



Helping Maryland's Minority Small Business Owners

U.S. Senator Ben Cardin: Government and Community Programs Resource Guide



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Dear Marylander:

When I was elected to the Senate in 2006, I requested a seat on the Senate Committee on Small Business and Entrepreneurship to make sure the concerns of Maryland's small businesses – particularly our diverse minority- and women-owned businesses – were heard in Washington.

Maryland is home to more than 580,000 small businesses – more than 200,000 of which are minority-owned and employ 8 percent of the private workforce. In fact, we have the highest rate of per-capita minority business ownership in the United States and rank second for minority women-owned firms.

But work remains to ensure the promise of entrepreneurship is available to anyone with a good idea and the determination to succeed. Communities of color face systemic barriers to credit, markets, and economic and social capital that can make the dream of business ownership a challenge. No entrepreneur should be locked out of business opportunities because of their ethnicity, socioeconomic status, or zip code.

As the Ranking Member on the Small Business Committee, I'm pleased to present this new resource guide with information for Maryland's minority-owned small businesses to start, grow, and thrive.

Inside you'll find a range of tools offered by the U.S. Small Business Administration (SBA), the federal government, and the state of Maryland, including:

- ✓ **Capital:** Financing Options to Start or Grow Your Business
- ✓ **Counseling:** Getting Help to Start Up, Market, and Manage Your Business
- ✓ **Contracting:** Winning Contracts with the Federal Government

You'll also find information for women and veteran entrepreneurs, innovators, and Maryland small businesses seeking to reach customers around the world.

I hope you find this resource guide valuable. If you have questions, need assistance with SBA, or contact information for minority small business services available in Maryland, I encourage you to visit my website (www.cardin.senate.gov) or contact one of my regional offices.



Sincerely,

Benjamin L. Cardin

Benjamin L. Cardin
United States Senator



Website
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Rockville, MD 20850
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Salisbury, MD 21801
(410) 546-4250

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509 Hart Senate Office Building
Washington, DC 20510
(202) 224-4524



Minority Small Businesses

Introduction

The fastest growing group of firms in the United States are owned by minority entrepreneurs. Maryland is no exception. In 2012, minority businesses accounted for 38 percent of all Maryland small firms, compared to 29 percent nationally.

Despite this growth, gaps in key areas remain between Maryland's minority-owned and non-minority-owned businesses. In 2012, minority-owned businesses in Maryland contributed an average 0.8 jobs to the economy, compared to 2.3 jobs for non-minority-owned businesses. Non-minority-owned firms also reported gross receipts **four times** that of minority-owned businesses.

Access to capital at reasonable rates remains the biggest obstacle to minority business success. While there is a credit gap between minority and non-minority-owned firms, the gap is most pronounced for black borrowers (58 percent reported credit availability challenges compared to 32 percent of white borrowers).

Even among high performing firms (\$1 million+ in revenue), minority-owned firms reported greater credit availability challenges than non-minority-owned

firms, with black borrowers reporting the greatest level of difficulty (49 percent vs. 24 percent).

- ✓ **Using personal funds**
86 percent of black-owned firms (compared to 76 percent of white-owned firms) use personal funds for their business, despite having a lower average net worth.
- ✓ **Online lender credit**
Minority-owned firms are more likely to seek credit from an online lender — despite low satisfaction rates and virtually no regulation.
- ✓ **Loan approval**
Among low-risk conventional loan applicants, only 56 percent of black-owned non-employer firms were approved, compared to 74 percent of white-owned non-employer firms.

Source: 2017 Small Business Credit Survey, Report on Minority Firms

MD
41.9



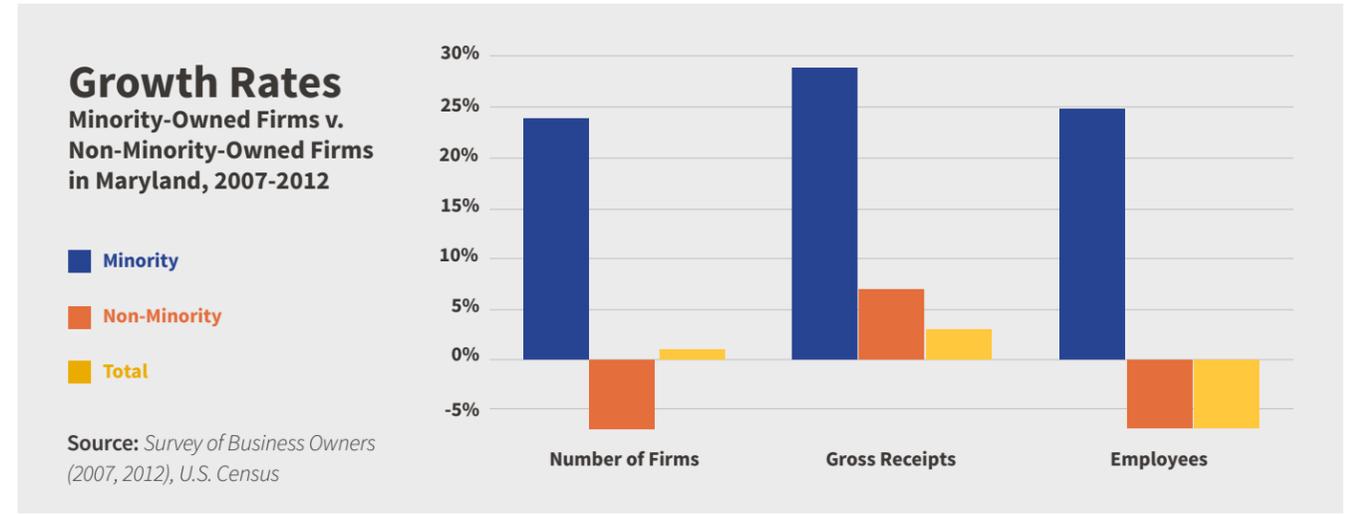
Maryland

- ✓ Maryland has the highest average number of minority-owned businesses in the country.

