



U.S. Small Business Administration

PREPARE YOUR BUSINESS FOR EMERGENCIES

PROGRAMS FOR VETERANS funding, training, and federal contracting opportunities

R&D OPPORTUNITIES FOR NEXT GEN ENTREPRENEURS

Small Business

RESOURCE GUIDE

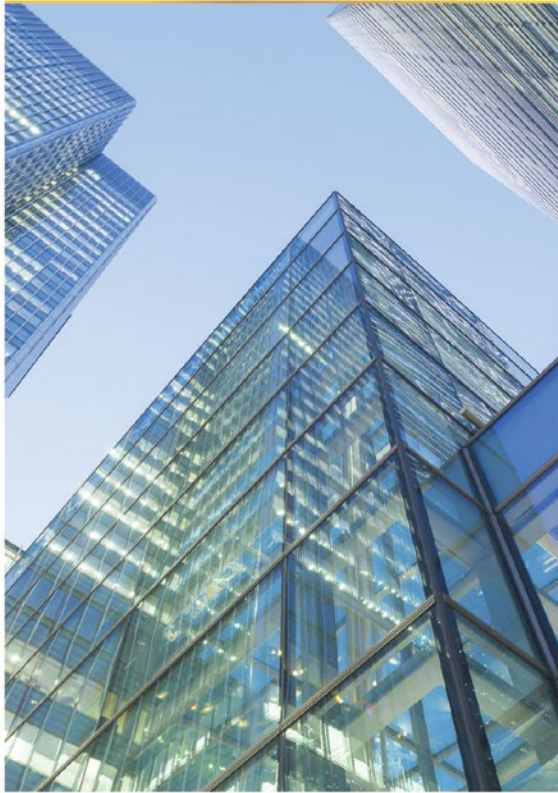
BALTIMORE EDITION 2019



SUCCESS STORIES FROM ACROSS THE COUNTRY



FSC First's SBA 504 Commercial Real Estate Loan



The **SBA 504 Long Term Fixed Assets** (Commercial Real Estate and Equipment Loan Program) is available to business owners who are desiring to purchase owner-occupied commercial real estate and refinance maturing commercial mortgage debt. Loans are guaranteed by the U.S. Small Business Administration (SBA).

- **Direct loans** for healthy expanding businesses
- **Fixed rate** — below market financing
- **Financing for fixed assets:** commercial real estate acquisition, construction, machinery and equipment
- **Term** — Real estate: 25 years
Machinery and equipment: 10 years with straight amortization
- **Equity** — 10% cash down payment is required
- **Interest rates** are negotiable



Do you want your business to stand out?

New South Media Custom Solutions

creates cost-effective and engaging content in print and digital formats for clients in a wide array of industries. Products include stand-alone magazines, travel guides, promotional materials, books, advertorial inserts, and commemorative and anniversary publications.

Full-service capabilities include

- publication and brochure design
- impactful storytelling and content development
- engaging logo creation
- industry-specific branded content
- advertisement design
- native content
- advertorials
- photography
- print production management



newsouthmediainc.com | info@newsouthmediainc.com

CONTENTS



Baltimore Edition 2019



Local Business Assistance

8 National Success Story

Hometown Trolley has found success through determination, creativity, and a little help from friends at the U.S. Small Business Administration.

11 Local SBA Resource Partners

13 Your Advocates

14 How to Start a Business

18 Local Success Story

Bill Campbell is committed to providing quality drinking water and stopping the spread of Legionella. He found support for his mission from the SBA.

20 Write your Business Plan

23 Programs for Veterans

24 Programs for Entrepreneurs

25 Programs for Native Americans

Funding Programs

28 National Success Story

An SBA loan guarantee helps Hawaii entrepreneurs hop up their brewing operation.

32 Local Funding Programs

36 Need Financing?

37 Federal Research & Development

38 Why Export?

39 Investment Capital

40 National Success Story

Ember Industries receives SBA's 2017 Phoenix Award For Outstanding Disaster Recovery Efforts.

42 SBA Disaster Loans

43 How to Prepare Your Business for an Emergency

45 Surety Bonds

Contracting

46 National Success Story

This small business has made it their business to provide quality staffing in the federal arena.

48 SBA Contracting Programs

50 Woman-Owned Small Business certification

ON THE COVER Clockwise from top: courtesy of Nikki Bowman; Hunter Cattle, Brooklet, Georgia, courtesy of the SBA; courtesy of Nikki Bowman; courtesy of Von Cheyenne Washington Sr.; Hometown Trolley, Wisconsin, courtesy of Hometown Trolley; 21 Short Stop, Georgia, courtesy of the SBA; photo by Sweet Elizabeth Jane

THE U.S. SMALL BUSINESS ADMINISTRATION

A MESSAGE FROM THE ADMINISTRATOR



This year the U.S. Small Business Administration marks its 65th year helping small businesses start, grow and succeed. The Agency remains committed to its core missions: advocating for entrepreneurs and helping them access capital, government contracts, counseling and disaster assistance. As Administrator of the SBA, I am honored to serve as a member of President Trump's cabinet and represent the interests of America's 30 million small businesses.

Small businesses truly are the engines of our economy—and our communities. Over half of the U.S. workforce either owns or works for a small business, and small businesses create two out of every three net new jobs in the private sector. Small businesses may not put their names on stadiums and skyscrapers, but they likely put them on the uniforms of their local Little League and bowling teams. They are the delis and salons and retailers and manufacturers that make each community special. Across our great country, neighborhoods and families depend on the success of small business.

Since taking leadership of the SBA in February 2017, I have had the privilege of meeting with entrepreneurs all over the country. My goal is to visit small businesses in every one of the SBA's 68 districts. So many of them tell me they simply would not exist without the help of the SBA—from the guaranteed loans that provided the capital they needed to realize their dreams of owning a small business, to the advice they got from our district offices and resource partners, to the disaster aid they received when it seemed all hope had been lost. Throughout this issue of our resource guide, you will read stories of successful entrepreneurs who received assistance from the SBA. These successes are the motivation for the work we do.

As SBA Administrator, I am proud to lead a team of professionals dedicated to helping entrepreneurs turn their visions into viable businesses. All of us share the joy of watching an entrepreneur go from having a simple idea and a business plan to living the American Dream—and often becoming an employer that empowers the dreams of others. It's clear that the strength of America's communities is often determined by the economic opportunities available to its citizens. Small businesses invigorate neighborhoods and cities, making them vibrant places to live, work and raise a family. And we at the SBA are working to ensure small

businesses have the tools and resources they need to make that happen at every stage, whether they are launching, expanding or getting through a tough time.

Of course, we can't do it alone. We are honored to have the expertise of our resource partners, including Small Business Development Centers, Women's Business Centers, Veterans Business Outreach Centers and SCORE chapters in communities nationwide.

As the President noted at an event he hosted at the White House with more than a hundred entrepreneurs from all over the country, "America is on the verge of a golden age for small business." The SBA is working to continue to revitalize a spirit of entrepreneurship in America and help America's small businesses compete in a global economy. Entrepreneurs find that owning a business is one of the most effective ways to secure a financial future for themselves, provide for their families, exercise their commitments to their communities, and drive our country's economic growth. I encourage all entrepreneurs to leverage the opportunities detailed in this resource guide to propel their businesses forward.

Regards,
Linda McMahon
SBA Administrator

A handwritten signature in black ink that reads "Linda McMahon".



Share your dreams of small business growth and success...
we'll help you get there!

Your local Small Business Lending Professionals:

John Baier
JBaier@EagleBankCorp.com
240.406.1883

Melissa Fischer
MFischer@EagleBankCorp.com
240.497.1785

Erik Seppala
ESeppala@EagleBankCorp.com
703.940.3104

Ranked #1 SBA Lender among
Community Banks three years in a row!*



*Source: U.S. Small Business Administration, Washington Metropolitan Area District Office.
Ranked on Year-to-Date Loan Volume.



Member FDIC


Customized Solutions for your **Unique Business**

Small businesses are the backbone of our country. And we have been helping small businesses like yours succeed since 1864.

As an **SBA Guaranteed Lender**, we're dedicated to helping you grow by providing the financing you need. To learn more about our SBA Loans, call **Tammy Clark-McFadden** at **717-724-8847**.




PEOPLESBank

 PeoplesBank, A Codorus Valley Company
Member FDIC

You're Welcome Here!

www.peoplesbanknet.com |    

In 2008, after working in the magazine business in Chicago, Washington, D.C., and Mississippi for 10 years, I moved back to my home state of West Virginia to create my own media company, New South Media, Inc. It was the scariest thing I've ever done. I didn't know the first thing about starting a business, and I funded it myself by ransacking my retirement funds. When I started, I had one unpaid employee—me.

I had never heard of the U.S. Small Business Administration. I had no role model or support system to walk me through the process. All I had was a stack of dog-eared how-to books and a bucketload of grit and determination.

As an entrepreneur and a small business owner, I know firsthand the challenges small companies face. I live it everyday. I know what it is like to work 100-hour weeks, to pay your employees before yourself, and to need funding to grow your business, all while trying to raise educated and thoughtful children and still put dinner on the table. I know what it is like to be completely overwhelmed and to have doors slammed in your face, only to get up the next day and try, try again. I know what it feels like to fail. And I know what it feels like to succeed.

My goal when founding my company was to create publications that would be community builders, nurturing a culture that better encourages and supports small businesses by telling their stories. After all, small businesses outnumber corporations 1,162-to-one and are the lifeblood of our economy and culture.

As I look back on the past 10 years of business ownership, the thing I most wish I had known is what a valuable resource the SBA is to small businesses like my own. I can think of hundreds of mistakes I wouldn't have made and tons of tools I could have used in those early, difficult days. And I'm pretty sure I'd also have a few less grays in my hair.

When I first saw a copy of the SBA *Resource Guide*, I flipped through the pages eagerly. But as you can imagine, as an editor and publisher, I always read magazines with a critical eye, and I caught myself thinking what my company would do differently with the publication.

It was four years ago when I decided to find out how to go about competing for the contract to become the publisher of the *Small Business Resource Guide*. I was introduced to the world of government contracting and the opportunities available for small businesses. And to be honest, it was a bit intimidating. As I navigated the process, there were many times when I almost stopped. Sometimes I thought there was no way a woman-owned small business in the rural state of West Virginia could compete and win a federal contract. But every time I had a question, someone from my SBA West Virginia district office was quick to answer it, and I kept persevering. That's what we do as small business owners, right?

That's why my team at New South Media and I are really excited to be the new publisher of the SBA's *Small Business Resource Guides*. I'm inspired by the success stories we feature in each issue of this magazine, and it has been a pleasure to work with the SBA on redesigning and refocusing the content of these guides to better serve small businesses in all corners of the country. So, let's use this magazine to educate everyone so all small businesses can know about the resources available to them.

Wishing you much success,



Nikki Bowman
Publisher
New South Media Inc.



published by
New South Media, Inc.
 304.413.0104 | newsouthmediainc.com

PUBLISHER

Nikki Bowman, nikki@newsouthmediainc.com

ASSOCIATE EDITORS

Zack Harold, zack@newsouthmediainc.com

Pam Kasey, pam@newsouthmediainc.com

DESIGNER

Hayley Richard, hayley@newsouthmediainc.com

OPERATIONS MANAGER

Holly Leleux-Thubron, holly@newsouthmediainc.com

ADVERTISING SALES DIRECTOR

Heather Mills, heather@newsouthmediainc.com

ADVERTISING SALES

Sandy Burky, Kelley McGinnis, Bryson Taylor,

Teresa Dye

sba@newsouthmediainc.com

Copyright: New South Media, Inc. Reproduction in part or whole is strictly prohibited without the express written permission of the publisher.

© NEW SOUTH MEDIA, INC.

ALL RIGHTS RESERVED

The U.S. Small Business Administration's Office of Marketing & Customer Service directs the publication of the Small Business Resource Guide under SBA Contract #SBAHQ-17-C-0018. SBA publication Spring 2018 National edition #mcs-0087.

WRITER/EDITOR

Becky Bosshart

(202) 205-6677

rebecca.bosshart@sba.gov

DIRECTOR OF MARKETING

Paula Panissidi Tavares

paula.tavares@sba.gov

PUBLIC AFFAIRS SPECIALIST

Kelley Daniels

kelley.daniels@sba.gov

The SBA's participation in this publication is not an endorsement of the views, opinions, products or services of the contractor or any advertiser or other participant appearing here. All SBA programs and services are extended to the public on a non-discriminatory basis. Printed in the United States of America. While every reasonable effort has been made to ensure that the information contained here is accurate as of the date of publication, the information is subject to change without notice. The contractor that publishes this guide, the federal government, or agents thereof shall not be held liable for any damages arising from the use of or reliance on the information contained in this publication.

SBA Baltimore District Office

100 S. Charles St., suite 1201

Baltimore, MD 21201

(410) 962-6195

sba.gov/md

@SBA_Baltimore

District Director's Message

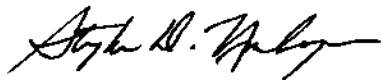
I am pleased to present this edition of the Baltimore District Office's Maryland Small Business Resource Guide for 2019.

The U.S. Small Business Administration is dedicated to providing customer-oriented programs and services. We provide accurate, timely information to Maryland entrepreneurs so that you can achieve your dreams and prosper as a small business owner. We offer a variety of programs to meet the needs of small business owners, including loan guarantees, management and technical assistance programs, and government contracting assistance. Last year in Maryland, the SBA assisted 708 entrepreneurs with SBA-backed loan guarantees valued at over \$236 million.

This resource guide is an invaluable tool in your business growth and development. Outlined here are the SBA's key programs and contact information for local advisers who can assist you in starting or growing your business venture. Our goal is to empower the small business community through education and training, which results in creates more jobs. More small businesses will open, stimulating the economy as these entrepreneurs seek credit for business growth. Ultimately this results in increased revenue for all.

For additional information on SBA programs and services, including local workshop listings and other events, visit us at sba.gov/md, or call the SBA Baltimore District Office at (410) 962-6195. We are fortunate in the state of Maryland to have a wealth of resources available to entrepreneurs. Whether you're just starting out or you're already in business, use these resources to your advantage to maximize your opportunities for success.

