

Resource Guide for Women-Owned Businesses

What is a women-owned business?

A business qualifies as a women-owned business if at least 51% of the company is owned by a woman or women or at least 51% of the stock is held by women in a public company. Additionally, management and daily operations must be controlled by a women or women.

How prevalent are women-owned businesses?

Women-owned firms account for nearly 40% of all businesses in the U.S. The growth rate for women-owned businesses between 1997 and 2002 was four times that of businesses overall.

Women-owned Businesses and Government Contracting

Does the federal government have benchmarks for contracting with women-owned businesses?

The federal government has had goals for women-owned business contracts since 1994. The goal to have 5% of prime and subcontracts held by women has *never been met*. In 2001 about 2.5% of government contracts were awarded to woman-owned businesses. Since there are no specific incentives to government departments for hiring woman-owned businesses, the goals are not taken as seriously as they should be.

Does the state of Maryland have procurement goals for women-owned businesses?

By law, Maryland must award 25 percent of its procurement dollars to minority businesses (this includes WOBs). There is also a sub-goal of 10% procurement to WOBs. The law states that a business owner **cannot** be considered a minority business owner if his or her net personal worth is more than \$750,000.

General Guidelines for Government Contracting

Government Contracting Myth versus Reality

Myth: The government isn't a reliable client

Fact: Regardless of how the economy is doing, the government is always in business. During times when the private sector is scaling back, the government still needs to maintain its infrastructure and go about its business. As a result, government contracting can be a steady source of revenue regardless of the highs and lows of the economy

Myth: The government doesn't have any money to spend.

Fact: Although government contracting is under close scrutiny, there is a great deal of money out there.

Myth: It will take too long to get paid.

Fact: The Prompt Payment Act of 1982 stipulates that federal contractors receive payment within 30 days of submitting a properly prepared invoice. Most cities, states, and other local jurisdictions have followed suit with similar regulations regarding government contracting. If payment is late, you are usually entitled to interest for every day it is overdue. In addition, more

and more agencies are using purchase cards and electronic funds transfers, which make payments fast and efficient.

Myth: Government paperwork is too long and too confusing to manage.

Fact: In the past several years, the government has decreased and simplified paperwork on every level. Also, many agencies now put their government contracting forms, regulations, and instructions online, making them easily accessible. That said, the government still takes its paperwork seriously. Contractors must pay careful attention to every detail when contracting with any government agency.

Myth: Small companies don't get government contracts.

Fact: Federal, state, and local agencies have programs in place to ensure that small and disadvantaged businesses get a share of government contracting work. For example, the federal government enacted the Very Small Business Program to increase the number of contracts going to businesses with fewer than 15 employees and annual receipts of less than \$1 million.

Myth: Contracts only go to companies that already work with the government.

Fact: These days, many government agencies go out of their way to recruit new contractors, especially among small businesses. There are also systems of checks and balances in place to prevent government contracting officials from playing favorites with a particular company.

Myth: Government agencies don't communicate, so you'll never know why you didn't get a contract.

Fact: Many jurisdictions now mandate that government contracting officials list the reasons why one company was chosen over the competition. You can also request a debriefing with officials to sort out your shortcomings and the winning bidder's strengths.

Source: <http://government.onvia.com/?p=19>

The Process for Getting Started with Federal Government Contracting

The process for becoming a contractor for the federal government is not as difficult as one would think. The first step is to establish your small business by writing a business plan and obtaining a legal business name. Once you have done this, you are ready to register for a DUNS number and a Marketing Partner ID number, which are both required for federal contractors. Some of the information you will need to have ready to submit when you register are your NAICS and SIC numbers, a Tax Identification Number (TIN), and Employer Identification Number (EIN), or Social Security Number (SSN). Also, you should set up Electronic Funds Transfer with your bank, as this is necessary for receiving payment from the federal government in many cases. Once these steps are complete, you are registered as a contractor. Next you should submit your Online Representations and Certifications Application (ORCA). Once you have completed all of these steps, you are ready to search for contracting jobs with the federal government.

The links below will provide you with all the information you need to complete these steps, including allowing you to register online.

- Tax Identification Number (TIN): <http://www.irs.gov/businesses/small/article/0,,id=104331,00.html>
- NAICS Number: <http://www.census.gov/epcd/naics02/naico602.htm>
- SIC Number: <http://www.sba.gov/size/indexableofsize.html>
- DUNS Number: 1-866-705-5711 or http://www.dnb.com/US/duns_update/index.html
- Marketing Partner ID Number: www.ccr.gov
- Online Representations and Certifications Application: <https://orca.bpn.gov/login.aspx>

Where to Find Contracting Opportunities

Federal contracting opportunities can be found in several ways on the Internet. The best website is <http://fedbizopps.gov/> because all federal opportunities for \$100,000 or more are required to be posted on the website. Each government department often posts opportunities for less than \$100,000 on their individual websites. GSA Schedules, which are long-term contracts through the General Services Administration, are another opportunity available to contractors. While these websites are free of charge, there are also companies that assist contractors in finding opportunities by providing their own databases and even emailing pertinent opportunities directly to you for a subscription fee. Links where you will find numerous opportunities can be found below.

- All opportunities for \$100,000 or more: <http://fedbizopps.gov/>
- Some government agencies that regularly hire contractors:
 - Department of Homeland Security: http://www.dhs.gov/dhspublic/interapp/editorial/editorial_0416.xml
 - Defense Logistics Agency's Procurement Gateway (ProGate) <http://progate.daps.dla.mil/home/>
 - Department of Energy: <http://e-center.doe.gov/>
 - Navy Electronic Commerce: <http://www.neco.navy.mil/>
 - Many links to different departments: <http://www.sba.gov/GC/indexresources.html#Tools>
- Apply for GSA Schedules at: http://www.gsa.gov/Portal/gsa/ep/contentView.do?programId=10019&channelId=-13464&ooiid=8202&contentId=8133&pageTypeId=8199&contentType=GSA_BASIC&programPage=%2Fep%2Fprogram%2FgsaBasic.jsp&P=FCOC
- You can advertise yourself at www.ccr.gov
- The following provide services for finding contracts for a fee
 - Onvia: <http://onvia.rsc02.net/servlet/website/ResponseForm?hgOE.40kLLzHtisL9hgmkHJmfntm>
 - Bid Net: <http://www.bidnet.com/>
- Fed Vendor: <http://www.fedvendor.com/>
- Links to Contracting and Private Sector job openings: <http://www.state.gov/m/dghr/flo/42158.htm>

Obtaining a Contract

After finding an opportunity using one of the above methods, you now have to obtain the contract. Before you even propose a contract, make certain that you can meet the government's needs for the project. If you cannot, you may still be able to take on the project by forming a partnership with another prime contractor or a subcontractor who can fill in the gaps.

