Montgomery County
MARYLAND

DEPARTMENT OF ECONOMIC DEVELOPMENT

RESOURCES & PROGRAMS

for Small Businesses

MONTGOMERY COUNTY, MARYLAND

RESOURCES AND PROGRAMS

for

SMALL BUSINESSES

MONTGOMERY COUNTY
Department of Economic Development

2008

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Message

Montgomery County is one of the country's most desirable communities. We boast appealing neighborhoods, excellent business tax incentives, first-rate educational institutions, convenient transportation, and an abundance of recreational amenities.

With millions of dollars in new investments in our downtowns, Montgomery County offers the ideal balance of commercial growth and quality of life. We are committed to doing whatever we can to ensure our neighborhoods and our businesses; small, medium, and large; continue to grow and thrive.

MONTGOMERY COUNTY
Department of Economic Development
111 Rockville Pike, Suite 800, Rockville, Maryland 20850
(240) 777-2000 Voice
(240) 777-2001 Fax

Business Empowerment

This division evaluates the specific needs of the county's small, minority and women owned business community and implements targeted programs and services to meet those needs. This division includes the Business Innovation Network, Small Business Services and Strategic Development for Minority and Women Businesses. The ultimate goal is to assist with and ensure the continued growth and success of this important segment of the county's economy.

Marketing and Business Development

This division promotes the assets, advantages, and opportunities available within Montgomery County for domestic and international businesses and provides services that result in the attraction and retention of those businesses to the County. This division works with specialized industry sectors including telecommunications, biotechnology, information technology, advanced engineering and professional services. A major focus is placed on the prospect companies generated by the department's business development specialists.

Finance and Administration

This division is responsible for all departmental administrative efforts, which include direct services for fiscal and contract management, strategic planning, and special projects. The program administers four financing programs under the Economic Development Fund: the Economic Development Grant and Loan Program, the Technology Growth Program, and the Small Business Revolving Loan Program, the Impact Assistance Fund, and the Micro-Enterprise Loan Program.

Workforce Investment Services

The mission of the Montgomery County Division of Workforce Investment Services (WIS) is to ensure that Montgomery County has a well-prepared, educated, and trained workforce to meet the current and future needs of businesses. It also ensures the county workforce has the tools and resources to successfully compete in an evolving economy.

Agricultural Services

This division encompasses the promotion of agriculture as a viable component of the County's business and economic sector, as well as the preservation of farmland as a resource for future agricultural production capabilities. The Department of Economic Development co-sponsors farmers' markets, an annual farm tour, and other activities that promote agricultural products.

Visit *www.smartmontgomery.com* to learn more about small business services.

REGIONAL SERVICES CENTERS

- **Bethesda-Chevy Chase Regional Services Center**

The Bethesda-Chevy Chase Regional Services Center works with individuals, civic organizations, community groups and the business community to resolve community problems and to improve the quality of life in the region. Contact the Center if you have a question about where to call for a particular government or community service, if you have a problem with a County service or if you have a community concern that you would like to bring to the County's attention.

The Center collaborates with the community to address homelessness, drug alcohol and violence prevention, central business district concerns, programs for senior citizens, urban greening and landscaping, local transportation systems, pedestrian safety, and community services.

The Center offers services including sale of senior citizen and disabled Metro Farecards, Ride On 20 Trip Tickets, Youth Cruiser Passes, free composting bins, applications for a variety of County, State and Federal programs, voter registration materials, newcomer's packets, and information on the Regional Services Area and the County.

Contact: *Deborah J. Snead, Director*
Bethesda-Chevy Chase Regional Services Center
4805 Edgemoor Lane
Bethesda, MD 20814
(240) 777-8200
(240) 777-8212 TDD
(240) 777-8211 Fax
bethesda.citizen@montgomerycountymd.gov

- **East County Regional Services Center**

The East County Regional Services Center links Montgomery County Services with citizens and businesses within the communities of Burtonsville, Colesville, Cloverly, Fairland, and White Oak. The Center functions to bring the County government closer to the East County communities. The Regional Services Center offers problem-solving assistance to neighborhoods, individuals, businesses, and County agencies; coordinates direct service delivery, focusing on the particular needs of each region; and works with a regional Citizens Advisory Board appointed by the County Executive and approved by the County Council. The Center is open from 8:30 a.m. to 5:00 p.m. Monday through Friday. Community meeting rooms are available for reservation.