Top five cities in Maryland for minority business owners (minority businesses per 1,000 residents):

- 1 Capitol Heights, MD (5.3)
- 2 Beltsville, MD (2.7)
- 3 Brentwood, MD (2.5)
- 4 Gambrills, MD (2.3)
- 5 Bowie, MD (1.7)

Source: Paychex



SBA Programs

Capital

The SBA provides a range of capital services that enable Maryland's minority and women-owned small businesses to start and grow.

The **SBA 7(a) Loan Guaranty Program** is the agency's flagship capital access program and a model for public-private partnerships. It provides government backed loans for small businesses that have repayment ability, but are unable to obtain a conventional bank loan at reasonable rates. The program supports loans for international trade and export promotion, and initiatives to increase lending to minorities, women, and veterans.

- ✓ SBA makes no direct loans in the 7(a) program. It partners with private-sector lenders and guarantees those loans with zero taxpayer subsidy. The maximum loan size is \$5 million with a maximum term of 25 years so that small businesses can spread out payments and maintain a healthier cash flow.

The **7(a) Community Advantage Pilot Program** utilizes lenders that are community-based financial institutions focused on financing for women, veterans, low-income borrowers, and minority entrepreneurs just starting up or in business for a few years. The program provides access to free business counseling while applying for financing.

The **SBA Microloan Program** provides small dollar loans (up to \$50,000) to women, low-income, minority, veteran, and other small business owners through a network of qualified nonprofit intermediaries. The maximum term for a microloan is six years.

- ✓ Microloans can be used for working capital, supplies, or equipment. The program provides business-based training and technical assistance to help micro-borrowers unable to get conventional capital to start or grow a business.

The **Small Business Investment Company (SBIC) Program** provides early-stage capital to entrepreneurs. SBICs are privately-owned and managed investment funds that use their own capital plus funds borrowed with an SBA guaranty to make debt investments in qualifying small businesses.

- ✓ Some of America's most iconic brands have received investment capital from SBICs, including Apple, Tesla, Whole Foods, Staples, Intel, FedEx, and Costco.
- ✓ In 2017, the program deployed \$76 million of capital to Maryland small businesses.

More information on SBA loans is available at: www.sba.gov.



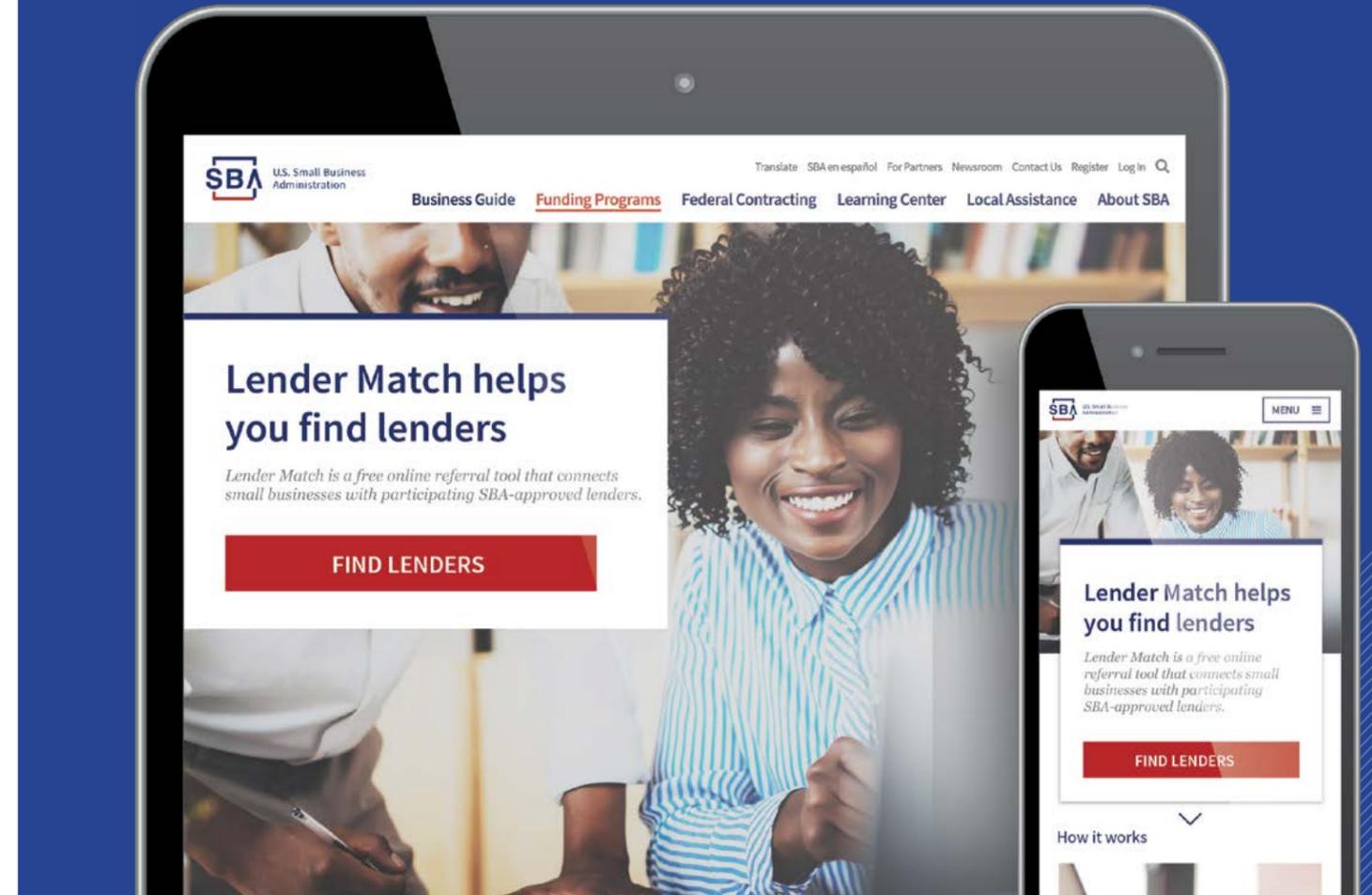
Accessing Capital in Maryland (2017)