The government buys from contractors in three different ways: sealed bids, contract negotiations, and consolidated purchasing programs. Sealed bids will have a submission deadline and the lowest responsible bidder will be awarded the contract. If the government agency wishes to negotiate, they will issue a request for proposals (RFP), which will outline the government's

need and their anticipated terms and conditions of the contract. In the case of negotiations, you will have to write a proposal. If you do not win the contract, the government is required to give you a reason why you were not chosen. Consolidated purchasing programs, mostly in the form of GSA Schedules, are also common. These are long-term agreements that can be extended for up to 20 years, which the General Services Administration forms with contractors.

When determining how much to offer, make sure you keep in mind the costs of material, labor, overhead, packaging, and transportation. Also, be sure to comply with any important provisions, such as tagging, marking and mailing any required samples.

Listed below are some links to assist you when obtaining a contract:

- <http://library.findlaw.com/1999/Jan/1/241470.html>
- Federal Acquisitions Regulations (FAR): <http://www.arnet.gov/far/>
- Tips for Writing Good Proposals: <http://government.onvia.com/?p=83>

Become an Effective Contractor

Effective contractors have certain similarities. In order to become an effective contractor, you should stay updated on changes in requirements through communication and checking newspapers and websites regularly. You should determine the best method of communication early on and use it, whether it is phone, fax, on-site visits, email, or a combination. Always meet the deadlines and document everything. Be flexible with different government payment options. It is also advantageous to form partnerships with other contractors who have different skills.

Related Links:

- Contractor Responsibilities: <http://www.sba.gov/businessop/basics/contractor.html>
- Best Practices from the SBA: <http://www.sba.gov/businessop/rules/practices.html>

Training and Assistance

This guide has provided you with a lot of resources and information about government contracting, but if you still feel that you could benefit from more training, there are many services available. There are online resources and online courses. The Maryland Procurement Technical Assistance Program can provide you with free information, assistance, and networking and training events. They even have some all-day courses you can take for a fee. Government grants are available, but many focus on Disadvantaged Business Enterprises, such as Women-Owned, Minority-Owned, Veteran-Owned, and Hub-Zone Businesses.

See the links below to find out more about training and assistance opportunities:

- Contracts and Acquisition Training from GSA:
<http://www.gsa.gov/Portal/gsa/ep/channelView.do?pageTypeId=8199&channelPage=%2Fep%2Fchannel%2FgsaOverview.jsp&channelId=-13441>
- Maryland Procurement Technical Assistance Program: <http://www.mdptap.umd.edu/>
Maryland SBDC
7100 Baltimore Avenue, Suite 402
College Park, MD 20740-3627
Point of Contact: Ralph Blakely

Phone: 301 403-2740 X26
Fax: 301 403-8303

- Free Online Courses from the SBA:
<http://www.sba.gov/training/courses.html#GOVERNMENT%20CONTRACTING>

Subcontracting

Subcontracting is the common practice of working for a prime contractor on a government contract. If you aren't quite ready to become a government contractor on your own but you want to get your foot in the door, subcontracting is a good way to get acquainted with the process. There are databases for finding subcontracting opportunities online, just as there are for prime contractors.

For subcontractors, the contract should include a statement of work, a delivery schedule, and an invoicing schedule. The statement of work indicates what work will be done and any specifications. The delivery schedule indicates the deadlines for each part of the job. The invoicing schedule describes all aspects and details of how and when you will be paid for your work.

You will find several links to assist you with subcontracting below:

- Rules and Tips from the SBA: <http://www.sba.gov/businessop/basics/subcontracting.html>
- Resources on Subcontracting: <http://government.onvia.com/?cat=1>
- Onvia's Subcontracting Resource for finding opportunities:
<http://onvia.rsc02.net/servlet/website/ResponseForm?hgOEv88KLthzNIJhgmkHJmpgn>
- List of Federal Prime Contractors looking for Subcontractors arranged by state:
http://www.acq.osd.mil/osbp/doing_business/subdir-2005-11.pdf
- Services for Subcontractors: <http://www.scicourier.com/index.htm>
- Maryland Subcontracting Opportunities Database: <http://www.sba.gov/GC/cmr/mdsubs.html>
- American Subcontractors Association (ASA): www.ASAonline.com

Become a Contractor for the State of Maryland

The Maryland Department of Business and Economic Development (DBED) keeps a posting of new contracting opportunities on the following website. It changes frequently and should be checked on a very regular basis.

<http://www.choosemaryland.com/AboutDBED/statecontracting/DBEDProcurementOpportunities.html>

State government also regularly buys from contractors. See below for opportunities with a variety of departments:

- Directory for Contracting for the State:
http://www.maryland.gov/portal/server.pt?space=Dir&parentname=CommunityPage&parentid=0&in_hi_u_serid=1333&control=OpenSubFolder&DirMode=1&subfolderID=3183
- Department of Transportation Contact Information: http://www.e-mdot.com/Contract_Opportunities/index.html
- Look for Contracting opportunities with the Maryland Department of Transportation in the following places:

- Newspapers: The Baltimore Evening Sun, The Washington and Baltimore Afro-American Newspapers, Newspaper in the project area, The Daily Record
- Magazines/Related publications: The Maryland Contract Weekly, The Dodge Report
- Trade Associations: Minority Contractors Associations, The Maryland Highway Contractors Association, The Maryland Minority Contractors Association
- Procurement Opportunities for the Department of Housing and Community Development: <http://www.dhcd.state.md.us/Website/procure/procure.aspx>
- Maryland Contract Weekly:
Advertises all contracts valued at over \$25,000.
1700 Margaret Avenue
Annapolis, MD 21401
(410) 974-2486
<http://www.dsd.state.md.us/contractweekly/> (Must Subscribe to this publication)
- Maryland Environmental Service: <http://www.menv.com/multiple.asp>
- Maryland Stadium Authority: <http://www.mdstad.com/contracting/>
- Maryland procurement solicitation: <https://ebidmarketplace.com/>

Sell to the Frederick County Government

Frederick County also requires registration for their vendors (separate from state and federal contractor registration.) County registration is the first step in selling to the Frederick County Government. To access the application online, see the following website:

<http://www.co.frederick.md.us/VendorSignin/>

Where to Find Bid Information

You may learn of an Invitation for Bid or Request for Proposal from our **NEW** email notification system, this web site, the Maryland Contractor's Weekly, [eMarylandMarketplace](http://www.MarylandMarketplace.com), or on the Frederick County Government Television – Cable Channel 19.