Contact: *Anise Key Brown, Director*
East County Regional Services Center
3300 Briggs Chaney Road
Silver Spring, MD 20904
(240) 777-8400
(240) 777-8410 Fax
(240) 777-8418 TTY
eastco.citizen@montgomerycountymd.gov

- **Mid-County Regional Services Center**

This Center works directly with businesses, community groups, residents, the Mid-County Citizens Advisory Board, the Wheaton Urban District Advisory Committee, the Wheaton Redevelopment Program, and numerous public and private agencies to assess and address regional problems and to foster public private partnerships to enhance the development of the Mid-County areas. Business services available at the Center's Administrative Office: information and referral to County assistance programs and services, purchase of Metro and Ride-On Transit Fare Cards, Notary Public Services, and voter registration. Mid-County Regional Service Center (MCRCS) also maintains a 7-day, 24-hour hotline and services directory providing information, directions to MCRSC, newsletter subscription, complaint line regarding code violations, trash, and other problems that may require a government response. Contact (240) 777-8120.

The Wheaton Urban District provides all downtown businesses, residents and visitors enhanced levels of services: maintenance, safety, assistance with community events and activities, marketing brochures, trash removal, etc. The Urban District's Clean and Safe Teams maintain a safe and inviting environment for businesses, visitors and residents by activities such as routine neighborhood patrols, hospitality and information activities, and maintenance and beautification projects. The Teamwork includes graffiti removal, litter collection, the addition and maintenance of downtown planters, bicycle patrols, "buddy escorts," providing "jump starts" for vehicles, and assisting with community functions, festivals, and concerts. Contact the Clean and Safe Team at (240) 777-8124.

The Urban District's marketing function provides community events in Wheaton, such as the Taste of Wheaton, Wheaton Sparkles on the 4th, summer concerts, publication of the Wheaton Restaurant Guide and Wheaton Guide to Wheaton Businesses, and liaison services to small businesses for resources and assistance. Contact the Urban District Marketing Manager Leslie Maxam at (240) 777-8106.

The MCRSC provides administrative and staff support to two County Executive's appointed and County Council confirmed advisory groups: the Wheaton Urban District Advisory Committee (WUDAC) and the Mid-County Citizen Advisory Board (MCCAB). The eleven-member WUDAC advises County officials on issues affecting the revitalization and the economic and physical development of the Wheaton Urban District.

Contact: *Natalie Cantor, Director*
Mid-County Regional Services Center
2424 Reedie Drive
Wheaton, Maryland 20902
(240) 777-8100
natalie.cantor@montgomerycountymd.gov
www.montgomerycountymd.gov\midcounty

- **Silver Spring Regional Services Center**

The Center links Montgomery County Services to the residents and businesses in the Greater Silver Spring Community. In addition to addressing specific issues based on location, the Center coordinates and promotes business assistance services. The staff administers the Enterprise Zone Tax Credits and the Green Tape Process. Businesses and owners of commercial property in the Silver Spring Enterprise Zone area may be eligible for employment and property tax credits if they meet the requirements for eligibility. The Green Tape is a fast track review for downtown building permits.

Montgomery County created the Silver Spring Urban District to provide enhanced levels of services to Downtown Silver Spring. The Urban District's mission is to make Silver Spring a better place to live, work, shop, visit, and do business. This mission is accomplished through three important functions: (1) Clean (2) Safe and (3) Promotion.

The Silver Spring Maintenance Team provides various maintenance services in the public right-of- way, including landscaping, power washing, flower installation, litter collection, general cleaning of streetscape furniture, graffiti removal and snow removal.

The Silver Spring Safe Team provides good-will ambassadors to assist the public with many things like buddy escort service, garage and street safety patrols, motorist assistance and providing directions and information.