Sincerely,



Stephen D. Umberger
District Director
SBA Baltimore District Office



District Director

Stephen D. Umberger
(410) 962-6195
stephen.umberger@sba.gov

Deputy District Director

Ed Knox
(410) 244-3326
edward.knox@sba.gov

Public Information Officer/Economic Development Specialist

Rachel Howard
(410) 244-3337
rachel.howard@sba.gov

District Counsel

Liana Gonzalez
(202) 205-7425
liana.gonzalez@sba.gov

Loan Programs Lead

Sam Reprogel
(410) 244-3325
samuel.reprogel@sba.gov

Lead Economic Development Specialist/ Women's Business Ownership Representative

Tonia McCoy
(410) 244-3323
tonia.mccoy@sba.gov

Veterans Business Representative/Economic Development Specialist

Courtney McCalla
(410) 244-3330
courtney.mccalla@sba.gov

Lender Relations Specialists

Michael Collins
(410) 244-3341
michael.collins@sba.gov

Debra Brown
(410) 244-3338
debra.brown@sba.gov

8(a) Lead Business Opportunity Specialist

Christine Kingston
(410) 244-3336
christine.kingston@sba.gov

Administrative Officer/8(a) Business Opportunity Specialist

Shelia Berry
(410) 244-3331
shelia.berry@sba.gov

Business Opportunity Specialists/8(a)

James Pope
(410) 244-3335
james.pope@sba.gov

Austen Colledge
(410) 244-3353
austen.colledge@sba.gov

LOCAL BUSINESS ASSISTANCE



A Streetcar Named Persistence

Hometown Trolley has found success through determination, creativity, and a little help from friends at the U.S. Small Business Administration.

WRITTEN BY ZACK HAROLD

Kristina Pence-Dunow did not intend to become a businesswoman, a cornerstone of her small town's economy, and the nation's only female owner of a transit vehicle manufacturer. In the beginning, she just wanted to keep the family business going.

Pence-Dunow was a dental assistant for the first several years of her adult life. Then, after giving birth to her son in 1988, she joined her husband's family business. The company built fancy

horse trailers as well as the occasional trackless trolley—a public transit vehicle designed to look like an old-timey streetcar but set on a bus chassis. She started out doing bookkeeping and upholstery work. It was a small shop, so everyone wore several hats.

Then, in the early 1990s, Pence-Dunow and her husband moved to Crandon, Wisconsin, so he could pursue a career in off-road racing. They took the trolley business with them. A few years later, her husband decided to devote his

full attention to racing.

The couple eventually divorced and Pence-Dunow became sole owner of the business.

"I kept the trolleys going and raised my two children," she says. The company made a few dozen vehicles each year, selling them through a distributor in Florida. Things were going well. At the time, all the nation's trolley manufacturers were small, family-owned businesses. "We all just had our same customers and everybody stayed small."

But then competition arrived. A large bus manufacturer began making trolleys, too. "They flooded the market. They had the capital behind them," Pence-Dunow says. "I was being starved for sales."

Other trolley companies shut their doors, but Pence-Dunow didn't have a backup plan. She still had two kids to raise. So she did the only thing she could—she kept going.

Still rolling

Since she knew her company could not compete with the bus manufacturer on volume, Pence-Dunow knew she would have to out-innovate them. She rebuilt the business from the ground up. She cut ties with her Florida distributor and created her own network of dealerships. She rebranded the company as Hometown Trolley.

These changes came at a cost. Pence-Dunow had to lay off all her employees. She racked up debt. "I went six months with no work," she says. But she was able to weather the storm, thanks to assistance from the U.S. Small Business Administration.

About the time she was rebuilding and rebranding her company, Pence-Dunow met Chuck Brys of the Small Business Development Center at the University of Wisconsin-Green Bay. Brys connected her to a local bank with an in-house SBA specialist, who guided her through getting an SBA-guaranteed loan to help cover her debt.

Brys also helped Pence-Dunow develop a business plan and put together three-year projections for Hometown Trolley's growth. He encouraged her to be aggressive with those projections. To Pence-Dunow's surprise, her company did not just meet those projections—they exceeded them.

Slowly, Hometown Trolley's emphasis on innovation began to take hold. The company developed a handicap-accessible, low-floor trolley. The city of Virginia Beach, Virginia, ordered 15. The big bus manufacturer didn't have a comparable model.

Pence-Dunow began landing similar contracts around the country, slowly taking a lead in the trolley market. Then, in 2016, she was able to purchase the bus company's trolley division.

"I just kept sending the CEO an email," Pence-Dunow says. It took a year and a half but, finally, the company agreed to sell. As luck would have it, the company wanted out of the trolley business so it could focus on its commercial truck line.

It was a big expenditure for a small company, but Pence-Dunow knew from experience how to make it work. She took out another SBA-guaranteed loan.

Picking up speed

Hometown Trolleys can now be found everywhere from Roanoke, Virginia, to Miami, Florida, and Laguna Beach, California. The vehicles are also found on the campuses of universities, themeparks, and retirement villages.



CLOCKWISE FROM TOP

During the company's rebuilding period, Kristina Pence-Dunow had to lay off all her employees. Hometown Trolley now has more than 50 full-time employees and plans to add more soon.

Pence-Dunow poses with husband Joey, left, and SBDC President C.E. "Tee" Rowe after a ceremony in Washington, D.C., where she was named Wisconsin Small Business Person of the Year 2017.

Hometown Trolley's factory floor has expanded from 6,000 to 32,000 square feet—and the company is in the process of expanding again.

Pence-Dunow says riders enjoy trolleys for their old-timey craftsmanship.

“It’s an iconic American form of transportation,” Pence-Denow says. “A trolley is an experience. People will let a city bus go by and wait for a trolley.”

The company is still innovating. Pence-Dunow hopes to expand her line of electric and liquefied petroleum gas-powered trolleys. Hometown Trolleys also has designed bus bodies for its existing chassis and drivetrains. It’s a way of tapping a small but profitable market. Small municipalities often wait years for buses from large manufacturers, since major cities snatch up most of the supply. Hometown Trolley can fill those small orders in much less time.

By 2020, Hometown Trolleys plans to be making more than 200 buses and trolleys a year—far more than the dozen or so it was making when Pence-Dunow took over. “I can’t believe how much we’ve grown,” she says.

In the past four years alone, the company has gone from \$2 million in gross sales to \$15 million. It moved from a 6,000-square-foot shop to a 32,000-square-foot factory, which is now being expanded. And, best of all, the company has grown its workforce from a dozen people to 54 full-time employees and a few part-timers, with plans to add six more employees soon.

And it’s still a family business. Pence-Dunow’s daughter Jessica does marketing and graphic design for the company. Her son Dustin helps run the production floor.

Without help from the SBA, “I would have never stepped out and known what to do,” Pence-Dunow says. “All of that, it was great learning experience that I still use today. I’m doing a lot more on my own, because I have more resources, but I can refer back to that.”

But she says the most important resource was the moral support. “Someone saying, ‘You can do this.’”

SBA Resource Partners

To help your business flourish, the SBA’s Resource Partners are here to help guide you through every phase of the business cycle. They provide counseling and training, for free or low cost, nationwide. These independent organizations, funded through SBA cooperative agreements or grants, extend our reach.

There are more than

300 SCORE chapters

980 Small Business Development Centers

100 Women’s Business Centers

20 Veterans Business Outreach Centers

SCORE

Join the ranks of other business owners who have experienced higher revenues and increased growth thanks to mentoring they received from SCORE. The nation’s largest network of volunteer business mentors harnesses the passion and knowledge of real-world business executives to provide invaluable mentorship. SCORE mentors are available as often as you need, in person, via email or over video chat. Visit sba.gov/score to start working on your business goals.

SMALL BUSINESS DEVELOPMENT CENTERS

Small Business Development Center counselors can help entrepreneurs realize their dream of business ownership. SBDC counselors help your business remain competitive in an ever-changing global economy. You have access to free one-on-one counseling and low-cost training. Some of the counseling and training topics available: marketing, regulatory compliance, technology development and international trade. Find your local Small Business Development Center at sba.gov/sbdc.

WOMEN’S BUSINESS CENTERS

Women interested in starting their small businesses can tap into a national network of community-based Women’s Business Centers. The centers offer training and counseling to those looking to make their entrepreneurial mark. If you’re interested in starting or expanding your business, your local Women’s Business Center is a good place to start. Each center tailors services to its community, offering a variety of programs in finance, management and marketing. For your nearest Women’s Business Center, visit sba.gov/women.

VETERANS BUSINESS OUTREACH CENTERS

Veteran entrepreneurs or small business owners can receive business training, counseling and mentoring, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. This is also the place to receive procurement guidance, which can help your business better compete for government contracts.

Our Local SBA Resource Partners

The SBA's Resource Partners are independent organizations, funded through SBA cooperative agreements or grants, extending our reach to small business owners and entrepreneurs.

SCORE

To schedule an appointment to start working on your business goals, contact your closest SCORE office.

Baltimore Chapter 3

Serving Baltimore, Baltimore City, Harford, and Howard counties

(410) 962-2233

baltimorescore@verizon.net

greaterbaltimore.score.org

Frederick Chapter 632

Serving Frederick and Carroll counties

(240) 215-4757

score@scorefrederick.org

frederick.score.org

Hagerstown Chapter 539

Serving Washington, Allegany, and Garrett counties

(301) 766-2043

hagerstown@scorevolunteer.org

hagerstown.score.org

Mid-Shore Chapter 626

Serving Talbot, Dorchester, Caroline, Wicomico, Somerset, and Worcester counties

(410) 822-4653

score626@goeaston.net

midshore.score.org

Southern Maryland Chapter 390

Serving Anne Arundel, St. Mary's, Calvert, and Charles counties

(410) 266-9553

info@score390.org

somid.score.org

Upper Shore Chapter 670

Serving Queen Anne's, Kent, and Cecil counties

(410) 810-2969

chapter670@easternshorescore.org

uppershore.score.org

Small Business Development Centers

Maryland SBDC Network

To get connected with an SBDC adviser, visit marylandsbdc.org.

Corridor Region SBDC

7100 Baltimore Ave., suite 401

College Park

(301) 403-8300 or (877) 787-7232

Southern Region SBDC

College of Southern Maryland

8730 Mitchell Road, CE building, suite 139

LaPlata

(301) 934-7583

Eastern Region SBDC

Franklin P. Perdue School of Business

Salisbury University EC-215

1101 Camden Ave.

Salisbury

(410) 548-4419

Northern Region SBDC

Harford Community College

Bel Air Hall

401 Thomas Run Road

Bel Air

(443) 412-2237

Western Region SBDC

Frostburg State University

235 Hitchens

Frostburg

(888) 237-9007



Veterans Business Outreach Center

Veteran entrepreneurs or small business owners can receive business training, counseling and mentoring, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. This is also the place to receive procurement guidance, which can help your business better compete for government contracts.

Hampton Road Veterans Business

4111 Monarch Way, suite 106

Norfolk, VA

(757) 683-4793

Community Business Partnership

6564 Loisdale Court, suite 600

Springfield, VA

(703) 768-1440



NIKKI BOWMAN

How to Start a Business in Maryland

Thinking of starting a business? Here are the nuts and bolts.

The Startup Logistics

Even if you're running a home-based business, you will have to comply with many local, state, and federal regulations. Do not ignore regulatory details. You may avoid some red tape in the beginning, but your lack of compliance could become an obstacle as your business grows. Taking the time to research the applicable regulations is as important as knowing your market. Carefully investigate the laws affecting your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties, and jeopardize your business.

Market Research

Need to do demographic research on your clients and location? View consumer and business data for your area using the Census Business Builder: Small Business Edition, <https://cbb.census.gov/sbe>. Filter your search by business type and location to view data on your potential customers, including consumer spending, and a summary of existing businesses, available as a map and report.

Business License & Zoning

Licenses are typically administered by a variety of state and local departments. It is important to consider zoning regulations when choosing a site for your business. Contact the local business license office where you plan to locate your business. You may not be permitted to conduct business out of your home or engage in industrial activity in a retail district.

» Licensing

Maryland State Board
500 N. Calvert St. #401, Baltimore
(410) 230-6220
dllr.state.md.us

» Health Related Occupations

Department of Health & Mental Hygiene
201 Preston St., Baltimore
(877) 463-3464
dhmh.maryland.gov

Name Registration

Register your business name with the county clerk where your business is located. If you're a corporation, also register with the state.

Taxes

Any business with employees must register with the IRS and acquire an Employer Identification Number, also known as the Federal Tax ID Number, and pay federal withholding tax at least quarterly. The IRS Small Business/Self-Employed Tax Center: irs.gov/businesses. Here you can find the online tax calendar, forms and publication, and online learning.

The Virtual Small Business Tax Workshop is the first of a series of video products designed exclusively for small business taxpayers. This workshop helps business owners understand federal tax obligations, irs.gov/businesses/small-businesses-self-employed/small-business-self-employed-virtual-small-business-tax-workshop. For small business forms and publications, visit irs.gov/businesses/small-business-forms-and-publications.

» State & Sales Tax

Maryland Department of Assessments and Taxation
301 W. Preston St., room 809, Baltimore
(410) 767-1184 or (888) 246-5941
dat.maryland.gov

Social Security

If you have any employees, including officers of a corporation but not the sole proprietor or partners, you must make periodic payments, and/or file quarterly reports about payroll taxes and other mandatory deductions. You can contact the IRS or the Social Security Administration for information, assistance and forms, socialsecurity.gov/employer or (800) 772-1213. You can file W-2s online or verify job seekers through the Social Security Number Verification Service.

Employment Eligibility Verification

The Federal Immigration Reform and Control Act of 1986 requires employers to verify employment eligibility of new employees. The law obligates an employer to process Employment Eligibility Verification Form I-9. The U.S. Citizenship and Immigration Service offers information and assistance through uscis.gov/i-9-central. For forms, call (800) 870-3676, for the employer hotline, call (888) 464-4218 or e-mail i-9central@dhs.gov.

E-Verify, operated by the Department of Homeland Security in partnership with the Social Security Administration, electronically verifies the Social Security number and employment eligibility information reported on Form I-9. It's the quickest way for employers to determine the employment eligibility of new hires. Visit e-verify.gov, call (888) 464-4218 or email e-verify@dhs.gov.

Health & Safety

The U.S. Department of Labor promotes and develops the welfare of the wage earners, job seekers, and retirees of the United States. It improves working conditions, advancing opportunities for profitable employment, and assuring work-related benefits and rights, visit dol.gov for information.

All new or rehired employees must be reported to the Maryland New Hire Registry, (888) 634-4737, mdnewhire.com.

All businesses with employees are required to comply with state and federal regulations regarding the protection of employees. The Occupational Safety and Health Administration provides information on the specific health and safety standards used by the U.S. Department of Labor, (800) 321-6742 or visit osha.gov.

» Maryland OSHA

10946 Golden West Drive #160, Hunt Valley
(410) 527-4499
dllr.state.md.us/labor/mosh

Employee Insurance

Check with your state laws to see if you are required to provide unemployment or workers' compensation insurance for your employees. For health insurance options, visit healthcare.gov.

