

# WELCOME TO MINORITY & SMALL BUSINESS RESOURCE DAY



**HARFORD**  
COUNTY

COMMUNITY & ECONOMIC DEVELOPMENT

**BARRY GLASSMAN, COUNTY EXECUTIVE**  
**LEN PARRISH, DIRECTOR**

# MARYLAND PROCUREMENT TECHNICAL ASSISTANCE CENTER

## OUR TAX DOLLARS AT WORK



*This procurement technical assistance center is funded in part through a cooperative agreement with the Defense Logistics Agency.*

# WHAT WE ARE ABOUT— ALL BUSINESSES, NOT ONLY START-UPS!!!

**MISSION . . . helping Maryland-based businesses effectively market their products and services to federal, state and local government agencies.**

- ✓ Individualized Counseling
- ✓ Free & low cost training
- ✓ Understanding the Government acquisition process
- ✓ Government acquisition terms
- ✓ Government certifications & registrations
- ✓ Government policies & regulations
- ✓ GSA Schedules
- ✓ Bid & proposal support
- ✓ Bid Match Service



# MD PTAC Achievements for FY18 (July 1, 2018- June 30, 2019)

**695** Clients Counseled

**1,911** Total Counseling Hours

**120** Outreach Events

**6,442** Training & Outreach Attendees

**\$85 Million** in Contract Awards



# HOW TO BECOME A PTAC CLIENT

- ✓ Have a primary place of business in Maryland
- ✓ Be able to demonstrate at least 1 year past performance
- ✓ Be willing to provide data about your company & its operations (held confidential)
- ✓ Be willing to actively pursue bid opportunities
- ✓ Be willing to submit Quarterly Contract Award Reports
- ✓ Be willing to submit an annual evaluation survey on the PTCP Services you have received
- ✓ Go to our website [www.mdptac.org](http://www.mdptac.org) and register!



# LET'S CONNECT



Maryland PTAC



@MDPTAC



Maryland PTAC Administrator



# Doing Business With The State of Maryland

Governor's Office  
of Small, Minority & Women  
Business Affairs

*Presented by Lisa Mitchell Sennaar  
Compliance Manager  
Small Business Reserve (SBR) Program*

February 25, 2020



# Our Mission

- ▶ Connect small businesses to greater economic opportunities
- ▶ Oversight, monitoring, and compliance of three state procurement programs across 70 state agencies/departments



# State Procurement Programs

- ▶ Small Business Reserve (SBR) Program
- ▶ Minority Business Enterprise (MBE) Program
- ▶ Veteran-Owned Small Business Enterprise (VSBE) Program



# eProcurement Platform



## eMaryland Marketplace Advantage

- New platform launched in July of 2019
- Free to register as a vendor
- Automatically generates notices that are delivered via email based on the product & services identified in the vendor profile
- Will become a full “procure-to-pay” system

**eMMA is the  
online  
certification  
platform for  
the  
SBR and  
VSBE  
programs.**



- ▶ Conduct statewide outreach and training programs
- ▶ Host online resources for small business growth and development

Register to receive notices of all upcoming classes and workshops at

**[goMDsmallbiz.Maryland.gov](http://goMDsmallbiz.Maryland.gov)**



# MDOT's Certification Programs



Presented By:  
Denise Merritt, Outreach and Policy Manager  
MDOT-The Secretary's Office  
Office of Small and Minority Business Policy



# MDOT's Role in Certification



- ▶ The Maryland Department of Transportation (MDOT) is the official certification agency for the State of Maryland
- ▶ Maryland has the oldest, largest, and most aggressive MBE Program in the country

# MDOT's Certification Programs



- ▶ Minority Business Enterprise (MBE)
  - ▶ State funded contracts
- ▶ Disadvantaged Business Enterprise (DBE)
  - ▶ Federally funded contracts
  - ▶ Applies to U.S. Department of Transportation (USDOT) contracts administered by MDOT Maryland Aviation Administration (MDOT MAA), MDOT Maryland Transit Administration (MDOT MTA), and MDOT State Highway Administration (MDOT SHA), and Metropolitan Planning Organizations (MPOs)
- ▶ Airport Concessions Disadvantaged Business Enterprise (ACDBE)
  - ▶ Applies to contracts administered by MDOT MAA
- ▶ Small Business Enterprise (SBE)
  - ▶ Race and gender neutral
  - ▶ Applies to USDOT contracts administered by MDOT MAA, MDOT MTA, and MDOT SHA

# Certification Eligibility Standards



- ▶ Ownership
- ▶ Minority Status
- ▶ Control
- ▶ Personal Net Worth
- ▶ Size

# Certification Process

- ▶ Application
- ▶ Investigation
- ▶ Evaluation
- ▶ Determination



# Annual Review



- ▶ Firms are reviewed annually and may remain in the program(s) as long as they continue to meet the eligibility standards
- ▶ Upon written notice, MDOT certified firms shall provide updated information in order to maintain certification; 60 days prior to a firm's certification anniversary date, a firm will receive a letter containing a unique 10-digit passcode and upon receipt follow these steps:
  - ▶ Visit public online Directory of Certified Firms (<https://mbe.mdot.maryland.gov/directory/>)
  - ▶ Search for your firm and click the firm name to view the complete firm profile
  - ▶ Scroll to the bottom of the page and select the link to submit annual review documents
  - ▶ When prompted enter the passcode exactly as it appears on the letter
  - ▶ Scan and submit the required documents

# Contact Us



- ▶ Office of Small and Minority Business Policy (OSMBP)  
410-865-1298  
[mdotmbeoutreach@mdot.maryland.gov](mailto:mdotmbeoutreach@mdot.maryland.gov)
- ▶ Office of Minority Business Enterprise (OMBE)  
410-865-1269  
[mbe@mdot.maryland.gov](mailto:mbe@mdot.maryland.gov)
- ▶ MDOT Certification Website  
[www.mdot.maryland.gov/certify](http://www.mdot.maryland.gov/certify)

# Maryland SBDC- WHO WE ARE

The Maryland SBDC is a program dedicated to small business formation, retention and expansion.