A listing of our Invitations for Bid and Requests for Proposal are updated regularly. Amendments to our Invitations for Bids and Requests for Proposal are added as they occur. Notification of posted award recommendations are updated regularly. Bid and award information can be found at this web site (<http://www.co.frederick.md.us/Purchasing>).

If you become aware of a Bid or Request for Proposal in any manner, you may obtain the necessary documents by writing, emailing or visiting the Frederick County Purchasing Department. When you request your Bid/RFP package, ask for it by Number, Title and Opening Date. This information appears in all advertisements, solicitations and notices. If there is a charge for the Bid/RFP, enclose your check or money order for the advertised service charge payable to Board of County Commissioners, Frederick County along with your request and mail it to:

Frederick County Purchasing Department
First Floor, Winchester Hall
12 East Church Street
Frederick, MD 21701-5448

You must include firm name, address, phone number, fax number, and individual's name.

Procurement methods

Requests for Quotations (RFQ's) are normally used for purchases valued below \$30,000, unless the complexity of the terms and conditions requires the added controls of the formal bid process. The Quotation is awarded to the lowest responsive and responsible vendor.

Formal Competitive Sealed Bids are used for purchases valued at \$30,000 or higher. The Invitation for Bid (IFB) is a formal procurement method utilizing detailed specifications, advertising and a Public Bid Opening at a prescribed time and date. Bid openings are held in the Purchasing Department, unless otherwise stated. Contracts resulting from

the bid process may be for a one-time purchase or a term contract. All vendors registered within the commodity will be emailed a notice of an Invitation for Bid.

A **Sole Source Purchase** is exempt from quotation and bid requirements. For any commodity to be considered a sole source item, it must be the only product which will produce the desired result, and it must be available from only one source of supply.

Requests for Proposal (RFP's) are normally used when it is not possible to identify exact specifications and/or if the issue of "how to achieve the desired result" is best left up to the vendor to propose. The RFP may also be used when factors other than price must be considered in selecting a vendor. Awards are based on the evaluation of a selection committee which rates each proposal against the published selection criteria.

Source: <http://www.co.frederick.md.us/purchasing/vendorsguide.htm>

Contracts with the City of Frederick

The Purchasing Department is responsible for administrating purchasing policies, programs, and procedures for the acquisition of materials, equipment, supplies, services and construction projects for all City of Frederick Departments. The Department also maintains and operates a Central Supply warehouse which stocks approximately 3,000 items for all city departments.

The City of Frederick shall purchase goods and services from bona fide minority vendors whenever possible, providing cost, quality and service are equal. The City of Frederick maintains a Disadvantaged Business Enterprise program.

Purchasing Agent: 301-694-1194 Fax 301-360-3871

<http://www.cityoffrederick.com/departments/Finance/purchasing.htm>

Search opportunities: <http://www.cityoffrederick.com/departments/Finance/purchasing/vendorForm.htm>

Working with the Municipalities of Frederick County

Trying to keep your work as local as possible? The various municipalities located in Frederick County also utilize the services of contractors. The municipalities' individual web pages will supply you with contact information for their offices.

See the following link for a listing of all the town web pages:

<http://www.discoverfrederickmd.com/business/aboutoed/municipalities.cfm>

Other General Resources

To read more helpful information about contracting see the following websites:

- Contracting 101: <http://government.onvia.com/>
- General Services Administration: www.gsa.gov
- Small Business Administration Contracting Website: <http://www.sba.gov/GC/>

Resources for Women Contractors

Federal Government's Contracting Site for Women-Owned Businesses

<http://www.womenbiz.gov/>

Contract Assistance for Women Business Owners (CAWBO):

<http://www.sba.gov/GC/indexprograms-cawbo.html>

Maryland Washington Minority Contractors Association:

Main Office

1107 North Point Blvd. Suite 227

Baltimore, MD 21224

PO Box 2671

(410) 282-6101 Fax: (410) 282-6102

<http://mwmca.org/adman/>

Certifications

Certification is not a requirement to hold the women-owned business status. As long as the business meets the above stated requirements, it is classified as women-owned, but certification can be an effective marketing tool. Women-owned business certification is offered by several organizations.

Women's Business Enterprise National Council Certification: <http://www.wbenc.org/certification/index.html>

The National Women Business Owners Corporation Certification:
<http://www.nwbo.org/certific.html>

You can certify as a women-owned business when you register as a contractor at www.ccr.gov

Get listed in the US Women's Chamber of Commerce Guide to Women Contractors:
<http://www.sblink.us/html/uswcc-guide.aspx>

Best Practices for Women Contractors

The following "Best Practices" have been gathered by the U.S. Small Business Administration's (SBA) Office of Federal Contract Assistance for Women Business Owners (CAWBO). These are offered to help meet and exceed the five percent prime and subcontracting goals for Women-Owned Small Businesses (WOSBs). We thank our colleagues, the Women's Advocates in the Offices of Small and Disadvantaged Business Utilization (OSDBUs), for many of these Best Practices. The Best Practices are divided into two major areas, Training and Outreach. Some resources, such as www.womenbiz.gov, provide assistance in both categories.

Training

The following are training suggestions for WOSBs wishing to participate more fully in federal procurement. Such training should ideally include establishing a viable business infrastructure, locating contract opportunities, marketing to federal agencies and prime contractors, and enhancing WOSB legal and financial knowledge about federal prime and subcontracts.