» Unemployment Insurance

(410) 949-0033 or (800) 492-5524
dllr.maryland.gov

Environmental Regulations

State assistance is available for small businesses that must comply with environmental regulations under the Clean Air Act. State Small Business Environmental Assistance programs provide free, confidential assistance to help small business owners understand and comply with complex environmental regulations and permitting requirements. These state programs can help businesses reduce emissions at the source, often reducing regulatory burden and saving you money. To learn more about these free services, visit nationalsbeap.org/states/list.

» Maryland Department of the Environment

1800 Washington Blvd., Baltimore
(410) 537-3000
mde.maryland.gov



Del Ferguson, owner of Hunter Cattle, is a family-owned farm in Brooklet, Georgia, and was assisted by his local Small Business Development Center.

Disability Compliance

For assistance with the Americans with Disabilities Act call (800) 669-3362 or visit ada.gov.

Child Support Program

Employers are essential to the success of the child support program and are responsible for collecting 75 percent of support nationwide through payroll deductions. The Office of Child Support Enforcement at Health and Human Services offers employers step-by-step instructions for processing income withholding orders for child support. “A Guide to an Employer’s Role in the Child Support Program” is available at the Office of Child Support Enforcement’s website at acf.hhs.gov/programs/css/resource/a-guide-to-an-employers-role-in-the-child-support-program. You can also find information about other employer responsibilities and tools that can make

meeting those responsibilities easier, such as electronic income withholding orders and the Child Support Portal, at acf.hhs.gov/css/employers. Send questions to employerservices@acf.hhs.gov.

Intellectual Property

Patents, trademarks, and copyrights are types of intellectual property that serve to protect creations and innovations. Intellectual property may be valuable assets for small businesses and entrepreneurs, and are important to consider in the development of any business plan.

Patents and Trademarks

For information and resources about U.S. patents and federally registered trademarks: Visit uspto.gov or call the U.S. Patent and Trademark Office Help Center at (800)786-9199.

A patent for an invention is the grant of a property right to an inventor, issued by

the patent office. The right conferred by the patent grant is the right to exclude others from making, using, offering for sale, or selling the invention in the United States or importing the invention.

There are three types of patents:

- Utility patents may be granted to anyone who invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement.
- Design patents may be granted to anyone who invents a new, original, and ornamental design for an article of manufacture.
- Plant patents may be granted to anyone who invents or discovers and asexually reproduces any distinct and new variety of plant, other than a tuber propagated plant or a plant found in an uncultivated state.

For information visit uspto.gov/inventors.

A trademark or service mark includes any word, name, symbol, device, or any combination used or intended to be used to identify and distinguish the goods/services of one seller or provider from those of others, and to indicate the source of the goods/services.

Trademarks and service marks may be registered at both the state and federal level with the latter at the U.S. Patent and Trademark Office. Federally registered trademarks may conflict with and supersede those registered only at the state level. For information visit uspto.gov/trademarks.

- » **Maryland Registration of Trademarks**
16 Francis St., Annapolis
(410) 974-5521 x2
sos.state.md.us

Copyrights

Copyrights protect original works of authorship, including literary, dramatic, musical and artistic, and certain other intellectual works. Copyrights do not protect facts, ideas, and systems, although it may protect the way these are expressed. For general information contact:

- » **U.S. Copyright Office**
U.S. Library of Congress James Madison Memorial Building
101 Independence Ave. Southeast,
Washington, DC
(202) 707-3000 or toll free (877) 476-0778
copyright.gov

Chambers of Commerce

Aberdeen

(410) 272-2580
aberdeenc.com

Allegheny County

(301) 722-2820
alleganycounty.com

Annapolis & Anne Arundel County

(410) 266-3960
annapolischamber.com

Baltimore City

(410) 837-7101
baltimorecitychamber.org

Baltimore County

(410) 825-6200
baltcountycc.com

Baltimore Hispanic Chamber

(443) 200-0055

Berlin

(410) 641-4775
berlinchamber.org

BWI Business Partnership

(410) 859-1000
bwipartner.org

Calvert County

(410) 535-2577
calvertchamber.org

Caroline County

(410) 479-4638
carolinechamber.org

Carroll County

(410) 848-9050
carrollcounty.com

Cecil County

(410) 392-3833
cecilchamber.com

Charles County

(301) 932-6500 or (301) 870-3089
charlescounty.com

Chesapeake Gateway

(443) 317-8763
emrchamber.org

Crisfield

(410) 968-2500 or (800) 782-3913
crisfieldchamber.com

Elkton Alliance Inc.

(410) 398-5076
elktonalliance.org

Frederick County

(301) 662-4164
frederickchamber.org

Garrett County

(301) 387-4386
visitdeepcreek.com

Greater Baltimore Black Chamber

(443) 296-2422
greaterbaltimorechamber.com

Greater Baltimore Committee

(410) 727-2820
gbc.org

Greater Catonsville

(410) 719-9609
catonsville.org

Greater Crofton

(410) 721-9131
croftonchamber.com

Greater Havre de Grace

(410) 939-3303
hdgchamber.com

Dorchester County

(410) 228-3575
dorchesterchamber.org

Greater Severna Park & Arnold

(410) 647-3900
severnaparkchamber.com

Hagerstown-Washington County

(301) 739-2015
hagerstown.org

Hancock

(301) 678-5900
hancockmd.com

Harford County

(410) 838-2020
harfordchamber.org

Howard County

(410) 730-4111
howardchamber.com

Kent County

(410) 810-2968
kentchamber.org

Maryland, Annapolis

(410) 269-0642 or (301) 261-2858
mdchamber.org

Maryland Hispanic Chamber

(410) 931-8100
mdhcc.org

Northern Anne Arundel

(410) 766-8282
naacc.com

North East

(410) 287-2658
northeastchamber.org

Ocean City

(410) 213-0552
oceancity.org

Ocean Pines

(410) 641-5306
oceanpineschamber.org

Pikesville Owings Mills Region

(410) 484-2337
pomchamber.org

Pocomoke City

(410) 957-1919
pocomoke.com

Princess Anne

(410) 651-2961
townofprincessanne.com

Queen Anne's County

(410) 643-8530
qacchamber.com

Reisterstown-Owings Mills-Glyndon

(410) 702-7073
romgchamber.com

Salisbury Area

(410) 749-0144
salisburyarea.com

Snow Hill

(410) 632-0809
snowhillareachamber.com

Southern Anne Arundel

(410) 867-3129
southcounty.org

St. Mary's

(301) 737-3001
smcchamber.com

Talbot County

(410) 822-4653
talbotchamber.org

Taneytown

(410) 756-4234
taneytownchamber.org

Towson

(410) 825-1144
towsonchamber.com

West Anne Arundel

(410) 672-3422
westcounty.com

Economic Development

State Assistance Business Incentives

For help with expanding in Maryland, and incentives to stay or relocate, contact the Maryland Department of Commerce at (410) 767-6300 or (888) 246-6736. The office also provides workforce training grants and programs and export assistance. Visit commerce.maryland.gov.

Housing Development & Revitalization

Housing developers and small businesses in locally designated revitalization areas can access financial assistance and tax credits by contacting the Maryland Department of Housing & Community Development at (301) 429-7400. Visit dhcd.maryland.gov. Funds are available for those who protect and enhance historic resources, as well as maintain and improve existing residential and commercial structures.

Tech Seed Capital

Emerging tech companies looking to connect with federal laboratories, research universities, and business incubators can receive guidance from the Maryland Technology Development Corp. Call (410) 740-9442 or visit marylandtedco.org for information. It's Maryland's leading investor of seed capital, while also providing entrepreneurial business assistance.

Maryland Development Agencies

Allegany County

(301) 777-5967
alleganyworks.org

Anne Arundel County

(410) 222-7410
aaedc.org

Baltimore City

(410) 837-9305
baltimoredevelopment.com

Baltimore County

(410) 887-8000
baltimorecountymd.gov

Calvert County

(410) 535-4583
co.cal.md.us

Caroline County

(410) 479-4188
carolinebusiness.com



Jusak Bernhard and Jeff Manley, owners of TailsSpin, grew their business in Savannah, Georgia, with the help of an SBA microloan.

Carroll County

(410) 386-2070
carrollbiz.org

Cecil County

(410) 996-6292
cgov.org/government/economic-development

Charles County

(301) 885-1340
meetcharlescounty.com

Dorchester County

(410) 228-0155
choosedorchester.org

Frederick County

(301) 600-1058
discoverfrederickmd.com

Garrett County

(301) 334-1921
gcedonline.com

Harford County

(410) 638-3059
harfordcountymd.gov/718/economic-development

Howard County

(410) 313-6500
hceda.org

Kent County

(410) 778-4600
kentcounty.com/economic-development

Queen Anne's County

(410) 604-2100
qac.org

St. Mary's County

(301) 475-4200
stmarysm.com/ded

Somerset County

(410) 651-0500
somersectcountyledc.org

Talbot County

(410) 770-8058
talbotcountymd.gov

Hagerstown-Washington County

(240) 313-2280
hagerstowndc.org

Salisbury-Wicomico County

(410) 749-1251
swed.org

Worcester County

(410) 632-3112
co.worcester.md.us

Small Business Resource Center

Serving Baltimore County
(410) 825-620, SCORE & SBDC
by appointment
baltcountychamber.com/small-business-resource-center.html

Maryland Center for Entrepreneurship

Serving Howard County
9250 Bendix Road North, Columbia
(410) 313-6550 SCORE & SBDC
by appointment



Your Advocates

The SBA's offices of advocacy and ombudsman are independent voices for small business within the federal government.

Advocacy

When you need a voice within the federal government for your interests as a small business owner, the SBA's regional advocates are here to assist. The advocates analyze the effects of proposed regulations and consider alternatives that minimize the economic burden on small businesses, governmental jurisdictions and nonprofits. Find your regional advocate at [sba.gov/advocacy](https://www.sba.gov/advocacy).

- Your advocate helps with these small business issues:
- If your business could be negatively affected by regulations proposed by the government
- If you have contracting issues with a federal agency

- When you need economic and small business statistics

The SBA's Office of Advocacy also independently represents small business and advances its concerns before Congress, the White House, federal agencies, the federal courts and state policy makers.

Ombudsman

Entrepreneurs who have an issue with an existing federal regulation or policy can receive assistance from the SBA's national ombudsman.

- The ombudsman's office helps you:
- Resolve regulatory disputes with federal agencies

To report how a proposed federal regulation could unfairly affect you, find your regional SBA advocate at [sba.gov/advocacy](https://www.sba.gov/advocacy).

To submit a comment about how your business has been hurt by an existing regulation, visit [sba.gov/ombudsman/comments](https://www.sba.gov/ombudsman/comments).

- Reduce unfair penalties and fines
- Seek remedies when rules are inconsistently applied
- Recover payment for services done by government contractors

Make your voice heard by participating in a Regional Regulatory Enforcement Fairness Roundtable or a public hearing hosted by the SBA's national ombudsman. These events are posted periodically on the ombudsman website.

To submit a comment or complaint through the online form, visit [sba.gov/ombudsman/comments](https://www.sba.gov/ombudsman/comments). Your concerns will be directed to the appropriate federal agency for review. The SBA will collaborate with you and the agency to help resolve the issue.

Tammy Beideman

OWNER, SWEET ELIZABETH JANE

Ellicott City, MD

Startup funds from the SBA helped Tammy Beideman open Sweet Elizabeth Jane, a vintage-inspired lifestyle store selling clothes, accessories, and home items. As her business grew, Tammy received an SBA-backed loan to purchase inventory and store fixtures. By 2015, she had 20 employees and was doing \$1 million in sales. Tammy's business plan was interrupted when a massive storm flooded Ellicott City in 2016. Tammy received a low-interest SBA disaster loan, which she used to relocate and rebuild her store. She worked with the Maryland Small Business Development Center to map out a plan to reopen in November 2016 in a larger space. She grew her staff to 32, and saw a 43 percent increase in sales by 2017.

- **How has the SBA helped you grow your business?** The SBA helped me grow Sweet Elizabeth Jane in the beginning by providing the funding I needed to buy inventory. Then, they helped further supply funds through an equipment loan to buy computers to install a point-of-sale program and fixtures. I also received an SBA disaster assistance loan after the 2016 flood. SBA-guaranteed loans and the disaster assistance loan made it possible for me to recover and grow.
- **What are the biggest challenges you face as a small business owner?** As a small business owner, there are always challenges to work through, but the location of my business in the floodplain is a big one. Also, I find that having the right infrastructure in place for growth is challenging.
- **What advice do you have for other small businesses?** I would recommend other small businesses to set up all the systems and processes before opening the business, hire a good manager, and pay your bills on time. Build strong relationships with your vendors and do the right thing even when it's hard. Good always wins.
- **Have you continued to utilize your local SBA district office? If so, how?** We have a great relationship with our local SBDC. I have worked with Garret Glover and Craig Panos, and they have guided me and taught me so much about business and managing people.
- **What are your future plans for expansion, if any?** I believe Sweet Elizabeth Jane is just getting started. We've grown every year. I'm looking forward to whatever our next chapter may be.
- **What do you find are the satisfactions of small business ownership?** It is satisfying to own a small business--making a difference on Main Street is rewarding. Creating meaningful experiences in the community is part of our mission. When you find the thing that you are meant to do, it's really satisfying to see the community show support.



“

The SBA helped me grow Sweet Elizabeth Jane in the beginning by providing the funding I needed to buy inventory.”

Tammy Beideman
Owner, Sweet Elizabeth Jane

Write your Business Plan

Your business plan is the foundation of your business. Learn how to write a business plan quickly and efficiently with a business plan template.



Business plans help you run your business

A good business plan guides you through each stage of starting and managing your business. You'll use your business plan as a roadmap for how to structure, run, and grow your new business. It's a way to think through the key elements of your business.

Business plans can help you get funding or bring on new business partners. Investors want to feel confident they'll see a return on their investment. Your business plan is the tool you'll use to convince people that working with you—or investing in your company—is a smart choice.

Pick a business plan format that works for you

- There's no right or wrong way to write a business plan. What's important is that your plan meets your needs.
- Most business plans fall into one of two common categories: traditional or lean startup.
- **Traditional business plans** are more common, use a standard structure, and encourage you to go into detail in each section. They tend to require more work upfront and can be dozens of pages long.
- **Lean startup business plans** are less common but still use a standard structure. They focus on summarizing only the most important points of the key elements of your plan. They can take as little as one hour to make and are typically only one page.

Which business plan format is right for you?



