

Resource Guide for Frederick County Minority-Owned Businesses

If your business qualifies as a minority-owned business, you have many special opportunities available to you. This guide will answer your basic questions about what it means to be minority-owned business in Frederick County, Maryland with focuses on government and private sector contracting, how to get certified as a minority-owned business, and where to get the support you need to make your business a success. Numerous websites and contact information are also included that you can use to find answers to any questions that are not answered here.

What qualifies as a minority-owned business?

To qualify as a minority-owned firm, at least 51% of your business must be owned and controlled by a minority (or minorities). A minority is usually defined as a member of one of the following groups:

- Black Americans
- Hispanic Americans
- Native Americans (American Indians, Eskimos, Aleuts, and Native Hawaiians)
- Asian Pacific Americans (persons with origins from Japan, China, the Philippines, Vietnam, Korea, Samoa, Guam, U.S. Trust Territory of the Pacific Islands [Republic of Palau], Commonwealth of the Northern Mariana Islands, Laos, Cambodia [Kampuchea], Taiwan; Burma, Thailand, Malaysia, Indonesia, Singapore, Brunei, Republic of the Marshall Islands, Federated States of Micronesia, Macao, Hong Kong, Fiji, Tonga, Kiribati, Tuvalu, or Nauru; Subcontinent Asian Americans (persons with origins from India, Pakistan, Bangladesh, Sri Lanka, Bhutan, the Maldives Islands or Nepal), and
- Members of other groups designated by the SBA.

Who is eligible for the Minority Owned Business federal government aid program?

Under 15 U.S.C. 1512, Section 1400 and Executive Order 11625, to be eligible for MBDA assistance, your business must be BOTH a minority business enterprise, which is a business enterprise that is owned or controlled by one or more socially or economically disadvantaged persons AND a member of one of the following eligibility groups: Blacks, Puerto-Ricans, Spanish-speaking Americans, American Indians, Eskimos and Aleuts, Hasidic Jews, Asian Pacific Americans, and Asian Indians.

Contracting Opportunities and Resources

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 you might 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>

Minority-Owned Business Resource Guide

- 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

You can find federal contracting opportunities 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 to these websites 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&oid=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

Minority-Owned Business Resource Guide

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.

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 several different 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, The Baltimore Afro-American Newspaper, Newspaper in project area, The Daily Record
 - Magazines or 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>

Minority-Owned Business Resource Guide

- 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](#), 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

Minority-Owned Business Resource Guide

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.

Visit the web pages of the Frederick County municipalities via this link:

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

Other General Contracting 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/>

Certification for Minority Contractors

Listed below are several minority contractor associations, explanations of how to get certified, and links to various websites for minority contractors.

Certified 8(a) Firm

The most widely known minority program for federal contractors is the Small Business Administration's 8(a) Business Development Program.

Q. What is the 8(a) Business Development (BD) Program?

The SBA's 8(a) BD Program, named for a section of the Small Business Act, is a business development program created to help small disadvantaged businesses compete in the American economy and access the federal procurement market.

Q. How do I apply to the 8(a) BD program?

Contacting the local SBA district office serving your area is the first step. (See the listing in the Specific Support

Opportunities section for contact information). An SBA representative will answer general questions over the telephone. Some district offices may also have 8(a) orientation workshops to provide additional information regarding the eligibility requirements and to review various SBA forms.

Q. What are the basic requirements an 8(a) applicant firm must meet?

The applicant firm

- Must be a small business,
- Must be unconditionally owned and controlled by one or more socially and economically disadvantaged individuals who are of good character and citizens of the United States, and
- Must demonstrate potential for success.

Eligibility Requirements

To qualify for the program, your small business must be owned and controlled by a socially and economically disadvantaged individual. Under the Small Business Act, certain presumed groups include African Americans, Hispanic Americans, Asian Pacific Americans, Native Americans, and Subcontinent Asian Americans. Other individuals can be admitted to the program if they show through a "preponderance of the evidence" that they are disadvantaged because of race, ethnicity, gender, physical handicap, or residence in an environment isolated from the mainstream of American society. In order to meet the economic disadvantage test, all individuals must have a net worth of less than \$250,000, excluding the value of the business and personnel residence.