- We provide consulting and training to existing and prospective small business owners using a comprehensive, case management approach.
- Maryland SBDC was established in 1989 and has over 20 service locations throughout the state.
- We are part of a national organization established in 1980 that has assisted more than 3 million small businesses.
- Our operations are based on national accreditation standards.
- We have partnerships with local businesses, government and educational sectors.
- In 2002, the SBDC was awarded a grant to manage the Maryland PTAC funded by the US Department of Defense – Defense Logistics Agency.



# SBDC Approach

The SBDC has designed its program to ensure success at each stage of the business cycle. Three elements are necessary – Money, Management and Marketing for pre-venture, start-up and growth.

## Money

- Access to capital through equity and debt financing
  - Venture capital
  - Traditional and alternative sources of financing
- Funding for research and development

## Management

- Pre-venture training and Start-up assessment
- Strategic Growth
- CEO Accelerator Program

## Marketing

- Market Research
- Sales and Market Development
- International Trade and Export Assistance
- Government Procurement (federal, state, local)



# Technology Program

The SBDC High Tech program serves seed, early stage and start-up companies in the information technology, biotechnology, cyber technology, and renewable energy.

SBDC clients are those who have developed or are in the process of developing products, services or processes that may have intellectual property (IP) or the potential for IP.

## Clients Are Drawn From

- Pre-venture
- Incubators
- Universities
- Federal Laboratories
- State & Country Economic Dev. Corporations
- Research Companies
- Other Small Businesses



# Technology Support Services



## **Commercialization Feasibility**

Initial Idea/ Business Assessment Market Research  
IP Protection Research Competitive Research  
Industry Status Research

## **SBIR/STTR**

Software Tools & Hands On Support Proposal Preparation  
Training

## **Alternate Sources Of Funding**

Stage Specific Validation Strategies  
Document Preparation/Packaging

## **Technology Transfer/Licensing Support Commercialization Strategies & Business Planning**



# Thank You

## Contact Information

Ryan Del Gallo

Business Consultant

Phone: (443) 373-3377

Email: [rdelgallo@Harford.edu](mailto:rdelgallo@Harford.edu) (preferred)



Funded in part through a Cooperative Agreement with the U.S. Small Business Administration. All opinions, conclusions or recommendations expressed are those of the author(s) and do not necessarily reflect the views of the SBA.

# Supporting the Commercialization of Federal Laboratory Technologies



**DEF:::TECH**  
**MARYLAND**  
Defense Technology Commercialization Center

Griffin St Louis  
Program Manager, DefTech

# DefTech Mission

- ▶ Creating Economic Growth and Sustainability  
by
- ▶ Assisting Entrepreneurs  
to
- ▶ Create and Grow Successful Companies  
by
- ▶ Leveraging the IP, Facilities, Equipment & Expertise  
available through the Federal Research Labs in MD

Thanks to 14 Public and private sector partner organizations



# Services

- ▶ Outreach and awareness
- ▶ Identifying needs and developing new resources
- ▶ Education and training
- ▶ One-on-one support

## Maryland's Defense Patent Database





# Maryland's Defense Patent Database

Labs - Explore - Resources

**Maryland's Defense Patent Database**  
The defense community in Maryland is an R&D powerhouse.  
Use this database to see the innovative patents that are poised for commercialization.

 Biotechnology and Healthcare	 Mechanical and Fluid Systems	 Machines and Processing	 Thermal Systems
 Engines, Pumps, and Turbines	 Sensors and Measurement	 Control Systems	 Machine Tools
 Civil engineering	 Chemical Engineering	 Handling and Transportation	 Materials and Coatings
 Textiles and Paper	 Electronics and Energy	 IT and Software	 Communications
 Optics	 Food Chemistry	 Environmental Technology	 Other Fields

A collaboration between

	2021 Pulaski Highway, Suite D Havre de Grace, MD 21078	Email: info@deftechmd.com Tel: +1 (410) 638-4460 ext. 7971	Admin
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[defpatmd.net](http://defpatmd.net)



# Maryland's Defense Patent Database



[Labs](#) - [Explore](#) - [Resources](#) -  
**Maryland's Defense Patent Database**  
 The defense community in Maryland is an R&D powerhouse.  
 Use this database to see the innovative patents that are poised for commercialization.

**Labs**  
 CERDEC  
 ECBC  
 AFRLAC  
 ARL  
 NSA  
 NAVCAD  
 NARC  
 NRL  
 NSWCDD  
 NSWCDC  
 NSWCCHD

**Technology Domains**  
 Analysis of biological materials  
 Audio visual technology  
 Basic communication processes  
 Basic materials chemistry  
 Biotechnology  
 Chemical Engineering  
 Civil engineering  
 Computer technology  
 Control  
 Digital communication  
 Electrical machinery and Energy  
 Engines, pumps, turbines  
 Environmental technology  
 Food chemistry  
 Handling  
 IT methods for management  
 Machine Tools  
 Macromolecular chemistry  
 Materials, metallurgy  
 Measurement  
 Mechanical elements  
 Medical technology  
 Micro-structural and nano-technology  
 Optics  
 Organic fine chemistry  
 Other  
 Other consumer goods  
 Other special machines  
 Pharmaceuticals  
 Semiconductors  
 Surface technology, coating  
 Telecommunications  
 Textile and paper machines  
 Thermal processes and apparatus  
 Transport