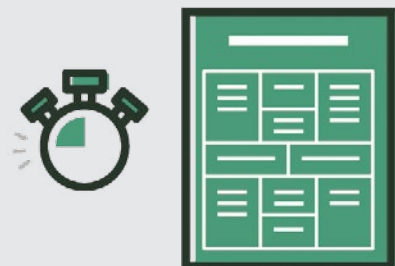
Traditional Business Plan

- This type of plan is very detailed, takes more time to write, and is comprehensive.
- Lenders and investors commonly request this plan.



Lean Startup Plan

- This type of plan is high-level focus, fast to write, and contains key elements only.
- Some lenders and investors may ask for more information.



TRADITIONAL BUSINESS PLAN FORMAT

You might prefer a traditional business plan format if you're very detail oriented, want a comprehensive plan, or plan to request financing from traditional sources.

When you write your business plan, you don't have to stick to the exact business plan outline. Instead, use the sections that make the most sense for your business and your needs. Traditional business plans use some combination of these nine sections.

Executive Summary

Briefly tell your reader what your company is and why it will be successful. Include your mission statement, your product or service, and basic information about your company's leadership team, employees, and location. You should also include financial information and high-level growth plans if you plan to ask for financing.

Company Description

Use your company description to provide detailed information about your company. Go into detail about the problems your business solves. Be specific, and list out the consumers, organization, or businesses your company plans to serve.

Explain the competitive advantages that will make your business a success. Are there experts on your team? Have you found the perfect location for your store? Your company description is the place to boast about your strengths.

Market Analysis

You'll need a good understanding of your industry outlook and target market. Competitive research will show you what other businesses are doing and what their strengths are. In your market research, look for trends and themes. What do successful competitors do? Why does it work? Can you do it better? Now's the time to answer these questions.

Organization and Management

Tell your reader how your company will be structured and who will run it.

Describe the legal structure of your business. State whether you have or intend to incorporate your business as a C or an S corporation, form a general or limited partnership, or if you're a sole proprietor or LLC.

Use an organizational chart to lay out who's in charge of what in your company. Show how each person's unique experience will contribute to the success of your venture. Consider including resumes or CVs of key members of your team.

Service or Product Line

Describe what you sell or what service you offer. Explain how it benefits your customers and what the product lifecycle looks like. Share your plans for intellectual property, like copyright or patent filings. If you're doing research and development for your service or product, explain it in detail.

Marketing and Sales

There's no single way to approach a marketing strategy. Your strategy should evolve and change to fit your unique needs.

Your goal in this section is to describe how you'll attract and retain customers. You'll also describe how a sale will actually happen. You'll refer to this section later when you make financial projections, so make sure to thoroughly describe your complete marketing and sales strategies.

Funding Request

If you're asking for funding, this is where you'll outline your funding requirements. Your goal is to clearly explain how much funding you'll need over the next five years and what you'll use it for.

Specify whether you want debt or equity, the terms you'd like applied, and the length of time your request will cover. Give a detailed description of how you'll use your funds. Specify if you need funds to buy equipment or materials, pay salaries, or cover specific bills until revenue increases. Always include a description of your future strategic financial plans, like paying off debt or selling your business.

Financial Projections

Supplement your funding request with financial projections. Your goal is to convince the reader that your business is stable and will be a financial success.

If your business is already established, include income statements, balance sheets, and cash flow statements for the last three to five years. If you have other collateral you could put against a loan, make sure to list it now.

Provide a prospective financial outlook for the next five years. Include forecasted income statements, balance sheets, cash flow statements, and capital expenditure budgets. For the first year, be even more specific and use quarterly—or even monthly—projections. Make sure to clearly explain your projections, and match them to your funding requests.

This is a great place to use graphs and charts to tell the financial story of your business.

Appendix

Use your appendix to provide supporting documents or other materials that were specially requested. Common items to include are credit histories, resumes, product pictures, letters of reference, licenses, permits, patents, legal documents, and other contracts.

TRADITIONAL BUSINESS PLAN CHECKLIST

- Executive summary
- Company description
- Market analysis
- Organization and management
- Service or product line
- Marketing and sales
- Funding request
- Financial projections
- Appendix

LEAN STARTUP PLAN FORMAT

You might prefer a lean startup format if you want to explain or start your business quickly, your business is relatively simple, or you plan to regularly change and refine your business plan.

Lean startup formats are charts that use only a handful of elements to describe your company's value proposition, infrastructure, customers, and finances. They're useful for visualizing tradeoffs and fundamental facts about your company.

There are many versions of lean startup templates, but one of the oldest and most well known is the Business Model Canvas, developed by Alex Osterwalder. You can search the web to find free templates of the Business Model Canvas, or other versions, to build your business plan.

We'll discuss the nine components of the Business Model Canvas version here.

Key Partnerships

Note the other businesses or services you'll work with to run your business. Think about suppliers, manufacturers, subcontractors and similar strategic partners.

Key Activities

List the ways your business will gain a competitive advantage. Highlight things like selling direct to consumers or using technology to tap into the sharing economy.

Key Resources

List any resource you'll leverage to create value for your customer. Your most important assets could include staff, capital, or intellectual property. Don't forget to leverage business resources that might be available to women, veterans, Native Americans, and HUBZone-certified businesses.

Value Proposition

Make a clear and compelling statement about the unique value your company brings to the market.

Customer Relationships

Describe how customers will interact with your business. Is it automated or personal? In person or online? Think through the customer experience from start to finish.

Customer Segments

Be specific when you name your target market. Your business won't be for everybody, so it's important to have a clear sense of who your business will serve.

Channels

List the most important ways you'll talk to your customers. Most businesses use a mix of channels and optimize them over time.

Cost Structure

Will your company focus on reducing cost or maximizing value? Define your strategy, then list the most significant costs you'll face pursuing it.

Revenue Streams

Explain how your company will actually make money. Some examples are direct sales, memberships fees, and selling advertising space. If your company has multiple revenue streams, list them all.

Want to see
an example
of a business
plan?

View examples of both
business plan formats at
[sba.gov/business-guide/
plan/write-your-business-
plan-template](https://www.sba.gov/business-guide/plan/write-your-business-plan-template)

LEAN STARTUP PLAN CHECKLIST

- Key partnerships
- Key activities
- Key resources
- Value proposition
- Customer relationships
- Customer segments
- Channels
- Cost structure
- Revenue streams

“If you fail to plan, you are planning to fail.”

Benjamin Franklin

Jack Goodison, a veteran, grew his business in Rhode Island, J. Goodison Co., with the help of an SBA-guaranteed 504 loan.



Interested in doing business with the government?

Learn about the Service-Disabled Veteran-Owned Small Business Concern contracting program on page 50.

Programs for Veterans

If you are a veteran or a service-disabled veteran, there are many opportunities for you and your small business.

Entrepreneurship training is available through the SBA's programs for veterans, [sba.gov/veterans](https://www.sba.gov/veterans). This includes active duty service members, those transitioning out of service, National Guard and Reserve members, and military spouses in the United States and at military installations around the world. Connect to other entrepreneurs and your local network of SBA Resource Partners through these services and programs. Veterans Business Outreach Centers, [sba.gov/vboc](https://www.sba.gov/vboc), provide business training and counseling to those interested in starting or growing a small business.

Entrepreneurship Training Programs

Boots to Business is an entrepreneurial training program offered by the SBA as a training track within the Department of Defense's Transition Assistance Program. The curriculum provides valuable assistance to those transitioning out of service and their spouses. You explore business ownership and other self-employment opportunities while learning key business concepts. Participants learn how to access start-up capital using SBA resources. This program provides the foundational knowledge required to develop a business plan.

Boots to Business: Reboot delivers the Boots to Business curriculum to veterans of all eras, members of the National Guard and Reserve, and military spouses in their local communities.

Veteran-owned and service-disabled veteran-owned businesses nationwide interested in federal contracting can receive entrepreneurship guidance from the Veteran Federal Procurement Entrepreneurship Training Program. This program is administered by the Veteran Institute for Procurement, which has three training programs to assist veterans, **VIP START**, **VIP GROW**, and **VIP INTERNATIONAL**.

The **Women Veteran Entrepreneurship Training Program** serves women who are veterans, service members, and spouses of service members and veterans as they start or grow their business.

Loan Fee Relief

To encourage lending to veterans who want to start or grow their businesses, the SBA reduces upfront guarantee fees on select loans. That means the cost savings will be passed down to you, the eligible veteran. To learn about this loan fee relief, contact your local SBA district office or ask your SBA Lender about the **Veterans Advantage program**.

Have an employee who was called to active duty?

Ask your SBA Lender about the Military Reservist Economic Injury Disaster Loan Program. It provides loans up to \$2 million to small businesses for working capital caused by the loss of an essential employee called to active duty in the National Guard or Reserve.

Programs for Entrepreneurs

SBA's Emerging Leaders program helps grow businesses.



Entrepreneurs receive business counseling and assistance at the Philadelphia SBA district office in King of Prussia.

Business executives looking for their next challenge and the opportunity to take their business to the next level will find it with the SBA's **Emerging Leaders program**, [sba.gov/emergingleaders](https://www.sba.gov/emergingleaders).

Graduates of Emerging Leaders, an intense seven-month entrepreneurship program, reported that they have been able to grow their businesses and drive economic development within their communities. Emerging Leaders executives are chosen

through a competitive selection process. The program fosters a learning environment that accelerates the growth of high-potential small businesses, while providing training and peer networking sessions.

Emerging Leaders graduates join a network of 5,000 alumni nationwide. Since the start of the program, graduates have reported gaining more than \$300 million total in new financing and securing over \$2.16 billion in government contracts.

Online Resources for Entrepreneurs



Find short courses and learning tools to start and grow your small business at the **sba.gov** Learning Center.

The SBA's free **Online Learning Center** courses help you start and grow your small business. The Learning Center is a great resource for every entrepreneur, especially rural business owners looking for easy access to vital business training. Courses available include:

- Writing your business plan
- Legal requirements for your small business
- Small business financing options
- Digital and traditional marketing to win customers
- Your options during a disaster
- Access the SBA's Learning Center at [sba.gov/learning](https://www.sba.gov/learning).

Aspiring entrepreneurs can learn how to launch a business with the **Business Smart Toolkit**. This online workshop lays the groundwork, teaching you how to build a business that is ready to take on credit.

- The three parts of the toolkit:
- Basics of business startup
- Building business credit
- How to find additional small business support and educational resources

The toolkit can be presented as a class, like within a community organization, or for small group or individual at-home use. The toolkit and instructor guide are written so that a community volunteer can feel comfortable presenting the information. Find the free download at [sba.gov/businessmart](https://www.sba.gov/businessmart).

Programs for Native Americans

The SBA helps American Indians, Alaska Natives, and Native Hawaiians start and grow their businesses.



American Indians, Alaska Natives, and Native Hawaiians seeking entrepreneurial development training can start and grow their business with the help of these SBA-supported programs. The SBA, [sba.gov/naa](https://www.sba.gov/naa), also consults with tribal governments prior to finalizing SBA policies affecting tribes.

The Cherokee Nation

Tahlequah, Oklahoma

Receive executive coaching in financial management, sales, marketing and product management. Visit [cherokee.org/contact.aspx](https://www.cherokee.org/contact.aspx).

Oregon Native American Business and Entrepreneurial Network

Portland, Oregon & Tulsa, Oklahoma

Develop your business on native lands and find peer mentoring that focuses on building native microenterprise throughout Oregon, Oklahoma, Texas and New Mexico. Visit [onaben.org](https://www.onaben.org).

Rural Enterprises of Oklahoma, Inc. (REI Oklahoma)

Durant, Oklahoma

Do you need business counseling, 8(a) certification assistance and

other training? The organization has two Native American business resource centers in Oklahoma. Visit [reiok.org](https://www.reiok.org).

The Native American Development Corporation

North Billings, Montana

Receive counseling in government contracting through the SBA's 8(a) program and other federal and state programs. Register to attend networking events, conferences and workshops at [nadc.ecenterdirect.com/signup](https://www.nadc.ecenterdirect.com/signup).

Hi'iilei Aloha LLC

Honolulu, Hawaii

Do you have an idea and want to see if it could become a successful business? For the next entrepreneurship course for Native Hawaiians, visit [hiilei.org](https://www.hiilei.org).

Indian Dispute Resolution Services, Inc.

Plymouth, California

Tribal members in California, Nevada, and Oregon can receive computer accounting and business training through the microenterprise initiatives at [idrsinc.org](https://www.idrsinc.org).



We're Builders at Heart

Building a successful business is no easy feat. You're responsible for managing financing, cashflow, hiring, payroll, taxes—all of which are areas that are challenging enough on their own before you take into account the efforts required to find and retain profitable customers.

Whether your business is creating products or offering services, you'll need to build your brand and find a way to reach your most valuable customers and prospects.

Like you, we're builders at heart. At Facebook, we've built a company that connects billions of people around the world. Our teams are constantly iterating, solving problems and working together to empower people to build community and connect to one another in meaningful ways.

We've also built powerful tools that help millions of small businesses to expand their reach, find new customers, and subsequently drive transactions and build lasting relationships with them.

For example, Lloyd Taco, a food truck and restaurant company based in Buffalo, New York, built their business from scratch using a Facebook Business Page (and Page tools) as their go-to platform for engaging with the community. The actions they took on their page included announcing the truck's whereabouts, managing promotions and communicating directly with customers. As of mid-2018, the company reported:

- 37% of new customers learned about Lloyd Taco from Facebook
- 42,000 people reached per week, on average
- 15 hours saved per week by prescheduling Facebook post publishing

While it's easier than ever before to make your small business brand big by leveraging mobile technology and social media, we know it can be daunting for entrepreneurs and owners who are not experienced digital marketers.

That is why we created Facebook Blueprint—a global education program that offers free, self-paced courses (online and video). It will help you master the tools and create effective marketing on Facebook and Instagram. From Creating a Facebook Business Page to Audience Targeting to Campaign Measurement, there's a course for everyone whether you're a beginner or advanced.



3 Tips for Building Your Brand Online



You're building a business, which means you're also building your brand. These days, the first place people look when learning more about a business is online, and having a Facebook Business Page gives you a chance to make important information about your business easily accessible.

Here are 3 tips to set up your Facebook Business Page (and to make the most of Page tools) so you can be on your way to reaching your business goals.

1 Create a place for people to “meet your business” online
You can create your Facebook Business Page in minutes. It's simple, free, and looks great on both desktop and mobile. Be sure to select the Page template and action buttons (e.g. Shop Now, Send a Message, Write a Recommendation) that make the most sense for your business.

