12:11	50:3 86:17 99:23	<b>apologize</b> 16:5	<b>Army's</b> 27:6,7,7
42:2	74:5 89:5,8 104:20	<b>Air</b> 5:17 10:22 37:15	23:20 81:11	<b>arrears</b> 13:23
<b>achieve</b> 8:3 99:16	<b>Administrator's</b>	48:3	<b>app</b> 34:21 35:9	<b>article</b> 94:14
<b>achievement</b> 8:6	15:3	<b>aligned</b> 33:19 74:13	<b>appeal</b> 67:8	<b>aside</b> 63:14,16
<b>acknowledge</b> 4:2	<b>ado</b> 18:14	<b>aligning</b> 11:13	<b>Applause</b> 10:6	<b>asked</b> 68:22 70:9
9:8	<b>adopting</b> 102:21	<b>alliance</b> 72:10	<b>application</b> 20:9,13	97:10
<b>acknowledging</b> 7:9	<b>advance</b> 39:18	<b>allow</b> 36:19 42:21	22:8 34:9,15 36:4	<b>aspect</b> 17:10
<b>acquisition</b> 18:17	<b>advanced</b> 64:15	46:10 60:15 64:19	38:24 44:9 48:1	<b>aspects</b> 55:10
19:5 26:24 31:5	<b>Advisory</b> 50:11	67:11	50:17 75:23	<b>assess</b> 16:24
44:13,19 90:3	51:10	<b>allowed</b> 62:20	<b>applications</b> 20:8	<b>assign</b> 45:12
<b>acronym</b> 76:8	<b>Affairs</b> 11:17 50:11	<b>allowing</b> 65:22	21:17 49:22 50:2	<b>assist</b> 104:5
<b>Act</b> 8:7,10 55:1,2	51:11 52:14 56:25	<b>allows</b> 26:14 28:5	60:12 81:19 83:25	<b>assistance</b> 76:14
65:2,13 81:25 84:9	86:17	29:24 42:14 44:14	<b>applied</b> 34:25	<b>Associate</b> 12:11
84:23,24	<b>affect</b> 70:21 98:5	45:1 46:15 47:10	<b>applies</b> 61:13	89:5
<b>action</b> 12:24 20:3	<b>affiliated</b> 105:4	49:2 59:13,14	<b>apply</b> 42:24 59:12	<b>associated</b> 32:23
39:4 41:10 46:1	<b>affiliation</b> 96:16	97:21	61:4 68:13,14	36:18 37:19 38:1
	<b>afternoon</b> 18:2 58:9	<b>allsmallmpp@sba...</b>	<b>applying</b> 68:12	43:6 44:22 45:4,17

46:2,24 48:8 73:15	94:8	55:25 79:8 83:20	<b>briefed</b> 76:24	71:5,23,25 72:9,11
<b>Association</b> 12:6	<b>bank</b> 7:18 13:4	91:16 94:19,19	<b>briefly</b> 13:8 67:5	72:22 73:10 74:4,6
56:6,9	103:14,19 104:5	<b>biggest</b> 47:25 48:13	96:11	74:13 77:2,8,8,11
<b>assumption</b> 32:21	<b>Bank's</b> 103:23	<b>bill</b> 2:18 11:7,12,16	<b>bring</b> 9:15 18:11,12	78:7 79:2,22 80:5
<b>attachments</b> 38:1	<b>bar</b> 93:2	54:4,8 57:12 95:13	18:25 21:7,11	80:6,12 84:10,18
<b>attainable</b> 33:12	<b>Barb</b> 2:13 4:4,19 7:4	100:16 103:2,2	22:19 32:15 33:5	84:19 86:20 90:16
<b>attend</b> 80:6	13:17 14:10 16:3	<b>Bill's</b> 100:4	47:21 97:22 98:3	95:8 99:2 100:12
<b>attendance</b> 105:17	50:5 52:18 57:11	<b>billion</b> 27:25 82:11	<b>bringing</b> 16:18	102:12 103:24
<b>attended</b> 94:11	89:7 94:12 103:18	82:13,13	<b>broader</b> 19:2,7	104:6,8,21 105:7
<b>attending</b> 9:13	105:16	<b>bit</b> 5:1 19:16 27:9,13	54:24 55:25	106:9
12:16 70:25	<b>Barbara</b> 4:9	28:18 30:19 35:1	104:25	<b>business@sba.gov</b>
<b>attention</b> 7:12 78:12	<b>base</b> 21:19 65:22	36:2,21 39:7,24	<b>broke</b> 83:3	53:21
<b>attorney</b> 107:10	<b>based</b> 29:17 34:23	42:12,17,20 86:23	<b>broken-up</b> 5:23	<b>businesses</b> 5:14 6:24
<b>audit</b> 99:24	37:2 38:21 40:20	92:7	<b>brother</b> 5:21	9:14 18:11,12,24
<b>August</b> 60:11 61:1,8	45:25 47:6 60:25	<b>bite</b> 19:17	<b>brought</b> 14:9 74:6	20:16,20 21:7
<b>authentication</b> 91:5	65:20 67:1,16 87:5	<b>bless</b> 23:6	84:22,23	25:14 30:24 33:5
<b>authority</b> 60:5,8	87:7,12 99:24	<b>blogs</b> 47:19	<b>Brown</b> 2:11 13:6	35:16 40:8 43:1,15
62:11,12 79:24	<b>baseline</b> 88:14	<b>blown-up</b> 81:12	68:4,5,23 69:11,24	50:25 56:15 60:9
87:20	<b>basic</b> 39:8 47:4	<b>Blum</b> 11:1	70:6	61:13,17 62:15,21
<b>authorizes</b> 60:17	<b>basically</b> 23:22	<b>board</b> 4:8 6:20	<b>budget</b> 35:11	63:24 65:12,24
<b>automatically</b> 45:25	24:22 44:14 47:6	20:11 22:22 26:9	<b>budget-wise</b> 98:4	71:18 72:17,18
49:9	59:13 60:8,14	<b>Bob</b> 2:15 81:7 85:4	<b>build</b> 33:4	78:13 83:22 84:15
<b>available</b> 19:13 21:1	61:13 64:18,20	<b>body</b> 3:18 15:15,20	<b>built</b> 36:16,25	84:21 91:9 92:22
25:5 50:13,14,24	65:21 90:24	36:11 57:25	<b>bump</b> 26:20	97:13 99:9 103:22
51:3,5 52:22 55:16	<b>began</b> 60:11	<b>boil</b> 19:11	<b>bunch</b> 77:10 95:8	104:6,7
58:16 90:1 95:23	<b>behalf</b> 100:9	<b>Bootcamp</b> 75:15	<b>burden</b> 91:8,10	<b>button</b> 13:12 43:23
106:1	<b>believe</b> 10:14 11:1	<b>Boots</b> 6:8 7:5,7	92:22 93:1 94:1	<b>buying</b> 18:19 44:3
<b>award</b> 27:25 62:18	77:4 79:17 89:13	73:10 74:4,6,12	<b>Bureau</b> 57:17	
66:3	98:21	79:2	<b>business</b> 1:4,8 2:5	<b>C</b>
<b>awarded</b> 27:24	<b>beneficial</b> 25:10	<b>borders</b> 104:21	3:6,8 6:8 7:5,7	<b>C</b> 2:1 3:1
32:10,12 41:13,14	30:15	<b>borrower</b> 84:7,8	12:2,12 15:6 16:20	<b>CAC-enabled</b> 50:20
66:25	<b>benefit</b> 24:18 48:11	<b>bottom</b> 28:25	16:22 17:2,16	<b>calculate</b> 59:16
<b>awards</b> 75:25 80:22	84:1,2,6,6,8	<b>brand</b> 10:20	19:25 22:21 24:5	<b>California</b> 73:5
	100:14	<b>bravo</b> 94:24	24:21,23,24,25	<b>call</b> 3:5,12 4:12 7:5
<b>B</b>	<b>benefits</b> 60:15 83:20	<b>breached</b> 92:9 93:17	25:9,22 26:6,18	10:7,9 20:15 24:3
<b>B</b> 94:24	83:23 87:6	<b>breaches</b> 92:13	29:9 31:11,17 32:2	40:2 53:22 57:17
<b>back</b> 5:23 14:17	<b>best</b> 9:13 57:23	<b>break</b> 29:13 30:6,22	32:8,10,13,20	71:13 90:7
16:18 24:19 25:21	72:21 73:1 79:5	85:11,13,15	33:22 34:8,18,24	<b>called</b> 3:3 41:1 81:8
27:12 28:8 38:2	97:15	<b>breakdown</b> 23:22	35:8,23 39:13,16	<b>calls</b> 5:2
42:12 43:10,11	<b>bet</b> 73:7	32:3	41:8,23 43:12,14	<b>can't</b> 56:11 76:8
44:8 47:19 49:14	<b>Beth</b> 12:22,25	<b>breakout</b> 31:25	48:6,7 50:11 51:11	<b>cancel</b> 40:13
51:23 60:4 64:21	<b>better</b> 17:8 18:19	81:14	51:15 52:19,25	<b>capability</b> 36:9,16
69:1,13 71:3 79:20	40:3,4,21 54:16,21	<b>breaks</b> 24:22	58:4,24 60:18,20	43:21 48:8
84:20 85:15 97:20	73:7	<b>Brian</b> 97:24	60:22,23 61:16,20	<b>capacity</b> 5:4
97:23 99:24	<b>beyond</b> 10:21 77:22	<b>brief</b> 51:13 72:8	62:9,17 63:4,8,9	<b>capital</b> 76:23,23
<b>background</b> 10:22	84:11 96:15	76:25 81:5 86:1	63:13,20,25 64:7	77:13 81:4 83:22
18:15	<b>big</b> 19:4 26:8 31:20	103:12	64:13 65:5,14	95:13
<b>Bainton</b> 2:20 12:5,5	45:11 47:13 48:22	<b>briefed</b> 55:13	66:12 69:22 70:22	<b>card</b> 48:7 96:25

103:13 <b>care</b> 42:19 43:6,25 85:10 <b>career</b> 10:23 <b>careful</b> 70:12 <b>Carpenter</b> 2:15 81:6 81:7 85:5 <b>carry</b> 78:5 <b>Carson</b> 2:13 3:4 4:4 7:23 10:4,8,20 11:5,12,20,24 12:3 12:15,25 13:3,6 15:7 16:13 23:7 50:4,5 51:2 52:13 53:14,24 54:2 57:12,15 69:20,25 70:18 85:4,6,9 86:2,15 87:25 88:6 88:9 <b>case</b> 32:22 54:15 59:19 101:8 <b>cases</b> 93:5 <b>category</b> 17:5 25:19 31:2 34:5 43:18 <b>caught</b> 13:23 <b>caveat</b> 30:3 37:5 <b>caveats</b> 22:24 <b>Center</b> 20:6 52:19 71:25 75:17 105:8 106:9 <b>Center's</b> 71:23 <b>Centers</b> 72:12 <b>central</b> 96:12 <b>CER</b> 1:25 107:18 <b>certain</b> 8:17 17:4 26:17 62:21 <b>certainly</b> 5:20 56:11 71:1 101:18 102:24 104:18 <b>CERTIFICATE</b> 107:1 <b>certification</b> 56:9 64:14,23 <b>certifications</b> 87:8 87:12 <b>certify</b> 58:21 107:4 <b>certify.sba.gov</b> 68:9 <b>chain</b> 90:11 91:14	91:18,21 <b>chair</b> 50:10 <b>chairing</b> 3:7 <b>chairman</b> 51:9 <b>challenge</b> 19:4 22:10,11 26:8 <b>challenges</b> 3:16 4:10 19:20 32:17 <b>challenging</b> 22:12 <b>chance</b> 5:6 9:16 28:10 37:11 73:20 98:18 <b>change</b> 28:12,17,18 29:16 32:14 33:1 38:17 39:17 42:17 43:11 57:4 82:7 99:16 100:13 <b>changed</b> 29:5 82:8 84:3 <b>changes</b> 8:19 28:24 29:17 37:12 59:10 59:16 62:6 65:20 66:10 <b>changing</b> 28:20 <b>characterize</b> 92:21 <b>charged</b> 18:22 <b>chart</b> 23:22,25 24:9 24:22 25:15 27:3 27:13 28:18 29:18 29:25 30:3,8,21 31:6 35:18,19 <b>charts</b> 23:18,19 28:25 <b>check</b> 23:8 <b>Cherylynn</b> 105:7,9 105:21 106:8 <b>chief</b> 5:7 12:13 13:14 15:8 <b>choice</b> 85:10 <b>choose</b> 24:13 <b>Christy</b> 2:22 10:14 10:16 96:25 <b>clarify</b> 63:12 69:2 86:11 <b>clarity</b> 87:25 <b>class</b> 7:8 <b>classes</b> 55:8 <b>Classification</b> 17:6	<b>classifications</b> 91:24 <b>clear</b> 67:7 87:18 <b>click</b> 23:17,24 24:2 24:8 25:1,13 27:23 28:1,11 29:10 35:25 40:17 41:20 45:20 57:2 <b>close</b> 100:18 <b>closed</b> 62:1 64:16 74:9 <b>closely</b> 100:5 <b>closes</b> 101:13 <b>closing</b> 2:25 89:1 <b>closure</b> 88:21 <b>closures</b> 65:22 <b>coach</b> 97:12 <b>coaches</b> 97:14 <b>coaching</b> 97:10 <b>Coalition</b> 72:10 80:5 <b>code</b> 17:5 36:8 41:7 43:25 <b>codes</b> 33:19 36:18 40:17,17 42:19 63:4,7 <b>Coincidentally</b> 9:1 <b>collaborate</b> 21:3 40:7 <b>collaboration</b> 21:18 45:10,14 95:22 100:10 <b>collaboratively</b> 57:5 <b>colleague</b> 17:18 81:3 <b>colleagues</b> 80:12 103:15 <b>collecting</b> 6:25 92:12 <b>column</b> 90:21 <b>combination</b> 68:21 <b>come</b> 7:13 9:8,21 13:11 36:11 45:8 52:16 54:1 61:6 64:22 68:1 71:9 72:7,19 85:15 89:10 97:12 101:8 101:20 103:10,10 <b>comes</b> 101:11 <b>coming</b> 5:23 6:20 11:16 24:16 43:22	44:19 45:16 57:25 68:9,15 73:1,14 75:2 102:9 104:17 <b>command</b> 24:13,19 <b>commands</b> 23:23 <b>commendation</b> 71:8 <b>comment</b> 62:1 86:12 101:23,24 102:5 <b>comments</b> 2:24 15:3 64:15 76:25 86:9 102:4 105:5 <b>Comments/Adjou...</b> 2:25 <b>Commerce</b> 103:16 104:19 <b>commercial</b> 46:9 104:9 <b>commerciality</b> 46:22 <b>committee</b> 50:11 51:10,12 55:9,14 <b>common</b> 52:4,10 <b>communication</b> 78:9 <b>communications</b> 94:25 <b>communities</b> 74:6 74:14 <b>community</b> 16:21 51:15 90:16 92:13 93:15,25 95:20 <b>companies</b> 72:13 <b>compare</b> 43:10 <b>compared</b> 82:25 83:15 <b>compares</b> 29:5 <b>comparing</b> 17:10 41:17 82:15 <b>comparison</b> 20:17 43:12 <b>compete</b> 32:13 33:3 73:19 74:1 93:3 96:10 <b>competed</b> 32:8,9 <b>competent</b> 5:8 <b>competition</b> 18:23 32:4 33:4 46:21 <b>competitiveness</b>	80:21 <b>complement</b> 15:1 <b>completed</b> 59:23 66:6 <b>completely</b> 4:19 <b>completion</b> 41:12 <b>compliance</b> 92:23 <b>comply</b> 90:5 <b>component</b> 23:15 104:2 <b>components</b> 8:18 <b>comprehensive</b> 66:6 67:9 <b>comprised</b> 86:22 <b>comprises</b> 20:8 <b>concern</b> 90:13 93:14 94:2 <b>concerned</b> 68:11 92:25 99:19 <b>concerns</b> 95:11 <b>concluded</b> 12:21 <b>concludes</b> 73:23 106:16 <b>conclusions</b> 49:2 <b>condition</b> 93:16 <b>conditions</b> 46:8 <b>conference</b> 67:6 102:19 103:1 <b>confirmed</b> 87:19 <b>confusion</b> 57:4 <b>congratulate</b> 75:13 <b>congratulations</b> 100:19 <b>Congress</b> 60:5 <b>connect</b> 78:2 <b>connected</b> 55:20 <b>connecting</b> 6:23 <b>conscious</b> 93:20 <b>consecutive</b> 58:24 <b>consider</b> 8:16,17 63:21,22 65:6 82:22 <b>consideration</b> 64:9 <b>considerations</b> 46:21 <b>considering</b> 39:11 87:4 94:16 104:11 <b>consistent</b> 19:9
---	---	---	--	---

