

RESOURCES FOR SMALL & MINORITY-OWNED BUSINESSES

MD Dept of Business & Economic Development (DBED)

<http://www.choosemaryland.org/business/starting/index.asp>

The Maryland Governor's Office of Business Advocacy and Small Business Assistance (410-767-0095), administered through the MD Department of Business and Economic Development, provides assistance in understanding, qualifying for, or applying for many business-assistance programs.

Questions regarding DBED's financing programs can be directed to one of three regional economic development offices:

- **Greater Baltimore Regional Office** (Anne Arundel, Baltimore, Carroll, Harford & Howard counties & Baltimore City) 410.767.0095
- **Capital Regional Office** (Frederick, Montgomery & Prince George's counties) 301.762.3858
- **Rural Regional Offices** (Allegany, Calvert, Caroline, Cecil, Charles, Dorchester, Garrett, Kent, Queen Anne's, Somerset, St. Mary's, Talbot, Washington, Wicomico & Worcester counties) 410.767.6391 // 1.800.541.8549

The Governor's Office of Minority Affairs (OMA) 410.767.8232 <http://www.oma.state.md.us/>

OMA's website provides basic business information (resource guide, business start up, financing, marketing, managing & expanding) and information regarding available agency aid.

OMA is the principal advocate for Maryland's minority and women-owned businesses and provides a "one-stop shop" for information to assist in:

- Navigating the state's procurement and certification processes,
- Identifying organizations with programs to assist business owners in obtaining services to start, develop and grow,
- Dealing with issues related to their business by acting as ombudsman for them throughout their participation in the program.

The Maryland Small Business Development Financing Authority (MSBDFa)

(http://www.mmgroup.com/funds_msbdfa.html) was created by the Maryland General Assembly in 1978 to assist in the development of socially or economically disadvantaged entrepreneurs in the creation of Maryland businesses. MSBDFa's financing activity is supported through the repayment of loans, generation of interest income and the collection of fees. See their website for a brief description of programs administered by MSBDFa. Phone: 410.333.2548 Fax: 410.333.2552
Email contact@mmgroup.com

Small Business Development Network Center (MDSBDC) <http://www.mdsbdc.umd.edu/>

The Maryland Small Business Development Center Network provides consulting services and training programs to current and prospective small business owners in Maryland.

MDSBDC services include individual counseling—at no cost to the client—to assist in developing and refining business plans, solving specific problems, locating capital and brainstorming innovative strategies to support growth and profitability. The MDSBDC also offers training programs for all stages of small business development. Most of MDSBDC's 18 locations throughout Maryland have a resource library with information on starting, operating and growing a small business.

Contact the Small Business Development Center nearest you:

Western Region (Garrett, Allegany, Washington, & Frederick County) 1-800-457-7232 <http://www.sbdw-wmd.com>

Central Region (Baltimore, Baltimore City, Howard & Anne Arundel County) 1-877-421-0830 <http://www.towson.edu/sbdc/>

Northern Region (Carroll, Harford, & Cecil County) 410-836-4237

Capital Region (Montgomery & Prince George's County) 301-403-0501 <http://www.capitalregionsbdc.umd.edu/>

Southern Region (Charles, Calvert, St. Mary's & Cecil County) 1-800-762-7232 <http://www.sbdchelp.com>

Eastern Region (Kent, Queen Anne's, Caroline, Talbot, Dorchester, Wicomico, Somerset & Worcester County) 1-800-999-7232
<http://www.salisbury.edu/community/sbdc>

U.S. Small Business Administration (SBA) www.sba.gov

The U.S. Small Business Administration provides financial, technical and management assistance to Americans who want to start, run and grow a business. The SBA is the nation's largest single financial backer of small businesses. In Maryland alone, small businesses receive approximately \$123 million in SBA loan guarantees. The agency's services encompass the full range of assistance, including information on procurement assistance, the Small Business Innovation Research program, and surety bonding.

Baltimore Office (serving most of Maryland): 410-962-4392

Washington, D.C. Office (Montgomery and Prince George's counties): 202-606-4000

SCORE www.score.org is a volunteer association sponsored by the U.S. Small Business Administration. The association matches volunteer business-management counselors with clients in need of expert advice, helping them identify problems, determine the causes and find solutions. All individual and team counseling is free and confidential; a nominal fee is charged for seminars and workshops.