Mentor-Protégé Programs

A number of federal agencies and large federal contractors sponsor Mentor Protégé (MP) programs for small or small disadvantaged businesses, including WOSBs. A primary objective of the MP programs is to increase WOSB federal subcontracting opportunities through the mentors, and to prepare WOSBs to win and perform federal prime contracts. A second major objective is to provide participating protégés the opportunity to learn through their mentors the best ways to grow a successful business. The Department of the Treasury maintains a list of all federally sponsored mentor protégé programs on its website, <http://www.ustreas.gov/sba>, under the link "Mentor Protégé Activities".

On-Line Training and Opportunities

A major tool already being used by many WOSBs and WOSB advocates is www.womenbiz.gov. This website, developed at SBA by the National Women's Business Council and CAWBO in conjunction with other federal agencies, offers both the novice and the seasoned WOSB extensive and essential federal procurement information. The site includes over 100 procurement links. It also provides WOSBs the opportunity to register for PRO-Net, the Department of Defense's (DoD) Central Contractor Registry (CCR), and other important procurement databases. The first two can also be found by going directly to www.ccr.gov, and scrolling down to SBA's PRO-Net logo, or entering www.pro-net.sba.gov. Some of the links are to agencies which offer agency-specific information about their procurement programs and opportunities. SBA offers information about its programs at www.sba.gov/services/ and at its homepage, www.sba.gov. Basic business information and small business procurement information are provided at www.sba.gov/classroom/. Specific SBA business training events can be found by state at www.sba.gov/calendar/. Additional on-line training about a number of federal small business programs is provided through the Federal Acquisition Institute. Firms may register through www.faionline.com to review the available modules.

A very important technical site for information about federal contracting and subcontracting practices is www.arnet.gov/far, which includes the most current version of the Federal Acquisition Regulation (FAR). The organization of the FAR, by Subchapters and "Parts," is given in Part One of the 53 Parts. A number of agencies have additional, agency specific regulations. For example, DoD procurements are also subject to the Defense Federal Acquisition Regulation Supplement (DFARS), found at <http://farsite.hill.af.mil>; (do not insert "www"). The FAR and its supplements are the primary guidance used by federal procurement personnel in preparing solicitations, invitations for bids and contracts. Familiarity with the FAR and any appropriate agency supplements, plus any agency specific contracting procedures, is strongly suggested.

Procurement Counseling

The OSDBUs of the large federal agencies are able to provide one-on-one counseling to small businesses, and almost all have a WOSB advocate. The Air Force WOSB advocate is one of several OSDBU WOSB advocates who make a special effort to counsel a number of WOSBs each week. In addition, there are numerous resources in every state to assist WOSBs in starting and growing their businesses. Most are low-cost, some are free, and many assist small businesses in preparing for federal prime and subcontracting. A number of these resources can be found, listed by state, at www.womenbiz.gov, by clicking on "Getting Started", then "State Small Business Resource Guide". These resources include, in part, all SBA district offices, their Service Corps of Retired Executives (SCORE) chapters, and SBA Procurement Center Representatives (PCRs) and Commercial Market Representatives (CMRs). The small business resources under "Getting Started" also include information on Small Business Development Centers (SBDCs), Women's Business Centers (WBCs), U.S. Export Assistance Centers (USEACs), many state Chambers of Commerce, and state financial assistance centers. In addition, the guide includes the Procurement Technical Assistance Centers (PTACS) which are operated by DoD specifically to help small businesses prepare for federal procurement.

Courses on Federal Contracting

NASA is one agency that currently provides substantive training through several different courses and other opportunities. Much of this training is reserved for women and minority small businesses in high-tech industries. The TADSBAT (Training & Development for Small Businesses in Advanced Technologies) course is presented at both a basic and an advanced level, and lasts several days. These courses are conducted several times a year by NASA's trainers. Some of the training modules assist small businesses with marketing, financing, proposal preparation, and safety-quality management of the product or service. Participants are required to fund their own transportation, lodging and meals. See: <http://www.hq.nasa.gov/office/codek.htm> for more information on TADSBAT, plus other training and assistance offered by NASA's Office of Small and Disadvantaged Business Utilization. The phone number for NASA's Woman's Advocate is 202-358-2088. SBA offers training about the 8(a) program at regular intervals, usually one-half day in length, through its district offices. Information on loans and other SBA programs is also available through its district offices. Many small business courses are also often available at local universities or other educational institutions.

Conference Training

Almost all federal agencies and many federal prime contractors hold or participate in small business conferences and training events. DoD, SBA, EPA, HUD, Interior and several other agencies hold conferences or other events specifically for WOSBs, while more include training sessions devoted to WOSBs. Each year in the Washington area, usually in April, the excellent and affordable one-day OSDBU small business conference is sponsored and presented by all the federal OSDBUs, under the leadership of the Department of the Treasury's OSDBU personnel. This conference allows small businesses to talk in one day with personnel from a number of OSDBUs plus a number of federal prime contractor representatives. A Best Practice for a small business is to contact personnel in the OSDBUs of the agencies with the buying activities to which the small business would like to market. These OSDBU personnel should be able to provide information on most upcoming area small business conferences.

Source: <http://www.womenbiz.gov/documents/bestpracticesforw-osb.pdf>

Private Sector Contracting/Supply Resources

- [American Business Women's Association](#) - an educational and networking organization.
- [Business Women's Network](#) - another educational, networking and service group.
- [BizWomen.com](#) - an online service group.
- [Center for Women's Business Research](#) - an online resource of WBE data.
- [MLMWoman.com](#) - a newsletter, classified listings, books and networking opportunities.
- [National Association of Women Business Owners](#) - the flagship organization for WBE's.
- [National Association of Women in Construction](#) - a sort of spin-off on NAWBO, NAWIC focuses exclusively on WBE's in the construction industry.
- [U.S. Women's Chamber of Commerce](#) - located in Washington, DC, the chamber is a major lobbying group for WBE's.
- [Women in Franchising](#) - specializes in WBE franchising opportunities.