**Patent**    **Title**    **Field**    **Lab**  
 Showing 1 to 25 of 1,795 entries

US9531027	Method and apparatus for generating electrical power using sunlight and microorganisms	Electrical machinery, apparatus, energy	NRL
US9530035	Hydrogen-free amorphous dielectric insulating thin films with no tunneling states	Electrical machinery, apparatus, energy	NRL
US9627413	Reclining seat to mitigate the effects of mine blast load on spine and lower leg injuries	Transport	ARL
US9527050	Rotationally actuated magnetic bead trap and mixer	Chemical engineering	NRL
US9526066	Building a digital camera fingerprint from cropped or corrupted images	Telecommunications	NSA
US9524809	Optically controllable composite dielectric	Electrical machinery, apparatus, energy	NSWCDD
US9524350	Core-modular interoperability architecture for modeling and simulation	Computer technology	NSWCDD
US9523547	Bone healing mechanism	Other special machines	NSWCDD
US9518795	Mechanism to adjust and restrain gun traverse on a tripod mount	Other special machines	NSWCDD
US9515698	Ultra-wideband frequency position modulation using nonlinear compressed sensing	Telecommunications	NRL
US9515300	Discrete phased electromagnetic reflector based on two-state elements	Telecommunications	NSWCDD
US9514254	Modular model and simulation architecture	Computer technology	NSWCDD
US9513119	Device and method for multifunction relative alignment and sensing	Measurement	NRL
US9512127	Process for the production of spepherical tetranitrocoulor	Organic fine chemistry	ARL
US9510215	Smart antenna method	Digital communication	NAWCAD
US9507893	Tool for rapid configuration of a river model using imagery-based information	Computer technology	NRL
US9507090	Phase and amplitude control for optical fiber output	Optics	NRL
US9507069	Polarization hyperspectral/multispectral imager and method	Optics	ARL
US9506896	Device for controlled vapor generation	Measurement	AECBC
US9506153	Integrated composite perovskite oxide heterostructure	Surface technology, coating	ARL
US9505936	Ultra-violet cure coating	Basic materials chemistry	ARL
US9501450	System and method for bio-optical environmental reconnaissance	Computer technology	NRL
US9500772	Metafilm for loss-induced super-scattering and gain-induced absorption of electromagnetic wave	Optics	NSWCDD
US9500688	Noise temperature extraction procedure for characterization of on-water devices	Measurement	NRL
US9500591	Plastic particle detector for detection of biological aerosol and other fluorescent materials	Analysis of biological materials	AECBC

A collaboration between  

 2021 Pataski Highway, Suite D    Email: [info@deftechmd.com](mailto:info@deftechmd.com)    Annapolis  
 Havre de Grace, MD 21078    Tel: +1 (410) 638-4460 ext. 7971

[defpatmd.net](http://defpatmd.net)

**DEF::TECH**  
**MARYLAND**  
 Defense Technology Commercialization Center

Thank you!

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[kim.mozingo@deftechmd.com](mailto:kim.mozingo@deftechmd.com)  
[griffin.stlouis@deftechmd.com](mailto:griffin.stlouis@deftechmd.com)

[deftechmd.net](http://deftechmd.net)

# DEF::TECH MARYLAND

Defense Technology Commercialization Center



@DefTechMD



“Taking Technologies to Market”



# DEPARTMENT OF Commerce

World Trade Center  
401 East Pratt Street  
Baltimore, MD 21202



# Key Services

- Building and site location assistance
- Finance programs, tax credits and training grants
- Business advocacy and consulting
- Technology transfer
- Foreign direct investment
- Export consulting and marketing
- Tradeshow and conference partnership



# Regional Specialists

The Regional Growth and Retention team is based geographically to assist businesses in every corner of the state. This team of experienced and knowledgeable professionals provides easy access to Commerce programs and services wherever your business is located. Our Regional Business Development Reps assist companies of all sizes seeking to expand their markets, their workforce or physical expansions within the state. They can also assist with a broad range of business needs, from identifying sources of funding, customer/supplier connections and networking, to accessing Commerce programs and resources, workforce and technical resources.

Contact a Maryland Commerce Business Development Representative in your area:

## Regions/Counties

**Western Maryland** (Garrett, Allegany, Washington)

**Baltimore/Washington Corridor**

- Frederick, Carroll
- Montgomery
- Prince George's
- Howard, Anne Arundel
- Baltimore City

**Northeastern Maryland** (Baltimore, Harford, Cecil)

**Southern Maryland** (Charles, Calvert, St Mary's)

**Upper Eastern Shore** (Kent, Queen Anne's Caroline, Talbot, Dorchester)

**Lower Eastern Shore** (Wicomico, Worcester, Somerset)

For more information and contacts, visit: [commerce.maryland.gov/local](http://commerce.maryland.gov/local)



# INCENTIVES AND FINANCE PROGRAMS

## Serving Small Businesses



- Small Business Relief Tax Credit
- Hire Our Veterans Tax Credit
- Buy Maryland Cybersecurity (BMC) Tax Credit
- Employer Security Clearances Costs (ESCC) Tax Credit
- NEW Maryland Small Films Tax Credit

## LOANS

- Small, Minority and Women-Owned Business Account - Video Lottery Terminal Fund (VLT)
- Military Personnel and Veteran-Owned Small Business Loan Program (MPVOLP)
- Maryland Small Business Development Fund Authority (MSBDFA)



# INCENTIVES AND FINANCE PROGRAMS

## Serving Small Businesses

- Partnership for Workforce Quality (PWQ)
- ExportMD Program
- ADVANCE Maryland
- Maryland Economic Adjustment Fund (MEAF)
- NIH Small Business Innovation Research (SBIR)
  - - Small Business Technology Transfer (STTR) Program
- **(FEDERAL FUNDING)**
- Offshore Wind Business Development Grant Program  
**(Maryland Energy Administration)**



For a complete list of the incentives and finance programs, please go to: <http://commerce.maryland.gov/fund>.