<b>consistently</b> 20:10 22:9,22	<b>counterparts</b> 54:17	17:13,23 18:3	<b>delay</b> 23:5	<b>didn't</b> 82:7 84:25
<b>contact</b> 47:11 67:4	<b>country</b> 9:15,18 56:4 75:8	53:16,24 80:13	<b>delighted</b> 5:6	85:15
<b>content</b> 94:22	<b>couple</b> 22:24 34:19	<b>data</b> 19:18 20:10	<b>deliverables</b> 88:16	<b>difference</b> 3:18
<b>context</b> 54:24 55:7	54:8 57:9 67:24	22:9,13,15 23:1,3	<b>delivery</b> 74:15	19:15 31:2 32:18
<b>continue</b> 55:10 61:4 61:10 64:22 74:14	76:24 90:18 94:9	23:4,12,25 24:21	<b>demo</b> 21:10 23:12	35:23 39:3 43:17
89:5 100:2	94:10 103:12	25:8,15 28:6,8	<b>demob</b> 74:8	44:12 71:18 77:16
<b>continued</b> 78:22	<b>course</b> 7:5,10 19:3	32:4 41:3,24 51:24	<b>demonstrate</b> 88:16	79:8 98:17 102:17
<b>continues</b> 61:6 71:7	59:6 73:12 83:4	52:8,10 53:6,7	<b>demonstration</b> 16:2	<b>different</b> 7:12 20:8
<b>continuing</b> 74:12	<b>courses</b> 74:22	57:20 58:16,20,20	16:5,17 56:10	20:21 28:22,23
<b>contract</b> 28:1,3	<b>Court</b> 99:6,11	58:21 74:11 79:15	<b>denominator</b> 34:17	33:1 35:6 55:12
44:19 46:1 60:18	<b>cover</b> 100:7	<b>database</b> 51:18,20	34:20	73:4 74:15,19
65:6	<b>covered</b> 100:16	<b>dates</b> 72:6	<b>department</b> 2:7	77:10,18 86:23,25
<b>contracting</b> 17:14	<b>Craig</b> 12:10 13:12	<b>day</b> 3:11,14 5:5 10:1	4:22 11:8,13 12:1	91:25
19:24 24:4 52:23	14:10 89:4,21	20:3 26:14,14	15:22 17:7 18:13	<b>difficult</b> 4:10,17
58:3 65:15 66:3,13	105:6,19	70:13 95:7 97:16	18:18 21:15,22	<b>Digital</b> 57:5
76:18 80:12,25	<b>crazy</b> 29:2	<b>day-to-day</b> 20:1	22:22,25 23:16	<b>dignity</b> 6:4
93:15,24 97:13	<b>create</b> 37:2,10,17	<b>days</b> 23:4 47:18 69:3	24:20 31:5 33:17	<b>diligence</b> 70:15
104:10	44:17 60:5,8 61:14	<b>deal</b> 101:11	39:12,14 40:4,15	<b>direct</b> 4:22 65:19
<b>contractor</b> 65:17	61:19 64:13 93:6	<b>deals</b> 92:14	40:16,25 44:13	<b>directed</b> 63:3
91:17	93:16 98:3	<b>Dear</b> 5:22	54:5,6 55:14,24	<b>direction</b> 54:23
<b>contractors</b> 59:14	<b>created</b> 56:24 57:1	<b>December</b> 1:13	56:24,25 57:7,13	86:24
90:5	60:3	62:24 73:24 75:24	76:6 100:5 103:16	<b>directly</b> 46:3,13
<b>contracts</b> 25:8 41:11	<b>creating</b> 45:12	90:5	104:19	48:15
59:12,16,22 66:25	<b>creation</b> 9:18 15:15	<b>decide</b> 70:14	<b>departments</b> 35:7	<b>director</b> 12:23 37:20
67:15 92:5	<b>credentialing</b> 56:3	<b>decided</b> 40:20 86:10	<b>depending</b> 33:24	41:8 58:10 71:25
<b>Contreras</b> 2:4	<b>credit</b> 8:7	<b>decision</b> 61:8 63:23	<b>Deputy</b> 12:10,23	<b>directors</b> 38:13
<b>Contreras-Sweet</b>	<b>crime</b> 93:22	99:7,11	89:5	106:10
3:13,23 7:24 10:7	<b>criteria</b> 87:7,14,15	<b>decisions</b> 20:1 38:7	<b>Derrick</b> 2:11 13:6	<b>disabled</b> 60:20,23
<b>contributing</b> 84:21	102:12,13	67:8	68:4 69:25 70:6	75:9
<b>control</b> 96:17	<b>critical</b> 19:6	<b>deck</b> 16:11	76:19	<b>disappointed</b> 52:21
<b>conversation</b> 78:6	<b>cross-agency</b> 5:13	<b>declaration</b> 81:16	<b>deserve</b> 6:4	<b>disaster</b> 65:22
<b>conversations</b> 70:23	<b>crossed</b> 73:10	<b>declare</b> 81:20	<b>design</b> 91:19	<b>discovered</b> 97:19
<b>cool</b> 40:22 43:9 47:4	<b>crux</b> 7:18	<b>declaring</b> 81:18	<b>designated</b> 62:19	<b>discretionary</b> 63:15
<b>cooperation</b> 14:19	<b>culminating</b> 18:7	<b>dedicated</b> 103:25,25	<b>Designed</b> 101:4	<b>discussion</b> 2:16
<b>cooperative</b> 73:14	<b>current</b> 26:3 27:15	<b>dedication</b> 9:22	<b>detail</b> 31:1 46:3	47:19 85:12 90:2
73:20 74:12 76:2	76:2	10:23	<b>detailed</b> 37:16 40:18	95:8 102:13
<b>copy</b> 56:11 84:22,23	<b>currently</b> 75:23	<b>default</b> 39:16 42:15	<b>details</b> 28:3 36:1	<b>discussions</b> 71:12
<b>correct</b> 58:19	<b>curriculum</b> 74:5	<b>defense</b> 2:7 12:1	41:11,21,22 44:10	87:16
<b>correlation</b> 82:9	<b>CV</b> 96:7	15:22 21:22 22:22	44:22 45:2 47:11	<b>dive</b> 20:12
<b>cosponsorship</b> 74:9	<b>cyber</b> 89:22 90:2,6	22:25 23:16 31:5	<b>determines</b> 99:25	<b>diversity</b> 77:11
<b>cost</b> 59:17 98:4	90:17 91:1 93:22	33:17 39:12,15	<b>determining</b> 102:11	<b>divisions</b> 25:13
<b>couldn't</b> 78:15		40:4,15,25 76:6	<b>develop</b> 32:16	<b>divorced</b> 5:23
81:11	<b>D</b>	90:3,10 91:16	<b>developed</b> 22:5	<b>document</b> 21:2 49:3
<b>counsel</b> 107:7,11	<b>D</b> 3:1	<b>define</b> 45:13	<b>development</b> 1:8 3:8	49:4 90:1,18 92:1
<b>counseling</b> 8:5	<b>D.C</b> 75:10	<b>defined</b> 46:19 96:18	12:12 21:14 37:7	<b>documentation</b>
<b>count</b> 69:12	<b>daily</b> 68:9	<b>definitely</b> 17:20	58:4 71:6 75:6	64:21
	<b>Danielle</b> 2:8 16:16	51:4,7 52:9 70:21	80:13 98:11	<b>documents</b> 64:19
		70:23 95:18	<b>DFARS</b> 90:7,21	<b>DoD</b> 2:19 15:25 17:8



17:15 26:23,25 29:8 35:19 50:19 52:10 61:4 67:14 76:15 89:20 90:3,8 91:14 92:10,12 105:19 <b>DoDAAC</b> 24:3,10 30:5,18 38:15 <b>DoDAACs</b> 24:9,11 30:9 <b>Dodds</b> 2:10 58:3,9 58:10 63:15,17,19 64:4 68:1 69:4 70:6,7 102:24 <b>doesn't</b> 75:11 84:6 98:5 <b>Dog</b> 75:14 <b>doing</b> 3:10 9:25 16:25 17:4,7,9,10 19:10 20:18,19 26:10 39:2,13,14 39:15 40:3,4,21 48:3 54:16 57:20 65:8 66:12 69:4 76:10 78:12,22 79:3 80:4,14,16,19 81:10 87:2,22 88:18 89:9 93:9,19 95:15 98:12 101:3 101:15 104:8,18 105:14 106:10 <b>DOL</b> 2:18 89:14 101:14 105:20 <b>dollar</b> 35:8 <b>dollars</b> 24:23 29:9 29:21,22 31:17 34:24 35:23 82:21 83:21 97:12 <b>domestically</b> 104:9 <b>don't</b> 58:17 65:14 69:1,12 71:13 79:15,23 83:10 89:15 92:9 93:15 96:2 99:22 102:19 102:20 <b>door</b> 56:19 100:8 <b>double-down</b> 88:22 <b>doubling</b> 99:4	<b>downhill</b> 82:16 <b>downloaded</b> 55:18 <b>Dr</b> 2:8,19 11:24,25 16:1,3,16 18:1 20:17 89:20,21 92:20,24 <b>drafting</b> 66:7 <b>dramatic</b> 100:13 <b>draw</b> 78:12 <b>drill</b> 31:14 <b>drill-down</b> 34:1,3 <b>drive</b> 42:20 71:11 <b>drived</b> 38:21 <b>driven</b> 46:12 <b>driving</b> 72:25 <b>drop</b> 3:25 27:20 40:17 <b>drop-down</b> 25:3 28:16 32:11 36:1 43:24 <b>drop-offs</b> 79:14 <b>dropping</b> 29:21,22 <b>drove</b> 80:8 <b>due</b> 70:15 <hr/> <b>E</b> <hr/> <b>E</b> 2:1 3:1,1 <b>earlier</b> 9:21 51:17 80:4 89:8 101:14 103:18 <b>early</b> 6:20 21:5 54:4 57:10 <b>easier</b> 19:16 42:12 52:1 56:1 <b>easily</b> 20:12 <b>easy</b> 20:23 22:20 28:2 47:23 56:14 <b>ebook</b> 55:16,17 <b>echo</b> 15:2 <b>economically-disa...</b> 63:9 <b>economy</b> 84:21 <b>edits</b> 49:12 <b>educating</b> 95:22 <b>education</b> 72:12 <b>effect</b> 99:17 <b>effective</b> 59:18 60:11 62:23,24	63:6 65:24 <b>effort</b> 4:13 17:21 19:21 55:25 90:15 <b>efforts</b> 8:13 9:9 80:20 <b>eight</b> 99:5 <b>Eighty-five</b> 79:7 <b>either</b> 13:18 37:21 44:15 70:5 90:13 104:9,10 <b>elements</b> 22:15 <b>elephant</b> 19:17 <b>eligibility</b> 35:8 68:11 75:11 99:13 <b>eligible</b> 24:23 29:9 31:17 32:2 34:18 34:24 35:15,23 73:19 <b>email</b> 12:18 38:4 69:17 94:23 <b>emails</b> 47:13 <b>emerging</b> 92:25 <b>employed</b> 107:8,11 <b>employee</b> 13:6 51:23 107:10 <b>employees</b> 87:6 <b>employer</b> 56:20 <b>employers</b> 56:14 <b>employment</b> 11:8 15:6 54:9,11,17 55:15 76:7 87:5,12 <b>encourage</b> 70:24 100:11 <b>encouraged</b> 77:13 <b>ended</b> 5:23 <b>ends</b> 90:22 <b>energy</b> 4:24 <b>engage</b> 21:2,5 45:15 46:11 47:16 <b>engaged</b> 46:23 72:13 102:25 <b>engagement</b> 5:13 47:14,21 48:25 49:24 71:15 76:16 78:22,24 80:7 95:20 99:3 <b>engaging</b> 80:11 <b>enhancements</b>	49:25 81:24,24 <b>enjoying</b> 8:22 <b>ensconce</b> 8:2 <b>ensure</b> 93:7 <b>ensuring</b> 15:8 <b>enter</b> 70:16 73:25 91:4 <b>enterprise</b> 19:10 47:24 48:10 <b>enterprise-wide</b> 49:16 <b>entertain</b> 19:5 <b>enthusiasm</b> 7:1 <b>entire</b> 25:15 34:20 105:25 <b>entrepreneur</b> 9:24 <b>entrepreneurial</b> 75:6 79:10 <b>entrepreneurial-c...</b> 97:19 <b>entrepreneurs</b> 3:11 3:15 6:3 9:17 52:24 53:1 75:22 76:13 <b>entrepreneurship</b> 5:14 7:15 57:22 75:3,15 81:25 84:9 84:23 94:16 95:18 <b>environment</b> 45:14 46:6 50:16,19,19 <b>equal</b> 6:13,14 <b>eras</b> 74:7,18 <b>erect</b> 6:20 <b>especially</b> 15:4 106:5 <b>ESRS</b> 53:9 62:6 <b>essential</b> 17:12 <b>essentially</b> 34:21 91:4 92:8,12,14 <b>establish</b> 86:20 <b>established</b> 15:14 <b>establishment</b> 86:20 <b>evaluate</b> 65:5 66:11 66:25 88:20 <b>evaluating</b> 65:4,16 <b>evaluation</b> 87:7,14 87:15 <b>evaluations</b> 67:12	87:18 <b>event</b> 55:2 97:10 <b>events</b> 9:13 72:7,21 72:23 77:23 78:18 78:19 94:10 97:15 <b>eventually</b> 24:8 38:9 49:9 91:19 <b>everybody</b> 6:11 13:18,25 14:4 18:2 22:17,18,19 26:5 29:2 48:24 81:17 87:1 99:19 <b>everything's</b> 20:24 <b>exactly</b> 28:4 80:13 106:1 <b>examining</b> 19:1 <b>example</b> 72:5 73:4 88:10 90:9 <b>examples</b> 16:12 <b>Excellence</b> 20:6 <b>excellent</b> 50:12,12 <b>Excess</b> 81:4 <b>excited</b> 15:21 18:4 96:3 97:15 <b>exciting</b> 18:7 <b>excluded</b> 29:12,13 35:24 67:16 <b>exclusion</b> 36:1 <b>exclusions</b> 29:9,17 34:25 <b>Excuse</b> 23:7 <b>executive</b> 12:24 37:11 <b>exhibited</b> 4:24 <b>EXIM</b> 13:4 103:14 103:19,23 104:5 <b>existence</b> 70:12 <b>existing</b> 64:18 <b>expand</b> 104:11 <b>expanded</b> 8:5 66:21 <b>expanding</b> 65:21 99:13 <b>expands</b> 75:5 <b>expansion</b> 71:23 <b>expect</b> 62:13 88:23 <b>expectations</b> 90:25 <b>expected</b> 83:12 <b>expense</b> 94:2
---	---	--	--	---

**experience** 17:14  
**experienced** 7:2  
**experiences** 72:22  
**expertise** 22:17  
**explain** 99:9  
**explanation** 52:4  
**explore** 21:25  
**exposed** 90:14  
**express** 84:10  
**expressed** 93:15  
**extended** 67:10  
**external** 45:7  


---

**F**  
**F** 6:12  
**face** 3:16 10:12  
**face-to-face** 77:22  
**Facebook** 77:23  
78:15  
**facilities-related**  
43:5,8  
**facility-related** 34:2  
**facing** 25:23  
**fact** 102:21  
**factor** 26:17 39:8  
**factors** 25:11 26:2  
27:12 31:13 37:4  
39:22 46:14 48:23  
**failures** 95:2  
**fair** 62:18 64:6  
**fall** 99:23  
**Families** 74:10  
**family** 5:18  
**far** 18:9 19:8 25:7  
42:11 59:19,20,25  
62:5,23,25 64:5,25  
66:4 68:11,18 75:6  
**farther** 24:2  
**faster** 84:2  
**favorites** 29:1  
**features** 24:7 49:23  
**February** 58:18  
64:16  
**FedBizOpps** 46:13  
47:18 51:23,24  
52:7  
**federal** 3:18 17:3,15  
40:10 72:13 73:7