Source: <http://www.mycorporation.com/newsletter/archives/Nov10-2003.htm>

DOD Procurement Contacts for Disadvantaged Businesses

**Office of the Under Secretary of Defense AT&L
Office of Small Business Programs**

1777 North Kent Street
Rosslyn Plaza North Suite 9100
Arlington, VA 22209-2100
Ph: (703) 588-8631
Fax: (703) 588-7561
www.acq.osd.mil/osbp

**Office of the Secretary of the Army
Office of Small and Disadvantaged Business
Utilization**

106 Army Pentagon
Washington, DC 20310-0106
Ph: (703) 697-2868
Fax: (703) 693-3898
www.selltoarmy.info

**Office of the Secretary of the Navy
Office of Small and Disadvantaged Business
Utilization**

720 Kennon Street SE
Washington Navy Yard
Building 36, Room 207
Washington, DC 20374-5015
Ph: (202) 685-6485
Fax: (202) 685-6865
www.hq.navy.mil/sadbv

**Office of the Secretary of the Air Force
Office of Small and Disadvantaged Business
Utilization**

1060 Air Force Pentagon
Washington, DC 20330-1060
Ph: (703) 696-1103
Fax: (703) 696-1170
www.selltoairforce.org

**Defense Information Systems Agency
Office of Small and Disadvantaged Business
Utilization**

P.O. Box 4502
Arlington, VA 22204-4502
Ph: (703) 607-6436
Fax: (703) 607-4173
www.disa.mil/main/sadbv.html

**Defense Logistics Agency
Office of Small and Disadvantaged Business
Utilization**

8725 John J. Kingman Blvd.
Stop 2533
Fort Belvoir, VA 22060-6221

Ph: (703) 767-1662
Fax: (703) 767-9446
www.dla.mil/db

**Defense Contract Management Agency
Office of Small and Disadvantaged Business
Utilization**

6350 Walker Lane
Alexandria, VA 22032
Ph: (703) 428-0786
Fax: (703) 428-3578
<http://www.dcmsa.mil/DCMAHQ/dcmsa-sb/index.htm>

**Missile Defense Agency
The Sequoia Plaza Office of Small and
Disadvantaged Business Utilization**

2110 Washington Blvd., Suite 405
Arlington, VA 22204
(703) 553-3400
(703) 271-4342
www.mda.mil/mdalink/html/sadbv/html

**Defense Intelligence Agency
Office of Small and Disadvantaged Business
Utilization**

McDill Blvd.
Building 6000
Bolling AFB
Washington, DC 20340-0002
Phone: (202) 231-21666
Fax: (202) 231-2831
www.dia.mil/contracting/disadvantage.html

**National Geospatial-Intelligence Agency
Office of Small and Disadvantaged Business
Utilization**

12310 Sunrise Valley Drive
Reston, VA 20191-3414
Ph: (703) 755-5309

**United States Special Operations Command
Office of Small and Disadvantaged Business
Utilization**

7701 Tampa Point Blvd.
MacDill Air Force Base
Tampa, FL 33621-5323
Ph: (813) 828-7549
soal.socom.mil/index.cfm?page=sadbv

**Defense Threat Reduction Agency
Office of Small and Disadvantaged Business
Utilization**

Director, Small and Disadvantaged Business Utilization (SADBU)
8725 John J. Kingman Road
MS 6201
Fort Belvoir, VA 22060-6201
Ph: (703) 767-5870
www.dtra.mil/business_opp/small/index.cfm

**Defense Advanced Research Projects Agency
Office of Small and Disadvantaged Business Utilization**

3701 N. Fairfax Drive
Arlington, VA 22203-1714
Ph: (703) 526-4170
Fax: (703) 696-2208
<http://www.darpa.mil/sbirl>

Defense Security Cooperation Agency

Office of Small and Disadvantaged Business Utilization

201 12th Street, Suite 203
Arlington, VA 22202
Ph: (703) 601-3848
Fax: (703) 602-1671
http://www.dsca.mil/programs/biz-ops/business_operations.htm

**Defense Commissary Agency
Office of Small and Disadvantaged Business Utilization**

1300 East Avenue
Fort Lee, VA 23801-1800
Ph: (804) 734-8521
Fax: (804) 734-8209

http://www.commissaries.com/business/small_business.cfm

Financial Assistance Opportunities

BLX Community Express Loan Program (\$5,000 to \$25,000)

The SBA Community Express program is BLX's newest commercial loan product and is specifically designed to increase working capital, help business owners meet daily operating expenses and accelerate growth. Community Express loans are an inexpensive alternative to expensive credit card debt, and provide a regular payment schedule.

<u>Purpose:</u>	This SBA commercial business loan is for working capital purposes.
<u>Offered to:</u>	Minorities, Women, Veterans and business owners in Low to Moderate (LMI) areas and other SBA designated areas.
<u>Collateral:</u>	None required – This is an unsecured loan program.
<u>Interest Rate:</u>	Floating rate, 4.75% over WSJ prime, adjusted quarterly.
<u>Term:</u>	Typically 7 years, fully amortized
<u>Prepayment Penalty:</u>	No Prepayment Penalty
<u>Guaranty Fee:</u>	2% of the guaranteed portion (85%) of the loan. (Will be deducted from the loan proceeds.)
<u>Processing Fee:</u>	\$350.00 (Will be deducted from the loan proceeds.)
<u>Recourse:</u>	Full guarantee of all principals.
<u>Approval Criteria:</u>	Applications are approved based on credit scoring models which are primarily based on personal payment habits. Applicants with poor or limited credit history will not typically be eligible for this program.
<u>Diversity:</u>	Nationwide, all industries considered. Start up businesses allowed.
<u>Financial Data:</u>	No tax returns are required.
<u>Third Party Reports:</u>	No appraisals or environmental reports are required.
<u>Funding Requirement:</u>	Borrowers must receive a Community Express Certificate of Technical Assistance from an SBA approved Technical Assistance Provider.

Summary: Many segments of the small business community - including women, minorities, veterans and businesses in low-to-moderate income areas have difficulty accessing capital from traditional lending sources. BLX offers these potential business borrowers access to capital in amounts that many large institutions are not willing to make. In addition, the requirement that the borrower receive counseling from a technical assistance provider ensures that the business requirements are validated by counseling professionals, maximizing the potential success of the enterprise being funded.

http://www.blxonline.com/Products_Community_Express.cfm

Wells Fargo/National Association of Women Business Owners \$1 Billion Loan Program.