U.S. Small Business  
Administration

# The Face of SBA Lending



Mike Collins 410-244-3341(o) 410-913-8943(c)

Michael.collins@sba.gov

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



U.S. Small Business  
Administration

# Benefits of SBA Lending

Mike Collins 410-244-3341(o) 410-913-8943(c)  
Michael.collins@sba.gov  
[www.sba.gov](http://www.sba.gov)

## You may have an SBA loan if:

- Start-up business
- Riskier industries (Convenience Stores, Gas Station, Hotels)
- Lack of collateral to fully secure the loan
- Longer repayment term needed

# Programs

- ▶ 7a guaranty:
  - up to 90%
  - usually variable rate - prime plus 2.75%
  - includes PLP, Express, Export financing, CA, etc.
- ▶ 504 - Certified Development Company
  - Lower fixed rates
  - Real estate and equipment only
  - 50/40/10 split

Other - Microloans, SBIR, SBIC, and Surety Bonds, VLT

# Eligibility Requirements -size

- ▶ Wholesale - No more than 100 Employees
- ▶ Retail or Services - \$7.5 million
- ▶ Manufacturing - 500 Employees
- ▶ Construction - \$12 million

# Ineligible Businesses

- ▶ Gambling or Speculation
- ▶ Real Estate Investment
- ▶ Adult Industry
- ▶ Non-Profit Organizations
- ▶ Defaulted on a Federal Loan
- ▶ Marijuana industry (Hemp now OK to USDA THC standard)

# Lender Contacts by Program

- ▶ 7(a)
  - M and T Bank, Craig Englehaupt 443-710-3007
  - Fulton Bank, Debbie Goldberg 410-236-4701
  - Bank of Glen Burnie, Andy Hines 410-768-8862
- ▶ SBA Micro
  - Maryland Capital Enterprise, Nick Rudolph 410-546-1900
  - Latino Econ Dev, Alejandro Arizaga 410-929-4021
  - Life Asset 202-709-0652
- ▶ SBA Community Advantage
  - Business Finance Group, Amy Rowan 703-346-7354
  - Maryland Capital Enterprise, Nick Rudolph 410-546-1900
  - Latino Econ Dev, Alejandro Arizaga 410-929-4021
- ▶ 504
  - Business Finance Group, Gerald Baroudi 410-900-8271
  - Chesapeake CDC, Tom Turner 410-564-9085

# Maryland VLT Fund

FSC First  
Dawn R. Medley, Vice President, Business  
Finance Programs  
1801 McCormick Drive  
Suite 300  
Largo, MD 20774  
(301) 883-6900

Anne Arundel Economic Development  
Corporation  
[Stephen Primosch](#), Vice President, Financial  
Services  
2660 Riva Road, Suite 200  
Annapolis, MD 21401  
(410) 222-7410

Meridian Management Group, Inc.  
[Randy Croxton](#), Chief Investment Officer  
826 E. Baltimore St.  
Baltimore, MD 21202  
(410) 333-4270

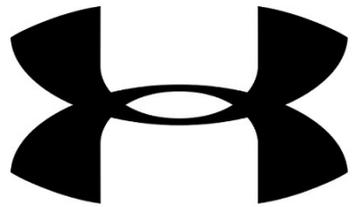
Maryland Capital Enterprises Inc.  
[Maurice Ames](#), Director of Operations  
144 East Main Street, Salisbury, MD 21803  
(410) 546-1900

Baltimore County, Maryland  
[Stanley Jacobs](#), Chief Lending Officer  
C/O Department of Economic and  
Workforce Development  
400 Washington Avenue, Suite 100  
Towson, MD. 21204  
(410) 887-8000

City of Baltimore Development Corp.  
[Jeffrey P. Pillas](#), Vice President & Chief  
Financial Officer  
36 S. Charles Street, Suite 1600  
Baltimore, MD 21201  
(410) 837-9305

Howard County Economic Development  
Authority  
Darshni Patel, Acting VLT Manager  
6751 Columbia Gateway Drive, Suite 500  
Columbia MD. 21046  
(410) 313-6500

Tri County Council for Western Maryland  
[Leanne Mazer](#), Executive Director  
One Technology Drive, Suite 1000  
Frostburg MD. 21532  
(301) 689-1300



UNDER ARMOUR





U.S. Small Business  
Administration

Call me anytime you would  
like to discuss lending  
options for your clients

Mike Collins 410-913-8943  
Michael.Collins@sba.gov  
[www.sba.gov](http://www.sba.gov)

# MERIDIAN MANAGEMENT GROUP, INC.

**Presentation on the Maryland Department of Commerce's  
Maryland Small Business Development Financing Authority  
"MSBDFA"  
and  
Maryland Casino Business Investment Fund  
"MCBIF"**

**MMG**

MERIDIAN MANAGEMENT GROUP, INC.

# PURPOSE

The purpose of MSBDFA & MCBIF is to provide access to capital for small, minority, women and veteran owned businesses in Maryland.

# MSBDFFA

## **CONTRACT FINANCING**

Provides up to \$2 million in direct loans and guarantees for financing government and public utility contracts. Typically through Lines of Credit to allow businesses to keep the cash flow coming while waiting for contract payments to come in.

## **GUARANTY FUND**

Provides up to \$2 million in loan guarantees to financial institutions to allow lenders to provide a business the funding it needs for business expansion.

## **SURETY BOND PROGRAM**

Provides up to \$2 million in assistance for bid, payment and performance bonds (directly or a guarantee to a surety) required for government, public utility and private contracts.

## **EQUITY PARTICIPATION INVESTMENT PROGRAM**

Offers up to \$2 million in direct debt and equity investments to assist with business expansion.

# MCBIF

Provides financing to businesses ranging from \$50,000 up  
To \$500,000 in the form of:

Long Term Loans

Lines of Credit

Short Term Loans

Letters of Credit

# MCBIF Guidelines

<b>Term of Debt</b>	One to ten years with the ability to amortize the debt over a longer periods of time. Lines of credit, short term loans and letters of credit may be issued for less than one year.
<b>Interest Rate on Debt</b>	Rates for term loans will generally range between 4% and 8%. Rates for lines of credit will generally be Wall Street Journal prime plus 2%.
<b>Collateral</b>	Full, limited and no collateral value coverage will be considered.
<b>Personal Guaranties of Debt</b>	Will be required.
<b>Business and Personal Credit Scores</b>	Will consider businesses and individuals that have less than fair credit scores, taking in consideration special circumstances.