The Urban District, the Silver Spring Regional Center, and the Montgomery County Recreation Department promote, organize, and staff all the public events in the downtown area such as the summer concert series, the Thanksgiving Parade, the Arts & Humanities Festival, 5K runs, lunchtime street concerts, and the outdoor film festival. The Silver Spring Urban District publishes a Silver Spring Arts and Entertainment Guide.

Contact: *Gary Stith, Director*
Mel Tull, Enterprise Zone and Green Tape Manager
Silver Spring Regional Services Center
8435 Georgia Avenue
Silver Spring, Maryland 20910
(301) 565-7300
(800) 735-2258 TTY
(301) 565-7365 Fax
gary.stith@montgomerycountymd.gov
mel.tull@montgomerycountymd.gov
www.montgomerycountymd.gov

- **Upcounty Regional Services Center**

The Upcounty Regional Services Center bridges the gap between citizen needs and County public services. The Center offers problem solving assistance to neighborhoods, individuals, businesses, and County agencies. Community liaisons work with local groups and the County departments to coordinate policy making. The Center's Director works with the Upcounty Citizens Advisory Board to provide the County Executive and the County Council with an assessment of needs of the Upcounty area and possible solutions.

The Upcounty Regional Services Center provides a variety of services including the Germantown Community Library, Recreation and Parks offices, Health and Human service agencies, a day care center, four meeting rooms, and regional offices of the Montgomery County Public Schools. The Montgomery County Conference and Visitors Bureau are also located in the Center.

The Upcounty area encompasses communities including Gaithersburg, Germantown, Clarksburg, Damascus, Goshen, Laytonsville, Derwood, North Potomac, Darnestown, Boyds, Montgomery Village, Barnesville, Dickerson, Poolesville, Washington Grove, Beallsville, Hyattstown and Tobytown.

Contact: *Catherine Matthews, Director*
Upcounty Regional Services Center
12900 Middlebrook Road, Suite 1000
Germantown, Maryland 20874
(240) 777-8000
(240) 777-8001 Fax
(240) 777-8002 TTY
catherine.matthews@montgomerycountymd.gov
mailto:upcounty.citizen@co.mo.md.us

TECHNICAL ASSISTANCE SERVICES

- **Chambers of Commerce**

Each Chamber of Commerce provides business services to their members. These services include public policy activities, business resources, and economic development services. A list of the chambers and other business organizations are under the **Chambers of Commerce/Business Organizations** section of this booklet.

- **Charles W. Gilchrist Center for Cultural Diversity**

The Charles W. Gilchrist Center for Cultural Diversity provides a welcoming environment to new immigrants and residents in which they learn laws and behavioral expectations that govern the community. It also serves as a central point of contact to County and other community services and is a resource for acquiring language and job skills.

The Gilchrist Centers located at Wheaton and Germantown offer:

Information and Referral
Focuses on the needs of new immigrants and new residents to the County. Programs include English as a Second Language, Basic Legal Assistance (Civil and Immigration), and informational seminars on a variety of themes. It also includes an extensive Information and Referral System.

A Cultural Program Component
Includes educational programs concentrating on culture, cultural competency, diversity and intercultural relations, as well as social events.

A Small Business Development Component
Includes informative seminars, workshops, and classes for the multicultural population on how to establish, finance, and efficiently operate a small business. It includes the Community Business Area located within the center.

The Cultural Ambassador Volunteer Program assures volunteer involvement by actively recruiting community organizations, government agencies, and corporate sponsors to assist in the Center's programming and services. The Cultural Ambassador Volunteer Program assures volunteer involvement by actively recruiting all community members, including professionals, retirees, students, and corporations.

Contact: Charles W. Gilchrist Center for Cultural Diversity

11319 Elkin Street and	12900 Middlebrook Road
Wheaton, Maryland 20902	Germantown, Maryland 20874
(240) 777-4940	(240) 777-6945
(240) 777-4941 Fax	(240) 777-6945

- **Gateway Avenue Georgia Avenue Revitalization Corporation**

The Gateway Avenue Georgia Avenue Revitalization Corporation has contracted to provide major façade upgrades for properties along upper Georgia Ave. of the District of Columbia and at the entrance to Silver Spring. This architectural reconstruction is to the storefronts of numerous viable businesses on Georgia Avenue.

