

# **Resource Guide: Veteran-Owned Businesses**

## **What qualifies as a veteran-owned business?**

Your business is a Veteran-Owned Small Business if not less than 51% is owned by one or more veterans or, in the case of any publicly owned business, not less than 51% of the stock of which is owned by one or more veterans; and management and daily business operations are controlled by one or more veterans.

## **What qualifies as a service-disabled veteran-owned business?**

If the criteria for a veteran-owned business are met AND the veteran has a disability due to his/her service, the business qualifies as a service-disabled veteran-owned business.

## **What is the minimum disability rating to qualify as service-disabled?**

There is no minimum disability rating.

## **What type of documentation do I need?**

To be considered a Veteran you must have your DD Form 214 (Certificate of Release or Discharge from Active Duty) in order to prove your service in the Armed Forces. To be considered a Service Disabled Veteran you must have a letter from the Department of Veterans Affairs (VA), or your discharge paper from the branch of service you were in, stating that you have a service connected disability rating ranging from 0 to 100% disability

## **Did you know?**

- Veterans make up 13% of Maryland's Civilian Population over 18.
- There are 110,952 Veteran owned small businesses in the state of Maryland.
- In the state of Maryland, Veteran owned small business proprietors' income is over 3.1 billion dollars.
  - Source: VeteransCorp.org

## **Veteran-Owned Businesses and 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/indehtableofsize.html>
- DUNS Number: 1-866-705-5711 or [http://www.dnb.com/US/duns\\_update/index.html](http://www.dnb.com/US/duns_update/index.html)
- Marketing Partner ID Number: [www.ccr.gov](http://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](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](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](http://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>
- Federal Government Grants Search: [www.grants.gov](http://www.grants.gov)

## 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](http://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](http://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/sadbu](http://www.hq.navy.mil/sadbu)

### **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](http://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/sadbu.html](http://www.disa.mil/main/sadbu.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](http://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.dema.mil/DCMAHQ/dema-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/sadbu/html](http://www.mda.mil/mdalink/html/sadbu/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](http://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=sadbu](http://soal.socom.mil/index.cfm?page=sadbu)

**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](http://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 12<sup>th</sup> Street, Suite 203  
Arlington, VA 22202  
Ph: (703) 601-3848  
Fax: (703) 602-1671  
[http://www.dsca.mil/programs/biz-ops/business\\_operations.htm](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](http://www.commissaries.com/business/small_business.cfm)

## 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](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](http://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](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](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.

Visit the web pages of the Frederick County Municipalities via this link:  
<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](http://www.gsa.gov)
- Small Business Administration Contracting Website: <http://www.sba.gov/GC/>

## Certification for Veteran Business Owners

[How do I document my business as veteran-owned when working as a government contractor?](#)

Federal solicitations contain a provision for veterans to self-represent their status. For prime contract actions with Federal agencies, an owner self-represents his or her status by action on the "Small Business Program Representation, FAR 52.219-1," or the "Offeror Representations and Certifications - Commercial Items, FAR 52.212-3." Your signature on the offer is all you need to be eligible for Federal contracting.

To view or be listed in the federal government's veteran-owned business database see the following website:

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

## Support for Veteran Contractors

### **SBA Veteran Contractor Information**

See this website for information and links regarding programs to assist businesses, resources and opportunities, and contacts and representatives for veteran contractors:

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

### **Vetbiz – “The Federal Web Portal for Veterans in Business”**

This is the federal government's main website for veteran contractors. It offers the following information to Veteran Business Owners:

- Veteran Information Pages
- Assistance Program Pages
- Federal Procurement Pages
- Links to Partner Organizations
- Tips on Getting Started, Management, Financing, Marketing, Mentoring and Trailblazing
- Information about Conferences, Awards, and Recognition

[www.vetbiz.gov](http://www.vetbiz.gov)

## Private Sector Contracting and Supply Opportunities

The government isn't the only option to sell your good and services. Private corporations also work with contractors. To see a list of corporations that regularly work with veteran-owned businesses, click the link below.

<http://www.vetbizjournal.com/index.cfm?event=ContractingOpps>

## Service Disabled Veteran Resources

### **Association for Service Disabled Veterans**

*ASDV is a national association that is establishing greater economic participation for service disabled and prisoner of war veterans and all of the 80 million veteran family members in the United States.*

110 Maryland Ave., NE #100

Washington, DC 20002

Tel: 202-543-1942

Fax: 202-543-5398

<http://www.asdv.org>

### **General Service Administration Service Disabled Veteran Program**

To learn more about GSA Schedules for

<http://www.gsa.gov/Portal/gsa/ep/channelView.do?pageTypeId=8199&channelPage=%2Fep%2Fchannel%2FgsaOverview.jsp&channelId=-15629>

### **DOD Service Disabled Veteran Program**

<http://www.acq.osd.mil/osbp/programs/veterans/index.htm>

### **Service Disabled American Veterans Foundation**

Useful website which provides a listing of projects set-aside for service-disabled veterans, general support, and free email notification of new listings.