- ✓ Minority business owners received 35 percent of 7(a) loan approvals and 43 percent of loan dollars
- ✓ Minority business owners received nearly all Microloan approvals (92 percent) and 84 percent of total dollars

Source: SBA

Looking for a lender?

SBA Lender Match (www.sba.gov/lendermatch) is a free online referral tool that connects small businesses with participating SBA-approved lenders.



How it works:



1. Describe your needs

Answer a few questions about your business in as little as five minutes.



2. Get matched in 2 days

Receive an email with contact information of lenders who express interest in your loan.



3. Talk to lenders

Compare rates, terms, fees, and more.



4. Apply for a loan

Submit loan application and paperwork. You're well on your way to securing a business loan!



Monitor Beyond Limits, Inc. (MBL)

Bel Air, MD

In 2016, Richard Jones and Timothy Williams founded MBL, which provides customers with logistics management/support, supply chain management, and transportation, postal, and janitorial services. Prior to starting their company, Jones and Williams contacted their local Small Business Development Center where they received counseling and assistance that prepared the duo for business opportunities with the federal government. MBL is a certified 8(a) business.

SBA Programs

Counseling

SBA counseling programs provide technical assistance, mentoring, and training to entrepreneurs and small business owners at every stage of the entrepreneurial journey. Services are free or low-cost and provided in partnership with nonprofits and universities.



- ✓ **Small Business Development Centers (SBDCs)** are a nationwide network of service centers and consultants available to provide free business consulting and training to help entrepreneurs write a business plan, access capital, market their products, and recover when a disaster strikes. Maryland has many SBDC offices around the state. To find a location near you, visit www.mdsbdc.umd.edu.
- ✓ **SCORE** is a national, volunteer organization, uniting more than 50 independent nonprofits. SCORE partners with more than 11,000 volunteer counselors with business experience to provide valuable management and training advice. Maryland has 10 SCORE locations (for a full list of locations, go to page 23).
- ✓ **Women Business Centers (WBCs)** help women entrepreneurs overcome the unique challenges facing women-owned businesses. The three WBCs that serve Maryland are in Rockville, Bowie, and Frederick.

- ✓ The **Emerging Leaders program** is an intensive, seven-month entrepreneurship training course. This “mini-MBA” is completely *free* to selected participants. In 2017, 18 Marylanders graduated from the program.

Consider applying to the Emerging Leaders program if your business has:

- ✓ Annual revenues of at least \$400,000;
- ✓ Been in business for at least three years;
- ✓ At least one employee (other than self).