74:23 78:11 90:3  
104:23  
**federal-wide** 40:11  
**fee** 82:5,8,17 83:5,5  
83:21 84:8,12,14  
85:1  
**feed** 50:21 52:1  
**feedback** 75:2 79:7  
**feel** 14:2 33:22 51:5  
79:23 93:18 94:22  
95:15  
**fees** 7:20 82:1,1,22  
82:22 84:19  
**Field** 77:13  
**figured** 17:9  
**fill** 47:3  
**filled** 14:25  
**filling** 81:7  
**filter** 23:18,24 25:14  
25:21 42:21 43:3  
**filters** 39:18 42:13  
42:24 43:11  
**final** 14:24 56:8,10  
58:18 59:18,20  
60:10 62:1,2,3  
64:17,23 65:11,13  
65:20 66:4 76:1  
99:12,16 103:1  
**finalize** 85:21  
**finalized** 15:18  
48:22 49:5,7 60:3  
70:20  
**finalizing** 85:23  
**finally** 38:10 46:20  
48:22  
**financial** 99:17  
**financially** 107:11  
**financing** 104:5  
**find** 5:7 10:10 16:23  
17:7 18:11 20:14  
20:16 21:8,25 40:7  
56:11,16 62:16  
99:23  
**finding** 101:6  
**findings** 9:3  
**fingertips** 20:24  
28:6  
**fire** 40:24

**firewall** 23:2,3  
40:24 50:19  
**firm** 87:7  
**firms** 86:21  
**first** 3:14 4:2,21  
6:21 7:8 8:8,8,9,15  
21:11 50:8 54:14  
58:16 59:3 61:15  
61:18,22 63:20  
67:25 69:21 73:14  
74:11 77:3 84:1  
90:20,24 94:23  
97:24 103:13  
**fiscal** 13:24 41:2  
66:13 67:1 81:14  
89:1  
**five** 24:12,13 50:8  
72:25 82:15 85:16  
97:14  
**five-year** 55:1 66:6  
66:8  
**fixing** 19:2  
**flow** 24:9 92:6  
**focus** 9:22 18:10,18  
18:24 20:4 31:14  
31:21 32:6,24 33:5  
33:14,20,22,24  
53:9,11 103:25  
**focused** 25:15 36:23  
38:25 77:12  
**focuses** 20:10 26:1  
45:23  
**focusing** 18:20  
19:22 33:23 95:17  
**folks** 16:5,8 78:8,10  
89:25 90:22 92:25  
93:8 100:20  
**follow** 73:9 103:3  
**follow-on** 46:1  
**following** 54:2  
**followup** 16:4 92:19  
**force** 1:7 2:16 3:8  
5:17 10:23 11:11  
13:21 14:23 15:1  
34:17 37:16 48:3  
86:5 88:5,8 89:12  
101:22 103:15  
106:16

**forecasted** 41:6  
**forecasting** 40:25  
**forecasts** 41:2 49:19  
**foregoing** 107:5  
**forgetting** 7:6  
**Forgive** 76:8  
**form** 14:16  
**formal** 3:24  
**forth** 38:8 106:6  
**fortunate** 17:16  
**forums** 47:20  
**forward** 3:9 8:25  
10:1,24 11:15 39:6  
42:9 53:10 54:2  
57:25 58:5 70:3  
72:24 73:2 75:2,18  
76:16,20 77:14  
80:10 81:1 85:23  
88:3 95:24 96:22  
101:19 103:1  
104:14,17  
**found** 16:20 40:9  
81:23 82:2 83:4  
84:4 93:10 99:20  
**Foundation** 74:11  
**four** 75:4  
**FPDS** 22:12 23:1  
25:4 28:2 41:25  
46:3 53:3,12  
**frame** 85:17  
**framework** 14:7  
**franchise** 95:6,9  
**franchising** 74:24  
**frankly** 91:9  
**free** 55:17,21 94:22  
**frequently** 70:9  
**front** 71:3  
**FTE** 98:5  
**full** 15:1 23:11  
**full-time** 87:6,12  
**fully** 62:6  
**fun** 77:24 78:16  
95:24  
**functional** 36:22,23  
**functionalities**  
44:11  
**functioning** 66:17  
**funky** 37:25

**further** 18:14  
102:14 107:9  
**future** 24:15 45:6  
46:11 53:5 100:2  
**FY-15** 59:2  
**FY-16** 14:16,19  
58:18  
**FY-2015** 58:17  


---

**G**  
**G** 3:1  
**gains** 8:11  
**Galvin** 2:8,19 11:24  
11:25 12:1 16:1,3  
16:16 18:1 20:17  
89:20,21 92:20,24  
**gaps** 57:23  
**Garcia** 71:8 86:6  
**Gavino** 2:22 10:13  
10:13,18 96:24  
97:3,5  
**GCBD/Policy** 2:9  
**general** 16:21 54:15  
70:11  
**generally** 9:7 88:15  
**generate** 49:6  
**generated** 49:1  
**generation** 77:18  
86:24  
**generations** 77:5,12  
**geographically**  
93:12  
**getting** 13:25 14:19  
55:22 59:21,24  
70:16 74:25 79:6  
82:3 97:20 100:18  
**GI** 95:13  
**give** 6:10,11 14:9  
48:7 50:7 66:11  
68:1,10 71:8 72:21  
90:16,18 98:10  
99:9 105:12  
**given** 6:14 34:25  
89:2  
**gives** 81:14  
**giving** 58:15 98:15  
98:18  
**glad** 78:15

<b>Global</b> 103:16	27:18 28:1,8,14,18	<b>grateful</b> 3:19 4:1	<b>half</b> 9:11 56:7,17	98:23 100:23
<b>globally</b> 104:6	28:25 30:3 31:6,10	5:12 12:17 78:10	83:10,18	101:12 102:23
<b>go</b> 10:11 11:6 14:13	31:13,15 33:15	80:1 89:9 104:25	<b>Halfway</b> 90:20	103:7 104:16
17:3 18:14 20:5,25	34:7,9,13 36:15,20	<b>great</b> 3:9 6:7,22	<b>halved</b> 7:21	105:9,21,24 106:8
21:9,25 22:1,1,5	36:20 37:1,4 38:23	8:22 9:21 10:1	<b>Hampton</b> 105:7	106:15
23:14,17 24:18	39:6,7,10,16 40:8	11:15 15:8 18:3	106:10	<b>Hellman</b> 12:10,10
25:4 27:12 28:4,6	40:13,14,14 43:20	39:1 52:19,20	<b>handbooks</b> 21:20	<b>hello</b> 3:25 11:25
31:15 33:2,8,15	44:9,10,12,23,24	54:18 70:3 71:7,24	<b>hands</b> 20:2	12:5
34:1,13 35:4,22	45:19 46:2,6 47:12	76:15,21 78:13	<b>happen</b> 24:7 49:8	<b>help</b> 4:9 14:14,15
38:18 39:7,17 40:6	48:11,20,25 49:1,9	79:19 94:15 98:2	60:19 87:13 91:14	16:20 30:14 36:14
40:19 41:1,9,20	50:8 51:8,24 53:14	98:24 100:15	<b>happened</b> 27:21	37:1 57:22 59:15
42:11,18,25 43:4,8	58:2,4,11 61:6	105:12 106:10	28:4 29:15 38:6	65:14 93:7 98:5
43:10,16 44:8,20	63:23,24 64:7	<b>greatest</b> 6:18	77:2	<b>helped</b> 6:19 7:4
44:25 46:4 47:1,5	66:19,20 67:7,25	<b>green</b> 30:9 32:6	<b>happening</b> 34:6	<b>helpful</b> 28:15 31:23
48:6 50:3 51:6	68:1,3,5 70:11	<b>group</b> 16:7 42:20	42:9 46:6,9 48:2	74:2 105:14
58:6,8,11,20 59:9	71:3,5 74:13,20	54:19 70:19 71:9	49:19 57:8 68:15	<b>helping</b> 98:14
61:11 63:23 64:7	76:11 78:5,6 81:1	88:13,24	76:3 78:7 104:19	<b>helps</b> 26:16 33:8
64:11,24 65:10,18	81:4 85:14,14,17	<b>groups</b> 33:18 64:8	105:13	93:6
66:1 67:3 69:1	86:8 89:4,7 91:8	83:16,17	<b>happens</b> 37:8 38:8	<b>here's</b> 46:24 47:7
75:20 85:18 86:8	96:24 99:7,10,15	<b>grow</b> 71:7 73:2 79:5	38:12 55:8 75:10	<b>hereto</b> 107:11
86:17 94:7 100:8	99:15 101:3	79:5	<b>happy</b> 50:2 69:23	<b>heretofore</b> 7:11
100:12,24 101:1	102:20 103:19	<b>growing</b> 5:16	94:24 106:18	<b>heroes</b> 6:6
102:3 103:16	106:15,15	<b>growth</b> 79:17	<b>hard</b> 22:13 79:20	<b>hey</b> 20:17 30:13
<b>goal</b> 26:1,2,20,23	<b>good</b> 10:13 18:2	<b>GSA</b> 2:22 10:11,14	80:2 93:10	43:13 44:18 46:5
27:1,7 30:10 36:24	26:11,13 29:14,18	10:18 96:22 97:6	<b>hardest</b> 14:17	<b>Hi</b> 12:10 52:18 97:4
37:3,10,18 38:11	29:23 54:22 55:22	97:10,25	<b>Harley</b> 97:24	105:9
58:25,25 59:2,7	58:9 68:2,19,23,24	<b>guarantee</b> 84:4,5,8	<b>harm's</b> 5:19 6:5	<b>hidden</b> 40:23
79:17 80:20 88:18	69:11 81:6 95:15	<b>Guard</b> 74:7	<b>hashtag</b> 78:4	<b>hierarchy</b> 87:18
101:10	100:10,20 102:16	<b>guess</b> 48:6 67:5	<b>hasn't</b> 52:7 67:18	<b>higher</b> 54:13 82:3
<b>goaling</b> 30:20	103:11 105:6	<b>guessing</b> 57:3	<b>hats</b> 104:1	83:12
<b>goals</b> 25:12,22,24	<b>gotten</b> 15:11 48:23	<b>guidance</b> 13:15	<b>haven't</b> 48:12 51:2	<b>highest</b> 59:1,4
26:16 30:4,5,17	<b>GovDelivery</b> 78:8	98:15	71:10	<b>highlight</b> 7:1 54:24
33:9,12 36:21	<b>government</b> 16:7,22	<b>guide</b> 45:19 55:15	<b>Hawaiian</b> 65:23	55:24
37:18,24 38:21	17:4,15,22 50:15	<b>guided</b> 20:24 45:21	<b>he's</b> 72:1 97:25	<b>highlights</b> 54:8
61:14,21 64:9	52:22,23 53:8 58:3	<b>guides</b> 44:21	<b>headed</b> 87:3	68:10
66:13 67:16 88:15	80:12 104:10	<b>guiding</b> 46:25	<b>heads-up</b> 90:17	<b>hire</b> 98:10
106:6	<b>government-use</b>	<b>guile</b> 5:9	<b>hear</b> 15:18 20:7	<b>hired</b> 97:24
<b>Godwin</b> 79:20	50:21	<b>Gulf</b> 77:9,9	101:23	<b>historical</b> 29:3
<b>goes</b> 4:18 10:21 19:9	<b>Governors</b> 56:6,8	<b>guy</b> 96:25 103:13	<b>heard</b> 15:12 72:8	35:18 42:6 45:24
24:1 31:7 37:10	<b>grade</b> 66:11,14,20	104:1	76:18 89:13 90:10	<b>history</b> 38:6
45:22 46:20 88:2	<b>graduated</b> 72:18	<b>guys</b> 23:21 41:6 50:1	101:14,16 102:25	<b>hit</b> 44:9,11
<b>going</b> 4:17 5:16 6:21	<b>graduates</b> 72:16	50:23 51:13 53:25	<b>hearing</b> 3:16 8:24	<b>hmm</b> 26:19 27:19
8:24 10:9,11 13:14	<b>grant</b> 75:23	58:13 95:1 97:8	8:25 10:2 13:8	43:4,16
15:18 16:2 17:9	<b>grantees</b> 72:2	102:13 105:14	76:21 80:10	<b>hold</b> 19:12 35:2
18:8,14 20:20 21:9	<b>grants</b> 75:4		<b>Heilman</b> 34:16 35:5	<b>holiday</b> 106:17
21:10,21 22:2,5,24	<b>grants.gov</b> 73:17		35:11,14 36:7 89:5	<b>holistically</b> 93:23
23:5,6,10,14,17,17	74:3		89:7,19 92:20 94:6	<b>Holly</b> 70:1
24:18 25:21 27:12	<b>graph</b> 28:20		95:25 96:21 98:19	<b>honest</b> 52:21
		<b>H</b>		
		<b>hacked</b> 90:14 91:11		
		93:12 94:3		

<b>honor</b> 18:3 103:17	<b>idea</b> 66:24 69:8	<b>increases</b> 29:20	<b>integrate</b> 55:12	90:21 91:1,18 92:3
<b>hope</b> 14:24 71:18	<b>ideas</b> 42:23	<b>increasing</b> 29:21	<b>integrity</b> 90:10	93:4,5,13,23 94:1
77:16 106:17	<b>identification</b> 93:21	79:4 84:4,5	91:12	99:16 100:20
<b>hopeful</b> 78:20	<b>identify</b> 45:4 46:19	<b>incredible</b> 4:23 7:7	<b>intended</b> 50:20	102:8,19 103:17
<b>hopefully</b> 42:2	68:12	9:9	87:13	105:10,14
52:24 59:19 76:24	<b>IDIQs</b> 87:11	<b>incredibly</b> 11:12	<b>intent</b> 91:12	<b>item</b> 86:16 89:12
80:8 89:9	<b>impact</b> 11:15 31:20	<b>incremental</b> 8:11	<b>interact</b> 5:6	<b>items</b> 32:9
<b>hoping</b> 14:7 78:1	38:7 78:20 99:7	<b>incurred</b> 59:17	<b>interactive</b> 15:19	
97:1	<b>impacts</b> 93:4	<b>individually</b> 6:24	<b>interagency</b> 1:7 3:7	<b>J</b>
<b>horizon</b> 52:9	<b>implement</b> 60:7	<b>industrial</b> 21:19	78:21 98:13	<b>Jackiewicz</b> 2:22
<b>host</b> 95:5	64:17 65:1,1 66:5	92:11	106:16	10:16,17 97:1,4,7
<b>hosted</b> 97:9	90:9 91:9 92:3	<b>industries</b> 62:20,22	<b>interest</b> 73:18 74:1	<b>Jackson</b> 13:3 17:19
<b>hosting</b> 57:17	94:2	<b>industry</b> 17:6 47:18	74:25	103:11,14 104:16
<b>hotspots</b> 40:2	<b>implementation</b>	<b>ineligibility</b> 100:1	<b>interested</b> 70:25	<b>James</b> 2:8,19 100:19
<b>hour</b> 101:4	101:5	<b>inform</b> 57:22	74:3 98:8 107:12	<b>January</b> 62:3 73:13
<b>House</b> 5:2 57:6	<b>implemented</b> 62:7	<b>information</b> 19:11	<b>interesting</b> 31:16	76:4,17
<b>household</b> 5:23	<b>importance</b> 66:19	22:20 35:12 37:16	34:10 35:3 36:3	<b>Jen</b> 1:25 107:4,18
<b>housekeeping</b> 14:22	<b>important</b> 6:2 8:2	37:19 42:1 44:21	70:21 105:11	<b>Jerry</b> 79:20 80:19
<b>houses</b> 39:25	8:14 16:21 19:6	45:3,18 47:4,11,11	<b>interests</b> 77:10	94:12
<b>HUBZone</b> 8:16,17	21:18 31:13 41:23	47:19,23 48:19	<b>interface</b> 55:11	<b>Jerry's</b> 80:11
59:6 60:6 62:12	55:7 81:15 85:1	50:22 51:23 52:5	<b>interim</b> 59:20 62:24	<b>Jim</b> 11:25 51:9 76:8
63:21 64:1 65:19	93:23 101:21	56:16,20 57:3 61:2	99:12,16	<b>job</b> 9:18
65:23	<b>impressions</b> 78:4	61:7 67:5 69:1	<b>interject</b> 44:15	<b>jobs</b> 8:7,10 65:2,12
<b>huge</b> 48:11 71:24	<b>improve</b> 17:11	90:11,13 91:13,20	<b>internal</b> 16:7,21	98:7
76:15 78:20	18:24 20:20 26:21	91:21,25 92:12,15	<b>internet</b> 55:20	<b>John</b> 5:22 6:12
<b>human</b> 80:17	30:14 31:3 41:5	98:25 101:10	<b>interpret</b> 64:2	57:20 81:7
<b>Huntsville</b> 73:5	42:13 55:11	102:9	<b>introduce</b> 16:1 81:4	<b>join</b> 11:5,21
<b>hyperlinked</b> 75:19	<b>improvement</b> 18:10	<b>initial</b> 14:7	<b>introduction</b> 103:21	<b>joining</b> 3:6,14 73:3
	20:16 33:13 38:25	<b>initially</b> 23:16	<b>inventory</b> 57:21	86:2
<b>I</b>	43:2 82:20,21	<b>initiative</b> 80:4 86:21	<b>investment</b> 100:18	<b>joint</b> 60:17,21 96:11
<b>I'd</b> 50:2 94:24 96:21	<b>improvements</b>	<b>initiatives</b> 18:20	<b>inviting</b> 51:10	96:13
97:8	18:21 53:9,10	79:21	<b>isn't</b> 99:25	<b>Jonathan</b> 16:18
<b>I'll</b> 44:7 48:14 50:7	81:25 82:1,17	<b>inlaid</b> 38:22	<b>issued</b> 59:18 60:10	17:18
70:7 76:25 81:1	<b>improving</b> 18:17	<b>input</b> 14:8,9,11	61:25 64:14 66:4	<b>Joseph's</b> 75:13
92:18 98:23 102:3	<b>in-</b> 78:18	38:15 89:2	<b>issues</b> 48:22 95:18	<b>joys</b> 6:18
104:3	<b>in-depth</b> 103:21	<b>insert</b> 89:22	101:8	<b>July</b> 60:10
<b>I'm</b> 44:9,23 48:1,20	<b>inch</b> 99:21	<b>inside</b> 16:9	<b>it's</b> 44:10 45:18 46:2	<b>jump</b> 17:23 57:16
48:25 49:1 51:8	<b>include</b> 37:4 87:4	<b>insight</b> 51:14 102:14	47:8 50:14 51:3,4	58:5 99:23
52:18,20 58:4,10	<b>included</b> 35:15	105:13	52:21 55:7,21 56:8	<b>jumping</b> 22:3
58:11 68:7 71:3	<b>including</b> 80:7	<b>installations</b> 6:9	56:10 58:17 62:11	<b>June</b> 59:19
75:5 78:1,10,15,20	<b>incorporated</b> 52:7	<b>instance</b> 27:18	62:18,18,19 63:6	<b>justification</b> 32:23
79:12,25 81:7,10	75:14	35:20 36:13 40:13	63:15,17,19,24	38:1,2
85:14 89:4,25	<b>incorporation</b> 53:6	42:18 44:24	64:7 67:6,18 68:5	<b>JV</b> 96:17
96:24 97:1,4 104:1	<b>increase</b> 18:23 33:3	<b>instances</b> 4:12 91:11	68:19,25 69:2,5	
104:2	39:20 80:21 83:1,7	<b>Institute</b> 72:7,15	70:2,16 73:24	<b>K</b>
<b>I've</b> 47:3,7 48:20,23	83:12 95:19 100:1	74:10	75:11 76:14 78:23	<b>keep</b> 78:6 91:12
48:23,24,24 49:25	100:3	<b>instituted</b> 81:23	81:21,21 83:11	<b>keeping</b> 76:20 78:24
58:14 84:22,23	<b>increased</b> 83:17	82:17 84:11	84:24 85:1 87:13	<b>Ken</b> 2:10 58:3,6,10