2 Build an active and engaged audience for your business
Grow your audience by inviting people who may be interested in what you have to offer to like your Business Page. Your audience will likely consist of a wide variety of people — friends or family who are fans of your product/content, potential customers, current customers and former customers. Posting on your Business Page is a great way to let your customers and fans know what your business is up to. Keep customers interested and engaged with product or service updates, special promotions, event notifications and more.

3 Manage many aspects of your business from your Page
In addition to posting, there are many more ways for you to use your Page to manage your business:

- **Encourage customers to take specific actions** - Drive more transactions with Page features tailored for your business type. For example, you can schedule appointments or take reservations, drive people to your website's shop or donate page, or provide a link for your app or game to encourage people to download.
- **Offer great customer service** - People can communicate with your business through Messenger—it's a familiar and convenient way to answer questions or help out a customer. You can even create and save responses to common inquiries to cut down on response time.
- **Post an open job** - Reach qualified job candidates where they're already spending their time—on Facebook. You can post job opportunities on your Business Page for free.
- **Share on offer** - Create coupons and discounts right from your Page to let people know about specials and deals—it can help you re-engage existing customers and attract new ones.
- **Promote an event** - If you're hosting an event for your business, you can use Facebook Events to spread the word. Share key details (time, location, etc.), increase attendance and sell tickets.
- **Sell things on Marketplace** - Connect your products and services to your local community by listing things to Facebook Marketplace. You can target buyers on the go with mobile-friendly listings.

Want to grow your business but don't know where to start?

Download and print your free 'Grow Your Business' digital infographic which provides a list of recommended online courses for 6 marketing challenges commonly faced by businesses.

<https://fb.me/start-your-learning-here>



This is a paid advertisement. The inclusion of this paid advertisement in the SBA Small Business Resource Guide does not indicate SBA's endorsement of the company, its owner, or its advertised products or services.

FUNDING PROGRAMS

Financing Your Small Business



A Good Risk

An SBA loan guarantee helps Hawaii entrepreneurs Garrett Marrero and Melanie Oxley hop up their brewing operation.

WRITTEN BY **PAM KASEY**

When Garrett Marrero and Melanie Oxley applied for loans to buy a brewpub in Maui in 2004, it didn't go well.

"We got laughed out of every bank in the state," Marrero likes to say.

As it turns out, they would have been a good risk. Over the past 14

years, Marrero and Oxley have built an operation that employs hundreds, sells internationally, and enriches its community. They were recognized by the U.S. Small Business Administration in 2017 as National Small Business Persons of the Year.

A California native, Marrero grew up in a family that appreciates craft beer. He

tried homebrewing in high school and had friends who brewed. "When I traveled, experiencing the local beer was always important to me," he says. "So when I came to Hawaii, I thought the local beer was ridiculous. I knew I could put people together to make great beer."

He and Oxley were living and working in California and, in 2004, decided to move to Hawaii and brew beer. They learned that the Fish and Game Brewing Company on Maui was for sale. Since banks wouldn't finance the inexperienced entrepreneurs, they sold and mortgaged everything they could, plundered retirement funds, and borrowed from parents and grandparents in order to buy the seven-barrel brewpub and restaurant.

Maui Brewing Company's
Kihei brewery



BRYAN BERKOWITZ



“I had that typical young male can’t-go-wrong kind of attitude, but I think Melanie was more nervous.” Marrero recalls. “It was a little scary. But we both took it as extra motivation to succeed—we couldn’t fail our family and our friends.”

The couple were new to entrepreneurship, but they applied a strong work ethic and good business sense to the task. They quickly set up a 25-barrel brewhouse and, in 2007, were among the earliest small breweries to distribute in cans—a move that craft breweries have since embraced as both financially and environmentally sound. And having savvily gotten a right of first refusal on adjacent units, they expanded. By 2012, they’d grown from 5,000 to 13,000 square feet. “We flat-out needed more space,” Marrero says.

This time, they approached the SBA for help. “The way it works is, you have to have the financing through an SBA lending partner—a local bank—and then the SBA guarantees part of the loan,” Marrero says. Maui Brewing took out a multimillion-dollar loan to buy land and build a building for 25- and 50-barrel brewhouses down the road in Kihei. “We would not have been approved for such a loan without the SBA.”

Maui Brewing Company’s six year-round beers include its signature Pineapple Mana Wheat and Coconut Hiwa Porter which, like many of its seasonal brews, use locally grown ingredients. “They always say small business is the backbone of America; I think farmers even more so,” Marrero says.

“We brew our seasonal POG IPA with passionfruit, orange, and guava juice, locally grown. Integrating that into a style that dates back to the 1600s, an IPA, makes it unique.”

Today the operation consists of the Kihei brewery and three restaurants: the original location, one established on the island of Oahu in 2017, and one opened at the brewery in early 2018. The company distributes in 23 states and internationally. By year-end, Marrero expects to have a fourth restaurant, employ 700 or more, and top \$20 million in revenue. Later ambitions include distilled spirits and craft cocktails in cans.

In addition to supporting Hawaii growers, Maui Brewing offers a share of sales to local nonprofits. It also plays an integral role in the Maui Brewers Festival, which draws visitors and raises money for the Maui Arts and Cultural Center.

And Marrero shares his hard-won expertise with aspiring entrepreneurs. His advice? “Work with several local lenders, but definitely involve the Small Business Development Center in your area. They’ll help with feasibility studies, putting together a good loan package,” he says. “Be clear and concise with your vision, and don’t rely on others to sell your story—you are your best advocate.”



SBA Guaranteed Loans

For small business entrepreneurs who cannot get traditional forms of credit, an SBA-guaranteed loan can fill that need. The SBA guarantees loans made by lending institutions to small businesses that would not otherwise be able to obtain financing. The lender works with applicants to determine the best option for the small business. For those who are eligible and cannot obtain conventional financing with reasonable rates and terms, the guarantee reduces a lender’s risk of loss in the event of a default on the loan. The SBA guarantee is conditional on the lender following SBA program requirements. Just like with any other loan, you make your loan payments directly to your SBA Lender in accordance with your terms.



Visit your local SBA office for a lender referral, or use Lender Match, sba.gov/lendermatch.

The SBA's online tool connects entrepreneurs with SBA Lenders interested in making small business loans in your area.



SBA Lenders

These participating SBA Lenders serve all of Maryland unless otherwise noted. Contact the lender for information.

STATEWIDE LENDERS

Access National Bank

Chad Ludwig (703) 871-7358
accessnationalbank.com

American Spirit Bank

(302) 464-4067
americanspirit.org

Atlantic Capital Bank

Phil Kunzelman (410) 458-5546
atlanticcapitalbank.com

Bancorp Bank

Hetal Engineer (407) 758-3926
thebancorp.com

Bank of America

John Golsen (240) 994-9369
bankofamerica.com

BankUnited NA

Scott Gillman (757) 625-1033
bankunited.com

BB&T

Mary Brodowski (410) 255-9737
bbt.com

BBVA Compass Bank

(888) 273-5363
compassweb.com

BNB Hana Bank

(800) 887-1589
bnbbank.com

Beneficial Bank

Larry Frank (215) 526-9217
thebeneficial.com

Berkshire Bank/ 44 Business Capital

Jeff Peisach (410) 356-2442
44businesscapital.com

Borrego Springs Bank

Fred Crispen (866) 644-0042
borregospringsbank.com

CRF Small Business Loan Co.

Brian Burke (303) 870-9795
crfusa.com

Capital One

Joanie Kreger (240) 283-0409
capitalone.com

Capital Source Bank

George Harrop (301) 272-3710
capitalsource.com

Celtic Bank

Benjamin Smith (801) 320-6548
celticbank.com

Commonwealth

Business Bank
 (323) 988-3000
cbb-bank.com

Compass Bank

(800) 266-7277
bbvacompass.com

Crestmark Bank

Steve Gross (248) 267-5925
crestmark.com

First Bank Financial Centre

Ross Kohl (262) 560-2065
fbfcwi.com

First Financial Bank

Jeff Magginnis (317) 237-1588
bankatfirst.com

First Foundation Bank

Dena Tapia (510) 914-1318
ff-inc.com

First Home Bank

Tom Zernick (727) 399-5680
firsthomebank.com

First National Bank of Pennsylvania

Michael Byers (919) 881-1666
fnb-online.com

Hana Small Business Lending

Daniel Kim (571) 765-6053
hanasba.com

Hanmi Bank

Anna Chung (213) 427-3164
hanmi.com

Home Loan Investment Bank

(877) 337-3757
homeloanbank.com

Independence Bank

Chip Pride (270) 696-1776
1776bank.com

Industrial Bank

Douglas Dillon
 (202) 722-2000 x3121
industrial-bank.com

JPMorgan Chase Bank NA

(888) 536-3722
chase.com

Legence Bank

Ryan Beckemeyer (618) 297-9859
legencebank.com

Live Oak Bank

JP Blevins (910) 796-1674 x1334
liveoakbank.com

Local Initiatives Support Corp.

Mary Los (708) 610-8011
newmarkets.org

M&T Bank

Brenda Becker (410) 512-4771
mtb.com

Milestone Bank

(267) 327-4910
milestonebank.com

Newtek Small Business Finance Inc.

Robert Rauch (855) 763-9835
 x10426
newtekbusinessservices.com

Noah Bank

(215) 424-5100
noahbank.com

Northwest Savings Bank

John Byrne (410) 581-9831
northwestsavingsbank.com

Nymeo

Kerry Smith (240) 436-4027
nymeo.org

Pacific City Bank

(213) 355-8828
paccitybank.com

Pacific Western Bank

George Harrop (301) 272-3710
capitalsource.com

Peoples Bank of Cordorus Valley

Tammy Clark-McFadden
 (717) 724-8847
peoplesbanknet.com

PNC Bank

Albert Szydowski (410) 768-2018
pnc.com

Radius Bank

Anina Butler (617) 782-7336
radiusbank.com

Republic Bank & Trust

(888) 584-3600
republicbank.com

Sona Bank

Marie Leibson (800) 403-3851
sonabank.com

Spirit of Texas Bank

Bobby Williamson (979) 846-8000
spiritoftexasbank.com

State Employees Credit Union

Gene Pryor (410) 487-7347
secumd.org

Stearns Bank NA

Brett Hucka (320) 852-4216
stearnsbank.com

SunTrust Bank

(410) 986-1676
suntrust.com

Superior Financial Group

(877) 675-0500
superiorfg.com

United Community Bank

Brett Comerford (423) 368-2470
ucbi.com

United Midwest Savings Bank

Andrew Shato (800) 626-2913
umwsb.com

Wells Fargo Bank NA

Niraj Mehta (301) 938-2491
wellsfargo.com

Wilmington Savings Fund Society

(302) 792-6000
wsfsbank.com

World Trade Finance Inc.

Brian Rush (312) 443-8508
world-trade-finance.com

ALLEGANY COUNTY

Chessie Federal Credit Union

Jack Hughes (301) 777-1781
chessiefcu.org

First Peoples Community FCU

Charles Croft (301) 784-3001
firstpeoples.com

Standard Bank PaSB

Dave Matthews (301) 729-3738
standardbankpa.com

ANNE ARUNDEL COUNTY

Anne Arundel Economic Development Corp.

Stephen Primosch (410) 222-7410
aaedc.org

Bank of Glen Burnie

Andy Hines (410) 863-7134
thebankofglenburnie.com

Columbia Bank/

Fulton Bank NA

Debbie Goldberg (410) 427-3576 x16776
thecolumbiabank.com

Chesapeake Bank of Maryland

Rob Thompson (410) 665-7600
chesapeakebank.com

Community Bank of the Chesapeake

Greg Cockerman (240) 427-1032
cbtc.com

Essex Bank

Bryan LePage (410) 721-8427
essexbank.com

First Citizens Bank & Trust Co.