More information on SBA counseling is available at: www.sba.gov

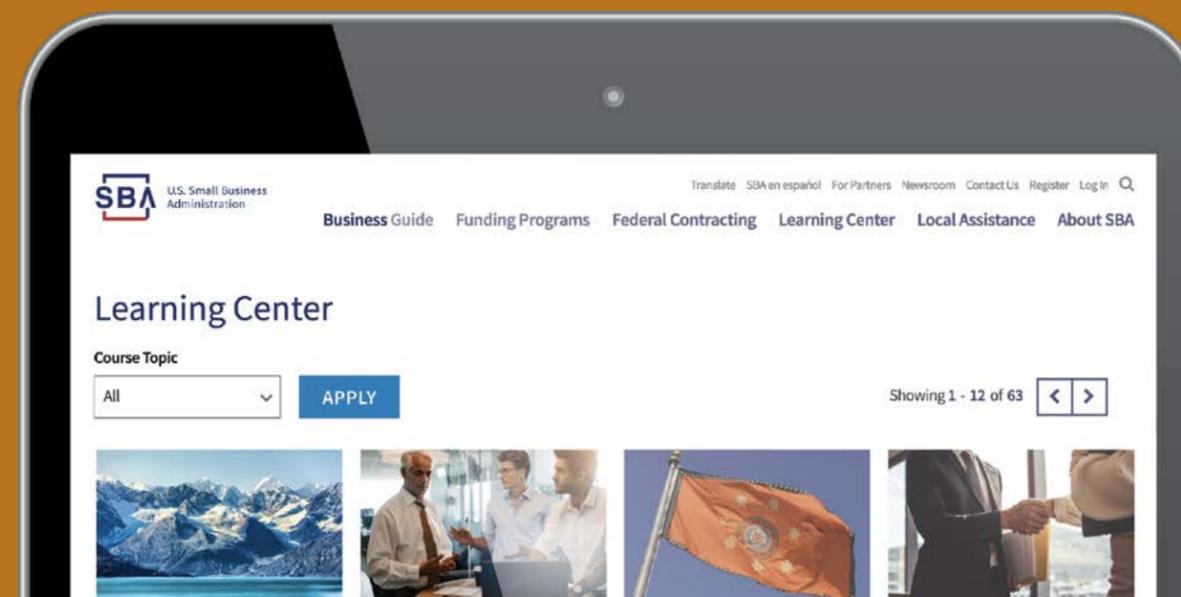
Interested in online learning?

SBA's Online Learning Center has more than 60 courses to help you research, plan, and turn your ideas into a business, including: How to write a business plan, financing options, navigating legal requirements, marketing and accounting, and government contracting.

Online course on how to build a loan package?

Q Search

Visit www.sba.gov/course for more information.



Plan your business

Courses designed to help you research, plan, and turn your ideas into a great business.



How to write a business plan

Learn the importance of business planning, the components of a business plan, and see sample plans and resources.



Legal requirements

An overview of legal requirements for small businesses and how they can impact you.



Financing options

An introduction to financing options for your small business.



Young entrepreneurs

Introduces young entrepreneurs to the basics of creating and financing a successful business.

SBA Programs

Contracting



The U.S. government is the world's single largest buyer of goods and services. SBA works with federal agencies to award at least 23 percent of all prime government contracts to small businesses, including specific goals for small disadvantaged businesses, women-owned small businesses, service-disabled veteran-owned small businesses, and businesses located in historically underutilized business zones.

SBA has a variety of programs to help small businesses compete for federal contracts.

The **8(a) Business Development Program** provides nine-year development and transition assistance to socially and economically disadvantaged small firms. The program offers one-on-one training and counseling, matchmaking opportunities with federal buyers, and technical guidance. Learn more: www.sba.gov/8a.

- ✓ Procurement Technical Assistance Centers (PTACs) are available to help small businesses navigate the complex contracting process. The Maryland PTAC office is in College Park. Learn more:

www.sba.gov/tools/local-assistance/ptac.

Frequently Asked 8(a) Questions:

What is “economic and social disadvantage”?

Economically and socially disadvantaged individuals are those whose ability to compete in the free market have been hurt by barriers to accessing capital and credit and those who have experienced racial or ethnic prejudice in America due solely to their identities as a member of a racial or ethnic group.

What shows a lack of “good character”?

Those who are currently incarcerated, on parole, or on probation are ineligible for consideration for the 8(a) program. While previous indictments, guilty pleas, or civil judgments against a firm or principal can demonstrate lack of business integrity, this is handled on a case-by-case basis. Finally, violations of SBA regulations, knowingly submitting false information during the application process, debarment or suspension of individuals or firms, and failure to pay outstanding debts to the Federal Government all demonstrate lack of good character for 8(a) purposes.

What is “potential for success”?

In general, a business must be operating in its primary industry classification for at least two full years immediately prior to its application date in order to be considered. For this requirement, the SBA considers a firm's access to credit and capital, as well as technical and managerial experience of the firm's managers, the firm's operating history, and the firm's record of performance on previous contracts.

Interested in Maryland state contracting opportunities?

The eMaryland Marketplace is Maryland's online procurement system and provides small businesses with easy access to state procurement information.

Learn more at: procurement.maryland.gov



To qualify for the 8(a) program, follow this eligibility checklist:

- Be a small business (visit www.sba.gov to see if your business in your particular industry qualifies as small)
- Be owned by someone whose average adjusted gross income for three years is \$250,000 or less
- Have not already participated in the 8(a) program
- Be owned by someone with \$4 million or less in assets
- Be at least 51 percent owned and controlled by U.S. citizens who are economically and socially disadvantaged
- Have the owner manage day-to-day operations and also make long-term decisions
- Be owned by someone whose personal net worth is \$250,000 or less
- Have all its principals demonstrate good character
- Show potential for success and be able to perform successfully on contracts

SBA Programs

Contracting



A **Small Disadvantaged Business (SDB)** is a small business at least 51 percent-owned and controlled by one or more individuals who are socially or economically disadvantaged. Learn more: www.sba.gov/sdb.

The **Women-Owned Small Business (WOSB)** Federal Contract Program directs certain federal contracts to eligible women-owned and economically disadvantaged women-owned small businesses (EDWOSB). Learn more: www.sba.gov/wosb.