63:11 67:22 70:6 70:18 71:2 102:24 <b>Kennedy</b> 6:12 <b>kidding</b> 39:2 41:4 <b>kind</b> 18:7,16 20:4 21:11 22:2 30:1 31:7 33:7 36:9,10 39:23 42:8 45:21 49:21 58:11,13,19 63:19 64:1,10,20 66:22 82:9,16 93:2 98:9 <b>Kingdomware</b> 99:4 99:11 100:24 101:5 <b>Kingdomware-rel...</b> 99:6 <b>Klingelhofer</b> 2:21 12:8,8 67:22,23 68:20 96:2,19 <b>know</b> 3:15 4:10,14 4:16,25 5:7,8,17 5:25 6:12,25 7:6 8:12 9:4,19,25 10:21 12:17 13:22 14:6,14 18:6,16,19 19:8,17 22:10 26:4 26:9,10,11,16,17 28:3,13,24 29:2,4 29:23 30:13,24 31:12,15,22 32:5 32:12,17 33:7 34:20 36:11 40:9 40:20 41:15 43:5,7 44:4 45:3,15 46:7 46:10 48:3 51:5,6 52:3 54:25 64:10 67:20 68:2 70:8 73:21 77:15,16 78:21 79:10 83:10 87:8 88:17 90:12 90:25 91:2,5,15 92:8,10,14,16 93:1 93:20 94:1,3 96:3 96:7 98:16 101:17 101:21 102:18,19 103:17 104:7,13 105:16	<b>knowledge</b> 31:23 48:1,5 <b>Korean</b> 77:7 <hr/> <b>L</b> <hr/> <b>Labor</b> 11:8,14 17:7 54:5,6 55:14,24 56:24 57:7,13,17 100:6 101:15 <b>lack</b> 60:17 <b>lag</b> 23:1 58:19 79:16 <b>landing</b> 9:1 21:12 <b>language</b> 15:18 36:9 <b>languished</b> 7:12 <b>large</b> 27:25 31:19 61:13,17,20 65:5 77:21 <b>larger</b> 22:18 <b>lastly</b> 14:22 56:13 <b>late</b> 60:4 65:3 <b>launch</b> 7:4 81:1 <b>launched</b> 6:8 73:13 <b>launches</b> 94:20 <b>launching</b> 76:16 <b>law</b> 8:2,18 61:5 103:2 <b>layer</b> 52:10 <b>lead</b> 89:7 <b>leadership</b> 3:10,20 4:4,20,23 19:23 71:24 <b>leading</b> 4:13 79:20 <b>learn</b> 57:21 58:1 78:9 <b>learning</b> 8:25 74:17 79:11 <b>learnings</b> 80:15 <b>leave</b> 54:4 92:18 <b>left</b> 21:5 25:23 39:5 90:20 <b>legal</b> 26:25 <b>Legion</b> 77:20 <b>legislation</b> 61:12,19 <b>lender</b> 84:6 <b>lenders</b> 7:19,19 <b>lending</b> 77:14 81:1 82:12 83:18 85:6 <b>lends</b> 42:8	<b>Leney</b> 2:23 11:17 12:23 26:23 27:3,6 51:17,21 52:10,13 63:11,11,16,18 70:22 86:13,17,18 88:4,7 96:11 98:24 99:1 101:1 102:16 <b>length</b> 99:22 100:3 <b>lessons</b> 74:17 <b>let's</b> 32:6 37:15 40:15 43:4 <b>let's</b> 59:9 61:11 66:1 <b>letter</b> 5:22 <b>letting</b> 54:1 57:10 <b>level</b> 7:1 18:8 19:22 24:1,2,17 25:17 29:14 30:19,23 31:1 34:12 38:13 38:16 43:19 44:17 47:21 99:22 <b>levels</b> 29:15 38:15 <b>library</b> 49:18 74:21 <b>licensing</b> 56:3,9 <b>life</b> 4:15 18:5 55:4 71:9 72:7 <b>light</b> 101:11 <b>likes</b> 104:20 <b>limitations</b> 59:11 <b>line</b> 3:5 4:16 11:2,22 12:16 27:15 28:20 29:7,8 35:11,18,19 35:22 50:7 70:5 88:19 89:17 95:11 98:20 <b>line-for-line</b> 106:2 <b>lines</b> 23:9 94:18 95:3 <b>link</b> 56:12,16 <b>linked</b> 56:18 <b>linking</b> 100:6 <b>Lira</b> 57:20 <b>list</b> 47:9 90:24 95:19 101:3 <b>listed</b> 90:6 <b>little</b> 4:7 19:16 27:9 27:13 28:18 30:19 35:1 36:2,21 37:24 39:7,24 42:12,17 42:20 52:21 54:4	79:15 92:7 <b>live</b> 23:3,4 77:23 78:15 <b>load</b> 64:19 <b>loaded</b> 48:8 49:14 <b>loan</b> 81:14,19 82:12 82:20,21 83:4,24 85:2 <b>loans</b> 7:20 82:2,4,6,7 82:18 83:3,6,7,8,9 83:12 84:10,12,12 84:13,14 <b>log</b> 91:2 <b>long</b> 5:24 68:22 101:4 106:11 <b>longer</b> 55:20 <b>look</b> 3:8 10:24 11:15 15:15 16:9 17:3 19:19 20:5 22:4 23:5,6,11 26:8,19 28:17 29:1,3,7 31:9,12 32:3,25 33:11,20 34:4 36:3 36:16 41:20 42:15 42:18,25 43:4,7,8 53:5 54:2 57:24 64:4 70:25 72:23 73:2 74:3 75:2,18 75:21 76:16,20 77:6,14 80:9,14 81:13,13 82:10,23 82:25 85:23 86:5 87:3 89:24 90:23 91:19 95:21,24 96:22 101:19 102:15 103:1 104:14 <b>looked</b> 19:7 69:12 <b>looking</b> 8:25 10:1 18:17,24 19:7 23:15 27:19 30:24 32:5 33:17 35:3 46:5,22 64:8 70:3 73:21 74:21 88:15 94:21 95:19 100:2 102:6 <b>looks</b> 33:17 49:1 67:9,14,17	<b>lot</b> 3:19,21 8:4,18 9:3 13:20 15:13 17:20 22:14 27:21 34:16 44:10 51:14 56:4 68:12 69:5,6 70:8,9 71:12 72:4 73:4,6 94:8,15 95:12 98:24 99:20 100:15 104:22 105:14 <b>lots</b> 15:19 <b>love</b> 29:1,3 38:24 51:13 94:25 97:8 98:8,16 <b>lower</b> 61:15,22,23 <b>lucky</b> 22:12 <hr/> <b>M</b> <hr/> <b>M-P-P</b> 69:19 <b>ma'am</b> 3:14 <b>ma'am</b> 69:24 <b>machine</b> 80:17 <b>Maduros</b> 2:6 12:13 12:13 13:17 <b>main</b> 27:13,15 30:21 94:4 <b>maintaining</b> 29:22 <b>MAJCOM</b> 23:25 38:13 <b>MAJCOMs</b> 24:20 38:14 <b>major</b> 23:23 24:12 24:19 44:11 49:23 59:10 99:7 101:7,7 104:2 <b>making</b> 9:5 20:1 32:21 37:11 50:24 51:3 71:9,17 88:21 89:1 <b>manage</b> 18:9 24:12 26:11 31:24 <b>management</b> 20:9 22:8 24:15 30:2,15 30:16 34:15 36:21 <b>managers</b> 19:24 <b>managing</b> 38:3 <b>mandate</b> 66:23 <b>mandatory</b> 46:22,23
---	---	--	--	---

73:24	6:22 9:1 12:16,21	<b>Metz</b> 16:18	97:16	48:17 84:6
<b>manually</b> 38:15,18	15:13,20,23 16:4	<b>mic</b> 13:2,5 51:1 64:3	<b>monthly</b> 28:17	<b>need</b> 15:24 22:20
<b>March</b> 63:6 71:1	58:24 71:22 85:22	103:10	<b>months</b> 57:9,25	24:14 26:9,15,20
88:11,24 102:1,2	86:5 88:11,24,25	<b>Michael</b> 13:3 103:14	<b>morning</b> 10:13	30:12 31:21 33:10
106:19	89:23 90:2 98:14	<b>Microloan</b> 83:19	<b>motivate</b> 92:2	37:12 43:16 44:19
<b>Marcus</b> 74:11	102:1 103:13,20	<b>microloans</b> 83:15	<b>move</b> 21:4,9 34:8	46:8 56:16 68:13
<b>Maria</b> 2:4 3:13	106:16,19,21	<b>microphone</b> 10:12	39:4,6 45:24 48:21	74:25 88:22 98:6
<b>market</b> 16:23 18:24	<b>meetings</b> 11:2 15:19	52:17	53:10 58:2	98:16
19:3,3 20:6,22,23	55:13 71:11,13	<b>Mike</b> 50:10 102:6,23	<b>movements</b> 101:7	<b>needed</b> 49:4 56:3
21:4,6 22:1 40:5	<b>meets</b> 51:12	<b>Milano</b> 71:24	<b>moving</b> 11:24 42:9	<b>needs</b> 15:17 16:24
40:19 41:4 42:7,9	<b>member</b> 2:17 10:20	<b>milestone</b> 73:11	89:12 99:12	54:4 55:20 56:21
44:8,17,20 45:10	45:8 54:3 55:18	<b>milestones</b> 95:1	<b>MRCOE</b> 20:7	70:15 74:19 77:10
45:23 46:4 49:16	57:19 74:20 79:19	<b>military</b> 4:15 6:3,9	100:18	<b>negligible</b> 102:17
49:24 51:19 62:13	85:18 86:9 89:13	12:3,6 55:4 73:12	<b>multiple</b> 21:16	<b>neither</b> 107:7
62:16 64:9 73:21	101:13	74:10 76:5,7 79:18	24:11 28:12 45:2	<b>net</b> 92:11
104:22,24,25	<b>members</b> 15:20	<b>millennial</b> 77:17	66:3	<b>network</b> 93:11
<b>markets</b> 20:21	71:15 73:11 79:18	<b>millennials</b> 9:19	<b>multiplier</b> 40:1	<b>never</b> 11:14 18:13
32:16 34:4,6 39:8	85:10,22 86:12	<b>Miller</b> 81:7	<b>muscle</b> 101:7	103:24
39:10,12 42:22	<b>membership-based</b>	<b>million</b> 78:3 83:9,9	<b>muted</b> 23:9	<b>new</b> 6:21 8:24 10:20
43:1,13 104:11	77:19	83:10,10,18 84:17	<b>myvetbiz</b> 78:5	13:7 18:12 26:16
<b>marriage</b> 70:17	<b>memorandum</b>	84:19 97:12		33:5 51:8 57:20
<b>mass</b> 47:13	72:11	100:18	<b>N</b>	63:4 66:7,24 73:10
<b>massive</b> 19:18	<b>men</b> 8:20	<b>mind</b> 85:17	<b>N</b> 2:1,1 3:1	76:21 87:22,23
<b>mastermind</b> 17:13	<b>mention</b> 67:5 70:7	<b>minor</b> 101:6	<b>NAICS</b> 17:5 36:8,17	95:24 96:4,25
<b>matchmaking</b> 68:16	95:10	<b>minority</b> 83:16	36:18 40:16,17	97:13 103:13
68:17 72:12	<b>mentioned</b> 63:5	<b>minute</b> 27:11 81:8	41:6 42:19,22	106:18
<b>material</b> 99:17,25	74:5 80:3 86:4	<b>minutes</b> 44:6 50:5,8	43:24,24,25 63:4,7	<b>news</b> 13:15 54:18
<b>matter</b> 75:9	89:8 95:13 105:17	76:24 85:16	<b>name</b> 18:2 68:4 81:7	102:16
<b>Matthew</b> 11:1,3	<b>mentions</b> 90:21	<b>missile</b> 90:9,12	94:23 105:3	<b>nexus</b> 73:6
<b>maximum</b> 20:14	<b>mentor</b> 60:16,21	<b>missing</b> 86:11	<b>names</b> 36:10	<b>NGA</b> 56:8
<b>MaxPrac</b> 20:13 35:2	68:14 72:19	<b>mm-hmm</b> 36:2	<b>narrow</b> 39:23	<b>nice</b> 8:1
36:14 38:24 43:19	<b>mentor-</b> 60:24 61:9	<b>MOAA</b> 2:20 94:7	<b>nation's</b> 6:2	<b>Nick</b> 5:7 12:13
<b>mean</b> 4:3 40:9 64:4	<b>mentor-protégé</b>	<b>MOAA.org</b> 94:24	<b>national</b> 56:6,8 72:9	<b>Nicolas</b> 2:6
75:11 88:14 92:25	13:7 60:2,3,12	<b>mockup</b> 21:12	75:12 77:2 80:5	<b>nonveteran</b> 54:17
93:19	61:3 67:24 68:3,6	<b>model</b> 73:1	99:2	<b>nonveterans</b> 54:13
<b>meaning</b> 78:1	68:21 69:21 70:10	<b>modify</b> 37:21	<b>native</b> 65:23	<b>normal</b> 10:22 93:9
<b>meaningful</b> 11:13	76:19 96:4,9,12	<b>moment</b> 3:5 58:7	<b>natural</b> 36:9	<b>North</b> 17:5
57:24 71:17 72:23	<b>mentoring</b> 76:12	81:3	<b>nature</b> 91:23	<b>note</b> 14:22 51:17
<b>measure</b> 17:1 31:4	<b>met</b> 48:16 54:9 57:9	<b>moments</b> 94:19,19	<b>NDAA</b> 59:13 60:7	<b>notes</b> 102:7
79:9 88:18	59:2 75:4	<b>momentum</b> 8:23	61:12 62:10 63:2	<b>notice</b> 64:15 82:11
<b>measured</b> 61:15	<b>Metcalf-Razzino</b>	9:11	64:12 65:20 67:6	<b>notion</b> 102:22
<b>measures</b> 88:17	1:25 107:4,18	<b>money</b> 26:4 39:9	67:17 70:20	<b>November</b> 54:10,12
<b>media</b> 77:22,25	<b>Metheny</b> 2:18 11:7	40:21 42:16 84:20	102:10	54:21 77:3 97:17
<b>meet</b> 26:16,19 51:11	11:7 54:5,7,8	<b>monitor</b> 18:9 26:8	<b>near</b> 41:12	<b>NSN-related</b> 52:3
51:12 59:6,15	<b>methodology</b> 37:3,9	27:17 28:15	<b>neat</b> 26:2 29:10	<b>nuances</b> 70:8
70:13 85:24 93:1	37:17	<b>month</b> 28:19,19,23	30:22 45:6	<b>number</b> 29:14 39:20
96:9	<b>metrics</b> 17:1 20:11	54:10,12,14,22	<b>necessarily</b> 8:17	55:10 66:25 69:11
<b>meeting</b> 1:10 3:3,9	28:9	56:7,17 76:10	24:12 32:24 36:23	69:14 79:4 86:14