Successful applicants must also meet applicable size standards for small business concerns; be in business for at least two years; display reasonable success potential; and display good character. Although the two-year requirement may be waived, firms must continue to comply with various requirements while in the program.

8(a) Business Development Mentor-Protégé Program

The U.S. Small Business Administration's (SBA) Mentor-Protégé program enhances the capability of 8(a) participants to compete more successfully for federal government contracts. The program encourages private-sector relationships and expands SBA's efforts to identify and respond to the developmental needs of 8(a) clients.

Mentors provide technical and management assistance, financial assistance in the form of equity investments and/or loans, subcontract support, and assistance in performing prime contracts through joint venture arrangements with 8(a) firms.

The new program is offered under SBA's 8(a) Business Development program serving disadvantaged firms. SBA's 8(a) program, named for a section of the Small Business Act, is a business development initiative that helps socially and economically disadvantaged Americans gain access to economic opportunity. The program has provided an avenue for disadvantaged Americans to achieve entrepreneurial success and contribute to the strength and vigor of our economy.

What are the benefits of SBA's Mentor-Protégé program?

Under SBA's Mentor-Protégé program, protégés can gain the following benefits:

- **Technical and management assistance:** The mentor's expertise, resources, and capabilities are made available to the protégé.
- **Prime contracting:** Mentors can enter into joint-venture arrangements with protégés to compete for government contracts.
- **Financial assistance in the form of equity or loans:** Mentors can own equity interest of up to 40% in a protégé firm to help it raise capital.
- **Qualification for other SBA programs:** A protégé can obtain other forms of SBA assistance as the result of its good standing in the Mentor-Protégé program.

What are the requirements to become a Protégé?

The **protégé** must meet the following requirements to participate in the program:

Minority-Owned Business Resource Guide

- It must be in the developmental stage of the 8(a) BD program,
- **Or** have never received an 8(a) contract,
- **Or** have a size of less than half the size standard for a small business based on its primary SIC code.
- It must be in good standing in the 8(a) BD program and be current with all reporting requirements.

Protégés have only **one** mentor at a time.

What are the requirements to become a Mentor?

The **mentor** can be a business that has graduated from the 8(a) BD program, a firm in the transitional stage of the program, or a small or large business. A mentor must have the capability to assist the protégé and must make a commitment for at least a year. In addition, it must demonstrate the following:

- That it enjoys favorable financial health, including profitability for at least the last two years,
- That it is a federal contractor in good standing, and
- That it can provide valuable support to a protégé through lessons learned and practical experience gained from the 8(a) BD program, or through its general knowledge of government contracting.

Generally, a mentor will not have more than one protégé at a time without SBA authorization.

How does a firm enter the program?

Mentor and protégé firms enter into an SBA-approved written agreement outlining the protégé's needs and describing the assistance the mentor has committed to providing. The protégé's servicing district office evaluates the agreement according to the provisions contained in 13 CFR 124.520. SBA conducts annual reviews to determine the success of the mentor-protégé relationship.

To apply for the program, contact your SBA District Office.

For additional information:

8(a) BD – Mentor-Protégé Program
US Small Business Administration
409 – Third Street, SW
Washington, DC 20416
Phone: (800) 827-5722

<http://www.sba.gov/8abd/indexmentorprogram.html>

Small Disadvantaged Business (SDB) Certification

What is the difference between 8(a) certification and SDB certification?

The 8(a) program is a business development program that offers a broad scope of assistance to socially and economically disadvantaged firms. SDB certification strictly pertains to benefits in Federal procurement. 8(a) firms automatically qualify for SDB certification.

What are SDB program benefits?