Service-Disabled Veteran-Owned Small Businesses (SDVOSB) are required to receive not less than 3 percent of

federal contract and subcontract awards. SDVOSBs must be owned and controlled by one or more individuals with a service connected disability. Learn more: www.sba.gov/ovbd.

The **Historically Underutilized Business Zones (HUBZone)** program helps small firms in distressed urban and rural communities gain preferential access to federal contract opportunities.

- ✓ HUBZones in Maryland include the entirety of Dorchester and Garrett counties, as well as areas of Baltimore, Fredrick, Hagerstown, Aberdeen, and Silver Spring.

Learn more: www.sba.gov/hubzone.

CONTRACTING SUCCESS STORY



Taylor Made Transportation Services, Inc.

Baltimore, MD

Founded in 1996, Taylor Made Transportation Services is a full-service transportation provider. CEO Allen Taylor provides door-to-door transportation services for children, the elderly, and persons with disabilities, as well as transportation consulting, logistical, courier, and emergency management services. Taylor built his business after becoming certified as an SBA 8(a) business, a Small Disadvantaged Business, and a HUBZone business, designations that opened opportunities to federal government contracting.

Is there a SBA contracting program for me?

SBA has programs to help businesses owned by socially and economically disadvantaged individuals, women, or located in HUBZones compete for government contracts. To be eligible, businesses must be government certified.

What steps can I take to make my business contract-eligible?

Search



Steps to become certified:

1. Make sure you're eligible. Visit www.certify.sba.gov to check criteria.
2. Register your business with System for Award Management (SAM) at www.sam.gov
3. Self-certify your business at www.certify.sba.gov
4. Update your status in SAM at www.sam.gov
5. Search for contracting opportunities on the FedBizOpps database at www.fbo.gov

Additional government certification resources:

Department of Veteran's Affairs
www.va.gov/osdbu/verification

Certifications include: Service-Disabled Veteran-Owned Small Business (SDVOSB) and Veteran-Owned Small Business (VOSB)

Maryland Department of Transportation
www.mdot.maryland.gov/newMDOT/MBE/Index

Certifications include: Minority Business Enterprise (MBE), Disadvantaged Business Enterprise (DBE), and Small Business Enterprise (SBE)

SBA Programs

Reaching Foreign Markets

Although 96 percent of the world's customers live overseas, only one percent of all small- and medium-sized businesses currently export. An even smaller percentage of minority-owned small businesses export.

- ✓ In 2007, minority business enterprises experienced growth in size, employees, and productivity from exporting, especially when compared to comparable minority-owned non-exporting firms.
- ✓ In 2007, exports accounted for 14.4 percent of total receipts of minority-owned exporters compared with 5.4 percent of total receipts for non-minority-owned exporters.
- ✓ Minority-owned exporters are twice as likely to export as non-minority companies, three times as likely to have international operations, [and] six times as likely to transact business in a language other than English.

The **State Trade and Export Promotion (STEP) program** awards competitive grants to support export programs like trade show exhibitions, training workshops, and trade missions that help small businesses reach customers in global markets. Learn more at www.sba.gov

The **Export Working Capital Program** increases flexibility for exporting small businesses with loans that include a 90 percent guaranty and accelerated turnaround times. Financing (up to \$5 million) is available for day-to-day operations, advance orders with suppliers, and to refinance existing debts. Learn more at www.sba.gov