87:5 90:21 91:3  
104:1  
**numbers** 35:7 37:6  
45:3 46:2 54:10  
58:18 68:24 79:3  
81:13,20 82:3,6,7  
82:10,20,23 83:1

---

**O**

**O** 2:1 3:1  
**objective** 49:3  
**objectives** 79:11  
**obligations** 29:8  
31:9,10  
**obscure** 93:11  
**observe** 6:19  
**obstacles** 4:17  
**obviously** 40:8  
93:18 96:7 101:16  
**OCA** 2:14  
**occasions** 93:8  
**occurred** 83:11  
**October** 60:11  
65:24 70:2  
**offer** 73:22 74:22  
95:1  
**offered** 75:21  
**offering** 72:19  
**offeror** 74:2  
**offers** 62:14  
**office** 12:1,11 17:16  
24:2,4,6,10 30:11  
38:16 71:5 79:24  
81:3 97:25 103:23  
**officer** 65:15 83:24  
**officers** 12:6 19:25  
**offices** 77:13  
**official** 37:6 38:11  
**oftentimes** 79:23  
**oh** 41:5 68:2 69:11  
101:1 103:9  
105:23  
**OHA** 67:8  
**okay** 11:5,24 16:16  
20:8 22:6 23:10,13  
24:15 26:5 27:11  
28:7,25 33:6,15  
34:11 35:5 36:20

37:14 38:2,11,18  
38:22,23 39:6  
40:12 41:23 43:19  
44:6,9,10,13 49:6  
49:8 51:16 58:8,9  
85:9,14,15,16  
86:18 89:19 97:3,5  
98:23 103:7  
105:23 106:3,3,15  
**Oklahoma** 75:16  
**older** 66:2  
**OMB** 62:2 98:20,20  
98:21  
**once** 37:10,19 38:9  
45:18 47:3 48:20  
60:14 76:10,11  
106:15  
**one-on-** 76:13  
**one-week** 78:19  
**ones** 63:17 81:19  
**online** 10:14 13:24  
16:6 55:15 56:10  
89:25 94:14 97:1  
**onset** 4:2  
**open** 30:7 31:6  
32:11 37:15,15  
59:19 75:8,24  
101:24  
**opened** 78:8  
**Opening** 2:3  
**opens** 41:13,21  
**operating** 66:23  
**opportunities** 3:17  
20:14 43:2 46:18  
73:3 95:21 104:22  
**opportunity** 6:12,14  
25:19 32:7,25 51:7  
73:18,23 74:8  
76:22 95:5 98:11  
99:9 104:25  
**opposed** 102:12  
**opposes** 102:18  
**option** 6:10,11 7:15  
**options** 21:25  
**orange** 35:19  
**orchestrator** 17:20  
**order** 3:3 14:25  
87:11,13 98:6

**ordered** 28:4  
**organization** 11:10  
25:18 30:7 42:7  
66:16 73:25 94:10  
94:13,22 95:18  
97:22 98:4 105:3  
**organizations** 12:4  
30:18 31:19,20  
41:17 44:3 65:23  
77:19  
**organizing** 86:7  
**OSDBU** 66:22 97:25  
101:2  
**OSDBUs** 66:16  
80:11  
**outcome** 77:15  
102:20 107:12  
**outcomes** 71:20  
72:24 78:1  
**outputs** 78:1  
**outreach** 52:19  
71:23,25 72:11  
78:11 80:4 104:1,2  
105:8 106:9  
**outside** 104:21  
**outstanding** 78:13  
**OVBD** 2:12 14:12  
58:5  
**overall** 29:6 34:17  
44:7 58:25 66:20  
82:6,7,23,25  
**overarching** 26:25  
**overseas** 67:15,15  
104:11  
**oversee** 7:8  
**overview** 49:21  
90:19 92:19  
**owe** 6:2  
**owned** 63:13 72:18  
102:12  
**owners** 72:22 95:9,9

---

**P**

**P** 3:1  
**p.m** 1:14 3:3 102:2  
106:21  
**package** 87:4  
**packages** 84:25

**packaging** 87:23  
**packet** 89:25  
**packets** 89:22  
**page** 2:2 21:12  
90:20,24 92:7  
**pages** 90:18  
**paid** 59:17  
**pair** 76:12  
**pairing** 96:9  
**panel** 95:6  
**panic** 92:9  
**paper** 66:7  
**pardon** 103:9  
**part** 5:11,11 17:17  
18:5,19,22 32:2  
35:8 39:10 45:5,9  
45:10 47:4 73:12  
82:22 91:20,20  
92:5 93:11 99:4  
100:8 101:20  
**participant** 55:15  
**participants** 14:8  
74:16 80:8  
**participate** 45:9  
76:14 92:13 98:1  
100:25  
**participated** 78:17  
**participating**  
105:11  
**participation** 14:19  
59:4 105:1 106:12  
**particular** 5:15 72:5  
79:24  
**particularly** 4:22  
7:3 13:21 104:13  
**parties** 107:8,11  
**partnered** 76:6  
**partners** 76:13  
78:21 80:1  
**partnership** 76:7  
80:3  
**parts** 101:21  
**passed** 61:5 67:18  
**passion** 5:4,15  
**patches** 92:17  
**pattern** 28:13  
**patterns** 28:10  
29:19

**Patty** 52:18  
**pause** 81:2  
**paying** 65:3,8  
100:19  
**peer** 66:15,22  
**penalized** 93:18  
**pending** 68:8  
**penetrate** 91:15  
**Pennsylvania** 75:10  
**Pentagon** 91:16  
**people** 5:4,25 6:10  
7:10 9:19,20 14:24  
19:12 20:1 21:7,20  
40:1,2 46:15,25  
47:13,22 50:7,7  
52:5 53:7 56:15  
78:2,3,17 92:2  
98:10 100:7,9,9,12  
**percent** 26:6 27:7  
33:10 39:13,15,20  
54:12,21 58:25  
59:1,2,2,4,5 66:14  
66:15,15,18,21,21  
79:8 82:19,21,24  
82:24 84:14 86:22  
104:20  
**percentage** 59:1  
87:5  
**percentages** 59:5  
84:4,5  
**performance** 16:25  
19:8 20:9,21 22:7  
22:21 23:12,19  
24:5,17 25:17,24  
26:8,21 27:16,19  
28:8,9 29:4,5,20  
29:20,22 34:15,21  
40:1 42:6 59:8,15  
61:14,23 65:4,15  
65:17 67:12,13  
**performing** 30:10  
30:11 80:16  
**period** 62:1 75:24  
99:13  
**persevering** 4:17  
**persistent** 4:18  
**person** 11:21 13:19  
71:16 78:19 88:25

97:24 103:9,25 <b>personal</b> 9:12 72:22 93:20 <b>personally</b> 10:24 <b>personnel</b> 59:17 <b>perspective</b> 21:18 21:19 24:5 28:22 30:16 32:4 34:5 40:10 41:24 46:7,7 46:9 <b>Phipps</b> 50:10,12,23 51:8 102:8,23 <b>Phoenix</b> 76:3 <b>phone</b> 11:18 13:19 14:14 16:5 23:7,21 53:15,17 71:16 88:25 91:3 101:24 103:8,10 104:15 105:2 106:13 <b>pictures</b> 29:23 <b>pie</b> 24:22 <b>piece</b> 36:22 44:23 47:13 50:1 55:23 69:20 87:10 <b>pieces</b> 44:15 46:12 46:14 55:12 <b>pilot</b> 8:1 56:6 67:11 <b>piloted</b> 86:24 <b>pitch</b> 77:22 <b>pivot</b> 88:21 <b>place</b> 9:18 21:1,2,3 22:9 33:21 39:3,4 40:20 41:4 43:17 64:18 93:7 <b>places</b> 34:19 42:16 79:22 <b>plan</b> 14:11 61:21 65:7 67:9 <b>plans</b> 61:18 95:17 <b>play</b> 96:14 <b>please</b> 10:11 13:11 14:9,12 23:8 52:16 75:21 89:20 94:22 97:6 105:3 <b>pleased</b> 100:17 <b>pleasure</b> 5:10 6:22 9:12 <b>plural</b> 12:19	<b>plus</b> 53:19 <b>pockets</b> 83:3 84:18 <b>POCs</b> 34:4 <b>point</b> 8:3 9:16 22:3 25:6 26:10 27:24 61:7 85:7 89:4,10 94:5 96:3 <b>points</b> 28:21 47:25 <b>policy</b> 58:10,11 82:1 84:24 86:16 87:19 87:21,21 101:7 <b>pool</b> 22:16 <b>pop</b> 25:2 36:17 71:3 <b>populate</b> 41:25 42:4 46:19 47:10 <b>populates</b> 47:2,7 <b>portal</b> 21:21 47:15 <b>portals</b> 49:24 <b>portfolio</b> 10:22 33:15,18 42:20 43:3 <b>portfolios</b> 33:19,21 33:25 34:2 <b>portion</b> 31:22 32:6 32:20 45:20 50:24 <b>pose</b> 96:5 <b>position</b> 13:11 102:18 <b>positive</b> 71:17 95:3 97:17 99:18 <b>possible</b> 14:12,20 56:14 <b>possibly</b> 45:7 <b>posted</b> 94:13 <b>potential</b> 17:22 68:21 <b>power</b> 18:19 <b>practical</b> 20:14 <b>practices</b> 72:21 79:5 92:3 <b>pre-populate</b> 52:5 <b>prepare</b> 65:14 <b>preparing</b> 3:4 55:3 <b>presence</b> 14:16 <b>present</b> 10:10 19:23 20:11 54:1 <b>presentation</b> 16:15 52:20 53:18 75:19	103:20 105:19 <b>presentations</b> 12:20 105:20,22 <b>presented</b> 87:24 <b>press</b> 85:11 <b>pretty</b> 67:6,18,21 <b>previous</b> 25:25 55:13 <b>price</b> 62:19 64:7 <b>pride</b> 6:7 9:5 <b>primary</b> 46:20 <b>prime</b> 59:14 65:17 66:12,14,19,19 67:12 <b>prints</b> 49:8,11 <b>prior</b> 67:1 68:12 <b>probability</b> 100:1 <b>probably</b> 53:20 62:5 93:20 95:3 <b>problem</b> 4:6 19:1 53:25 102:21 <b>procedures</b> 64:18 <b>proceedings</b> 105:25 107:5,9 <b>process</b> 4:15 19:3 37:1,7 38:4,14 44:16,24 45:19 47:1 50:18 66:8,16 69:5 89:11 <b>processed</b> 84:1 <b>procurement</b> 17:2 58:11 72:8,14,16 73:8 74:23 79:21 86:21 104:23 <b>product</b> 33:18 36:8 36:10 45:2 <b>productive</b> 98:6 101:18 <b>professionally</b> 10:24 <b>professionals</b> 16:22 19:25 <b>profile</b> 48:9 <b>program</b> 6:8 7:6,8 8:1 12:7 13:7 19:24 56:6 59:3 60:4,4,13 61:9,9 62:9 64:14 67:11 67:24 68:3,13,14	68:16,16,17,18 69:7 70:1 72:1,16 73:15 75:1,4,16,16 76:1 79:2,6 81:24 83:19 86:25 94:19 96:4,13,15 97:21 98:2 99:14,25 <b>programming</b> 8:5 <b>programs</b> 6:19 12:2 60:25 61:3,10 74:13 75:12,20 78:23 83:22 85:3 100:14 <b>progress</b> 8:21 9:5,9 13:20 88:17,21 89:1 100:20 <b>project</b> 7:7 44:16,18 47:20 <b>promised</b> 57:16 <b>proof</b> 80:22 <b>proposal</b> 65:14 87:9 <b>proposed</b> 61:25 64:15,16,25 66:4 <b>protect</b> 91:25 <b>protections</b> 93:9 <b>protégé</b> 60:15,18,25 61:10 96:8 <b>protégés</b> 68:11,12 69:9 <b>proud</b> 4:23 7:3,20 8:8,21 13:23 <b>provide</b> 38:17 75:6 88:1 91:22 103:20 <b>provided</b> 67:4 68:25 74:9 83:6 94:15 <b>providing</b> 76:9 <b>provisions</b> 62:10 70:24 <b>PSC</b> 36:12 42:22 <b>PSCs</b> 42:19 <b>public</b> 1:10 2:24 12:16 15:20 22:25 50:22 101:22,24 102:5 <b>publicly</b> 50:13 51:3 52:22 90:1 106:1 <b>published</b> 55:14 56:7 62:3 63:5	<b>pull</b> 22:13 25:5 46:3 49:17 51:24 52:9 53:4 <b>pulled</b> 45:25 47:8 48:15 <b>pulling</b> 53:2 <b>pulls</b> 41:3,11 53:3 <b>purpose</b> 16:19 <b>purposes</b> 23:12 24:15 <b>pursue</b> 6:15 104:6 <b>push</b> 13:12 42:10 46:13 47:18 52:9 <b>pushed</b> 23:2 37:13 <b>pushing</b> 51:23 <b>put</b> 4:25 7:25 8:9 9:13 14:7,11 20:2 37:18,25 38:16 41:1 44:20 45:1,18 46:1 47:7 72:20 73:23 88:3 92:9 101:4,6 <b>puts</b> 96:14 <b>putting</b> 5:19 17:13 93:6 101:10
<b>Q</b>				
	<b>qualifies</b> 60:19 <b>qualify</b> 65:21 <b>qualities</b> 9:23 <b>quarter</b> 26:5 76:11 85:24 <b>quarterly</b> 76:9 <b>question</b> 27:21 29:11 32:11 33:8 34:22 35:2,4 36:15 40:6 52:13,16,20 53:15 68:5,20,24 96:4 102:8 105:16 <b>questions</b> 13:10,13 34:14 36:5 44:7 46:13 50:1,6 53:15 53:22 57:13 67:20 67:24 69:17 70:5,9 81:2 85:5,6 86:9 99:10 <b>quick</b> 9:20 42:13 50:4 90:18 92:19			