Contact: *Gracie Baten, President*
Maryland/Montgomery County Office
8001 Kennett Street, Suite 3
Silver Spring, MD 20910-4870
(301) 562-1400
(301) 562-5945 Fax
gracie.baten@firstunion.com
www.gatewaycdc.com

- **Howard University Continuation Education**

Howard University Continuing Education (HUCE) actively participates in grant and contract training for government and private firms. Education and training opportunities are provided through its faculty, which includes experienced professors and industry and trade experts.

Contact: *Peggy Berry, Ph.D., Director*
Howard University Continuing Education
1100 Wayne Ave, Suite 100
Silver Spring, Maryland 20910
(301) 585-2295
pberry@con-ed.howard.edu
www.con-ed.howard.edu

- **Hispanic Business Foundation of Maryland, Inc.**

Hispanic Business Foundation of Maryland Inc. (HBF), 501(c) (3) is a non profit organization that provides technical assistance and economic development services to small businesses in the State of Maryland, Virginia and District of Columbia, focused on minority owned small businesses, with special outreach to Hispanic owned businesses.

Since 2001, the Hispanic Business Foundation has been working developing programs to help small business owners to improve or innovate their products and services getting a better competitive position to access government and private bids. The Foundation has developed two main programs: The Mario Loiederman Procurement Center and the Virtual Business Incubator. The first focuses on provide technical assistance to entrepreneurs to access government contracts, and the second focuses on organizing new entrepreneurs to build new business with mentors and services shared with high priority to access capital resources.

Today, The Hispanic Business Foundation is working to implement a new program to provide microloans for just started business owners through agreements with financial institutions.

Contact: Hispanic Business Foundation
150 Maryland Avenue
Rockville, Maryland 20850
(240) 314-7171
(240) 453-0606 Fax
info@mdhbf.org
www.mdhbf.org

- **Latino Economic Development Corporation**

The Latino Economic Development Corporation (LEDC) provides knowledge, skills, and capital to Latinos and others in the Washington, DC area to achieve financial stability and growth. LEDC has many services to help small businesses grow: courses and workshops, technical assistance, loan financing and packaging, façade improvements, and business association development. All of LEDC's services are offered in Spanish and English.

Contact: *Daniel Parra, Business Program Manager*
Maryland Business Program Director
Latino Economic Development Corporation
11319 Elkin Street
Wheaton, MD 20902
(240) 777-4960
(240) 777-4941 Fax
dparra@ledcdc.org
www.ledcdc.org

- **Montgomery County Department of Housing and Community Affairs**

The Department of Housing and Community Affairs (DHCA's) Community Development Division is responsible for administering the Department's major federal grants and implementing the County's Commercial Revitalization Program. Commercial Revitalization staff works to develop and implement strategic revitalization plans for older commercial areas. County funds are made available to owners to encourage renewal and modernization of older shopping areas and to merchants for the purpose of updating their businesses. Staff utilizes Federal and State grants and County funding to implement streetscape improvements. Technical assistance is provided in such areas as market analysis, parking and circulation studies, site and building evaluations, and building façade design recommendations. The staff also assists in securing business financing from public and private sources. Other programs and services available from DHCA have benefited Wheaton property owners and merchants.

The Façade Easement Program provides financial incentives to commercial property owners by allowing them to sell control of a building's exterior to the County. Another incentive program, the Store Front Canopy Grant Program, provides financial assistance

to property owners and merchants interested in implementing low cost improvements to their building façade by installing canopies and signs.

Contact: Department of Housing and Community Affairs
Commercial Revitalization Section
100 Maryland Avenue, 4th Floor
Rockville, Maryland 20850
(240) 777-3600
www.montgomerycountymd.gov/dhca

- **The Maryland-National Capital Park and Planning Commission**

The staff of the Montgomery County Department of Park & Planning provides recommendations, information, analysis and services to Montgomery County Planning Board, County Council, County Executive, other agencies of government, and the general public. The Department is responsible for the preparation of master plans and sector plans. The Department gathers and analyzes various types of census, demographic and development data for use in reports concerning housing, employment, population growth, and other topics of interest to the business community and the general public.