The program offers several important incentives:

1. Price evaluation adjustment: qualified SDBs receive a price evaluation adjustment of up to 10 percent on procurements where mandated by regulation. The price evaluation adjustment for SDBs bidding as primes became effective October 1, 1998. Regulations mandate this approach in competitive acquisitions over the simplified acquisition threshold (usually \$100,000) where the SIC Code for the prime contract is authorized by U.S. Department of Commerce benchmarks. The price evaluation adjustment does not apply to 8(a) acquisitions and small business set-asides.
2. Evaluation factor: qualified prime contractors can receive a credit when using SDBs as subcontractors. This evaluation factor for SDB participation became effective January 1, 1999. The incentive applies only to competitive negotiated acquisitions over \$500,000, or \$1,000,000 in construction. The evaluation factor does not apply to small business set asides, 8(a) acquisitions, or contracts performed

Minority-Owned Business Resource Guide

entirely outside the United States. The evaluation factor for SDB participation allows credit for subcontractors only in the SIC codes authorized by the US Department of Commerce benchmarks and requires that all SDBs be certified by the SBA. Once certified, firms remain on the SBA's list of SDB-certified firms for a period of three years.

How do I apply for SDB certification?

You must fill out an application and send it to:
Office of Small Disadvantaged Business Certification and Eligibility
409 Third Street, S.W. – 8th Floor
Washington, D.C. 20416

[There are several different applications](#) for various business legal structures. The SBA notifies applicants within 15 days, if the application is complete. SBA renders its decision within 60 days. Private Certifiers are no longer available. All applications are being processed by the Office of Small Disadvantaged Business Certification and Eligibility in Washington DC.

Checking on the status of your SDB Application?

If you are checking on the status of your SDB application, please send an email to SDB@sba.gov ([SDB answer desk](#)). Please allow at least 15 days from the date the application is sent, for the application to be received and assigned. The SDB answer desk will respond identifying which Business Opportunity Specialist (BOS) is working on your case and you may then contact the Business Opportunity Specialist (BOS) directly.

Source: <http://app1.sba.gov/faqs/faqindex.cfm?areaID=22>

Small Disadvantaged Business Website: <http://www.sba.gov/sdb/index.html>

To obtain copies of SBA certification applications see <http://www.sba.gov/library/forms.html#sd>

Disadvantaged Business Enterprise (DBE) Certification

This certification is given through the Department of Transportation. To find out more see the following website: http://osdbu.dot.gov/business/dbe/dbe_program.cfm

Minority Business Enterprise (MBE) Certification: For Maryland Contractors Only

Minority Business Enterprise (MBE) Certification allows eligible firms to participate ONLY on State funded contracts. MBE Certification restricts participation on ANY Federally funded contracts.

Maryland Department of Transportation
Office of Minority Business Enterprise
PO Box 548
Hanover, MD 21076

http://www.mdot.state.md.us/MBE_Program/MBE%20Certification%20Applications

http://www.e-mdot.com/MBE_Program/index1.html

From 2003 to 2005, Maryland increased MBE participation in state contracts from 15.6% to 21%. Maryland is a great place for minority contractors.

Support Networks for Minority Contractors

Maryland/Washington Minority Contractors Association

Provides assistance to MBE firms seeking construction and contracting opportunities.

6502 McClean Boulevard, Suite B
Baltimore, MD 21214
(410) 444-9060
410-254-5463 (fax)
www.mwmca.org

Maryland Department of Transportation, Office of Minority Business Enterprise

Serves as the certifying body for Maryland's MBE program. Has an MBE Participation goal of 25%, with a sub-goal of 7% for African-Americans.

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

National Association of Minority Contractors

Focuses on construction industry concerns common to African Americans, Asian Americans, Hispanic Americans and Native Americans.

666 11th Street, NW
Suite 520
Washington, DC 20001
(202) 347-8250
<http://www.namcline.org/index.htm>

National Minority Development Council

1040 Avenue of the Americas, Second Floor
New York, NY 10018
Ph: (212) 944-2430
Fax: (212) 719-9611
<http://www.nmsdcfl.com/Resources/>

Other Programs and Resources for Minority Contractors

Maryland Mentor-Protégé Program

Maryland also has established a Mentor-Protégé Program for its minority business owners. To find out more details or access applications, see the following website.