<b>quicker</b> 69:5,6	78:10,16,20,23	<b>Regulation</b> 90:4	45:2 52:2 59:15	22:13,17,25 23:1
<b>quickly</b> 14:12,20	80:2,23 84:1 88:22	<b>relate</b> 34:24 38:20	75:1 90:6,17 91:8	23:15,19,23 24:4
18:15 33:16 36:5	94:1,14 95:2,9,11	<b>related</b> 24:12,14	91:25 93:2 96:9,14	24:10,13,21 25:6
36:22 67:21	95:19 96:2 98:2,2	41:11 46:13 48:18	96:17	25:12,20 26:1,3,5
<b>quicky</b> 37:2	98:9 100:13,20	107:7	<b>requires</b> 22:14	26:7,11 27:16,20
<b>quite</b> 3:21 5:1	101:17 102:16,20	<b>relates</b> 22:21 25:18	<b>research</b> 16:23	27:21,24 28:6,11
<b>quote</b> 69:13	103:24 104:4,7	29:19	18:25 19:3,4 20:6	28:19 29:2,8,11,12
	105:12	<b>relationship</b> 70:14	20:22,23,25 21:4,6	29:16,20 30:2,5,7
<b>R</b>	<b>realm</b> 80:19	<b>relationships</b> 101:19	22:1 44:8,17,20	30:11,23 31:11,17
<b>R</b> 3:1	<b>reason</b> 27:22 81:19	<b>relative</b> 107:10	45:10,20,22,23	31:19 32:4,6,7,21
<b>raises</b> 93:2	<b>reasonable</b> 62:19	<b>relief</b> 84:12	49:16,24 51:19	33:1,10,12,19 34:6
<b>random</b> 47:9	64:6	<b>rely</b> 5:3 59:14	62:13,16 64:9	34:15 35:10,21
<b>randomly</b> 47:8	<b>reasons</b> 4:1 7:12	<b>remain</b> 57:23 64:18	86:16	36:16,22,24 37:1,3
<b>raspy</b> 4:7	<b>Reboot</b> 7:9,16 74:4	<b>remarkable</b> 8:19	<b>Reserve</b> 74:7	37:8 38:22,25 39:2
<b>rate</b> 54:20	<b>receive</b> 60:15 62:14	9:17	<b>resiliency</b> 9:22	39:3,5,8,11,17
<b>Ray</b> 71:24	101:22 105:18,19	<b>remarks</b> 2:3 3:13,22	<b>resource</b> 55:21	40:1,2,3,6,11,16
<b>reach</b> 77:21 78:14	<b>received</b> 5:22 83:13	3:24 96:23 105:24	76:13	41:6,10,25,25 42:3
79:4,18 90:15	83:24 92:21 94:14	<b>remember</b> 5:16,20	<b>resources</b> 20:25	42:7,9,14,17,19,21
94:23	<b>recess</b> 86:1	5:20,21 6:20 68:7	46:24 78:2 94:15	43:9 44:4,17,22
<b>reached</b> 77:18 78:3	<b>recipients</b> 82:12	70:2	95:23	45:8,14,16,22 46:5
78:17	<b>recognize</b> 55:8 56:5	<b>remind</b> 9:20 101:25	<b>respect</b> 6:4 92:22	46:10,14,16,24
<b>reaching</b> 94:12	93:23	104:20	100:23 104:23	47:5,8,12,15,20,22
<b>react</b> 91:11	<b>recognized</b> 54:25	<b>replicate</b> 73:2	<b>respond</b> 91:10	48:1,17 49:11,17
<b>read</b> 81:12	<b>recognizing</b> 55:5	<b>report</b> 13:24 14:6,16	<b>responders</b> 92:14	50:13,15,22 52:1
<b>ready</b> 37:20 58:8	<b>recommendation</b>	14:20 19:23 25:5	<b>responding</b> 93:13	52:11,21 53:6,8
85:17	86:13,18	44:17 45:10 48:22	101:9	57:19 59:9 61:16
<b>real</b> 7:1 8:19 17:16	<b>recommendations</b>	48:25 49:1,5,7	<b>response</b> 11:4,19,23	62:25 66:1 67:4,19
50:4 68:24	2:16 8:24 10:2	56:8,10 61:17 67:6	53:23 57:14 68:19	68:8,23 73:16
<b>realistic</b> 39:19	15:14 85:12,18,19	87:1 89:1 94:8	85:8 89:18 92:21	74:15 81:6 83:14
<b>realistically</b> 33:11	86:6 88:12 95:12	98:13 100:4 103:2	97:2 98:22 99:4,10	85:17 86:2 90:24
<b>realization</b> 93:4	<b>recompeted</b> 73:16	<b>REPORTER</b> 107:1	103:6 106:14	93:16,19 95:11
<b>realized</b> 19:2 77:17	<b>recompeting</b> 75:23	<b>reporting</b> 11:15	<b>rest</b> 92:17	102:4
<b>realizing</b> 20:18	<b>record</b> 53:12 107:7	53:11 57:25 61:23	<b>restful</b> 106:17	<b>rigorous</b> 93:9
<b>really</b> 4:3,9 7:17	<b>recorded</b> 1:25 107:5	77:14 93:24	<b>result</b> 5:24 8:23	<b>rigors</b> 4:14
8:10,14,22 13:19	<b>red</b> 30:9	<b>reports</b> 2:17 13:22	84:16	<b>road</b> 4:25 5:1,3
14:17 16:10 17:7	<b>reduced</b> 84:14,19	14:2,18 22:14	<b>return</b> 6:4	52:24
18:4,7,9,20 19:4	107:6	34:13 49:16 54:6	<b>revenue</b> 97:11	<b>Roads</b> 105:7 106:11
20:14,23 21:18	<b>reducing</b> 84:3	71:20 89:6,13	<b>review</b> 37:11,14	<b>role</b> 72:15
22:20 25:10,16	<b>refer</b> 90:23	93:17 101:13	60:24 66:6,8,15,22	<b>roll</b> 3:4,12 10:7,9
26:2,7 27:14 29:10	<b>refining</b> 75:1	<b>repository</b> 49:15	<b>revolved</b> 59:11	<b>room</b> 13:9 16:9 50:7
29:23 30:15,22,25	<b>reflect</b> 30:17	64:19	<b>reworking</b> 85:20	52:15 86:12
31:15,21,23 33:13	<b>reflection</b> 8:19	<b>representations</b>	<b>RFIs</b> 46:11	101:23 102:3,4
33:13,16,22 34:10	<b>reflects</b> 17:21 30:4	87:8,11	<b>Riata</b> 75:17	103:4,5,8
35:3,4 36:5 37:1	71:19	<b>represents</b> 104:24	<b>right</b> 10:18 13:17	<b>roughly</b> 69:15
38:25 43:17 44:12	<b>regard</b> 100:10 106:5	<b>require</b> 65:6 92:4	18:21,23 19:1,3,10	<b>roundtable</b> 95:7
45:6 47:4 51:2	<b>regional</b> 75:11	<b>requirement</b> 44:22	19:13,15,17 20:15	97:14
57:24 71:10,16	<b>regions</b> 73:4	90:23	20:16,21,24 21:12	<b>routed</b> 49:9
72:23 76:15 77:24	<b>regular</b> 14:18	<b>requirements</b> 41:5	21:16,21,23 22:5,8	<b>row</b> 94:7

<b>RSVP</b> 11:20	<b>schedule</b> 14:18 15:10 97:10	73:1,20 74:14,24 75:20 78:1,15,22 80:17,21 82:17 83:15 85:16 86:15 88:3 100:20 102:6 102:20 106:18	75:3,7 79:21 97:11 102:11	42:15
<b>rule</b> 59:18,20 60:10 61:25 62:2,2,4,24 63:12,19 64:17,17 64:23 65:11,13,20 65:24 66:4,5,5 70:11 99:12,16 102:10,22	<b>Schick</b> 70:1	73:1,20 74:14,24 75:20 78:1,15,22 80:17,21 82:17 83:15 85:16 86:15 88:3 100:20 102:6 102:20 106:18	<b>services</b> 34:2 43:5	<b>side</b> 17:17 23:20 24:22 25:23 28:9 93:3 102:4,5 103:4 104:9
<b>rule-making</b> 64:15	<b>scope</b> 39:23	73:1,20 74:14,24 75:20 78:1,15,22 80:17,21 82:17 83:15 85:16 86:15 88:3 100:20 102:6 102:20 106:18	<b>servicing</b> 57:23	<b>significant</b> 22:15 27:20 83:1,7 94:20
<b>rules</b> 59:8 61:7,19 64:25 65:2,6 66:2 96:16	<b>scorecard</b> 34:21 58:22 66:10	73:1,20 74:14,24 75:20 78:1,15,22 80:17,21 82:17 83:15 85:16 86:15 88:3 100:20 102:6 102:20 106:18	<b>sessions</b> 55:11	<b>significantly</b> 82:3 83:17
<b>running</b> 70:2	<b>screen</b> 16:14 25:24 53:18	73:1,20 74:14,24 75:20 78:1,15,22 80:17,21 82:17 83:15 85:16 86:15 88:3 100:20 102:6 102:20 106:18	<b>set</b> 8:6 25:8 57:2 63:14,16 64:22 87:20 88:18	<b>similar</b> 44:3 48:4 52:2,3 62:12
<hr/>	<b>scroll</b> 27:13 35:17 45:19	73:1,20 74:14,24 75:20 78:1,15,22 80:17,21 82:17 83:15 85:16 86:15 88:3 100:20 102:6 102:20 106:18	<b>set-aside</b> 59:12,15 62:15 63:8,10,25 64:1	<b>simplified</b> 26:24 31:5
<b>S</b>	<b>SDB</b> 59:1	73:1,20 74:14,24 75:20 78:1,15,22 80:17,21 82:17 83:15 85:16 86:15 88:3 100:20 102:6 102:20 106:18	<b>set-asides</b> 60:22,23 62:21	<b>sincerely</b> 4:3
<b>S 2:1 3:1</b>	<b>SDVO</b> 59:5 60:6 62:13 63:21	73:1,20 74:14,24 75:20 78:1,15,22 80:17,21 82:17 83:15 85:16 86:15 88:3 100:20 102:6 102:20 106:18	<b>setting</b> 88:15	<b>single</b> 19:5 30:5 44:23
<b>S-M-A-L-L-</b> 69:18	<b>SDVOSB</b> 76:22	73:1,20 74:14,24 75:20 78:1,15,22 80:17,21 82:17 83:15 85:16 86:15 88:3 100:20 102:6 102:20 106:18	<b>seven</b> 68:8	<b>sir</b> 96:21 103:10
<b>sacrifices</b> 5:18,25	<b>SDVOSBs</b> 80:21	73:1,20 74:14,24 75:20 78:1,15,22 80:17,21 82:17 83:15 85:16 86:15 88:3 100:20 102:6 102:20 106:18	<b>Shannon</b> 17:18	<b>sit</b> 6:18 7:9
<b>SAFIRE</b> 41:1	<b>search</b> 28:2 36:15 36:19 43:21,23 47:6 49:18	73:1,20 74:14,24 75:20 78:1,15,22 80:17,21 82:17 83:15 85:16 86:15 88:3 100:20 102:6 102:20 106:18	<b>Shannon's</b> 17:19	<b>site</b> 21:10 22:25 56:23,25
<b>SAGESTER</b> 105:6 105:10,23 106:3	<b>searches</b> 22:1	73:1,20 74:14,24 75:20 78:1,15,22 80:17,21 82:17 83:15 85:16 86:15 88:3 100:20 102:6 102:20 106:18	<b>share</b> 6:17 47:23 48:5,9 57:10 69:14 71:4 72:5,6 79:12 80:15 88:4,7 95:1 97:8 98:9	<b>sites</b> 78:23 100:12
<b>SAM</b> 41:22,24 42:1 48:15,17	<b>searching</b> 36:8	73:1,20 74:14,24 75:20 78:1,15,22 80:17,21 82:17 83:15 85:16 86:15 88:3 100:20 102:6 102:20 106:18	<b>shared</b> 94:12 98:24	<b>sitting</b> 17:19
<b>SAT</b> 27:10 31:5,9,10 31:16 32:2	<b>season</b> 106:18	73:1,20 74:14,24 75:20 78:1,15,22 80:17,21 82:17 83:15 85:16 86:15 88:3 100:20 102:6 102:20 106:18	<b>shares</b> 49:16	<b>six</b> 75:25
<b>Saturday</b> 77:8	<b>SECO</b> 76:7	73:1,20 74:14,24 75:20 78:1,15,22 80:17,21 82:17 83:15 85:16 86:15 88:3 100:20 102:6 102:20 106:18	<b>sharing</b> 9:4 48:1 75:18 76:20	<b>six-digit</b> 63:7
<b>save</b> 76:25	<b>second</b> 20:13 29:8 31:8 54:14 63:2 87:10 92:7 100:4	73:1,20 74:14,24 75:20 78:1,15,22 80:17,21 82:17 83:15 85:16 86:15 88:3 100:20 102:6 102:20 106:18	<b>Shaw</b> 2:8 16:17 17:25 18:2,3 23:10 26:24 27:5,9 34:23 35:10,13,17 36:13 50:14 51:16,19,22 52:12 53:3,25	<b>size</b> 66:7 81:15 83:4
<b>saved</b> 83:21	<b>Secretary</b> 87:20,22 87:23 88:2	73:1,20 74:14,24 75:20 78:1,15,22 80:17,21 82:17 83:15 85:16 86:15 88:3 100:20 102:6 102:20 106:18	<b>she's</b> 89:9 94:17 97:3 106:10	<b>skill</b> 9:21
<b>savings</b> 84:17	<b>section</b> 30:20 32:1	73:1,20 74:14,24 75:20 78:1,15,22 80:17,21 82:17 83:15 85:16 86:15 88:3 100:20 102:6 102:20 106:18	<b>short</b> 9:10 14:25 85:11,13	<b>skills</b> 97:23 98:6
<b>saw</b> 51:17	<b>secure</b> 92:17	73:1,20 74:14,24 75:20 78:1,15,22 80:17,21 82:17 83:15 85:16 86:15 88:3 100:20 102:6 102:20 106:18	<b>shortly</b> 11:21 80:18	<b>skipped</b> 5:2
<b>saying</b> 20:17 37:5 94:11	<b>security</b> 50:18 89:23 90:2,6,17 91:1	73:1,20 74:14,24 75:20 78:1,15,22 80:17,21 82:17 83:15 85:16 86:15 88:3 100:20 102:6 102:20 106:18	<b>shots</b> 16:15 53:18	<b>slide</b> 16:11 20:6 59:9 61:11 62:8 63:1 64:11,24 65:10,18 66:1 67:3 79:1 80:24 82:14 83:2 83:14
<b>says</b> 5:2 64:5 103:1	<b>see</b> 7:1 8:4 16:4 17:4 17:21 18:8 22:2,20 23:14,15,21 24:3 24:14,16,22,23 25:3,5,6,11,22 26:12,14,19 27:14 27:14,15,19,23,25 28:2,10,12,13,14 28:19,22 29:4,13 29:16,19 30:6,8,9 30:23,25 31:9,16 32:1 34:2,9,20 35:6,14 38:6 39:10 40:11,19 41:3,10 41:14,18 42:5 43:1 43:24 45:5 49:17 53:18 58:23 71:20	73:1,20 74:14,24 75:20 78:1,15,22 80:17,21 82:17 83:15 85:16 86:15 88:3 100:20 102:6 102:20 106:18	<b>show</b> 16:10 18:5 19:13,14 21:10,11 23:25 25:15 34:7 36:20 39:7,16 40:14 44:11 48:16 49:1 87:1 101:2	<b>slides</b> 16:10 58:5,12 81:9,12 105:18 106:5
<b>SBA</b> 3:13 5:11 6:7 7:18 11:14 12:12 12:14 13:6 14:13 15:4,5 34:25 45:8 57:17 58:2,10 59:23 60:3 62:3 71:4 76:6 78:21 79:23 80:2 96:12 96:15,15,18 99:1 101:16 102:21	<b>see</b> 7:1 8:4 16:4 17:4 17:21 18:8 22:2,20 23:14,15,21 24:3 24:14,16,22,23 25:3,5,6,11,22 26:12,14,19 27:14 27:14,15,19,23,25 28:2,10,12,13,14 28:19,22 29:4,13 29:16,19 30:6,8,9 30:23,25 31:9,16 32:1 34:2,9,20 35:6,14 38:6 39:10 40:11,19 41:3,10 41:14,18 42:5 43:1 43:24 45:5 49:17 53:18 58:23 71:20	73:1,20 74:14,24 75:20 78:1,15,22 80:17,21 82:17 83:15 85:16 86:15 88:3 100:20 102:6 102:20 106:18	<b>showing</b> 3:20 40:23	<b>slight</b> 83:8
<b>sba.gov</b> 12:19 69:19	<b>see</b> 7:1 8:4 16:4 17:4 17:21 18:8 22:2,20 23:14,15,21 24:3 24:14,16,22,23 25:3,5,6,11,22 26:12,14,19 27:14 27:14,15,19,23,25 28:2,10,12,13,14 28:19,22 29:4,13 29:16,19 30:6,8,9 30:23,25 31:9,16 32:1 34:2,9,20 35:6,14 38:6 39:10 40:11,19 41:3,10 41:14,18 42:5 43:1 43:24 45:5 49:17 53:18 58:23 71:20	73:1,20 74:14,24 75:20 78:1,15,22 80:17,21 82:17 83:15 85:16 86:15 88:3 100:20 102:6 102:20 106:18	<b>shown</b> 12:20	<b>slightly</b> 54:13 74:15 86:25
<b>SBA's</b> 76:12 102:10 102:12	<b>see</b> 7:1 8:4 16:4 17:4 17:21 18:8 22:2,20 23:14,15,21 24:3 24:14,16,22,23 25:3,5,6,11,22 26:12,14,19 27:14 27:14,15,19,23,25 28:2,10,12,13,14 28:19,22 29:4,13 29:16,19 30:6,8,9 30:23,25 31:9,16 32:1 34:2,9,20 35:6,14 38:6 39:10 40:11,19 41:3,10 41:14,18 42:5 43:1 43:24 45:5 49:17 53:18 58:23 71:20	73:1,20 74:14,24 75:20 78:1,15,22 80:17,21 82:17 83:15 85:16 86:15 88:3 100:20 102:6 102:20 106:18	<b>shows</b> 41:16,22	<b>small</b> 1:4,8 3:6,8 5:14 9:14 12:1 13:7 15:6 16:20,22 17:2,16 18:24 19:25 22:21 24:5 24:21,23,24,25 25:9,9,14,22 26:6 29:8 31:11,11,17
<b>scenarios</b> 101:9	<b>see</b> 7:1 8:4 16:4 17:4 17:21 18:8 22:2,20 23:14,15,21 24:3 24:14,16,22,23 25:3,5,6,11,22 26:12,14,19 27:14 27:14,15,19,23,25 28:2,10,12,13,14 28:19,22 29:4,13 29:16,19 30:6,8,9 30:23,25 31:9,16 32:1 34:2,9,20 35:6,14 38:6 39:10 40:11,19 41:3,10 41:14,18 42:5 43:1 43:24 45:5 49:17 53:18 58:23 71:20	73:1,20 74:14,24 75:20 78:1,15,22 80:17,21 82:17 83:15 85:16 86:15 88:3 100:20 102:6 102:20 106:18		
<b>scenes</b> 105:13	<b>see</b> 7:1 8:4 16:4 17:4 17:21 18:8 22:2,20 23:14,15,21 24:3 24:14,16,22,23 25:3,5,6,11,22 26:12,14,19 27:14 27:14,15,19,23,25 28:2,10,12,13,14 28:19,22 29:4,13 29:16,19 30:6,8,9 30:23,25 31:9,16 32:1 34:2,9,20 35:6,14 38:6 39:10 40:11,19 41:3,10 41:14,18 42:5 43:1 43:24 45:5 49:17 53:18 58:23 71:20	73:1,20 74:14,24 75:20 78:1,15,22 80:17,21 82:17 83:15 85:16 86:15 88:3 100:20 102:6 102:20 106:18		