A Billion Dollars for Women Entrepreneurs!! To qualify, you must be a profitable business, have been in business for at least two years, have good personal and business credit records and NOT BEEN DECLARED BANKRUPT in the past ten years. Lines of credit available for as low as \$5,000 to \$100,000. If you qualify, call 1-800-358-3557, Ext. 120 to apply.

**Maryland Water Quality and Drinking Water Revolving Loan Fund Programs
Federal Capitalization Grant Projects**

The Maryland Water Quality and Drinking Water State Revolving Loan Fund (RLF) Programs receive Federal capitalization grants from the U.S. Environmental Protection Agency (EPA). The funds are used to provide low interest rate loans to finance water quality and drinking water capital projects. As a condition of federal grant awards, EPA regulations require that RLF recipients and sub-recipients (i.e., prime contractors) make a good-faith effort to award a fair share of work to qualified small, minority and women’s businesses (See [Appendix A](#)). EPA regulations do not require any reporting of Small Business Enterprises (SBE) participation.

To ensure compliance with the EPA M/WBE requirements, the MWQFA has developed guidance for both Loan Recipients and Prime Contractors (sub-recipients) to undertake certain affirmative steps to provide opportunities for M/WBE firms to participate in contracts. EPA regulations require evidence of the application of the six affirmative steps as a good faith effort in trying to achieve the M/WBE participation goals. The fair share M/WBE participation goals for applicable procurement category are below. The goals are not a quota and apply to M/WBE participation only.

Procurement Category	MBE Goal (%)	WBE Goal (%)
Construction	10	10
Equipment	8	12
Services	11	9
Supplies	8	12

Department of Transportation (DOT) Short Term Lending Program (STLP)

This DOT STLP financing is available to firms DOT has certified as Disadvantaged Business Enterprises (DBEs), including Women-Owned Business Enterprises (WBEs) – and to 8(a), HUBZone, Small Disadvantaged Business, or Service Disabled Veteran-Owned firms. The firm must be in business three years to qualify. DOT provides guarantees for these loans which are made through participating banks. Loans are available, up to \$500,000, for transportation-related contracts, at a rate of prime plus one percent. STLP financing can be used for any public, commercial, federal, state, or local agency contract – for any of the nation’s transportation modes. See information and contacts at <http://osdbuweb.dot.gov/about/index.html>

SBA Prequalification Pilot Loan Program

This program is designed to address markets identified by SBA as underserved via traditional lending programs. These markets include WOSBs. Applicants are assisted in preparing loan applications by intermediaries, who can be located through the nearest SBA district office. The intermediaries may charge a fee for some or all of their services. SBA issues prequalification letters to successful applicants, based in part on the applicant's character and credit history. These expedite lenders' decisions. The maximum loan amount is \$250,000, with a flexible term. The loan interest rate can be fixed or variable, and is negotiable with the lender. Loan maturity is usually five to ten years, but may extend to 25 years for fixed asset loans.

Federal Government Grants Search

Government grants are available to start-up businesses, but do not rely on grants as a primary source of financing. Most grants are geared towards Research and Development or other specific purposes. To search for grants to see if there are any available that pertain to your business, see the following websites:

Catalogue of Federal Domestic Assistance: www.cfda.gov

Government Grant Search Engine: www.grants.gov

SBA Website – Federal Government Grants: <http://www.sba.gov/expanding/grants.html>

Frederick County Small Business Revolving Loan Fund

The FCSBRLF provides another source of financing for existing and aspiring small business concerns in Frederick County, Maryland. It provides loans for growth-related expansion projects to existing businesses and provides funds for the purchase of real estate, machinery, equipment, inventory, working capital and renovation of real estate to start-up businesses (or those in business for less than two years). The business must be located in a Frederick County priority funding area. Priority funding areas cover most municipalities and major transportation corridors in the County. To access a map of the Frederick County Priority funding areas, [click here](#), then click Priority Funding Areas.

Terms: Payback terms from 2 to 7 years

Interest Rate: Floating rate based upon a predetermined index, prime + up to 2.25

Loan Size: Minimum of \$2,500 up to a maximum of \$50,000

Equity Participation: Applicant is expected to contribute at least 15% of the project financing. In addition, funds must be secured by collateral, such as fixed assets or marketable securities.

Deadlines: FCSBRLF Review Committee meets on a monthly basis. The deadline to apply is the first of each month, with the application being considered on the second Friday of the following month.

Application Fee: \$200.00 (non refundable)

Documents Required:

Personal Financial Statement

Last Two Years of Tax Returns, Personal if Business Ownership is too new

Business Plan and 3 years of Financial Projections

Three Years of Historical Financial Statements (existing businesses only)

Economic Development Goals (Economic Indicators)

Documents that Establish Business Entity

Certification of Good Standing from State Dept. of Assessments and Taxation
Personal and Employer Information (all applicants/co-applicants must complete)
Signed Release for Consumer Credit Check (all applicants/co-applicants must complete)

Educational Component: Applicant will be required to work with a mentor or attend classes to upgrade business skills if necessary.

Repayment: Check must accompany required "Post-Loan Checklist" detailing sales revenues, inventory levels, employee numbers, markets serviced, cash flow status, space/location plans and any outstanding problems.

To access the Small Business Revolving Loan Fund forms and administrative guidelines, [click here](#).

For additional information related to the Frederick County Small Business Revolving Loan Fund, please contact [Chris Olson](#) at 301-694-1967.

<http://www.discoverfrederickmd.com/business/loanfund.cfm>

SBA Finance Website: <http://www.sba.gov/financing/index.html>

- Provides many financing tips and links
- Lots of useful information

Specific Support Opportunities for Women Business Owners

National and Online

US Women's Chamber of Commerce

"Representing the economic development interests of more than 23 million small business owners and 450,000 members across the country, the U.S. Women's Chamber of Commerce is working everyday to open the doors to economic leadership opportunities."

1201 Pennsylvania Ave. NW, Suite 300
Washington, DC 20004
Phone: 888-41-USWCC
<http://www.uswcc.org/default.aspx>

National Women's Business Owners Corporation

A national 501(c)(3) not-for-profit corporation which was established to increase competition for corporate and government contracts through implementation of a pioneering economic development strategy for women business owners.