Chris Johnson (410) 571-2790
firstcitizens.com

Hamilton Federal Bank

Mark DeLucca (410) 823-4510
hamiltonfsb.com

Howard Bank

Rosa Scharf (410) 988-1574
howardbank.com

Revere Bank

Scott Nicholson (301) 841-9519
reverebank.com

Old Line Bank

(800) 617-7511
oldlinebank.com

Sandy Spring Bank

John Walker (301) 289-3596
sandspringbank.com

Severn Savings Bank

(410) 260-2000
severnbank.com

TD Bank

Zainab Khan (410) 522-2390
tdbank.com

BALTIMORE CITY

Columbia Bank/

Fulton Bank NA

Debbie Goldberg (410) 427-3576 x16776
thecolumbiabank.com

Chesapeake Bank of Maryland

Rob Thompson (410) 665-7600
chesapeakebank.com

Colombo Bank

Bill Linsao (410) 685-4611
colombobank.com

Hamilton Federal Bank

Mark DeLucca (410) 823-4510
hamiltonfsb.com

Harbor Bank

Sandra Workman (443) 923-0573
theharborbank.com

Howard Bank

Rosa Scharf (410) 988-1574
howardbank.com

Old Line Bank

(800) 617-7511
oldlinebank.com

TD Bank

Zainab Khan (410) 522-2390
tdbank.com

BALTIMORE COUNTY

Columbia Bank/Fulton Bank NA

Debbie Goldberg (410) 427-3576 x16776
thecolumbiabank.com

Chesapeake Bank of Maryland

Rob Thompson (410) 665-7600
chesapeakebank.com

Essex Bank

Bryan LePage (410) 721-8427
essexbank.com

Farmers & Merchants Bank

Cheryl Lewis (410) 833-6600
farmersandmerchantsbk.com

Hamilton Federal Bank

Mark DeLucca (410) 823-4510
hamiltonfsb.com

Harbor Bank

Sandra Workman (443) 923-0573
theharborbank.com

Howard Bank

Rosa Scharf (410) 988-1574
howardbank.com

Revere Bank

Scott Nicholson (301) 841-9519
reverebank.com

Old Line Bank

(800) 617-7511
oldlinebank.com

Point Breeze Credit Union

Michelle Wells (443) 589-0442
pbcu.com

Shore United

Heather Bacher (410) 490-3285
shoreunitedbank.com

TD Bank

Zainab Khan (410) 522-2390
tdbank.com

CALVERT COUNTY

Cedar Point FCU

(301) 884-4074
cpfcu.com

Community Bank of the Chesapeake

Greg Cockerman (240) 427-1032
cbtc.com

Sona Bank

Marie Leibson (800) 403-3851
sonabank.com

CAROLINE COUNTY

1880 Bank

Kevin Moran (410) 819-0300
1880bank.com

Provident State Bank

(410) 673-2401
providentstatebank.com

Queenstown Bank

(410) 827-8881
queenstownbank.com

Shore United

Heather Bacher (410) 490-3285
shoreunitedbank.com

CARROLL COUNTY

Carroll Community Bank

George Peck (410) 795-1900
carrollcobank.com

Farmers & Merchants Bank

Cheryl Lewis (410) 833-6600
farmersandmerchantsbk.com

Fidelity Bank

Darren Davis (404) 759-9287
lionbank.com

Old Line Bank

(800) 617-7511
oldlinebank.com

Point Breeze Credit Union

Michelle Wells (443) 589-0442
pbcu.com

Sandy Spring Bank

John Walker (301) 289-3596
sandspringbank.com

CECIL COUNTY

Cecil Bank

Tom Aheam (410) 398-1650
cecilbank.com

Harford Bank

Mary Ann Bogarty (410) 838-7001
harfordbank.com

Howard Bank

Rosa Scharf (410) 988-1574
howardbank.com

CHARLES COUNTY

Community Bank of the Chesapeake

Greg Cockerman (240) 427-1032
cbtc.com

DORCHESTER COUNTY

1880 Bank

Kevin Moran (410) 819-0300
1880bank.com

Hebron Savings Bank

Mark Sewell (410) 860-4884
hebronsavingsbank.com

Provident State Bank

(410) 673-2401
providentstatebank.com

Shore United

Heather Bacher (410) 490-3285
shoreunitedbank.com

FREDERICK COUNTY

First United Bank & Trust

Josh Bosley (301) 533-2304
mybankfirstunited.com

Frederick County Bank

Harry Weetenkamp
 (240) 529-1568
https://www.fcbmd.com

Revere Bank

Scott Nicholson (301) 841-9519
reverebank.com

Old Line Bank

(800) 617-7511
oldlinebank.com

Sandy Spring Bank

John Walker (301) 289-3596
sandyspringbank.com

Woodsboro Bank

Charles Reeder (301) 898-4786
woodsborobank.com

GARRETT COUNTY

Clear Mountain Bank

(304) 379-2111
clearmountainbank.com

First United Bank & Trust

Josh Bosley (301) 533-2304
mybankfirstunited.com

First Peoples Community FCU

Charles Croft (301) 784-3001
firstpeoples.com

HARFORD COUNTY

Cecil Bank

Tom Aheam (410) 398-1650
cecilbank.com

Chesapeake Bank of Maryland

Rob Thompson (410) 665-7600
chesapeakebank.com

Fidelity Bank

Darren Davis (404) 759-9287
lionbank.com

First United Bank & Trust

Josh Bosley (301) 533-2304
mybankfirstunited.com

Freedom Federal Credit Union

(800) 440-4120
freedomfcu.org

Harford Bank

Mary Ann Bogarty (410) 838-7001
harfordbank.com

Howard Bank

Rosa Scharf (410) 988-1574
howardbank.com

Old Line Bank

(800) 617-7511
oldlinebank.com

Point Breeze Credit Union

Michelle Wells (443) 589-0442
pbcu.com

TD Bank

Zainab Khan (410) 522-2390
tdbank.com

HOWARD COUNTY

Columbia Bank/Fulton Bank NA

Debbie Goldberg
 (410) 427-3576 x16776
thecolumbiabank.com

Hamilton Federal Bank

Mark DeLucca (410) 823-4510
hamiltonfsb.com

Howard Bank

Rosa Scharf (410) 988-1574
howardbank.com

Revere Bank

Scott Nicholson (301) 841-9519
reverebank.com

Old Line Bank

(800) 617-7511
oldlinebank.com

Sandy Spring Bank

John Walker (301) 289-3596
sandyspringbank.com

Shore United

Heather Bacher (410) 490-3285
shoreunitedbank.com

KENT COUNTY

Shore United

Heather Bacher (410) 490-3285
shoreunitedbank.com

MONTGOMERY COUNTY

Eagle Bank

John Baier (240) 406-1883
eaglebankcorp.com

Essex Bank

Bryan LePage (410) 721-8427
essexbank.com

Revere Bank

Scott Nicholson (301) 841-9519
reverebank.com

National Institutes of Health FCU

(301) 718-0208
nihfcu.org

Old Line Bank

(800) 617-7511
oldlinebank.com

Sandy Spring Bank

John Walker (301) 289-3596
sandyspringbank.com

Sona Bank

Marie Leibson (800) 403-3851
sonabank.com

TD Bank

Zainab Khan (410) 522-2390
tdbank.com

PRINCE GEORGE'S COUNTY

Essex Bank

Bryan LePage (410) 721-8427
essexbank.com

Money One FCU

Bradford May (301) 925-4600
moneyonefcu.org

Revere Bank

Scott Nicholson (301) 841-9519
reverebank.com

Old Line Bank

(800) 617-7511
oldlinebank.com

**Prince George's
Community FCU**

Diane Brown (301) 627-2666
princegeorgescfcu.org

Sandy Spring Bank

John Walker (301) 289-3596
sandyspringbank.com

Sona Bank

Marie Leibson (800) 403-3851
sonabank.com

TD Bank

Zainab Khan (410) 522-2390
tdbank.com

QUEEN ANNE'S COUNTY

Queenstown Bank

(410) 827-8881
queenstownbank.com

Shore United

Heather Bacher (410) 490-3285
shoreunitedbank.com

SOMERSET COUNTY

Hebron Savings Bank

Mark Sewell (410) 860-4884
hebronsavingsbank.com

ST. MARY'S COUNTY

Cedar Point FCU

(301) 863-7071
cpfcu.com

**Community Bank
of the Chesapeake**

Greg Cockerman (240) 427-1032
cbtc.com

TALBOT COUNTY

1880 Bank

Kevin Moran (410) 819-0300
1880bank.com

Provident State Bank

(410) 673-2401
providentstatebank.com

Queenstown Bank

(410) 827-8881
queenstownbank.com

Shore United

Heather Bacher (410) 490-3285
shoreunitedbank.com

WASHINGTON COUNTY

Bulldog Federal Credit Union

David Barrett (301) 797-6318
bdfcu.com

First United Bank & Trust

Josh Bosley (301) 533-2304
mybankfirstunited.com

WICOMICO COUNTY

Bank of Delmarva

Carl Cottingham (410) 548-1706
bankofdelmarvahb.com

Union Bank & Trust

Bob Stanley (757) 934-6384
bankatunion.com

WORCESTER COUNTY

Bank of Delmarva

Carl Cottingham (410) 548-1706
bankofdelmarvahb.com

Bank of Ocean City

Earl Conley (410) 524-6144
bankofoceancity.com

Calvin B. Taylor Bank

(410) 641-1700
taylorbank.com

Hebron Savings Bank

Mark Sewell (410) 860-4884
hebronsavingsbank.com

Union Bank & Trust

Bob Stanley (757) 934-6384
bankatunion.com

**Participating Certified
Development
Companies**

504 Capital Corp.

(757) 623-2691
504capital.com

Business Finance Group

Gerald Baroudi (410) 774-4979
businessfinancegroup.org

Chesapeake Business

Finance Corp.

John Sower (202) 625-4373
chesapeake504.com

FSC First

Shelly Gross-Wade (301) 883-6900
fscfirst.com

**Community
Advantage Lenders**

Business Finance Group

Gerald Baroudi (410) 774-4979
businessfinancegroup.org

FSC First

Shelly Gross-Wade (301) 883-6900
fscfirst.com

Latino Economic Development Corp.

Leda Hernandez (202) 588-5102
ledcmetro.org

Maryland Capital Enterprises

(410) 546-1900
marylandcapital.org

**Participating
Microlenders**

Accion East

Melissa Roberts (617) 616-1549
accionusa.org

ECDC Enterprise

Development Group
 Eric Loewe (703) 685-0510
entdevgroup.org

Latino Economic Development Corp.

Leda Hernandez (202) 588-5102
ledcmetro.org

Life Asset Inc.

Markus Larsson (202) 549-6118
lifeasset.org

Maryland Capital Enterprises

Maurice Ames (410) 546-1900
marylandcapital.org

Need Financing?

Visit your local SBA office or lender to learn about these SBA loan programs.



The 7(a) Loan

The 7(a) loan is the SBA's largest financing program because it can be used for almost any business purpose, and it offers reasonable rates and terms. If you're unable to get conventional financing and you meet the eligibility requirements, you could use a 7(a) loan to purchase real estate, equipment, working capital, or inventory for your small business. Loan proceeds may also be used to refinance business debt or purchase a small business.

MAX LOAN AMOUNT: \$5 million

INTEREST RATE: generally prime + a reasonable rate capped at 2.75 percent

TERMS: loan term varies according to the purpose of the loan, generally up to 25 years for real estate, 10 years for other fixed assets and working capital

GUARANTEE: 50 to 90 percent

Caplines

Caplines meet your revolving capital needs with lines of credit. Caplines can be used for contract financing, seasonal lines of credit, builders line of credit, or for general working capital lines.

SBAExpress Loan

An SBAExpress loan is a small loan delivered by experienced lenders who are authorized to make the credit decision for the SBA. These can be term loans or revolving lines of credit.

MAX LOAN AMOUNT: \$350,000

INTEREST RATE: for loans less than \$50,000, prime + 6.5 percent; for loans of \$50,000 and greater, prime + 4.75 percent

TERMS: loan term varies according to the purpose of the loan, generally up to 25 years for real estate, and 10 years for other fixed assets and working capital

GUARANTEE: 50 percent

Community Advantage Program

Community Advantage lenders are community-based financial institutions focused on financing for women, veterans, low-income borrowers, and minority entrepreneurs just starting up or in business

for a few years. The program can provide access to free business counseling at the same time you are putting together your financing.

INTEREST RATE: prime + 6 percent

TERMS: up to 25 years for real estate, and 10 years for equipment and working capital

GUARANTEE: 75 to 90 percent

SBA Microlenders

Entrepreneurs can borrow from \$500 to \$50,000 and access free business counseling from SBA microlenders. If you need working capital or funds for supplies, equipment, fixtures and furniture, a microloan can help eligible businesses start up and grow.

INTEREST RATE: loans less than \$10,000, lender cost + 8.5 percent; loans \$10,000 and greater, lender cost + 7.75 percent

TERMS: lender negotiated, no early payoff penalty

504 Certified Development Company Loan Program

If you do not qualify for traditional financing, but you would like to purchase land or heavy equipment, or buy/renovate real estate for your business, ask about the 504 Certified Development Company Loan Program. It provides competitive fixed-rate mortgage financing through an SBA Lender and a Certified Development Company.

MAX LOAN AMOUNT (UP TO 40 PERCENT OF THE TOTAL PROJECT): up to \$5 million; \$5.5 million for manufacturing or energy public policy projects

INTEREST RATE: below market fixed rates for 10 or 20 year terms

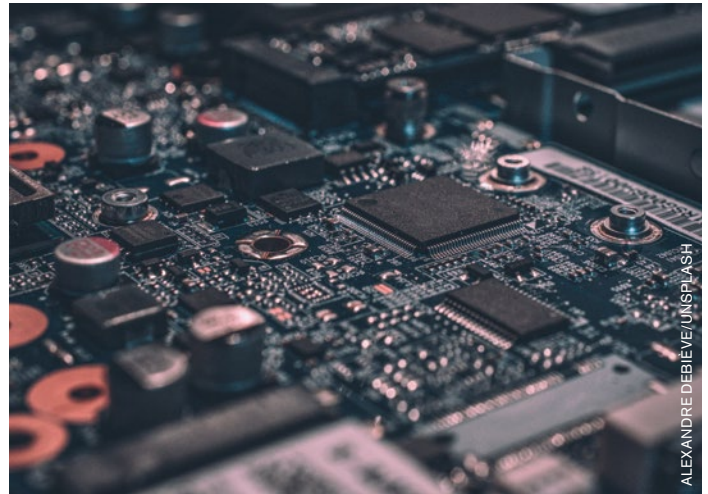
TERMS: 20 years for real estate or long term equipment; 10 years for general machinery and equipment

GUARANTEE: the SBA Lender provides a senior loan for 50 percent of the project cost (with no SBA guarantee); the CDC finances up to 40 percent in a junior lien position (supported by the SBA guarantee)

SPECIAL CONDITION: a minimum borrower contribution or down payment is required; amounts vary by project but are usually 10 percent

R&D Opportunities for Next Gen Entrepreneurs

If you are engaged in high-risk research and development, your small business may be eligible to compete for funding to develop your tech and get it to market.



Do you work in one of these areas?

- » **Advanced materials**
- » **AgTech**
- » **Artificial intelligence**
- » **Biomedical**
- » **Cybersecurity**
- » **Energy**
- » **First response**
- » **National security**
- » **Space exploration**

The **Small Business Innovation Research** and the **Small Business Technology Transfer** programs, also called America's Seed Fund, provide more than \$2.5 billion in early stage capital through more than 4,000 new awards annually.

How it works

Every year, 11 participating federal agencies announce topical areas that address their R&D needs. Eligible businesses submit proposals through a competitive process, and if successful, enter a three phase awards program.

- » **Phase I**, the proof-of-concept stage, typically lasts from 6-12 months, often providing \$100,000-\$225,000
- » **Phase II**, the full R&D period, lasts about 24 months and typically provides \$600,000-\$1.5 million.
- » **Phase III**, the commercialization stage, where you seek public or private funds for your venture

How else does your startup benefit? The funding agency does not take an equity position or ownership of your business. The federal government also has a protection period in which it does not disclose your reports and data.

Visit [sbir.gov](https://www.sbir.gov) to find funding opportunities and helpful program tutorials, as well as past award winners, such as Qualcomm, iRobot, Illumina, and Symantec.

Participating agencies:

- » **Department of Agriculture**
- » **Department of Commerce**
- » **National Institute of Standards and Technology**
- » **National Oceanic and Atmospheric Administration**
- » **Department of Defense**
- » **Department of Education**
- » **Department of Energy**
- » **Department of Health and Human Services**
- » **Department of Homeland Security**
- » **Department of Transportation**
- » **Environmental Protection Agency**
- » **NASA**
- » **National Science Foundation**

Why Export?

You want to increase revenue. Exporting would make you less dependent on any one market. It's also a smart option for stabilizing sales if your product is seasonal.

Small businesses can enter and excel in the international marketplace using **State Trade Expansion Program** grants and training. To find out if your state is participating visit [sba.gov/internationaltrade](https://www.sba.gov/internationaltrade). You can:

- Learn how to export
- Participate in foreign trade missions and trade shows
- Obtain services to support foreign market entry
- Translate websites to attract foreign buyers
- Design international marketing products or campaigns

Financing for International Growth

Ask your SBA Lender about the **Export Express Loan** for enhancing your export development.