32:2,8,10,13,19,20 33:22 34:8,18,24 35:8,15,23 39:13 39:15 41:8,19,19 43:1,11,14,15 50:24 51:14 52:25 58:24 60:8,12,18 60:20,22,23 61:16 62:9,14,16 63:3,8 63:9,13,20,24,25 64:7,13 65:12,13 65:23 66:12 69:18 69:21,22 70:10,22 71:18 72:9,17,18 76:19 77:2,8,11 78:7,13 79:22 80:5 80:6 81:11,21 83:22 84:10,18,18 84:20 86:20 90:16 91:9 92:22 95:7,8 99:2,9 100:12 102:12 103:23 <b>smaller</b> 83:6,12 91:10 <b>smart</b> 33:12 <b>social</b> 77:22,24 <b>socioeconomic</b> 25:11,18 26:17 31:1 34:5 43:18 <b>soft</b> 97:23 <b>SOI</b> 73:25 <b>sole</b> 32:20,22 33:2 62:11,17,20 87:14 <b>solicitations</b> 51:18 52:2 59:22 <b>solve</b> 19:20 <b>somebody</b> 17:11 92:10,10 93:16 <b>somebody's</b> 4:14 40:21 <b>somewhat</b> 92:3 <b>soon</b> 4:8 77:16 <b>SOP</b> 98:3,9 <b>sorry</b> 4:7 <b>sort</b> 14:15,24 34:23 55:2 93:21 <b>sorting</b> 47:9 <b>sound</b> 4:7	<b>source</b> 32:21,22 33:2 52:8 62:11,17 62:20 <b>sources</b> 46:22,23 48:21 <b>Southern</b> 73:5 <b>space</b> 52:23 54:17 55:3 56:22 101:2 <b>spawn</b> 6:24 <b>speak</b> 51:8 98:18 <b>special</b> 10:23 54:19 71:8 76:11 92:10 <b>specific</b> 24:3,6 30:11 30:12 31:1 32:16 34:4 40:5 42:9 43:3,6,9,24,25 46:12,14 74:23 88:13,20 92:24 101:9 <b>specifically</b> 22:7 23:25 31:8 34:14 42:6 54:11 72:13 75:7 97:9 104:5 <b>specifications</b> 91:22 <b>spectacular</b> 4:4 7:17 9:12 <b>spend</b> 26:4,6 35:19 35:20 39:9 40:20 <b>spending</b> 28:19,22 29:6,19 35:18 42:6 42:16 67:15 <b>spends</b> 26:5 <b>spent</b> 3:15 77:7 85:20 <b>spin</b> 28:13 <b>spinning</b> 28:10 <b>spoke</b> 103:18 <b>Spotlight</b> 2:7 <b>Spouse</b> 76:7 <b>spouses</b> 73:12 76:6 79:18 <b>spread</b> 98:9 <b>St</b> 75:13 <b>staff</b> 5:7 12:13 13:15 15:8 95:22 99:3 <b>stages</b> 14:24 <b>stagnant</b> 82:16 <b>stalwart</b> 4:5	<b>standardized</b> 87:17 <b>standards</b> 66:7 93:7 <b>standing</b> 50:18 <b>standpoint</b> 9:4 <b>start</b> 10:11 15:25 21:5,14,24 22:3 31:12 33:4 40:9 44:18,20 45:14 50:4 56:15 59:21 66:8 91:15,17 94:11 <b>started</b> 18:16 19:1 21:13 71:11 105:11 <b>starting</b> 28:15 60:11 66:18 71:20 86:3 90:8 99:8 102:3 <b>startup</b> 74:21 <b>state</b> 5:3 72:20 75:16 105:3 <b>statement</b> 48:8 73:18,25 <b>States</b> 72:20 <b>statistical</b> 99:21 <b>Statistics</b> 57:18 <b>status</b> 81:16 82:4 <b>statute</b> 7:25 61:1 67:2 <b>statutory</b> 66:23 <b>stay</b> 74:13 <b>steady</b> 29:23 <b>step</b> 15:22 62:4 <b>stepped</b> 4:21 <b>stigma</b> 94:3 <b>stood</b> 6:5 <b>story</b> 94:13 <b>straight</b> 58:6 <b>straightforward</b> 5:10 <b>strategic</b> 45:22 72:10 <b>strategic-focused</b> 46:5 <b>strategy</b> 45:12 <b>streamlined</b> 69:5 <b>street</b> 73:17,17 <b>strength</b> 46:17 <b>stretch</b> 78:19	<b>stronger</b> 79:5 <b>study</b> 63:4 <b>stuff</b> 38:8 44:4 45:16 46:15,18,25 47:2,3 47:6 48:18 49:11 <b>sub</b> 55:19 <b>subcommittee</b> 71:13 <b>subcontracting</b> 53:6 53:7 59:12 61:16 61:17,21 65:7 66:13,15,20 67:9 91:18 <b>subcontractors</b> 59:14 65:3,9 67:11 <b>subcontracts</b> 92:6 <b>subdivisions</b> 27:1 <b>submission</b> 81:22 <b>submit</b> 38:2 61:2 <b>submitted</b> 82:3 105:17 <b>success</b> 68:18 71:24 76:15 77:5 79:9,13 80:9 88:17 <b>successful</b> 9:23 <b>successfully</b> 104:9 <b>suggested</b> 37:3,10 <b>suggestion</b> 37:23 38:17 <b>suggestions</b> 37:12 <b>summary</b> 44:25 58:13 <b>summer</b> 59:11 60:3 <b>supervision</b> 107:6 <b>Supplement</b> 90:4 <b>supply</b> 90:11 91:14 91:20 <b>support</b> 3:20 15:7 15:10 99:2 102:21 103:21 <b>supporting</b> 93:25 <b>Supreme</b> 99:6,11 <b>sure</b> 7:14 8:10 9:3 13:1 17:25 23:8 26:15 50:6 54:7 56:18 58:20 89:25 98:15 106:4 <b>surface</b> 55:19 <b>surprising</b> 95:14	<b>sustainable</b> 79:16 <b>SWAT</b> 46:16 <b>swath</b> 75:7 <b>Sweet</b> 2:4 <b>synchronized</b> 72:2 <b>Syracuse</b> 75:14 <b>system</b> 16:6 17:6 22:12 24:1 25:6 30:5 36:25 37:2,9 38:9,11,16,22 40:25 44:11 49:8 49:14 50:21,22 51:25 53:12 61:20 62:5 64:21 <b>systems</b> 4:16 53:11 90:11,12 91:13,22 92:15 <hr/> <b>T</b> <hr/> <b>T</b> 2:1,1 <b>T4</b> 86:24 87:2 <b>table</b> 78:10 80:1 84:25 <b>tactical</b> 45:23 <b>Tag</b> 75:14 <b>take</b> 3:4,12 6:1,7,22 8:7 9:2 13:12 14:15 17:24 18:8 19:11,12,17,17 20:3 23:5,6,10 28:2 39:4 41:9 44:7 50:2 57:2 64:8 65:16 68:22 70:25 74:2 75:21 81:4 85:11 86:5 <b>taken</b> 55:18 71:17 73:12 86:1 <b>takes</b> 9:23 79:15 <b>talent</b> 6:13,15 <b>talk</b> 9:19 14:14 27:9 30:19 35:1 36:2 38:23 44:8 47:17 48:7 51:4 104:21 104:23 <b>talked</b> 34:16 38:20 48:24 49:25 51:2 51:22 55:9 66:3 71:22
---	--	--	--	---

<p><b>talking</b> 6:23 27:18 31:7 36:7 43:21 45:15 51:9 80:13 92:8</p> <p><b>talks</b> 102:10</p> <p><b>Tampa</b> 73:5</p> <p><b>tangibly</b> 20:3</p> <p><b>TAP</b> 55:8,11 79:7</p> <p><b>target</b> 18:10 21:6 25:16 26:3,14,19 27:15,17 30:10,13 30:25 31:3 32:15 40:5 42:12 79:3 104:7</p> <p><b>targeted</b> 19:14 20:15 32:24 38:25 43:14</p> <p><b>targets</b> 18:12 38:19</p> <p><b>task</b> 1:7 2:16 3:7 11:10 13:21 14:23 15:1 34:17 86:5 87:10,13 88:5,8 89:12 101:22 103:15 106:16</p> <p><b>team</b> 5:11 7:4 9:2 11:2 14:10,13 15:5 17:21 45:8,11,12 57:19,20 71:7 79:19 94:25 103:16 104:3</p> <p><b>teams</b> 45:3</p> <p><b>techniques</b> 49:3</p> <p><b>tell</b> 77:25 85:14 87:19</p> <p><b>telling</b> 47:1</p> <p><b>tells</b> 30:8 37:16</p> <p><b>ten</b> 9:16 50:5 67:10</p> <p><b>term</b> 8:8,9</p> <p><b>terms</b> 16:25 46:8 59:5,24 60:16 61:2 61:16 62:6 63:3 65:8,16 66:19,22 69:7 96:16</p> <p><b>terrific</b> 106:17</p> <p><b>test</b> 50:16 72:25</p> <p><b>testing</b> 50:17</p> <p><b>text</b> 36:19 43:24 91:3</p>	<p><b>thank</b> 3:14,23,25 4:19 6:16 9:8,25 10:2,3,4,20,25 12:25 13:17,18,25 14:4 15:6,11 16:3 18:1 51:16 53:24 53:25 54:7 57:10 57:12,15 69:25 70:18 71:15 76:19 80:18 85:4,9,25 88:9 89:2,21 92:20 94:6,11,16 95:25 96:19,21 98:14,18 98:19 99:1 100:9 100:23 101:12 104:13,16 105:10 105:14 106:6,8</p> <p><b>thanking</b> 15:4,5</p> <p><b>thanks</b> 3:6 11:16 15:7 23:9 52:18 53:13 57:11 58:8 70:4 71:2 80:7 86:2,6 87:25 106:19</p> <p><b>that's</b> 44:1,4,5,19 45:4 47:14,25 48:4 48:11,13 49:15,21 54:4,15,18 55:16 55:22 56:4 57:4,8 59:7,21 61:7 63:13 64:1 66:10 68:8,23 69:11,18 70:20 74:5,23 76:21 78:19,23 80:22 87:18 88:23 90:22 91:4 92:1 96:19 97:19 99:14 100:20,22 103:7 104:24 105:23</p> <p><b>thematic</b> 94:4</p> <p><b>theme</b> 14:4 77:5</p> <p><b>there's</b> 51:7 54:3 56:19 57:3,19 58:19 59:23 66:24 70:8,8 79:16 89:22 90:13 91:21,24 92:7,11,24 93:8 97:5,20 98:4</p>	<p>100:15 101:6,8 104:1</p> <p><b>they'll</b> 87:24 91:15 91:17,19 93:1</p> <p><b>they're</b> 48:3 61:6 65:8 66:12,22 68:15 69:4 72:18 73:16 75:9,20 79:9 81:18 93:18,19 94:4 101:4</p> <p><b>they've</b> 48:8 76:15 93:17 105:12</p> <p><b>thing</b> 6:17 30:22 32:19 36:24 38:4 38:23 39:25 41:16 42:5 44:2 45:6 63:2,20 64:12 70:7 77:24 81:15 93:17 93:21 99:24</p> <p><b>things</b> 8:11 18:25 20:19 21:17,20 25:10 26:21 29:18 31:4 32:9,18 34:11 34:13 38:9,20,20 39:1,12 40:22 41:10,12,13,14 42:11 45:5,11 47:20 48:13 49:20 52:2 53:4 57:16,21 60:16 64:10 65:1 70:3,21 71:4 79:24 79:25 87:24 90:25 91:7,23 93:19 94:9 95:4,12 97:7,8,18 98:7</p> <p><b>think</b> 5:15 6:2 7:21 8:2,13,15 9:11 13:22 16:11 36:14 38:24 39:19 41:12 66:5 69:4,12,14,15 70:10 73:18 77:19 82:6 85:1 86:14,19 91:1 96:17 99:15 100:7,13 103:19</p> <p><b>thinking</b> 68:16 82:9</p> <p><b>thinks</b> 29:2</p> <p><b>third</b> 17:18 58:24 64:12 77:4</p>	<p><b>thoroughness</b> 93:8</p> <p><b>thought</b> 50:23</p> <p><b>thoughts</b> 14:15</p> <p><b>threats</b> 46:18 92:15</p> <p><b>three</b> 11:10 13:22 14:1,2 15:9 17:12 20:8 21:16 41:2 49:22 50:2 83:10 99:14</p> <p><b>three-year</b> 99:24</p> <p><b>threefold</b> 16:19</p> <p><b>threshold</b> 26:24 31:6 73:11</p> <p><b>threw</b> 81:8</p> <p><b>thrilled</b> 3:9 75:5 79:12</p> <p><b>throat</b> 4:6</p> <p><b>tick</b> 83:8</p> <p><b>tier</b> 61:15,18,22,22</p> <p><b>tiers</b> 61:16,23</p> <p><b>time</b> 4:16 13:10,13 15:12,15,23 27:24 28:14,21 29:3 42:10 50:6 51:12 59:3 76:11 77:7 85:20 87:9 88:19 89:17 96:25 100:3 104:12 106:11</p> <p><b>tiny</b> 31:22</p> <p><b>today</b> 3:10 6:15 10:10 11:2 12:20 13:8,18 14:8 15:17 16:2 18:4 22:2 53:19 54:4 71:19 98:13 102:6 103:18 105:11</p> <p><b>toggle</b> 28:11</p> <p><b>Tom</b> 2:23 11:17 12:23 52:13 63:11 70:22 80:7 86:17 87:25 88:10 96:5 102:8</p> <p><b>tool</b> 20:2 22:5 28:15 30:15 50:12,13 52:20</p> <p><b>tools</b> 21:16,22 22:1</p> <p><b>top</b> 24:17 25:2,7,8 29:7,14 34:12</p>	<p>35:11 42:14 43:19 45:20 79:6</p> <p><b>topic</b> 5:13</p> <p><b>topics</b> 76:12</p> <p><b>Torres</b> 12:22,22 13:1</p> <p><b>total</b> 29:7 86:21</p> <p><b>totally</b> 67:18</p> <p><b>totals</b> 82:25</p> <p><b>touch</b> 10:12 56:12 76:21 89:24 94:25</p> <p><b>touched</b> 34:18 79:22</p> <p><b>touching</b> 87:21</p> <p><b>tough</b> 4:14</p> <p><b>track</b> 26:15 38:5 81:20</p> <p><b>tracked</b> 38:5</p> <p><b>trade</b> 48:16</p> <p><b>train</b> 97:22</p> <p><b>training</b> 11:9 75:4,6 98:11</p> <p><b>transcribed</b> 107:9</p> <p><b>transcript</b> 53:19 105:25</p> <p><b>transferability</b> 95:14</p> <p><b>transferring</b> 7:10</p> <p><b>transition</b> 4:13 9:2 11:2 12:7 50:9 55:4 56:2 89:8</p> <p><b>transitioning</b> 56:21 74:19</p> <p><b>translate</b> 38:10</p> <p><b>transparent</b> 74:16</p> <p><b>Treasury</b> 11:22 89:15,16</p> <p><b>trend</b> 54:16,22 82:16</p> <p><b>trends</b> 92:24</p> <p><b>tried</b> 19:20 59:7 77:22</p> <p><b>tries</b> 61:13</p> <p><b>trivia</b> 69:20</p> <p><b>true</b> 4:8 5:14</p> <p><b>truly</b> 14:20 34:20</p> <p><b>try</b> 17:11 35:5 53:8 53:11 69:2 92:1 103:19</p>
--	---	---	---	--