<http://www.mdminoritybusiness.com/gmpp.html>

Maryland Department of General Services Minority Business Enterprise Program

“Our mission is to achieve a minimum goal of 25 percent of the designated unit's total dollar value of procurement contracts is made directly or indirectly to certified MBEs. Of that 25% goal, a minimum of 7% is to be awarded to certified African American-owned MBEs and a minimum of 10% is to be awarded to certified women-owned MBEs.”

See the following website for procurement opportunities and forms to work for the Maryland DGS: <http://www.dgs.maryland.gov/MBE/dgsmbe.html>

Private Sector Contracting/Supply Opportunities

National Minority Supplier Development Council

Organization of over 3,500 corporations, including most Fortune 500 firms, who use minority suppliers of products and services.

Phone: 212-944-2430
<http://www.nmsdcus.org/>

MD/DC Regional Branch:
<http://www.mddccouncil.org/pages2/Home.jsp>

(301) 592-6700 / info@mddccouncil.org

Maryland/DC Minority Supplier Development Council

9150 Rumsey Rd #B5
P.O. Box #2069
Columbia, MD 21045
Contact: Ms. June B. Dashiell, Executive Director
Phone: (410) 997-7599 Fax: (410) 997-2040
http://www.sba8a.com/NMSDC/nmsdc_MD.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.dcmahq/dcma-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

The myth that there is free money floating around just waiting for small businesses to take is false, but there are plenty of loan opportunities and limited grant opportunities that minority entrepreneurs can utilize to obtain the funds they need for their growing businesses. Some financial assistance resources reserved for minority entrepreneurs are listed below.

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.

Business Consortium Fund

Network of over 150 banks who loan to minority-owned firms certified by National Minority Supplier Development Council.

Business Consortium Fund, Inc. (BCF)

305 Seventh Avenue, 20th Floor

New York, New York 10001

Telephone: (212) 243-7360

Fax: (212) 243-7647

www.bfcapital.com

http://www.nmsdcus.org/MBEs/toolkit_bcf.html

U.S. Department of Transportation (DOT) Short Term Lending Program (STLP)

The DOT program was developed by the Office of Small & Disadvantaged Business Utilization (OSDBU) to offer certified DBEs (disadvantaged and women owned business enterprises) the opportunity to obtain short-term working capital at prime interest rate for transportation-related projects. A transportation related contract is defined as a contract for the maintenance, rehabilitation, and restructuring, improvement or revitalization of any of the nation's mode of transportation with any public or commercial provider of any Federal, State, or local transportation agency. This provision is applicable to any prime contractor or subcontractor. Six banks, designated by DOT, administer this program.

Description of Program:

Applicant must have a transportation-related contract and be certified as a DBE by any agency applying DOT guidelines. Start-up companies are not eligible.

Max funding is \$750,000.

Purpose: To meet short-term working capital needs for contract being performed. (Contract mobilization; equipment purchases; refinancing of existing debt; payment of non-current taxes and payments to stockholders are not allowed.)

Funds may be borrowed against each invoice for each contract financed. Line is directly paid down as receivables are collected; balance is transmitted to the borrower. Payment on the contract receivables is made jointly to borrower and STLP bank.

Eligibility: Applicant must be a certified DBE by any Agency applying DOT certification guidelines (49 CFR, Part 23 and 26) or SBA 8(a); HUBZONE and Service-disabled Veterans.

Terms: One-year line. Maximum length of time is five years; interest rate is at prime.

How Does a Company Apply?

Loan Applications may be obtained from the OSDBU Website at

<http://osdbuweb.dot.gov/business/Docs/stlpapp.pdf>. Applications may be forwarded to DOT or STLP Bank. STL Bank for Washington, D.C. (including MD, VA and DC):

Adams National Bank

1130 Connecticut Ave., N.W.

Washington, D.C. 20036

Susan Banks, VP
202-772-3721
www.adamsbank.com

http://www.mbda.gov/?section_id=3&bucket_id=132&content_id=2526&well=well_2

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>

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>

Specific Support Opportunities

All Minorities

Office of Small and Disadvantaged Business Utilization

Procurement training and capital access and business training.