Max loan amount: \$500,000

Interest rate: negotiated between lender and business, fixed or variable rate, typically not to exceed prime + 6.5 percent

Terms based on use of loan: for real estate, up to 25 years; for equipment, up to 10 years; for lines of credit, up to seven years

Guarantee: up to 90 percent

The **International Trade Loan** can position you to enter or expand into international markets. It can also help you better compete if your business has been adversely affected by unfair trade practices.

Max loan amount: \$5 million

Interest rate: negotiated between lender and business, fixed or variable, not to exceed prime + 2.75 percent

Terms based on use of loan: for real estate, up to 25 years; for equipment, up to 10 years

Guarantee: up to 90 percent

Exporters looking to meet their short-term capital needs can use the **Export Working Capital Program**. Use this loan to purchase inventory to make the products you export or to finance receivables. You can apply for lines of credit prior to finalizing an export sale or contract.

Max loan amount: \$5 million

Interest rate: negotiated between lender and business, fixed or variable rate

Terms: typically one year, cannot exceed three years

Guarantee: up to 90 percent

Benefits of Exporting

Nearly 96 percent of consumers live outside the U.S., and two-thirds of the world's purchasing power is in foreign countries. If you're a small business owner, here's how to work with the SBA for your trade needs.

STEP 1 GET COUNSELING



STEP 2 FIND BUYERS



STEP 3 GET FUNDING



One-Stop Exporting Shops

Find an SBA professional in one of these 21 U.S. Export Assistance Centers located in major metro areas, [sba.gov/tools/local-assistance/eac](https://www.sba.gov/tools/local-assistance/eac). The centers are also staffed by the U.S. Department of Commerce and, in some locations, the Export-Import Bank of the United States and other public and private organizations.

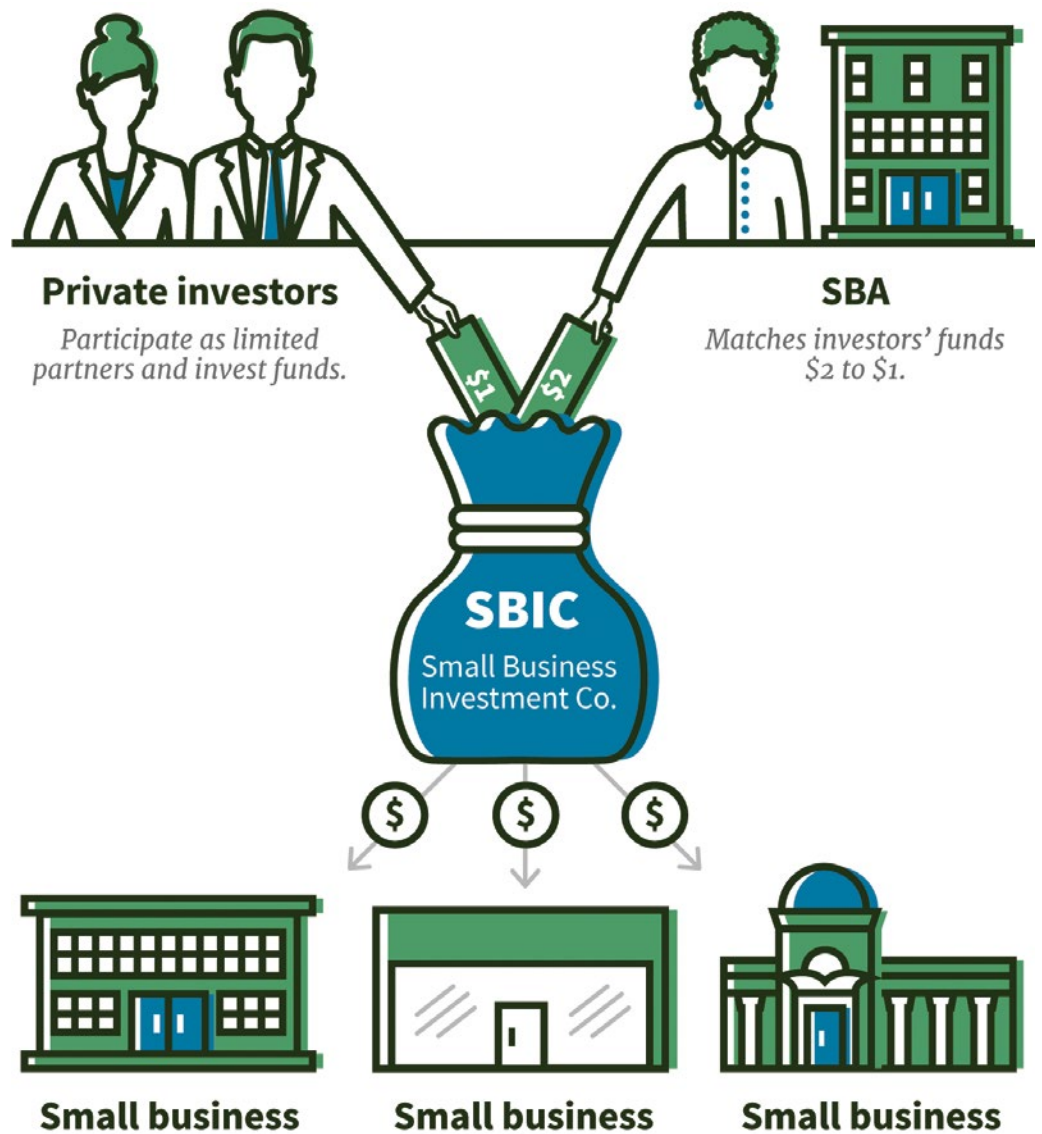
Visit your local Small Business Development Center (see page 8) for free exporting assistance from professional business counselors.

If you need assistance with international trade regulations, the SBA can be your advocate in foreign markets. Call toll free (855) 722-4877 or email international@sba.gov. Include your name, company name, mailing address, and phone number, as well as a brief description of the trade problem or challenge you are encountering.

Investment Capital

Looking for investors? Consider a Small Business Investment Company.

If you own a U.S. small business, you could receive capital from a **Small Business Investment Company** that is regulated by the SBA. The agency provides guarantees to investment companies with financing expertise in certain sectors or industries. These investment companies then use private funds, along with SBA-guaranteed capital, to invest in qualifying small businesses. The small business then receives a loan, equity, or a combination of both. Equity is a share of ownership an investment company gets in a business. Mature, profitable businesses with sufficient cash flow to pay interest are more likely to receive capital from a Small Business Investment Company. Each one has its own investment profile in terms of targeted industry, geography, company maturity, the types and size of financing they provide. To search the SBIC directory, visit **Investment Capital under Funding Programs at [sba.gov](https://www.sba.gov)**.





Brothers Frank, Greg, and Rob Leonardis rebuilt their company with an SBA loan after a devastating flood.

Rising Tide

Ember Industries receives SBA's 2017 Phoenix Award for its recovery after a disaster.

WRITTEN BY NIKKI BOWMAN

What is the American dream? To many, it is the ideal that every United States citizen has an equal opportunity to achieve success and prosperity through hard work, determination, and initiative. Ember Industries, Inc., a family-owned company in San Marcos, Texas, exemplifies that national ethos. Established in 1986 as a small contract design firm, Ember Industries has grown into a full-service contract manufacturing business that builds, tests, and calibrates electronic devices and wire and cable assemblies. The company's products are used to build things like above-ground tank monitors for oil fields and Lockheed military drones. In 2015, the company was on track to have one of its most profitable years, and then disaster struck.

"Things were going great. Honestly, the factory was going wonderfully. In June we were on pace for a record month,

but instead the Blanco River decided to come over its banks," says President Rob Leonardis.

In May 2015, the Blanco River flooded disastrously, overflowing its banks to record levels and destroying more than 1,000 homes. Ember Industries suffered catastrophic damages. "We had 32 inches of water in the entire building. Basically, it ruined all of our manufacturing equipment," says Vice President of Finance and Administration Frank Leonardis. "It shut us down. It was pretty devastating."

The flood destroyed about one-third of Ember's raw-material inventory and all of the work in progress as well as office furniture, computers and servers, and all of the company's high-tech production equipment. "A week into it, our dad came to us and asked, should we be trying to do this? Should we even be trying to rebuild this?" Rob Leonardis recalls. But instead of shutting the



doors, the company was approved for a \$2 million SBA disaster loan, and just six weeks after the flood, Ember Industries was back to full production.

In 2017, Ember Industries received the SBA Phoenix Award for Outstanding Small Business Disaster Recovery. "Without the SBA loan, we would not have been able to survive as a company," Rob Leonardis says.

"The Office of Disaster Assistance at the SBA looks at businesses that have suffered through a disaster, recovered, and put their employees back to work. And Rob's story about how SBA's disaster loan helped the business recover is one of preserving the American dream," explains Bill Koontz, public information officer for the Disaster Field Operations Center-West.

After the flood, Ember continued to



pay all its employees even though they were not able to resume operation immediately. “It is remarkable that Ember Industries has come back. It is remarkable they’ve been as successful in the wake of this as they have been,” says Koontz. “They haven’t just rebuilt, they’ve grown bigger and better.”

“I honestly believe we couldn’t have been able to rebuild without the SBA loan,” Rob Leonardis says. “It allowed us to continue to live the American dream.”

The SBA, the Federal Emergency Management Agency and other organizations work together to provide assistance to those affected by a disaster. Once immediate safety and security needs are met, the SBA helps get you and your community back to where you were before the disaster. The SBA provides loans to businesses of all sizes, nonprofits, homeowners and renters to cover rebuilding costs not covered by insurance or other forms of assistance.

Small businesses and nonprofits are also eligible to apply for economic injury losses, even if they suffered no physical damages. These direct loans come with low-interest rates and long terms. Property owners can also secure additional SBA funds to help protect their business or home against a disaster. Visit sba.gov/disaster.

The President & the SBA Administrator Can Declare a Disaster

Who to contact after a disaster is declared by the President



Register with FEMA at disasterassistance.gov, or call (800) 621-3362 (TTY: 800-462-7585), or visit a Disaster Recovery Center. Locations can be found at fema.gov/drc.

Businesses are automatically referred to the SBA. Most homeowners and renters will be referred by FEMA to the SBA to apply for disaster loan assistance. You must complete the SBA application to be considered for assistance. If the agency cannot help you with a loan for all your needs, the SBA will, in most cases, refer you back to FEMA.

Who to contact after a disaster is declared by the SBA



Contact the SBA directly to apply for a disaster loan. Businesses of all sizes, nonprofits, homeowners and renters are eligible to apply:

- Online at <https://disasterloan.sba.gov/ela/>
- Visit a federal/state Disaster Recovery Center in your area
- Call our customer service center at (800) 659-2955 (TTY: 800-877-8339) and ask for an application package to be mailed to you

FEMA grant assistance for homeowners or renters is not available under an SBA declaration.

Information needed to get started:

- Address of damaged residence or business and contact info
- Insurance information, including type of insurance, policy numbers, amount received
- Household and/or business income
- Routing and bank account numbers
- Description of disaster-caused damage and losses

How an SBA Disaster Loan Works

The SBA provides loans to businesses of all sizes, nonprofits, homeowners and renters to cover rebuilding costs not covered by insurance or other forms of assistance.

Verification & Processing

An SBA loss verifier will estimate the total loss to your property damaged by the disaster.

A loan officer determines your creditworthiness and eligibility after reviewing any insurance or other recovery funds. The SBA can approve and disburse a loan while your insurance recovery is pending. You will be advised in writing of all loan decisions.

Terms may go up to 30 years. The SBA sets terms based on each borrower's ability to repay, no early payoff fees or penalties.

Rates are low, based on the type of loan and if you have credit available elsewhere.

For Physical Damages

A business of any size and any nonprofit may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory, and other business assets.

A homeowner may borrow up to \$200,000 to repair/replace primary residence damage.

A homeowner or renter may borrow up to \$40,000 to repair/replace damage to personal property, including vehicle losses.

For Economic Injury

The SBA also offers Economic Injury Disaster Loans for up to \$2 million to help meet working capital needs caused by a disaster.

Who are eligible: small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most nonprofits.

Economic injury assistance is available regardless of whether the business suffered any property damage.

Closing & Funds Disbursement

Approval decision and disbursement of loan funds is dependent on receipt of your documentation.

Be sure to sign your closing documents. This can be done by mail or with an SBA representative at a closing center if one is open in your area.

The SBA disburses loan funds as recovery work is completed, items are replaced, and/or as funds are needed. The SBA will typically make an initial disbursement of up to \$25,000, if all requirements are met, within five days of receiving your signed loan closing documents. Your case manager will schedule subsequent disbursements of the full loan amount. Your case manager will work with you to help you meet all loan conditions. Your loan may be adjusted after closing according to your changing circumstances, such as unexpected repair costs or additional insurance proceeds.

Keep in mind

An SBA disaster loan is a direct loan from the government. Other organizations may reduce or not award you a grant if you have received an SBA loan or other assistance. Be sure to check with other organizations to see how an SBA loan might affect your eligibility for their program.

In general, recovery expenses covered by insurance, FEMA or other forms of assistance may reduce the amount provided by your SBA disaster loan.

How to Prepare Your Business for an Emergency

The financial cost of rebuilding a business after a disaster can be overwhelming. However, with a business continuity plan in place, you will be able to rebound and reopen quickly. You'll be in a better position to contribute to the economic recovery of your community. **First steps include:**

Establish a protocol to communicate with employees outside of the office to ensure they and their families are safe. Test the procedures regularly.

Keep your plan and all related documents in a digital format or in an accessible, protected, off-site location.

Review your insurance coverage

- Contact your insurance agent to find out if your coverage is right for your business; make sure you understand the policy limits and deductibles.
- Ask about business interruption insurance, which compensates you for lost income and covers operating expenses if your company has to temporarily shut down after a disaster.

Establish a solid supply chain

If your vital vendors and suppliers are local and the disaster is widespread, you will all be in the same situation—struggling to recover.

- Set yourself up to be able to get key supplies from companies outside your area, if possible.
- Create a contact list for important contractors and vendors you plan to use in an emergency
- Make sure you know your suppliers' recovery plans.

Plan for an alternate location

- Do some research in advance of the disaster for several alternative places to relocate your company in case a disaster forces you to close your business for an extended time.
- Contact a local real estate agent to get a list of available office space. You could make an agreement with a neighboring business to share office space. You could also make plans for employees to telecommute until your office reopens.



The Ready Business program, ready.gov/business, gives step-by-step guidance on how to prepare your business for a disaster. The series includes preparedness toolkits for earthquakes, hurricanes, inland flooding, power outages, and severe winds/tornadoes. Spanish materials are available.

Surety Bonds

Surety bonds help small businesses win construction, supply, and service contracts.