NWBOC provides a national certification program for women owned and controlled business as an alternative to the multiple state and local certifications required by many public and private sector agencies. Over 100 private and public agencies now accept NWBOC certification.

<http://www.nwbo.org/>

Office of Small and Disadvantaged Business Utilization

Procurement training and capital access and business training.

U.S. Department of Transportation (DOT)
400 7th St. SW
Room 9414, S-40
Washington, DC 20590
<http://osdbuweb.dot.gov/>

Women's Business Enterprise National Council

Provides certification and many other resources and tools for women-owned businesses. Requires a fee.

1120 Connecticut Ave.
NW, Ste. 950
Washington, DC 20036
Phone: (202) 872-5515
Fax: (202) 872-5505
www.wbenc.org

Awards for Female Entrepreneurs and Business Owners

The Elizabeth Conwell Schlarb Foundation for Women Entrepreneurs is offering a \$1,000 scholarship to women business owners nationwide who have been in business for at least three years and would like to take courses at a two or four year college. For information, contact Trudy Phillips at 205-250-6380 or by email at ecsfnd@aol.com

National Association of Women Business Owners Corporation

Offers a wide array of services for women business owners including networking, resources, advocacy, certification, procurement opportunities and business development training.

1211 K St. NW
Suite 1300
Washington, DC 20005
Phone: (202) 347-8686
Fax: (202) 347-4130

Baltimore Regional

\$90 Chapter Dues
<http://www.nawbomaryland.org/>
Grace Scott
410-876-0502
info@nawbomaryland.org

Capital Area

\$75 Chapter Dues
<http://www.nawbo-cac.org/>
Grace Scott
202-232-5015
info@nawbo-cac.org

Womanowned.com: Business Networks for Women

Free membership for access to tools for starting and growing your business, networking, as well as many articles for women entrepreneurs.

"Provides the information, tools, networking opportunities and advice that have helped hundreds of thousands of women starting or growing their business. Hundreds of Articles. Access to business tools and resources. And now, the new Network at WomanOwned is your place for building your own online network, writing your own blog, selling products and services, and sharing with our other members."

<http://www.womanowned.com>

**National Association of Black Women
Entrepreneurs**
810-559-9255

Asian Women in Business

Fills a vital need for women who need information, education and networking opportunities to start or expand their businesses. Have sponsored many conferences and workshops, provided individualized technical assistance and served as a support mechanism for small business owners.

358 Fifth Ave., Suite 504
New York, NY 10001
Tel: 212-868-1368
Fax: 212-868-1373
info@awib.org
<http://www.awib.org/awib.html>

**National Association of Small Disadvantaged
Businesses (NASDB)**

A Trade Association, consisting of over 300 minority and women-owned businesses, located throughout the United States. We are devoted to the enhancement of opportunities for minority and women-owned businesses to fully and freely participate in the business of America. We do this primarily by educating minorities and women as to what they're entitled to under the law and how best to achieve it.

P.O. Box 13603
Silver Spring, MD 20911
(301) 588-9312
Executive Director: Hank Wilfong, Jr.
hwilfongjr@aol.com
www.nasdb.org

State of Maryland

**Maryland Department of Transportation,
Office of Minority Business Enterprise**

Serves as the certifying body for Maryland's MBE program. Has a goal of 10% procurement to women-owned firms.

10 Elm Road, P.O. Box 8755
BWI Airport, MD 21240
(800) 544-6056
(410) 865-1269
<http://www.mdot.state.md.us/MBE%20Program%20Updated/Index.html>

Women Entrepreneurs of Baltimore, Inc.

"a non-profit organization entrepreneurial training program designed to help economically

disadvantaged women become self-sufficient through business development. The main components of the WEB Program include: an intensive, three-month business-skills training course; mentoring; financial strategy development; community networking; resource sharing; professional business consultation, Internet training; and government certification and procurement, and information and referral services."

Amanda Zinn, CEO
1118 Light St. Ste. 202
Baltimore, MD 21230
Phone: (410) 727-4921
<http://www.webinc.org/>

Women's Business Institute

222 E. Baltimore Street
Taneytown, MD 21787
Phone: (410) 756-2334
Fax: (410) 756-2936
<http://members.aol.com/bcheckct>

Maryland Governor's Office of Minority Affairs

6 St. Paul St., Ste. 1502
Baltimore, MD 21202
Phone: 877-558-0998
info@mdminoritybusiness.com
<http://www.oma.state.md.us/>

Women Construction Owners & Executives

MD/DC Chapter
9100 51st Place
College Park, MD 20740

**MD Women Business Executives Associations/DC
Metropolitan Subcontractors Association**

7840 C Cessna Ave.
Gaithersburg, MD 20879
410-876-0502

Minority Business & Professional Network

Builds relationships for small minority and women-owned business in both public and private sector.
2801 Seay St. Ste. 8
Alexandria, VA 22314
Phone: 703-370-0706
Fax: 703-370-6806
www.mbpn.org

Local

Frederick Business & Professional Women's Club, Inc.

BPW/md sponsored state functions and Local Organization (LO) meetings provide career development opportunities. While learning to lead, members also build business relationships. Through local, state and national activities, members learn about the policy issues that impact their work and families.

P.O. Box 3508

Frederick, MD 21705

mpoole199@aol.com

Maryland Chapter Website:

<http://www.bpwmaryland.org/>

Meetings for Frederick County group are the third Tuesday of every month.

Women's Business Network of Frederick

The WBN informs and supports women in their quest to be more competitive in business. The group holds interactive workshops on networking, financial planning, IT, etc. The WBN encourages women to seek opportunities through contacts and referrals.

203A W. Patrick St.

Frederick, MD 21701

Phone: 301-631-1207

cori@moorewealthinc.com

US Medical Research and Material Command Office of Small and Disadvantaged Business Utilization

Assures that all small business concerns remain a vital link to the USAMRMC's ability to provide

relevant and innovative business solutions in support of the Department of Defense and other governmental agency initiatives.