SCORE also provides online workshops, business plan and financial templates to walk you through the business planning process, a free business financing guide, a free internet marketing workbook, and sample business plans.

Visit http://www.score.org/small_biz_power_links.html to access SCORE's "Small Biz Power Links," featuring these topics: Biz Planning & Managing, Communications & Human Resources, Finance, Franchising, Government, International Trade, Legal & Tax, Sales & Marketing, Technology & Internet, and the US Small Business Administration.

Contact the SCORE chapter nearest you:

- Baltimore: 410-962-2233
- Frederick County: 301-662-8723
- Hagerstown: 301-739-2015 ext. 103
- Salisbury: 410-749-0144

- Southern Maryland: 410-266-9553
- Upper Shore: 410-822-4606
- Prince George's County: 301-306-5682
- Montgomery County: 301-738-0015
- Washington, D.C.: 202-606-4000 ext. 287

The Microenterprise Council of Maryland

www.micromaryland.org 410.514.7563

Almost 65 percent of small businesses in Maryland are microenterprises. The Microenterprise Council of Maryland is a nonprofit network of public agencies and private companies that provide direct services and support to people starting their own microenterprise with five or fewer employees. Common microbusinesses include tailors, car repair shops, dry cleaners, daycare providers, arts & crafts, computer technology, catering, sewing, fishing charters, and much more. Member organizations include community development corporations, loan funds, community action agencies, women's business centers, community development financial institutions, and small business development centers.

MCM members offer a variety of business development services to microbusinesses such as: outreach services, which recruit existing or potential entrepreneurs; training and technical assistance, helping microentrepreneurs develop skills to plan, market and manage businesses; credit and affordable loans from in-house funds or collaborating banks; asset development and economic literacy, which helps small businesses understand banking practices and savings principles; and ongoing assistance helping new microenterprises meet the challenges of running a business. Other services include: screening and assessment; personal skills and Internet training; community networking; resource sharing; government certification and procurement assistance.

MD Dept of the Environment: The Small Business Assistance Program (SBAP)

http://www.mde.state.md.us/BusinessInfoCenter/business_assistance/index.asp 410.537.3772 The department's small business assistance program helps small business with environmental permitting and compliance. This free assistance is available to any small business, which means practically any independently owned and operated business with less than 100 employees is eligible.

The small business assistance program can help with: understanding environmental requirements; obtaining the proper forms; completing permit applications; and completing compliance forms.

Maryland Technology Extension Service (MTES) of the University of Maryland

<http://www.mtech.umd.edu/MTES/> 301.405.3906

The Maryland Technology Extension Service, operating from three regional offices throughout the state, offers on-site technical assistance to Maryland companies in the areas of lean manufacturing, business and management, environmental engineering, development of new technologies, manufacturing process improvement, information technology, and ergonomics.

Maryland Industrial Partnerships Program (MIPS) of the University of Maryland <http://www.mips.umd.edu/>

MIPS provides matching state funds for joint industry/university research and development projects in engineering, computer technology, physical sciences and life sciences. DBED provides funding to the University of Maryland Engineering Research Center to support departmental projects.

Technology Advancement Program (TAP) of the University of Maryland

<http://www.tap.umd.edu/>

TAP is a leading incubator that assists early-stage companies in achieving their goals. TAP provides a unique bundle of services and resources to speed the maturation of young firms, ranging from intense mentoring and funding introductions to extensive technical resources and a low-cost infrastructure.

The Maryland Procurement Technical Assistance Program (PTAP) of the University of Maryland

866.228.0432 www.mdptap.umd.edu

PTAP is a program of the Maryland Small Business Development Center Network (SBDC) designed to help small and minority businesses identify, bid and perform on government prime and sub-contracts. DBED and the Defense Logistics Agency of the United States Department of Defense fund this program in cooperation with the SBDC and the University of Maryland College Park.

Maryland Technology Enterprise Institute (MTECH) Bioprocess Scale-Up Facility www.mtech.umd.edu/

The Bioprocess Scale-Up Facility (BSF) is MTECH's modern bioprocessing laboratory dedicated to the development and scale-up of biotechnology products and processes. With more than 678 fermentations conducted since 1998 alone, the BSF has accelerated the R&D of local biotechnology leaders such as Human Genome Sciences, NIH and MedImmune, as well as growing Maryland start-ups such as Martek Biosciences and Digene Corporation.