Surety bonds help small businesses win construction, supply and service contracts by providing the customer with a guarantee the work will be completed. Many contracts require surety bonds, which are offered by surety companies. The SBA guarantee provides an incentive for surety companies to work with small businesses that would normally not be able to obtain the bond. Eligible small businesses can receive the bonding assistance necessary to compete for contracting and subcontracting jobs using the **Surety Bond Guarantee Program**. This program is aimed at small businesses that lack the financial resources or performance track record necessary to secure bonding through regular commercial channels.

Small businesses that often come to the SBA for surety bonds:

- **Startups and firms** in business less than three years
- **Businesses with credit issues** or internally prepared financial statements
- **Subcontract trades** with a desire to establish their own bonding as a prime contractor
- **Those wishing to increase** their current bonding limits



1 Surety bonds are requested

Some contracts require that the business doing the work be properly bonded.



2 Surety partners with business

Authorized surety companies provide surety bonds to businesses that meet their qualifications.



3 The SBA guarantees

The SBA guarantees surety bonds for private surety companies, so more small businesses can qualify.



4 Small businesses benefit

Small businesses get SBA-guaranteed surety bonds so they can get to work.

For Public and Private Prime Contracts and all Subcontracts

The SBA guarantees: bid, payment, performance, and ancillary bonds issued by surety companies

Cost of contract: up to \$6.5 million

SBA reimburses surety companies in case of default 90 percent of losses sustained for veteran and service-disabled veteran, minority, 8(a), and HUBZone-certified small businesses; all projects up to \$100,000

80 percent for all other small businesses.

For Federal Contracts

The SBA guarantees: bid, payment, performance, and ancillary bonds issued by surety companies— if a guarantee would be in the best interest of the government

Cost of contract: up to \$10 million

SBA reimburses surety companies in case of default 90 percent of losses sustained for veteran and service-disabled veteran, minority, 8(a), and HUBZone-certified small businesses; all projects up to \$100,000

80 percent for all other small businesses.

SBA's QuickApp Program

Typically, small businesses provide financial statements and other documentation when applying for surety bond guarantees. This process is streamlined under the **SBA's QuickApp program**, which is for contracts below \$400,000. The streamlined application reduces the normal paperwork to a simple two-page application, and the small business does not need to file any financials with the SBA.

The SBA partners with 31 surety companies and hundreds of bonding agents. Online applications submitted through SBA authorized agents are approved in less than two days for regular applications and within hours for QuickApps. Find authorized agents at sba.gov/osg.

Questions?

Do you want to discuss the advantages of the SBA's Surety Bond Guarantee Program or need to locate an SBA authorized agent? Contact a bonding specialist:

Tamara E. Murray
Denver, Colo., (303) 927-3479

Kevin Valdes
Seattle, Wash., (206) 553-7277

Jennifer C. Bledsoe
Washington, DC, (202) 205-6153

Construction Bonds Inc.

Moving Contractors Up Market by Increasing Their Bondability.

Specializing in bonding for the federal marketplace:

- 8(a)
- WOSB
- SDVOSB
- HUBZone

Bonding in the DC Metropolitan Area
www.sbabonds.com 703.934.1000

*First Ever Recipient for U.S. SBA Surety Bond Producer of the Year.
CBI is a division of Murray Securus.*

Atlantic Capital
Bank in the right direction

High Tech - High Touch

- National SBA Preferred Lender
- SBA 7a and SBA 504 Loans
- Fixed and Variable Rates
- SBA Franchise and Conventional Franchise Lending

 Jeff Roegge
SVP, SBA Division Manager
jeff.roegge@atlcapbank.com
984.220.8238

www.atlanticcapitalbank.com

Member FDIC.
Equal Housing Lender.

CONTRACTING

Doing Business with the Government



My Next Career Path

This small business has made it their business to provide quality staffing in the federal arena.

WRITTEN BY NIKKI BOWMAN

Renee Boyce, president and CEO of My Next Career Path Staffing, LLC, knows firsthand the challenges of small business ownership. “Some of the biggest challenges are getting capital and financing to allow us to grow,” he says. “Sometimes it is hard to get a seat at the table. As a small business, we just need a fair opportunity

to bid on contracts.”

Founded in 2014 in Las Vegas, Nevada, My Next Career Path Staffing (MNCP Staffing) is a consulting and staffing firm that provides resources to private businesses, public sector firms, and local, state, and federal government agencies nationwide. The company offers temporary and permanent recruitment or recruitment by project in the fields of

information technology; engineering; medical, clinical, and professional services; and sales and marketing, and it is known for its IT solutions. The company is a certified 8(a), Minority Business Enterprise, Disadvantaged Business Enterprise (DBE), and Emerging Small Business in Nevada as well as a certified DBE in Arizona, California, Maryland, Oregon, Texas, and Utah.

“My Next Career Path saves companies time and money,” Boyce says. “Companies often receive hundreds of resumes in response to job ads, and it's time-consuming to go through them. Reviewing resumes to locate the best candidates is another full-time job. We save time by honing in on the best matches for the firm.”

All business owners know that making a bad hire is expensive. Not only do you spend time and money training someone who isn't a fit for the job, but then you have to start another candidate search, My Next Career Path prides itself in locating the candidates who are a great match from the start.

In 2017, Boyce was chosen as the SBA Nevada District Office Minority-owned Business of the Year. “The SBA has helped me grow my business by being a useful resource and providing guidance on working in the federal space,” says Boyce. My Next Career Path became a government contractor in 2016 and now reports more than 60 percent of the company's business is in the federal arena.

The SBA is a resource for small businesses that are interested in working with the government. Boyce says, “It takes time and patience to work in the federal space. It's certainly not for every business. But by establishing and

“

The SBA has helped me grow my business by being a useful resource and providing guidance on working in the federal space.”

Renee Boyce,
MNCP Staffing president and CEO

building relationships and teaming with partners, we've learned how to navigate the federal arena.”

Running a small business can be challenging but it is also very rewarding. Boyce advises other small businesses to use the resources available like PTAC, SBA, and local business chambers. “It is important to build a strong network of relationships,” he points out. “Do not rule out opportunities to subcontract. It will allow you to understand the process and gain experience.”

Boyce has big plans for the future. “My goal is to continue to grow and expand the company globally with even more locations nationwide, while still delivering value-added services to the government and private businesses.”

How to do business with the government

1. Identify your product or service number at naics.com.
2. Search the FedBizOpps database (fbo.gov) or web.sba.gov/subnet to see if any federal agencies are looking for your product or service.
3. Attend an SBA district office workshop on contracting. Visit sba.gov/localassistance, or see pages 16-19, to find your local office.
4. Talk to a local Small Business Development Center counselor (page 8) or visit a Procurement Technical Assistance Program adviser for free counseling. Find your closest center at aptac-us.org.
5. Obtain a free DUNS number at <https://fedgov.dnb.com/webform>.
6. See if you're eligible for a contracting program and start the certification process. All required documents must be uploaded to certify.sba.gov before submitting an offer on a contract set aside for a specific program.
7. Register with the System for Award Management (sam.gov) to start doing business with the government.



Glenn Davis, an 8(a) program graduate, operates BranCore, a consulting business, out of Richmond, Virginia.

you and your mentor can compete for government contracts, further growing your business.

To qualify for this program:

- Proteges must have a mentor prior to applying for the program. Visit your local SBA office for guidance. Ask about the SBA's Resource Partners and the Procurement Technical Assistance Program for help in connecting you with a mentor business.
- You must be certified as a small business within your NAICS industry classification and have experience in that field.
- Mentors and proteges must be organized for profit or as an agricultural cooperative.
- Mentors cannot own more than 40 percent equity in the protege's business.
- An SBA determination of affiliation must not exist between the mentor and the protege. All Small-approved partnerships receive an exclusion of affiliation for contracting purposes.

SBA Contracting Programs

Your business could earn profit and gain valuable work experience by providing goods or services to the government.

The federal government sets aside contracts for small business, and these contracting programs are designed to help you compete for and win federal contracts. Visit [SBA.gov/contracting](https://www.sba.gov/contracting) to learn more about set-asides and whether one or more of these government contracting programs is right for your business.

All Small Mentor-Protege Program

Looking for an opportunity to partner with a more experienced firm for mentorship? You may find that effort rewarded in the **All Small Mentor-Protege Program, [sba.gov/allsmallmpp](https://www.sba.gov/allsmallmpp)**. At the same time you're gaining invaluable direction and experience,

8(a) Business Development Program

If you're an entrepreneur who is socially and economically disadvantaged, you could get business training and government contracting assistance through the **8(a) Business Development Program, [sba.gov/8a](https://www.sba.gov/8a)**. The program includes free business development education, training workshops, and match-making opportunities with federal buyers. Firms owned by Alaska Native Corporations, American Indian tribes, Native Hawaiian organizations, and Community Development Corporations are also eligible for 8(a) business development assistance.



Hops and Scotch owners David Ng and Darren Tow grew their business in Brookline, Massachusetts with the help of an SBA-guaranteed loan.

To be eligible for the 8(a) program, your small business must meet the following criteria:

- Qualify as a small business which is unconditionally owned and controlled by one or more socially and economically disadvantaged people of good character
- Be controlled by a U.S. citizen who lives in the United States
- Demonstrate current capacity and potential for success

Socially disadvantaged: those who have been subjected to racial or ethnic prejudice or cultural bias without regard to their individual qualities because of their identity as members of certain groups. The following groups of people are assumed to be socially disadvantaged: Black Americans, Native Americans, Alaska Natives, Native Hawaiians,

Hispanic Americans, Asian Pacific Americans, and Subcontinent Asian Americans. A person who is not a member of one of these groups must establish that it is more likely than not that they have suffered disadvantage.

Economically disadvantaged:

those whose ability to compete in the marketplace has been impaired because the person has not had as much capital and credit opportunities compared to others in the same or similar line of business who are not socially disadvantaged.

The benefits:

- 8(a) businesses are assigned an SBA professional to help coordinate your business development assistance.
- You could be awarded an 8(a) sole-source contract up to \$4 million for goods and services; \$7 million for manufacturing, exceptions apply.

What is an 8(a) sole-source contract?

A direct awarding of a contract to an 8(a) small business that can provide the needed services.

HUBZone

Businesses located in Historically Underutilized Business Zones, also called **HUBZones**, sba.gov/hubzone, must be certified to gain special access to federal contracts. **To qualify for the program, a small business must:**

- Be at least 51 percent owned and controlled by a U.S. citizen(s), a Community Development Corporation, an agricultural cooperative, or an Indian tribe.
- Be located within a HUBZone, which includes Indian reservations and military facilities closed by the Base Realignment and Closure Act. Enter your address in our interactive map to see if your business is located in a HUBZone, <https://maps.certify.sba.gov/hubzone/map>.
- Have at least 35 percent of your employees residing in a HUBZone.

 **For Service-Disabled Veterans:**

If you're a service-disabled veteran looking to enter the federal marketplace, you may be eligible for this small business certification.

- To determine your eligibility, contact a veterans' business development officer at your local SBA office, or the SBA's Office of Veterans Business Development at sba.gov/ovbd.
- After you have set up to do business with the government in sam.gov, update your status as a service-disabled veteran business.

Keep in mind

The SBA does not officially certify this designation, so when a contract awarded based on this eligibility is protested, the SBA will determine if your business meets the eligibility status, ownership and control requirements.

Procurement Technical Assistance Centers

Businesses that want to sell products or services to federal, state, or local governments receive one-on-one counseling and training at Procurement Technical Assistance Centers, free or low cost.

For help navigating Maryland's certification and procurement processes, and for assistance with the Minority Business Program, contact the Governor's Office of Small, Minority & Women's Business Affairs, at (410) 697-9600 or (877) 558-0998. Visit goma.maryland.gov.

How can a procurement assistance center help you?

- » A center adviser can help you determine if your business is ready for government contracting.
- » An adviser can help you register in the System for Award Management (sam.gov).
- » Your adviser will help you see if you are eligible for any small business certifications and programs.

Maryland PTAC Headquarters

77100 Balrimore Ave., suite 303
College Park, MD 20740
(301) 403-2740

Visit mdptac.org to find your nearwst location.

Women-Owned Small Business Certification

If you're a woman proprietor looking to sell to the federal government, you may be eligible for the Women-Owned Small Business certification, sba.gov/wosb.

Here's how to get certified:

1. Make sure you're eligible

- Your business must be at least 51 percent owned and controlled by one or more women who are U.S. citizens. The ownership must be direct and unconditional.
- A woman must hold the highest officer position and have managerial experience required to run the business.
- One or more women must manage the daily business operations on a full-time basis and conduct long-term decision making and planning.

To qualify as an economically disadvantaged woman-owned small business, your company must meet these criteria and the business owner and/or manager must meet certain income and asset requirements.

2. Register

- Register with the System for Award Management (sam.gov) to start doing business with the government.

3. Certify

Self-certify as a woman-owned small business or an economically disadvantaged woman-owned small business for free, or obtain certification from one of the SBA's approved third-party certifiers (which costs a fee):

- El Paso Hispanic Chamber of Commerce
- National Women Business Owners Corporation
- U.S. Women's Chamber of Commerce
- Women's Business Enterprise National Council

All required documents must be uploaded to certify.sba.gov prior to submitting an offer on a contract set aside for the program.

4. Update your status

- Update your status as a woman-owned small business in sam.gov.

5. Search the database

- Search the FedBizOpps database (fbo.gov) for your new business opportunity.



#1 504 Lender in the Mid-Atlantic Area

SBA 504 LOANS FOR OWNER-OCCUPIED COMMERCIAL REAL ESTATE

- Purchase, construction and refinance
- 20 and 25-year fixed rates



www.businessfinancegroup.org | 800-305-0504



MAKE YOUR SMALL BUSINESS A SUCCESS

The Maryland Small Business Development Center has 5 regional offices and more than 23 locations throughout the state to serve entrepreneurs and small businesses.

www.marylandsbdc.org

SBDC business consultant Gabe OMaru, pictured with Vanna and Julia Belton, co-owners of Flavor in Baltimore, and winners of the 2017 Maryland Small Business Week "Women Owned Small Business of the Year" award.



No Cost Consulting • Low Cost Training • Access to Financial Resources



PROTECTED

IN THE FACE OF THE UNEXPECTED

Customized business insurance for more peace of mind

As a small business owner, you know firsthand that each day can bring its challenges. With over 30 coverage options for customized insurance, we can build a policy that's tailored for your business—from a full line of Commercial Auto insurance to General Liability, Workers' Compensation, Business Owners policies, and more. Because when your unique business needs are covered, you can focus on what matters most—running your business.

[ProgressiveCommercial.com](https://www.ProgressiveCommercial.com)

PROGRESSIVE
COMMERCIAL