# How To Apply For Assistance

Contact: **Meridian Management Group, Inc.**

**In the Baltimore Metro Area:**

826 E. Baltimore Street  
Maryland 21202

Phone (410) 333-4584

Fax (410) 333-2552

**In the Washington Metro Area:**

1801 McCormick Drive, Su. 300 Baltimore,  
Maryland 20774

Phone (800) 248-1960

Fax (410) 883-6160

Applications and program summaries are available online at:  
**[www.mmcapitalgroup.com](http://www.mmcapitalgroup.com)**

# EXIM BANK EXECUTIVE OVERVIEW



Mr. Michael K. Jackson  
Business Development Specialist,  
Minority & Women Owned Business Outreach Group



*Reducing Risk. Unleashing Opportunity.*

## WHO WE ARE - WHAT WE DO

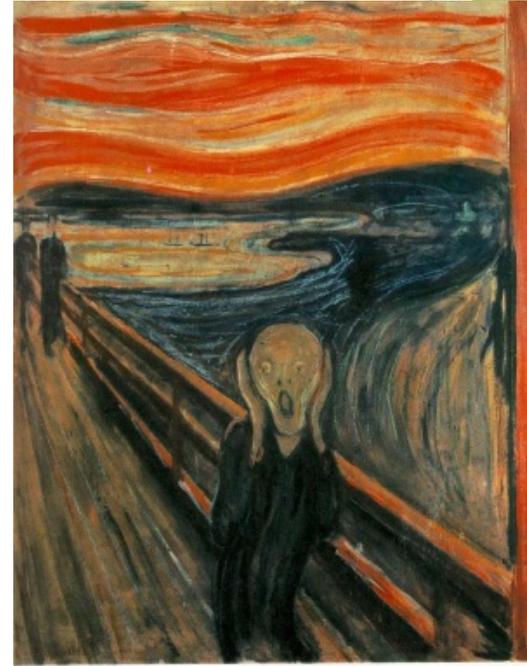
- › EXIM is an independent agency of the U.S. Government
- › Established in 1934
- › Headquartered in Washington, DC
- › Regional Export Centers

**Mission:** To create and sustain jobs by increasing U.S. export sales



## TAKING THE FEAR OUT OF EXPORTING

- › Should I enter that new market?
- › When and will I get paid?
- › How will I get cash to make the product?
- › I made the big sale, but will my buyer be able to obtain financing?



## EXIM BANK FINANCING COVERS THE SPECTRUM



## HOW CAN EXIM PRODUCTS ASSIST YOU?

Funds to Fulfill Orders



Working Capital Guarantee

Risk Protection



Receivables Insurance

Extension of Credit

Access to capital

Buyer Financing



Medium- and Long-Term  
Insurance and Loan Guarantee

## Additional Resources

- Additional resources and assistance in applying for Ex-Im Bank products are available from:

- Insurance Brokers
- Regional Export Promotion Program (REPP) Members
- Delegated Lenders

[www.exim.gov/tools-for-exporters](http://www.exim.gov/tools-for-exporters)

- US Export Assistance Centers (USDOC and SBA)

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



**Michael K. Jackson**

**Business Development Specialist  
Minority & Women Owned Business Outreach Group**

**Phone: 202-565-3479**

**Email: [michael.jackson@exim.gov](mailto:michael.jackson@exim.gov)**



*Reducing Risk. Unleashing Opportunity.*

[exim.gov](http://exim.gov)

800.565.3946 (EXIM)



# Harford Commute Smart - Rideshare Program



- ▶ MDOT/MTA funded program - part of the Baltimore Metropolitan Council and Maryland/Washington Council of Governments region. One of many Rideshare Coordinators managing similar programs in the region.
- ▶ Provides FREE services, including:
- ▶ Ridematching services - car, vanpool, & mass transit options - including LINK, MARC Train, MTA Commuter Bus
- ▶ Businesses & Organizations - employee transportation outreach, Getting There with LINK program, Guaranteed Ride Home, Commuter Choice Tax Incentive program, information sessions, etc.
- ▶ Promote local and regional transportation options and services to make commuting easier and to help reduce congestion on our roadways, improve health, and reduce pollution



# Harford Commute Smart Rideshare Program

- ▶ Community Outreach & Marketing includes:
- ▶ Clean Commute Month - Bike to Work, MARC Commuter Appreciation, Vanpool Appreciation, Dump the Pump Day, Car Free Day
- ▶ Community Outreach - Resource Fairs, Senior Expos, Transitioning Youth, Second Chance Resource Fair, Project Homeless Connect, and fairs and festivals, all targeting a variety of demographics
- ▶ Work closely with Community and Economic Development - attend and participate in various events, Perryman and Riverside Business communities, business areas, local organizations - Chambers of Commerce, Route 40 Business Association, LHIC, Healthy Harford, Cycling Groups, etc.
- ▶ Visit local apartment and condominium complexes - provide information about transportation and commuting





# Harford Commute Smart Rideshare Program

**GUARANTEED RIDE HOME PROGRAM**  
A Free Service

You never know when an unexpected personal or family emergency might happen while you're at work. With the GRH program, if you carpool or vanpool, take transit, bike or walk to work at least twice weekly, you'll always have a free way to get home. **GUARANTEED.**

**SIGN UP TODAY!**



Greater Baltimore/Washington Region

**PEACE OF MIND COMMUTING.**

1-800-745-RIDE (7433)  
www.commuterconnections.org

COMMUTER CONNECTIONS A SMART WAY TO WORK | Maryland Department of Transportation | MTA Maryland

**Our free apps get you where you need to be!**

**TRACK BUSES IN REAL TIME**  
With the app **ROUTESHOUT 2.0**

- KNOW when your bus is on its way
- PLAN your journey
- CUT DOWN wait time
- STAY ALERTED to bus schedule or route changes
- VIEW bus routes and stops
- CHOOSE and SAVE your favorite stops

**BUY BUS PASSES ON YOUR PHONE**  
With the app **TOKEN TRANSIT**

1. BUY PASSES using app
2. ACTIVATE PASS when bus arrives
3. SHOW DRIVER TICKET on phone
4. RELAX and enjoy your ride! It's that easy!