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

US Medical Research and Materiel 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/>

MD/DC Minority Supplier Development Council *Serves to bridge the gap between corporate America and the Minority business community.*

1710 H Street, NW
11th Floor
Washington, DC 20006
(202) 955-6199

Maryland Small Business Development Financing Authority Management Group Corporation

Provides a variety of financial programs that assist with loans, loan guarantees, surety bonding, and equity investing for businesses headquartered in Maryland or located in the federally-funded Empowerment Zone or state-funded Enterprise Zone.

826 E. Baltimore Street
Baltimore, MD 21202
(410) 333-2548
www.mmgroup.com

Coalition of Minority Business Enterprises

c/o Calmi Electric
220 N. Franklinton Road
Baltimore, MD 21223
(410) 624-3284

Council for Economic and Business Opportunity (CEBO)

Provides information on minority-owned enterprises, capital formation, strategic planning, and MBE program development and management.

800 N. Charles Street
Suite 300
Baltimore, MD 21201
(410) 576-2326

State Highway Administration Minority Business Enterprise Resource Center

Provides assistance, referrals and other information for small businesses.

707 N. Calvert Street
MailStop: C406
Baltimore, MD 21202
(410) 545-0319
www.sha.state.md.us

Coalition of Minority Organizations & Entrepreneurs

5625 Allentown Road
Suitland, Maryland 20746
(301) 218-3131

Governor's Office of Minority Affairs

Provides assistance to minority firms in Maryland who are seeking contract and procurement opportunities with the state. OMA is also committed to providing referral assistance and consultation to minority business owners on both private and public sector opportunities and resources.

6 St. Paul Street, Suite 1502
Baltimore, MD 21202
(410) 767-8232
www.mdminoritybusiness.com

Minority Business & Professional Network

Builds relationships for small minority and women-owned businesses in both public and private sector.

2801 Seay Street, Suite 8

Alexandria, VA 22314
(703) 370-0706
(703) 370-6806 Fax
www.mbpn.org

Minority Business Alliance
P.O. Box 542
Lexington Park, MD 20653
(301) 863-0552

Minority Business Development Agency
MBDA's mission is to achieve entrepreneurial parity for MBEs by actively promoting their ability to grow and compete in the global economy. MBDA is addressing challenges faced by MBEs by developing programs that provide the "keys to entrepreneurial success":

1. Access to Financing
2. Access to the Marketplace
3. Access to Education
4. Access to Technology

Washington (DC) Metro MBDC
64 New York Avenue, NE
Washington, DC 20005
Phone: 202-671-1552
Fax: 202-671-3073
Email: rtaylor@nrc.org
<http://www.mbda.gov/>

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

National Minority Business Council Inc.
Organization dedicated to providing business assistance, educational opportunities, seminars, purchasing listings and related services to hundreds of businesses throughout the tri-state area and across the nation.

25 West 45th Street

Suite 301
New York, N.Y. 10036
(212) 997-4753
fax (212) 997-5102
<http://www.nmbc.org/>

Minority Business Entrepreneur Magazine
Publication that offers an online resource guide and opportunities for minority entrepreneurs to advertise their businesses.
<http://www.mbemag.com/Magazine/InBrief/>

National Minority Supplier Development Council
Providing a direct link between corporate America and [minority-owned businesses](#)
<http://www.nmsdcus.org/>
Maryland/DC Regional Branch:
<http://www.mddccouncil.org/pages2/Home.jsp>
301.592.6700
info@mddccouncil.org
212-944-2430

MWDBE Links
Offers minority certification, business and contract analysis, loan packaging, seminars and workshops, and banking relationship management.