Jerome K. Maultsby, Associate Director

820 Chandler Street

Fort Detrick, MD 21702-5014

Jerome.Maultsby@amedd.army.mil

301-619-2471

Fax 301-619-2243

<http://www.mrmc.smallbusopps.army.mil/>

Frederick County Commission for Women

Winchester Hall

12 East Church St.

Frederick, MD 21701

Phone: 301-694-1066

Commission_for_women@fredco-md.net

<http://www.co.fredericmd.us/FCCFW>

Regular monthly meetings are held on the second Tuesday of the month at 7p.m. in the third floor Commission Board Room of Winchester Hall. Meetings are open to the public and visitors are welcome.

Goals:

- *Promote a positive image of women by recognizing their accomplishments*
- *Provide a central agency for the collection and referral of activities and services of interest to women.*
- *Identify, study, evaluate and eradicate, as an advocate, discrimination against all women.*
- *Advocate for the women's constituency to the legislature, the judiciary, the executive, the media and the public.*

General Business Support

There is an abundance of resources available to small business owners, most of them completely free of charge. To find out how to take advantages of the resources available to you, contact one of the following organizations:

Federal Government

U.S. Senate Small Business Committee

428A Russell Senate Office Building

Washington, DC 20510

Ph: (202) 224-5175

Fax: (202) 224-4885

<http://sbc.senate.gov/>

2361 Rayburn House Office Building (ROHB)

Washington DC 20515

Ph: (202) 225 5821

Fax: (202) 225 3587

smbiz@mail.house.gov

<http://wwwc.house.gov/smbiz/>

U.S. House of Representatives Small Business Committee

Maryland:

Gov.'s Office of Business Advocacy & Small Business Assistance

Assists Maryland businesses in navigating the processes and regulations of local, state and federal governments.

217 East Redwood Street
Suite 2050
Baltimore, MD 21202
(410) 767-0545
www.choosemaryland.org

United States Small Business Administration

Whether you are starting a business or operating an established business, the U. S. Small Business Administration has a variety of programs to assist you. The Baltimore District Office provides assistance to help you develop your business. Counseling is offered in the areas of finance, management, technology and procurement.

Maryland District Office
City Crescent Building
6th Floor
10 South Howard Street
Baltimore, Maryland 21201
(410) 962-4392
www.sba.gov

Maryland Department of Business and Economic Development

Provides a wide range of support services for existing and prospective Maryland Businesses.

20 Courthouse Square
Suite 104
Rockville, MD 20850
301 762-3858 |
1-888-Choose-MD
Fax: 301 762-4577
www.choosemaryland.org

Procurement Technical Assistance Program

MISSION: *To assist Maryland small businesses in how to do business with federal, state, and local government agencies. This assistance is provided at no cost to the small business owner. Small businesses (as defined by the SBA - Small Business Administration) that have a product or service needed by a government agency are welcome to apply for services.*

Maryland PTAP
7100 Baltimore Ave, Suite 402
College Park, MD 20740-3627
Contact: Ralph Blakely
Phone: (301) 403-2740
Fax: (301) 403-8303
<http://www.mdptap.umd.edu/>

Frederick Area:

Frederick County Office of Economic Development

Provides a wide range of support services for existing and prospective Frederick County Businesses.

5340 Spectrum Drive, Suite A
Frederick, MD 21703
(301) 694-1058
(800) 248-2296
(301) 631-2340 fax
(301) 694-1672 TDD
info@discoverfrederickmd.com
<http://www.discoverfrederickmd.com/>

Frederick County Workforce Services

Offers a wide range of top-notch recruitment, retraining and retention programs

5340 Spectrum Drive, Suite A
Frederick, MD 21703
(301) 846-2255
(301) 694-1862 TDD
onestop@frederick.edu
www.frederickworks.com

Frederick City Office of Economic Development

Provides a wide range of support services for existing and prospective Frederick City Businesses.

101 North Court St.
Frederick, MD 21701
Phone: 240-629-6360
Fax: 240-629-6363
<http://www.cityoffrederick.com/departments/EconomicD/home.htm>

Small Business Development Center Network

Provides comprehensive management and technical assistance to Western Maryland's small business community.

Chris Olson, Consultant for Frederick County
5340 Spectrum Drive, Suite A
Frederick, MD 21703
(301) 694-1967
olson@sbdc-wmd.com
www.sbdc-wmd.com

Frederick Innovative Technology Center, Inc. (FITCI)

Frederick County's first business incubator that offers local entrepreneurs facilities, services, and an environment in which they can prosper.

401 Rosemont Avenue
Frederick, MD 21701
301-694-2999
Fax: 301-644-3939
info@fitci.org
www.fitci.org

Frederick County Chamber of Commerce

The Chamber's core services are business advocacy, education, and marketing, and its direct customers are businesses and organizations that conduct operations in Frederick County.

43A S. Market Street
Frederick, MD 21701
301.662.4164 (p)
301.846.4427 (f)
www.frederickchamber.org

Fort Detrick Business Development Office

Connecting Frederick area businesses with the Fort Detrick Community

201 Thomas Johnson Drive, Suite 208
Frederick, Maryland 21702
301-620-7071
Fax: 301-620-7078
www.fdbdo.com

Business Resource Center

Provides businesspersons, small businesses, investors, job seekers, students and others with the information, resources and referrals to make informed decisions

C. Burr Artz Library
110 East Patrick Street
Frederick, MD 21701
(301) 694-1367
<http://www.fcpl.org/information/brc/index.htm>

Maryland Technology Development Corporation TEDCO

Funding, counseling, information and support for Maryland high-tech companies

5575 Sterrett Place
Suite 240
Columbia MD 21044
1-800-305-5556 (Toll-Free)
410-740-9442 (Main Number)
410-740-9422 (Fax)
www.marylandtedco.org

Technology Council of Maryland

"The place where Maryland science and technology meets, learns and collaborates."

9700 Great Seneca Hwy
Rockville, MD 20850
Phone: (240) 453-6200
Fax: (240) 453-6201
[http://www.mdhitech.org/
jcoons@techcouncilmd.com](http://www.mdhitech.org/jcoons@techcouncilmd.com)

MDBio

Business development assistance for Maryland bioscience companies

1003 West 7th St., Suite 202
Frederick, Maryland 21701
301-228-2445
800-863-5994 (fax)
www.mdbio.org