Download today!  
Choose Harford County Transportation Services from the main menu

Sign up today!

HarfordTransitLINK.org

BARRY GLASSMAN  
Harford County Executive  
Len Parrish, Director  
Community & Economic Development





# Harford Commute Smart Rideshare Program

**TRAIN THE TRAINER SESSION**

**Getting There With Harford Transit LINK**  
*Learn how to ride the bus with confidence.*

It's easy to ride the bus.  
Now you can show others how easy it is too!

**You will learn:**

- about Harford Transit LINK's fixed route services
- how to read schedules
- how to map trip itineraries
- how to travel independently

**On-Site Training**  
*We come to you! At your convenience, we provide travel training to your staff so they can proactively train your clientele on the ease of riding the Harford Transit LINK Buses.*

*Featuring new schedules and routes for Harford Transit LINK.*

**You will receive program materials and trip planning information.**



**BARRY GLASSMAN**  
Harford County Executive

**LEN PARRISH**, Director  
Community & Economic Development

**Harford Commute Smart**  
Office of Community & Economic Development  
[www.harfordcountymd.gov/commuter](http://www.harfordcountymd.gov/commuter)  
1-800-924-8646 (TODG)

**FREE Harford County LINK BUS RIDES**  
**THURSDAY • JUNE 20**

**Fixed Route Service ONLY**

**SAVE MONEY ON GAS AND RIDE FOR FREE ON NATIONAL DUMP THE PUMP DAY**



**RouteShout 2.0**  
Download the free app today  
Never miss your bus again!

**Dump the Pump Day**  
RIDE PUBLIC TRANSIT

**BARRY GLASSMAN**  
County Executive

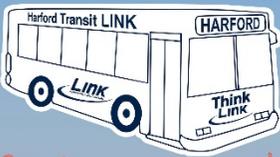
**LEN PARRISH**  
Director, Community & Economic Development

[www.harfordtransitlink.org](http://www.harfordtransitlink.org)  
410-612-1620

**FREE Rides for HCC Students and Staff**  
**on Harford Transit LINK Buses**

**Car-Free Day**

**Friday, September 20, 2019**



*Go Car Free and Don't Stop!*

**1-800-924-8646**  
[harfordcountymd.gov/commuter](http://harfordcountymd.gov/commuter)

**HARFORD COMMUTE SMART**  
TRANSPORTATION OPTIONS & COMMUTER INFORMATION

**BARRY GLASSMAN**  
County Executive

**LEN PARRISH**, Director  
Community & Economic Development

**HARFORD COMMUNITY COLLEGE**  
Student Activities

**HARFORD COMMUTE SMART**  
TRANSPORTATION OPTIONS & COMMUTER INFORMATION



# Harford Commute Smart Rideshare Program

**HARFORD COMMUTE SMART**

**FREE SERVICES**  
*to help your business*

**SMART OPTIONS**  
*to help your workforce*

ACCESS NEW EMPLOYEES • RETAIN CURRENT EMPLOYEES • SAVE TIME AND MONEY

**FREE information sessions at your location.**  
Contact Rideshare Coordinator Alan Doran today to discuss our many services with your employees.  
1-800-924-8646 | [rideshare@harfordcountymd.gov](mailto:rideshare@harfordcountymd.gov)

**CARPPOOLING & VANPOOLING**  
We make it easy for people to share a ride. Our ride-matching software compiles and creates a zip code analysis map for each employee showing other employees' locations. Vanpools turn your employees' commuting time into productive time. They can read, catch up with work, or just relax and get to know their fellow commuters.

**MASS TRANSIT OPTIONS**  
Transit can be more convenient and less expensive than driving, even for infrequent trips. We provide all the information needed to plan a trip to work via mass transit.

**EMPLOYER TAX BENEFITS**  
Rideshare commuting options are becoming an important part of many employee benefit plans, and such programs are eligible for federal tax deductions.

**GUARANTEED RIDE HOME**  
Provides commuters who regularly carpool, vanpool, bike, walk, or take transit to work at least twice a week with a free and reliable ride home up to four times per year.

**CYCLING INFORMATION**  
The average commuter in Harford County travels 20 miles round-trip to work. People who exercise are more productive at work, have 25% fewer colds, and live a much longer and healthier life than those who are less active.


 **BARRY GLASSMAN**  
Harford County Executive  
**LEN PARRISH**  
Director, Community & Economic Development

 **Harford Commute Smart**  
[www.harfordcountymd.gov/commuter](http://www.harfordcountymd.gov/commuter)

- ▶ **Contacts:**
- ▶ [rideshare@harfordcountymd.gov](mailto:rideshare@harfordcountymd.gov)
- ▶ **Phone:** 410-612-1620 - ext. 7474 or
- ▶ **Cell:** 443-619-4071
- ▶ [www.harfordcountymd.gov/commuter](http://www.harfordcountymd.gov/commuter)
- ▶ [www.facebook.com/harfordrideshare](http://www.facebook.com/harfordrideshare)



# For The Life of Your Business:

*Free Mentoring, Training, & Resources  
for Entrepreneurs*



Greater Baltimore





# SCORE: An Overview

## About SCORE nationally

SCORE was formed in 1964 as a nonprofit resource partner of the Small Business Administration, whose mission is to help aspiring and existing small businesses succeed.