<b>trying</b> 14:17 19:19 25:16 31:24 33:9 44:2 56:1,13 65:1 68:7 74:24 79:4 88:12 91:10,15 100:7	54:12,20	<b>variety</b> 55:5	54:16,19 55:3 56:2 56:9,14,18,25 57:6 67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	<b>VVA</b> 2:21 77:19
<b>turn</b> 3:22 4:5,20 13:14 15:25 53:14 89:4,19 94:7 96:21 98:13,23 103:8 105:2	<b>unfortunately</b> 16:8 59:7	<b>various</b> 17:1 100:14	67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	<hr/> <b>W</b> <hr/>
<b>turned</b> 4:9	<b>uniform</b> 6:10 7:10 7:14 8:20	<b>vast</b> 19:11	67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	<b>waiting</b> 26:12 69:7
<b>twice</b> 106:15	<b>unique</b> 18:12	<b>VBOC</b> 80:3	67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	<b>waiver</b> 82:5 84:9,10
<b>Twitter</b> 78:4	<b>unit</b> 6:3	<b>VBOCS</b> 8:5	67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	<b>waivers</b> 82:8 83:5,5 83:21 85:2
<b>two</b> 9:11 10:18 12:3 43:12 54:15 62:14 63:12,13,19,24 64:6 70:11 83:9,10 83:24 84:17 94:4 99:14 102:17	<b>United</b> 72:20	<b>vendor</b> 22:1 41:21 41:23 47:5,6	67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	<b>walk</b> 44:23 49:2
<b>two-factor</b> 91:5	<b>University</b> 75:14,16	<b>vendors</b> 18:13 25:2 25:3,7 32:15 33:5 41:16,18 47:7,9,16 48:14,16	67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	<b>walked</b> 79:11
<b>tying</b> 72:1	<b>University's</b> 75:15	<b>venture</b> 60:17,22 96:12,13	67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	<b>walking</b> 16:17
<b>type</b> 36:10,17 37:23 42:22 43:23 81:11 101:2	<b>up-front</b> 45:13 64:8 84:8 93:24	<b>verification</b> 96:8 99:13,22	67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	<b>want</b> 4:10 7:14 15:2 21:11,14 25:7 35:1 37:4,19,22,24 38:15,17 39:19,20 39:21,22 40:19 42:10,11,17,18,25 43:7 44:7 45:24 46:16 47:16,17,17 47:19 48:2,3,4 49:12,13 50:6 52:9 55:10 56:15 57:15 61:3 63:12,20,22 65:15 71:8 73:21 83:20 89:16 93:15 94:20 95:2 99:1,23 100:4,17 104:11 104:12 105:16
<b>typed</b> 36:11	<b>update</b> 38:18 68:2 76:20 80:25 86:13 97:6	<b>verified</b> 96:13	67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	<b>wanted</b> 3:25 6:17 9:7 22:19 53:18 84:7 86:11 94:11 95:10 103:12,17 106:4
<b>types</b> 74:22	<b>updates</b> 2:9,12,14 58:2,5,14 71:4 85:12,18 92:16	<b>verify</b> 89:16	67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	<b>War</b> 77:9
<b>typewriting</b> 107:6	<b>upper</b> 90:23	<b>version</b> 7:9 86:19,25	67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	<b>Wars</b> 77:9
<hr/> <b>U</b> <hr/>	<b>URLs</b> 100:7,23	<b>versus</b> 31:11 42:22 43:14 82:24	67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	<b>watching</b> 54:20
<b>U.S</b> 1:4 2:7 57:5	<b>USASpending</b> 53:4 53:8	<b>vet</b> 72:17 75:9	67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	<b>watershed</b> 55:2
<b>ultimately</b> 47:2 49:4 49:13	<b>USASpending.gov</b> 53:2	<b>veteran</b> 3:11,15 9:17 11:17 12:3 50:11 51:10 52:19 54:11 56:21 57:22 70:22 71:18,23,25 72:7,9 72:11,15 75:3,22 77:11 78:7 80:5 81:17,18,18 82:4 82:12,18 83:21,25 83:25 86:17 87:4,6 87:12 95:6,8 97:10 97:12,24 100:11 105:7 106:6,9	67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	<b>way</b> 5:19 6:5 8:20 24:1 30:12,18 33:4 33:20 35:3,6 38:12 39:23 41:5 45:25 51:6 59:16 61:14 63:23,25 66:11 67:1,10,19 77:18 79:8 80:9,17,17 91:17 93:10
<b>unbelievable</b> 4:3	<b>use</b> 20:3,19 53:8,12 58:17,21 65:13,14 67:12 77:24 96:15 96:25 103:14	<b>veteran-</b> 72:17 102:11	67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	<b>ways</b> 11:14 18:10 36:3 55:6 96:14
<b>uncle</b> 5:16	<b>users</b> 21:25 45:7 50:15,16 52:1	<b>veteran-owned</b> 17:2 18:11 25:14 26:18 30:24 42:25 43:15 51:14 60:20,23 69:9,22 78:13 79:22 84:15,18 103:21 104:6	67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	<b>we'll</b> 12:19 13:7
<b>underline</b> 92:9	<b>uses</b> 37:9	<b>veterans</b> 1:8 3:8 8:11 9:20 11:8 12:9,11,19 15:5 52:14 53:20 54:11	67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	
<b>underlying</b> 52:11	<b>usually</b> 51:11 91:5		67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	
<b>underneath</b> 23:23 34:3 49:22	<b>utilization</b> 65:12		67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	
<b>understand</b> 8:22,23 19:19 24:4 25:17 27:10 34:5 46:8,17 48:2,4 49:18 77:20 81:16 85:1 92:2	<b>utilize</b> 49:19,20		67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	
<b>understanding</b> 19:9 22:15 29:15 31:18 39:9 67:18	<hr/> <b>V</b> <hr/>		67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	
<b>unemployment</b>	<b>V-</b> 76:2		67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	
	<b>V-WISE</b> 6:21		67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	
	<b>VA</b> 2:23 12:23 63:11 67:8 80:6 87:20,22 96:8 99:7 101:2,2		67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	
	<b>VA's</b> 102:13		67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	
	<b>vacancies</b> 14:23,25		67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	
	<b>validating</b> 95:10		67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	
	<b>value</b> 8:20		67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	
	<b>valued</b> 101:18		67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	
			67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	
			67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	
			67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	
			67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	
			67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	
			67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	
			67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	
			67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	
			67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	
			67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	
			67:23 71:5 73:7 74:7,18 75:15 76:2 76:5 77:2,6,18 78:18 81:15,25 82:2,2,20,21 83:16 83:23 84:9,22 86:23 89:10 95:6 96:1 97:9,11,16,20 97:21 98:1,3,5,16 99:2,5,17 100:11 103:25 104:2	
			67:23 71:5 73:7 74:7,18 75:15 76:2	

16:4 22:3	102:8 103:24	<b>wording</b> 85:21	67:1 71:11,17 73:1	<b>13.5</b> 54:22
<b>we're</b> 3:4 6:9 7:13	<b>weakness</b> 46:17	<b>words</b> 86:11 103:12	75:2 76:10 77:4,12	<b>14-'15</b> 13:24
7:16,19,20 8:1,3,9	<b>weapons</b> 91:22	<b>work</b> 3:19 5:5 6:1	78:6,25 79:5,17	<b>15</b> 41:5 58:23
8:23 14:17 15:21	<b>wearing</b> 104:2	6:16 9:3,6,25	81:14 90:4 92:5	<b>150</b> 64:5,5
16:2 17:16 18:14	<b>webinars</b> 76:9 77:23	10:12 11:13,13	95:24 101:18,19	<b>150,000</b> 83:7 84:13
19:10 21:9 22:5	99:6,8 100:24	13:25 14:4 15:5,9	106:18	84:13
23:5,6,10,14,17,17	101:3	15:9,13,24 16:8	<b>year's</b> 23:11	<b>16</b> 2:8 81:14 86:4
24:18 25:21 27:18	<b>website</b> 55:17 63:6	34:11 52:23 55:3,9	<b>year's</b> 77:5	<b>16th</b> 73:24
31:6 33:9,15 35:3	70:9 92:11 101:1	56:4 59:24 62:17	<b>years</b> 9:10,11 10:19	<b>17</b> 15:21,24 86:14
36:3,20 38:23 39:6	<b>Wednesday</b> 1:13	71:7,9,12 72:3	11:10 13:22 14:1,3	<b>18</b> 54:19 86:18
40:13,14 41:25	102:1,2	77:14 80:19 86:7	15:9 18:6 28:11,13	<b>1998</b> 60:5
42:3 43:20	<b>week</b> 66:5 77:2,3	97:20,23 100:15	28:23 41:2 54:15	<b>1st</b> 70:3
<b>we've</b> 7:21 8:6 9:13	99:8	101:18 103:19,23	58:14 67:10 82:15	
16:20 18:6,13	<b>weekend</b> 95:7	104:18,18 106:10	83:23 84:17 99:14	<hr/> <b>2</b> <hr/>
33:20,23 34:16	<b>weekly</b> 99:8 101:4	<b>worked</b> 17:15 44:5	99:14	2 83:18
36:25 37:22 38:4	<b>welcome</b> 2:3 12:16	57:5 100:5	<b>yellow</b> 30:9	<b>2.8</b> 69:3
42:13	13:10 75:13 96:22	<b>workflow</b> 36:25	<b>yesterday</b> 68:25	<b>20</b> 66:21 85:24
<b>we'd</b> 51:13 94:25	105:4,9	38:3 49:10	<b>York</b> 6:21	<b>20,000</b> 79:18
<b>we'll</b> 53:11 56:12	<b>welcoming</b> 15:3	<b>workflows</b> 45:13	<b>you'll</b> 61:21,22	<b>2010</b> 60:5 65:2,13
75:1 78:22 80:17	<b>went</b> 5:21 24:24,25	<b>workforce</b> 86:21	<b>you're</b> 53:17 58:6	<b>2013</b> 59:13 60:7
85:24 87:1 88:7	67:20 84:3,11	<b>working</b> 4:11 10:25	60:14 61:20 62:20	66:4 73:13
101:24 103:8,9	<b>what's</b> 45:16 46:6,6	21:15 46:12 50:17	63:23 64:20 69:6	<b>2014</b> 61:12 82:18,18
<b>we're</b> 44:2,24 50:8	46:9,17,17 48:2	58:13 62:1 64:16	70:11 74:3 80:19	82:19,24
51:24 55:22 56:18	49:18 57:8 67:7	72:9 73:8 77:6	82:23 92:9 97:1	<b>2015</b> 23:11 26:1
57:23 58:2,8 62:1	68:14 76:21 78:6	79:20 80:2,23	98:8 104:18 105:4	61:25 62:10,23,24
64:16 66:7 68:17	88:14 96:15 99:10	91:17 94:9 97:25	<b>you've</b> 46:1 52:10	63:2 64:12 81:25
69:23 70:3 71:14	105:13 106:2	100:5 104:3,4,14	72:8 98:24	92:19
71:19 72:3 73:4,14	<b>whichever</b> 57:1	<b>works</b> 27:10 73:1	<b>young</b> 5:16	<b>2016</b> 1:13 14:6 61:1
73:20 74:21,25	<b>white</b> 5:2 57:6 66:7	<b>workshop</b> 55:15		63:6 65:20,25 70:3
76:11 78:5,21 79:3	89:24	<b>world</b> 20:4 74:19	<hr/> <b>Z</b> <hr/>	82:11,24 83:17
79:25 80:16,23,25	<b>who's</b> 44:3	<b>wouldn't</b> 32:24	<b>zero</b> 7:20	85:22 89:1
82:8 85:14,16,17	<b>wider</b> 75:7	<b>write</b> 16:13 53:20		<b>2017</b> 57:16 61:8
86:3 87:2,3,22,22	<b>willing</b> 14:13	<b>writing</b> 71:16	<hr/> <b>0</b> <hr/>	66:9,10,18 67:5,17
88:12,18 89:9	<b>WISE</b> 76:3	<b>written</b> 67:2		90:5 95:11,17
94:21 95:15,17,19	<b>woman</b> 4:21	<b>wrong</b> 56:19 100:8	<hr/> <b>1</b> <hr/>	102:10
99:4,7,15,21 100:1	<b>woman-owned</b> 59:3		<b>1</b> 39:13,15 60:11	<b>2027</b> 67:10
100:13 101:3,6,9	<b>women</b> 6:22 8:20	<hr/> <b>X</b> <hr/>	<b>1.3</b> 82:11	<b>22,000</b> 78:17
103:19 104:3,25	75:22 76:2,5 83:16	<hr/> <b>Y</b> <hr/>	<b>1.4</b> 27:25	<b>23</b> 58:25 78:3
<b>we've</b> 50:10,15	<b>women-</b> 63:12	<b>Yeah</b> 7:25 49:6	<b>1:00</b> 1:14 102:1	<b>24</b> 54:19 61:1,8
51:22 54:20 55:9	<b>women-owned</b> 60:6	51:21 69:4	<b>1:03</b> 3:3	<b>25.7</b> 59:1
56:1,17 57:4,9	62:9,14,16,21 63:3	<b>year</b> 11:11,16 13:20	<b>10</b> 39:20 59:1,2	<b>28</b> 82:12
59:7 65:2 66:2	63:8,9,21 64:13	13:24 14:2,3 15:9	66:15,15,20 69:16	<b>28.8</b> 82:13
68:2 76:10 79:4	<b>won't</b> 103:14 106:18	26:1,3,7,10,12	<b>100</b> 25:7 33:9	
80:2 82:18,19 84:3	<b>wonderful</b> 7:5 8:6	27:15 29:4,4,17	<b>100,000</b> 78:8	<hr/> <b>3</b> <hr/>
84:14,19 87:19	42:3	30:17 35:24 44:1,5	<b>101</b> 2:24	3 2:4 69:3
90:15 93:14 94:9	<b>word</b> 79:6 92:16	47:14 55:1 58:24	<b>106</b> 2:25	<b>3.9</b> 59:5
94:10 97:15 98:12	94:21 95:23 98:10	61:1 66:9,14 67:1	<b>11.7</b> 54:21	<b>3:15</b> 106:21
99:5,20 100:4,5	104:4		<b>12th</b> 75:24	<b>31</b> 84:17,19
			<b>13</b> 2:6	

35 86:22	<b>90-day</b> 23:1,4		
350,000 7:21	<b>90s</b> 60:4		
<hr/>	<b>93</b> 2:20		
<b>4</b>	<b>95</b> 2:21 104:20		
<hr/>	<b>96</b> 2:22		
4 86:16 100:18	<b>98</b> 2:23		
4.1 82:24			
4.4 86:16			
4.8 54:12			
4:00 102:1			
40 26:6 68:6 69:15			
400 99:3			
445 63:7			
49 82:19			
<hr/>			
<b>5</b>			
<hr/>			
5 59:3			
5,000 78:18			
5.0 82:24			
50 66:18 84:14			
50,000 73:11			
500,000 7:23,24			
84:14			
5000-1389 84:24			
54 2:18			
58 2:10			
<hr/>			
<b>6</b>			
<hr/>			
67 2:11			
<hr/>			
<b>7</b>			
<hr/>			
7 1:13			
7(a) 84:12,12,13			
70 2:13			
7012 90:22			
75 82:20			
<hr/>			
<b>8</b>			
<hr/>			
8 69:16			
8(a) 60:4 63:22 64:1			
69:7			
80 2:15 50:16 66:14			
800 72:17			
81 27:7			
86 2:16			
89 2:19			
8th 88:11 102:1,2			
<hr/>			
<b>9</b>			
<hr/>			
90 23:3			