[John@SDAV.org](mailto:John@SDAV.org)

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

## Financing 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.

### **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

### **The Veteran's Corporation**

*You must apply to become a member of this group and pay an annual fee. Provides resources on educational opportunities, access to capital, surety bonding, insurance and prescription coverage. They also have a Veterans Business Directory, Veteran*

*Business Incubator, Small Business Growth Initiative, Group Discounts on Products and Services, a discount for incorporating your business, a discount on Entrepreneur Magazine, a special offer for debit and credit card processing, and VeteransPurchaseNet, which allows both government and private entities to search for veteran vendors.*

1625 K Street, NW  
Suite 750  
Washington, DC 20006  
(202) 449-9835 - Local  
(866) 283-8267 - Toll-Free  
(202) 223-0608 - Fax  
info@veteranscorp.org  
<http://www.veteranscorp.org/>

### **SBA Veterans Business Development**

*Provides services to help veterans, procurement assistance, lending programs, several databases listing veteran and service-disabled veteran-owned businesses, and grant resources.*

<http://www.sba.gov/vets/>

### **Veterans Business Development Officers**

#### Maryland

Mr. Oliver Phillips  
Baltimore District Office  
10 South Howard Street, Suite 6220  
Baltimore, MD 21201  
Ph: (410) 962-6195 x.337  
Fax: (202) 481-4757

#### District of Columbia

Seth Jones  
Washington District Office  
1110 Vermont Avenue, 9th Floor  
Washington, DC 20005  
(202) 606-4000 ext. 269  
(202) 481-4889

### **Veterans Business Journal Publication**

[www.vetbizjournal.com](http://www.vetbizjournal.com)

### **Veterans Exposition**

*"The mission of Veterans Exposition is very simple. Create a place for Veterans to hear about Veteran Related job openings or business opportunities. Create a place for Veteran Business Owners to network and receive money saving discounts."*

[www.vetsexpo.org](http://www.vetsexpo.org)

### **Veterans Business Network**

*"Welcome to The Veteran's Business Network, a national membership association of veteran business owners, executives and entrepreneurs. Our mission is simple: to grow our members' businesses through member to member sales and through preferential treatment from our Business Partners."*

<http://www.veteransbusinessnetwork.com/>

### **Veterans Business Outreach Program**

Pittsburgh District Office at Robert Morris University  
600 Fifth Avenue  
Pittsburg, PA 15219

States Covered: Pennsylvania, Maryland, Virginia, West Virginia, Delaware, D.C.

Contact: Richard G. Portis

Phone: 412-227-6842

Fax: 412-227-6850

Email: [vboc@rmu.edu](mailto:vboc@rmu.edu)

Webpage: <http://www.rmu.edu>

Services Provided:

- Pre-Business Plan Workshops
- Concept Assessments
- Business Plan Preparations
- Comprehensive Feasibility Analysis
- Entrepreneurial Training and Counseling
- Mentorship
- Assistance and training in such areas as international trade, franchising, Internet marketing, accounting, etc.

<http://www.sba.gov/vets/vbop.html>

[www.vboc.org](http://www.vboc.org)

### **Veteran's Business Directory**

To view or get listed in the Vet Friends Business Directory, see the following web site:

<http://www.vetfriends.com/directory/?source=googlebiz3>

### **U.S. Department of Veterans' Affairs**

*Offers a wide variety of services for veterans.*

### Local Offices

Martinsburg Vet Center  
900 Winchester Avenue  
Martinsburg, WV 25401

Silver Spring Vet Center  
1015 Spring Street, Suite 101  
Silver Spring, MD 20910

Baltimore Vet Center  
1777 Reisterstown Road, Suite 199  
Baltimore, MD 21208  
<http://www.va.gov/>

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

## **General Small 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/>

#### **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.*

*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](mailto:Jerome.Maultsby@amedd.army.mil)  
301-619-2471  
Fax 301-619-2243  
<http://www.mrmc.smallbusopps.army.mil/>

217 East Redwood Street  
Suite 2050  
Baltimore, MD 21202  
(410) 767-0545  
[www.choosemaryland.org](http://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](http://www.sba.gov)

Direct Link to Veterans' Page:

<http://www.sba.gov/businessop/special/veterans.html>

#### **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](http://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](mailto: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](mailto:onestop@frederick.edu)  
[www.frederickworks.com](http://www.frederickworks.com)

##### **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](http://www.fdbdo.com)

##### **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](mailto:olson@sbdc-wmd.com)  
[www.sbdc-wmd.com](http://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](mailto:info@fitci.org)  
[www.fitci.org](http://www.fitci.org)

##### **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>

##### **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](http://www.frederickchamber.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](http://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](http://www.mdbio.org)