## Facts (2019 national statistics)

- ▶ 10,000+ volunteers across 300+ chapters
- ▶ Helped 32,000+ new businesses get started in 2018, creating more than 135,000 jobs
- ▶ Served 138,000+ clients by conducting 291,000+ mentoring sessions
- ▶ Served 249,000+ attendees in 13,000+ workshops



# SCORE: An Overview

## About SCORE locally - Greater Baltimore Chapter

One of six chapters in Maryland, with counseling and workshop locations in Baltimore City and Baltimore, Hartford and Howard Counties

### Facts (2019 statistics)

- ▶ 60+ accomplished business professionals with proven skills and know-how many types of enterprises
- ▶ Held 2,160 mentoring sessions with entrepreneurs and small business owners, resulting in 194 new business startups and 171 new jobs
- ▶ Conducted 24 seminars locally with 333 attendees
- ▶ 91% of business clients were still in business at the end of the year
- ▶ Small business clients who receive 3 hours or more of mentoring report higher revenues and increased business growth

# Small Business...Huge Impact

## Of SCORE's 2018 Clients:



**61% were  
women**



**36% were  
minorities**



**11% were  
veterans**

# Online Resources

## Templates. Tips. Blogs. Workshops. Tools for Business Success Available 24/7

Get access to over 1,800 templates & tools, 1,000 blog posts, and 100 English and Spanish language workshops to help you start and grow your business.

- **Templates & Tools** - Articles, assessments, outlines, templates, and other resources that you can use to learn and implement new strategies
- **SCORE LIVE Webinars** - Live, 1-hour presentations by mentors and partners on a variety of small business topics and trends
- **Online Workshops** - A business training module archived on [score.org](https://score.org)
- **SCORE Blogs** - Business experts in a number of industries share information on emerging trends and topics facing today's small business owner
- **SCORE Newsletters** - Subscribe to get the latest business information, tips and resources delivered to your inbox



# Contact us today to

- Start or grow your business
- Become a SCORE volunteer

## Call, email, or visit us online:

- (410) 962-2233
- [baltimorescore@verizon.net](mailto:baltimorescore@verizon.net)
- [www.greaterbaltimore.score.org](http://www.greaterbaltimore.score.org)



# Latino Economic Development Center



**Small Business**

Your business is our success



# LEDC's Mission

- ▶ LEDC's "non-profit 501(c)(3)" **mission** is to drive the economic and social advancement of low-to-moderate income Latinos and other D.C. and Baltimore metro area residents and help them build assets through homeownership and entrepreneurship.





# Business Lending

**LEDC  
Seed  
Loan**      **up to \$5K**      Startups with less than one year in operations, or with plans to launch a company within 3 months of receiving funds.

**LEDC  
Startup  
Loan**      **up to \$20K**      Startups with less than two years in operations

**LEDC  
Growth  
Loan**      **up to \$250K**      Established small businesses with at least two years in operations, seeking capital to grow/expand operations





# Business Lending

<b>Uses include</b>	<b>Requirements*</b>	<b>Rates &amp; Terms</b>
<ul style="list-style-type: none"><li>• Vehicles &amp; equipment</li><li>• Working capital</li><li>• Inventory</li><li>• Renovation or business expansion</li><li>• Hiring additional personnel</li><li>• Business acquisition</li></ul>	<ul style="list-style-type: none"><li>• Bank statements</li><li>• Tax returns</li><li>• Collateral</li><li>• \$50 application fee (includes copy of your credit report)</li><li>• LEDC Intake form</li><li>• Business plan</li></ul>	<ul style="list-style-type: none"><li>• Fixed interest rates starting from 6.50%</li><li>• Terms start from 20 months to 120 months</li><li>• 3% closing fee (includes associated closing costs)</li></ul>



# Locations:

## DC:

### DC Office

WeWork Wonder Bread  
Factory 641 S St NW  
Washington, DC 20001  
Phone: 202-588-5102 |  
Fax: 202-540-7363

## VIRGINIA:

### Arlington Office

2300 9th Street South, Suite  
300 B  
Arlington, VA 22204  
Phone: 703-527-3854

## MARYLAND:

### Wheaton Office

11002 Veirs Mill Road, Suite 503  
Wheaton, MD 20902  
Phone: 1-866-977-LEDC

### Baltimore Offices

3500 Boston Street, Suite 431  
Baltimore, MD 21202  
Phone: 443-708-7035

### 10 E. North Ave

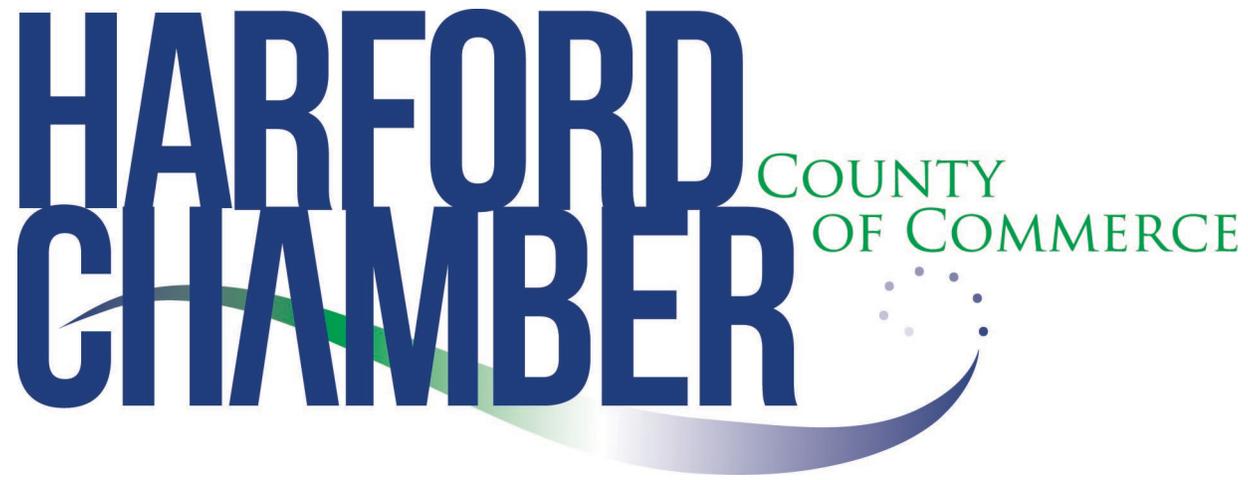
Baltimore, MD 21202  
Phone: 443-708-7035