Source: MBDA, U.S. Census Bureau



Additional Exporting Resources

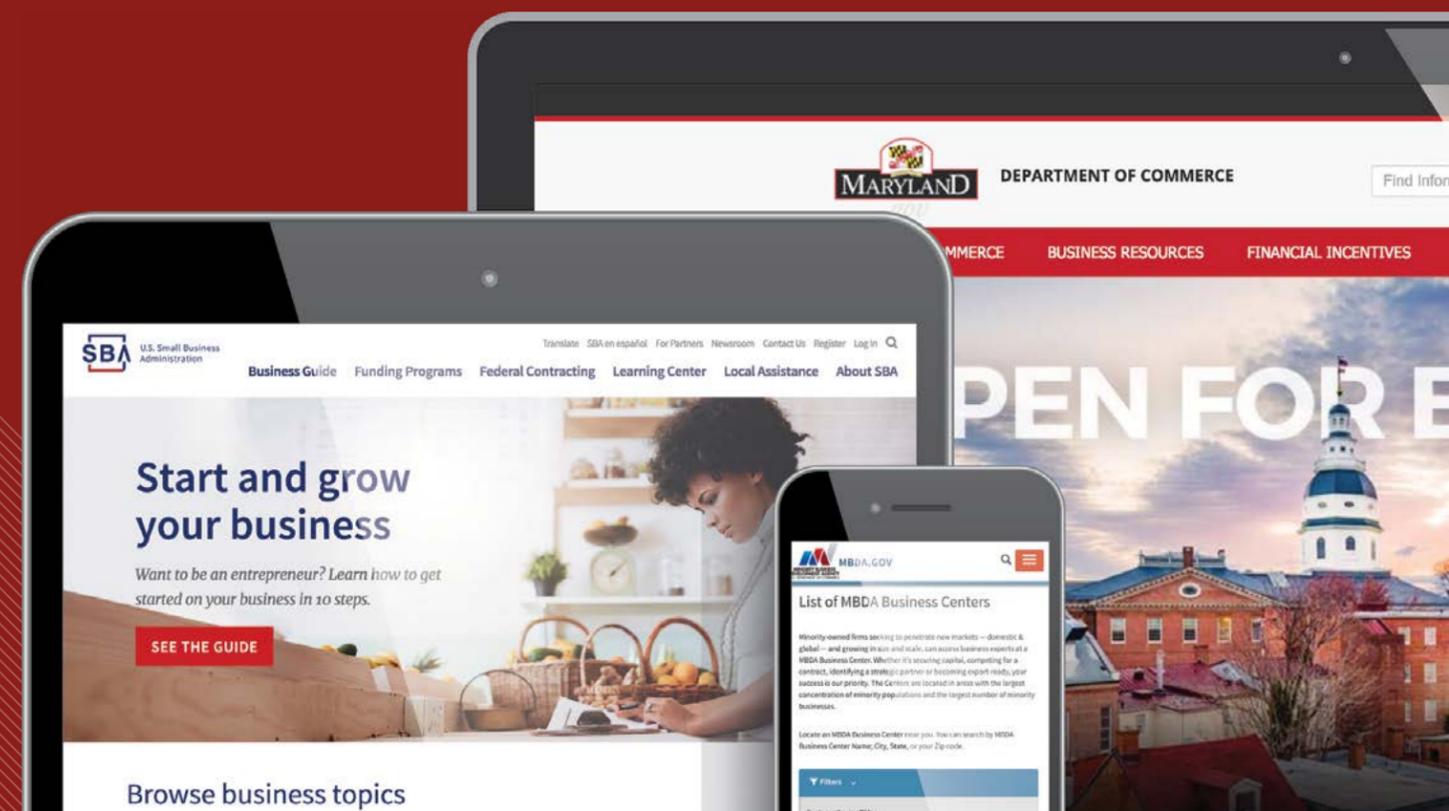
The **Minority Business Development Agency (MBDA)** is the only federal government agency dedicated to the development and growth of minority-owned businesses (typically with revenues exceeding \$1 million). The agency supports job growth and economic expansion through technical assistance and a network of 39 MBDA Business Centers. Since 2009, MBDA has helped clients access \$26 billion in contracts and capital, and sustain 87,000+ jobs. Learn more at www.mbda.gov

The **Maryland's Department of Commerce** promotes initiatives to boost international exports through new foreign offices, international trade shows, and by partially funding the ExportMD program. Learn more at www.commerce.maryland.gov

The **Maryland's ExportMD Program** offsets the costs of international marketing for the state's small and mid-sized companies. Maryland companies are eligible for up to \$5,000 in reimbursement for expenses associated with international marketing projects (including trade show fees, airfare, translation of brochures, and web site development). Learn more at www.commerce.maryland.gov

Need small business export assistance?

SBA has many resources to help small businesses reach foreign markets. Whether you and your business are interested in exploring international trade shows, exports, gaining tech assistance, or need financing, the SBA has various resources to help!



Quick Links

Maryland's Department of Commerce
International exports, trade shows, partial funding of ExportMD program.
www.commerce.maryland.gov

Maryland's ExportMD Program
Offsetting costs, reimbursement for expenses for marketing.
www.commerce.maryland.gov

Minority Business Development Agency (MBDA)
Development and growth of minority-owned businesses, tech assistance & network.
www.mbda.gov

SBA's Export Working Capital Program
Export loans, financing for operations, advance orders, and refinancing.
www.sba.gov

SBA's State Trade and Export Promotion (STEP) program
Competitive grants for trade shows, training workshops, and trade missions.
www.sba.gov



SBA Programs

Innovation



The **Small Business Innovation Research (SBIR)** and **Small Business Technology Transfer (STTR)** programs increase the utilization of small, high technology firms in federal research and development (R&D) needs, foster more participation of women and underrepresented individuals in the R&D process, stimulate partnerships between small businesses and universities and federal labs, and expand the commercialization of federally funded R&D.

More information on SBA innovation programs is available at: www.sba.gov

- ✓ Maryland ranks fourth in the nation for the most SBIR and STTR awards.

CONTRACTING SUCCESS STORY



NewWave Telecom and Technologies Inc. Elkridge, MD

NewWave Telecom and Technologies is a full-service Information Technology (IT) and Business Services company founded in 2004. President and CEO, Patrick B. Munis, and his family came to the United States from Lagos, Nigeria. Revenues for the growing business recently topped \$19 million and Munis opened a satellite office in Baltimore. To achieve this growth, Munis used SBA's 8(a) Business Development Program and SBA financing.

Looking for funding for your innovative ideas?

Challenge.gov is a listing of challenge and prize competitions, all of which are run by more than 102 agencies across federal government. These problem-solving events include idea, creative, technical and scientific competitions in which U.S. federal agencies invite the public's help to solve perplexing mission-centric problems.

Challenges posted by the Small Business Administration

Search

<p>Software/Apps</p>	<p>Ideas</p>	<p>Designs</p>
<p>Scientific/Engineering</p>	<p>Multimedia (photo, video, poster)</p>	<p>Other</p>

Visit www.challenge.gov for details on various competitions.