C. C. Ward & Associates
4370 McPherson Ave.
St. Louis, MO 63108
314-533-9273
comments@mwdbelinks.com
<http://www.mwdbelinks.com/whybelisted.htm>

Asian-Americans
Korean MBE Association
18761 N. Frederick Road
Suite AA
Gaithersburg, MD 20879
(301) 330-0900

Coalition of Korean American Organizations
2202 Maryland Avenue
Baltimore, Maryland 21218
(410) 366-3766

Governor's Advisory Committee on Asian Pacific Affairs
Serves in an advisory capacity to the Governor on issues of concern to the Asian Pacific American community's interest and needs.

311 West Saratoga Street
Baltimore, MD 21201

(410) 767-7138
www.dhr.state.md.us/asian

Asian Women in Business

AWIB fills a vital need for women who need information, education and networking opportunities to start or expand their businesses. Since our opening reception in October 1995, we have sponsored many conferences and workshops, provided individualized technical assistance and served as a support mechanism for small business owners

358 Fifth Avenue, Suite 504
New York, New York 10001
Tel: 212.868.1368
Fax: 212.868.1373
info@awib.org
<http://www.awib.org/awib.html>

Maryland Vietnamese Mutual Association (MVMA)

Equitable Fed Saving Bank Bldg
11501 Georgia Avenue
Suite 312
Wheaton, MD 20902
Phone: 301-946-7911
Fax: 301-942-1257
thomasktran@yahoo.com
<http://www.shecafe.org/viet/>

Resources for Hispanic- Americans

Governor's Commission on Hispanic Affairs

Responsible for planning and evaluating programs, policy, and legislation related to the Spanish-speaking population of Maryland.

311 West Saratoga Street, Room 272
Baltimore, MD 21201
(410) 767-7857

Mid-Atlantic Hispanic Chamber of Commerce

20300 Seneca Meadows Drive, Suite 212
Germantown, MD 20876
(240) 686-0055
info@MarylandHispanicChamber.org
www.wmhispanicchamber.org

U.S. Hispanic Chamber of Commerce

202-842-1212

Hispanic Business Magazine

We offer a variety of business services such as career placement, recruitment services, business research, surveys and advertising.

<http://www.hispanicbusiness.com>

Resources for African-Americans

National Association of Black Women Entrepreneurs

810-559-9255

National Association of African American Business Owners

P.O. Box 813
Bowie, MD 20718-0813

Blackenterprise.com

Founded in 1968 by Earl G. Graves, Sr., serves to seek out analyze and disseminate information that is helpful to, and provides a forum for the ideas, ambitions and expressions of African American business people.

130 Fifth Avenue, 10th Floor
New York, NY 10011-4399
Phone (212) 242-8000

Frederick County African-American Chamber of Commerce

Mission: The goal of the Frederick County African American Chamber of Commerce is to foster the growth and success of African American businesses through education, networking and advocacy.

General Meeting: Fourth Tuesday of every month (except August) 7-8:30 p.m.

Location: The Business Resource Center (second floor),
Frederick County Public Library
101 E. Patrick Street
Frederick, Maryland 21701

P.O. Box 3324
Frederick, Maryland, 21705

Phone: 301-695-4413

Fax: 301-663-8843

Email: fcaacc@verizon.net
www.FCAACC.com

The Black Business Enterprise

"To be the premiere resource for individuals to locate, promote, support and network with African American businesses, organizations and affiliations."

P.O. Box 83602
Los Angeles, CA 90083

Phone: (310) 388-1287 ext. 1

Fax: (310) 388-1287 ext. 2

www.BlackBusinessSource.org

contact@blackbusinesssource.org

American Indians

The Maryland Commission on Indian Affairs

*Addresses issues affecting state recognition,
education, cultural preservation, and assist the
Governor relating to issues facing American Indians*

100 Community Place
Crownsville, MD 21032
(410) 514-7651
www.dhcd.state.md.us

Baltimore American Indian Center

113 South Broadway
Baltimore, MD 21224
(410) 675-3535

General Business Support Resources

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/>

U.S. House of Representatives Small Business Committee

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/>

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 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

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

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>

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