

ARDOT Personal Narrative Writing Guide

The purpose of this document is to provide guidance to firms in preparing a Personal Narrative (PN). Firms may use the fillable form provided or submit their PN in a separate document. The information below outlines the required sections and is intended to help firms clearly describe the impediments they have experienced.

If a firm chooses to prepare its own PN, the narrative should be clear, detailed, and well organized.

Note: Each qualifying (disadvantaged) individual of the firm must complete and submit a PN and a Personal Net Worth Statement (PNWS)

Section 1 Qualifying Individual Information

- Company Name: Use the company name under which your original DBE Certification was approved. Do not use a DBA.
- Owner's Name: Use the qualifying individual named in the existing certification.
- Title: Use the title of the qualifying individual named in the existing certification.
- Ownership Percentage: List the percentage of ownership the qualifying individual holds.
- Phone Number: List an active phone number for the qualifying individual.
- Email Address: List an active email address for the qualifying individual.

Introduction: Personal Background

- Provide a brief overview of yourself and your business.

Section 2 Social and Economic Disadvantage

Describe specific incidents from your personal experiences that demonstrate social disadvantage.

Explain how social factors or systemic barriers impeded your progress.

- Economic hardship
- Systemic barriers
- Denied opportunities

For each incident, include:

- Who was involved
- What happened
- When it happened
- Where it happened

Provide multiple examples if available and include proof where possible.

Section 3 Social Impediment

Show the connection between disadvantage and specific instances of discrimination, exclusion, or denial.

- Identify barriers you faced in:
 - Education (e.g., lack of funding or access, language barriers).
 - Employment (e.g., limited promotions, unequal pay).
 - Business (e.g., denied credit, financing, or contracting opportunities).
- Explain how these barriers directly impacted your ability to advance professionally or economically.
- Describe any attempts made to overcome these barriers, such as seeking loans, training, or mentorship, and the outcomes.

Section 4 Economic Harm

Quantify or describe the financial effect of these disadvantages.

- Explain how the systemic barriers resulted in economic harm, such as:
 - Delayed business growth or expansion.
 - Limited access to capital or resources.
 - Lower income compared to non-disadvantaged individuals with comparable qualifications.
- Provide examples or documentation showing type and magnitude of the harm (e.g., loan denials, earnings comparisons, delayed business start).
- Conclude by stating how these factors demonstrate ongoing economic disadvantage in fact.

Formatting & Submission Tips

- Use first-person ("I") and focus on your individual experiences.
- Make reasonable attempts to be specific and provide factual dates, examples, and outcomes are key.
- Ensure consistency between your narrative and financial documentation.
- Avoid broad generalizations, support statements with examples wherever possible.
- Provide all supporting documentation available that helps establish your claim by a preponderance of the evidence.

QUESTIONS TO CONSIDER					
Below are some additional questions to help prompt your thinking about specific experience you have had and how those have led to you being socially and economically disadvantaged.					
Background/Up bringing	Education & Employment Barriers	Financing/ Capital Access	Business Challenges	Quantification/ Harm	Relative or Other Non-Disadvantaged Individuals
What is your socioeconomic background (e.g. low income, parental education, neighborhood conditions)?	Did you face obstacles in accessing higher education (e.g. needing to work full time, limited access, financial aid, rejections, delayed enrollment, social pressures to pursue a different field/profession)?	Have you ever been denied a loan or faced increased interest rates / higher terms (bank, SBA, private)?	When you started your business (or earlier), did you face hurdles (e.g. inability to bid, lack of contracts, exclusion from networks) compared to similarly situated competitors?	Can you describe the magnitude of disadvantage (lost revenue, extra costs, delayed growth)?	Do you know of peers (non-disadvantaged) who had easier access to capital, contracts, or growth? How was your path more difficult?
Did you grow up in a community with limited resources (e.g. low income, lack of opportunities)?	Were there periods of unemployment or difficulty advancing in your career compared to peers?	Did you lack collateral, credit history, or personal wealth to secure favorable financing?	Did you incur extra costs or delays (bonding, insurance, surety) that others did not have to absorb?	Do you have financial statements, tax returns, net worth statements, credit reports, etc. to support the narrative?	Can you show, by comparison, how you were restricted or delayed relative to others starting in similar industries or regions?

Did you experience any social barriers (e.g. language barriers or cultural biases)?	Have you experienced unequal treatment in hiring, promotions, and other aspects of professional advancement, pay and fringe benefits, terms and conditions of employment, or retaliatory or discriminatory behavior by an employer?	Did you have to rely on personal debt, family, or high-cost credit to start or sustain your business?	Have you experienced unequal treatment by opportunities for government contracts or other work or unequal treatment by clients/customers or teaming partners for a contract or bidding opportunity?	Were there specific contracts, clients, or opportunities you were unable to pursue or secure because of these disadvantages?	How have these disadvantages impacted your ability to compete or advance in your industry compared to peers without similar barriers?
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Should you have any questions, please contact DBE Supportive Services Specialist Natasha Halbert via email at: DBE@ardot.gov or via phone at 501-569-2259.