Supporting Underserved Business Owners

Women Entrepreneurs

While women entrepreneurs create new businesses, disrupt established industries, and develop innovative products at a record pace, they still face institutional barriers to starting a business that make financial parity with male entrepreneurs a challenge.

Today, there are more than 11 million women-owned firms. The number of women-owned firms grew by 45 percent between 2007 and 2016 – a rate five times faster than the national average. Seventy-eight percent of these new businesses – nearly 2.8 million – are owned by women of color.

In Maryland, women own half of all minority-owned small businesses, and minority women are driving small business growth:

- ✓ Between 2007 and 2012, the number of minority women-owned businesses in Maryland increased by 47 percent compared to 20 percent of minority male-owned businesses.

On average, women-owned businesses grow more slowly and earn less than male-owned firms. They employ only 8 percent of the nation's private workforce and produce 4 percent of revenues, a share that has remained the same for two decades.

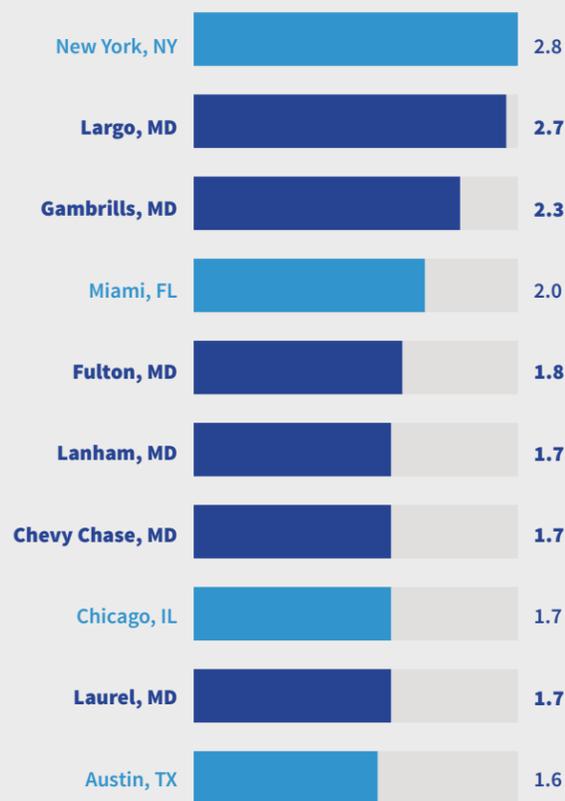
- ✓ Women receive just 16 percent of all conventional small business loans and only 4 percent of the total dollar amount.
- ✓ In 2016, women received 2 percent of venture capital funding, with women of color receiving only 0.2 percent of venture capital funding.

The **Women-Owned Small Business (WOSB)** Federal Contract Program directs certain federal contracts (set-asides) to eligible women-owned and economically disadvantaged women-owned small businesses (EDWOSB). Learn more: www.sba.gov/wosb.

Women Business Centers (WBCs) help women entrepreneurs overcome the unique challenges facing women-owned businesses. The three WBCs that serve Maryland are in Rockville, Bowie, and Frederick. Learn more: www.marylandwbc.org

Source: 2012 Survey of Business Owners, U.S. Census

Six of the top 10 U.S. cities with the greatest average number of minority women-owned businesses are located in Maryland.



Source: Paychex

Is my business eligible?

Is there an SBA program to certify my women-owned business?

To become eligible for women-owned small business certifications, your business must have fewer than 500 employees, must be 51% owned by women who are U.S. citizens, manage day-to-day operations, and make long-term decisions about the company.



Woman-Owned Certification for your Small Business



Gain Access to Federal Contracts



Visit www.certify.sba.gov for more information.

Eligibility

Am I eligible for woman-owned small business certification?

- A small business (fewer than 500 employees)?
- At least 51 percent owned and controlled by women who are U.S. citizens?
- Do women manage day-to-day operations and also make long-term decisions?

Can my women-owned business access federal set aside contracts?

- Do you meet the requirements of the women's contracting program?
- Are you owned and controlled by one or more women, each with a personal net worth less than \$750,000?
- Are you owned and controlled by one or more women, each with \$350,000 or less in adjusted gross income averaged over the previous three years?
- Are you owned and controlled by one or more women, each with \$6 million or less in personal assets?

Supporting Underserved Business Owners

Veteran Entrepreneurs

The nationwide **Veterans Business Outreach Center (VBOC)** network provides one-stop-shop entrepreneurial development services such as business training, counseling, and resource partner referrals to transitioning service members, veterans, National Guard & Reserve members, and military spouses interested in starting, purchasing, or growing a small business. The VBOC that serves Maryland is located in Springfield, VA.

The **National Center for Veteran Institute for Procurement (VIP)** is an educational training program for owners, principals, and C-level executives of veteran-owned businesses. Working in partnership with private sponsors, the state of Maryland, and the SBA, VIP offers its courses for free to selected participants. The VIP program is a 27-hour, 3-day comprehensive certification program instructed by professional service experts, government officials, and agency representatives.