Alejandro Arizaga Small Business Loan Officer  
[aarizaga@ledcmetro.org](mailto:aarizaga@ledcmetro.org) (443) 708-7054

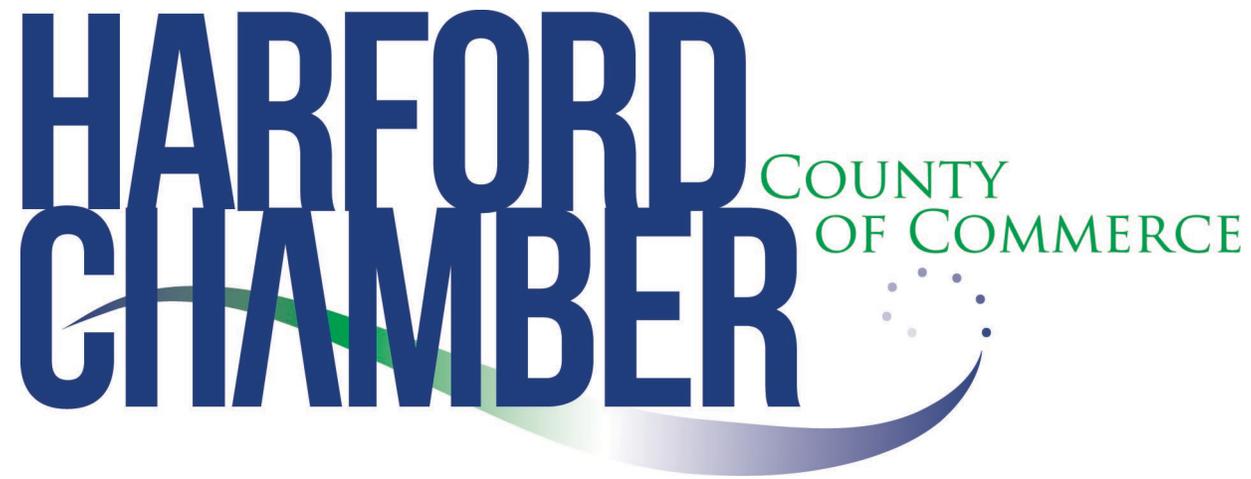


# HARFORD CHAMBER

COUNTY  
OF COMMERCE

The logo for the Harford Chamber of Commerce. It features the words "HARFORD" and "CHAMBER" in large, bold, blue, sans-serif capital letters. A green swoosh underline is positioned beneath "CHAMBER". To the right of "CHAMBER", the words "COUNTY OF COMMERCE" are written in a smaller, green, sans-serif font. A decorative arc of small grey dots is located to the right of the green swoosh.

- ▶ Organization Overview
- ▶ Mission
- ▶ Value Proposition



- ▶ **Core Pillars of Work**
  - ▶ Advocacy
  - ▶ Connections
  - ▶ Education
  - ▶ Savings Programs

# HARFORD CHAMBER

COUNTY  
OF COMMERCE



- ▶ Small Business & Entrepreneurship
  - ▶ Membership
  - ▶ Resources
  - ▶ Partners

# HARFORD CHAMBER

COUNTY  
OF COMMERCE



- ▶ CONTACT INFORMATION:
  - ▶ 410-838-2020
  - ▶ Harfordchamber.org
  - ▶ info@harfordchamber.org

# HARFORD CHAMBER

COUNTY  
OF COMMERCE



▶ QUESTIONS

# OFFICE OF COMMUNITY & ECONOMIC DEVELOPMENT

- ▶ Resources and Support
- ▶ Financing Assistance
- ▶ Workforce Development
- ▶ Growth and Networking

Bonnie Barresi

*Business Development Associate*

[bebarresi@harfordcountymd.gov](mailto:bebarresi@harfordcountymd.gov) or 410-638-3059



# FINANCING PROGRAMS

- ▶ **Entrepreneurial Growth Loan**

Designed for businesses that have passed the start up phase and need assistance to be eligible for loans from banks and credit unions

- ▶ **Revitalization Area Improvement Loan**

Provides funds for façade improvements for companies facing U.S. Route 40 in Harford County

- ▶ **Tech Attraction Fund**

Provides financial incentives for growing and stable technology companies to relocate to Harford County

- ▶ **Economic Development Opportunity Fund**

Complements traditional lending programs to provide funding for new equipment and operations



# WORKFORCE TECHNICAL TRAINING GRANT

- ▶ Harford County provides matching funds to businesses to accelerate technical training for employees that expands or improves production capabilities
- ▶ Business must be located in Harford County at time of training
- ▶ No one company can exceed a total grant award of \$5,000, not exceeding \$1,000 per person per program time-frame
- ▶ Applicable for existing employees, new employees subject to approval



# ENTERPRISE ZONES



- ▶ Aberdeen/Havre de Grace and Edgewood/Joppa
- ▶ Real property tax credit

Available up to 10 years on capital investments, with a credit of 80% in increases in assessed value of real property for the first 5 years

- ▶ **Income tax credits**

1. A one-time \$1,000 tax credit per new job created
2. A tax credit for businesses that hire economically-disadvantaged employees, up to \$6,000 per eligible employee dispensed over 3 years

# UPCOMING EVENTS

## ▶ Lender's Lounge

- March 12
- Harford Community College

## ▶ Doing Business with APG

- Two events:  
*Contracting Resources* on April 9  
*Financing* on April 16
- Both events at The GroundFloor at Harford

## ▶ Monthly Small Business Seminars

- Topics vary
- 3<sup>rd</sup> Wednesday of each month at The GroundFloor at Harford



# OUR PANELISTS



- ▶ Tamera Rush, *Tenax Technologies*
- ▶ Dr. Rochelin Herold, *Maryland Spine Institute (MSI) Integrative Healthcare*
- ▶ Stacy Fisher, *Site Resources*
- ▶ Mark Ford, *The Growth Coach of Harford County*