There are three tracks:

- ✓ **VIP GROW** is designed for veteran-owned businesses to increase their ability to win government contracts by establishing best business practices.
- ✓ **VIP START** is designed for veteran-owned businesses that want to enter or expand their business growth into the federal marketplace through best business practices.
- ✓ **VIP INTERNATIONAL** is designed for veteran-owned small businesses that want to enter and/or expand their federal and commercial contracting opportunities overseas.

More information on SBA veteran programs is available at: www.sba.gov



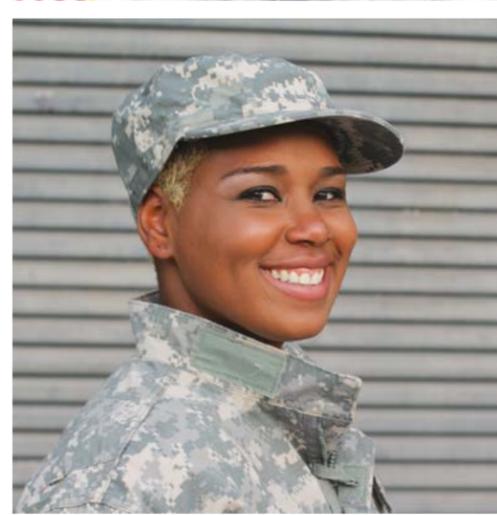
COUNSELING SUCCESS STORY



The Startup Nest (TSN)

Baltimore, MD

TSN is Maryland's largest, minority-owned business incubator and co-working space. Founded by Kyle O'Connor, an entrepreneur, TSN fosters impactful economic development, promotes diverse and inclusive innovation, and offers access to domestic and international professional networks. TSN is located in a federal Historically Underutilized Business Zone, which allows members to take advantage of critical business and government contracting opportunities.



Maryland Small Business Contact Information

Maryland Contact Information (federal, state, local)

Maryland SBA District Office
Stephen D. Umberger, District Director
 100 South Charles Street, Suite 1201
 Baltimore, MD 21201

(410) 962-6195
stephen.umberger@sba.gov

Washington SBA D.C. District Office
Antonio Doss, District Director
 409 3rd Street SW, 2nd Floor
 Washington, DC 20416

(202) 205-8800
antonio.doss@sba.gov

Maryland Small Business Development Center
Renee Sprow, State Director
 7100 Baltimore Avenue, Suite 401
 College Park, MD 20740-3640

(301) 403-8300
Rsprow@mdsbdc.umd.edu
mdsbdc.umd.edu

Rockville Economic Development, Women's Business Center
 51 Monroe Street, PE-20
 Rockville, MD 20850

(301) 315-8091
marylandwbc.org

Hagerstown SCORE
 14 North Potomac Street, Suite 200 B
 Hagerstown, MD 21740

(301) 766-2043
hagerstown.score.org

Frederick County SCORE
 4539 Metropolitan Court
 Frederick, MD 21704

(240) 215-4757
frederick.score.org

Greater Baltimore (Main Office) SCORE
 100 South Charles Street, Suite 1201
 Baltimore, MD, 21201

(410) 962-6195
greaterbaltimore.score.org

Greater Baltimore SCORE
 Baltimore County Small Business Resource Center
 102 W. Pennsylvania Ave, Suite 101
 Towson, MD, 21204

(410) 825-6200
greaterbaltimore.score.org

Greater Baltimore (Baltimore- Baltimore City) SCORE
 1101 E. 33rd Street, Suite C-307
 Baltimore, MD, 21218

(443) 451-7160
greaterbaltimore.score.org

Greater Baltimore (Baltimore-Howard County) SCORE
 9250 Bendix Road
 Columbia, MD 21045

(410) 962-2233
greaterbaltimore.score.org

Greater Baltimore (Baltimore-Harford County) SCORE
 401 Thomas Run Road
 Belair, MD, 21015

(410) 836-4237
greaterbaltimore.score.org

Mid-Shore SCORE
 101 Marlboro Ave Talbot County Chamber of Commerce
 Easton, MD 21601

(877) 572-0735
midshore.score.org

Southern Maryland SCORE
 134 Holiday Court, Suite 316
 Annapolis, MD 21401

(410) 266-9553
southernmaryland.score.org

Upper Shore SCORE
 122 N. Cross Street
 C/O Kent County Chamber of Commerce
 Chestertown, MD 21620-1547

(410) 810-2969
uppershore.score.org

Veterans Business Outreach Center (VBOC)
 Community Business Partnership
 6564 Loisdale Court, Suite 600
 Springfield, VA 22150

(703) 768-1440

Governor's Office of Small, Minority and Women Business Affairs
Eduardo Hayden, Small Business Outreach Manager
 100 Community Place, 3rd Floor
 Crownsville, MD 21032

(410) 697-9606
eduardo.hayden@maryland.gov

Maryland Department of Commerce
Sean McEvoy, Small Business Resources
 World Trade Center Baltimore
 401 E Pratt Street
 Baltimore, MD 21202

(410) 767-5675
sean.mcevoy@maryland.gov

Minority Business Development Agency (MBDA) Contact Information

Baltimore MBDA Advanced Manufacturing Center
 1101 East 33rd Street, Suite 308
 Baltimore, MD 21201

(443) 401-0242
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