Contact: Montgomery County Planning Board
Montgomery County Department of Park & Planning
Maryland-National Capital Park & Planning Commission
8787 Georgia Avenue
Silver Spring, Maryland 20910
(301) 495-4600
www.mc-mncppc.org

- **Montgomery College Workforce Development and Continuing Education**

Montgomery College provides a large number of noncredit training and educational programs for businesses, employees and residents. This full array of courses includes: customer service, sales success, marketing for managers, and selling and promoting products. Most courses can be delivered on site as well as customized to fit the needs of your business. Workforce Development and Continuing Education has three satellite centers – Westfield South in Wheaton, Gaithersburg Business Training Center, and the Giant Center for Business Training in Silver Spring.

Contact: *Karen Ambrose, Program Director*
Montgomery College Workforce Development & Continuing Education
12 South Summit Avenue, Suite 400
Gaithersburg, Maryland 20877
(240) 683-2592
Karen.ambrose@montgomerycollege.edu.

The **Hispanic Business Institute (HBI)** was created as a private/public partnership among Montgomery College, Montgomery County Government, and the Hispanic Chamber of Commerce of Montgomery County. This award winning program addresses the needs of the Hispanic community and enhances the economic opportunities

of Hispanic entrepreneurs. In addition, the HBI offers various trainings to integrate Hispanics in the workforce. Most classes are in Spanish, and some are bilingual. The courses are offered mainly at the Montgomery Gaithersburg and Westfield South Business Training Centers and in Silver Spring.

Contact: *Liliana Arango, Program Director*
Montgomery College Workforce Development & Continuing Education
Hispanic Business and Training Institute
12 S. Summit Ave., 4th Floor
Gaithersburg, Maryland 20877
(301) 208-3824
www.montgomerycollege.edu/wdce/hispanicbusinessinstitute.html
Liliana.arango@montgomerycollege.edu

- The **Gordon and Marilyn Macklin Business Institute and Macklin Center for Entrepreneurship** at Montgomery College are distinctive programs designed to provide a wide range of innovative and high-quality business and education opportunities.

Contact: *Stephen Lang, Director*
Macklin Business Institute
Montgomery College
Humanities Building
51 Mannakee St. Room 208
Rockville, Maryland 20850
(301) 738-1707
www.macklin.org

Dr. Robert Snyder, Director
Macklin Center for Entrepreneurship
Montgomery College
8561 Fenton St., Suite 211
Silver Spring, Maryland 20910
(301) 650-1351
(301) 251-7929 Fax
montgomerycollege.edu/
Departments//macentre/index.html
robert.snyder@montgomerycollege.edu

- **Montgomery County Commuter Services**

Commuter Services is part of the Montgomery County Department of Public Works and Transportation. They can show businesses' employees how to beat the traffic, save time, and reduce expenses.

The Silver Spring Transportation Management District (TMD) is one of four TMDs in Montgomery County. The Commuter Services' staff works primarily with employers and employees to promote adoption of commuter benefits programs by employers and to inform employees about their commuting options. Transit subsidy programs, such as Fare $hare, offer employers and employers discounted transit passes.

Contact: Montgomery County Department of Public Works and Transportation
Division of Transit Services, Commuter Services Section
8401 Colesville Road, Suite 150
Silver Spring, Maryland 20910
(301) 770-POOL (7665)
commuter.express@montgomerycountymd.gov
www.montgomerycountymd.gov

- **State of Maryland Governor's Office of Minority Affairs**

The Governor's Office of Minority Affairs (GOMA) is responsible for overseeing the work of the state agencies as they plan and carry out projects that are intended to overcome special problems related to minority business enterprise participation initiatives. GOMA provides referrals to agencies and other entities that have programs to assist minority business owners in getting the services they need to start, develop, and grow.

These services include:

- Information about Maryland's Minority Enterprise Program
- How to obtain State certification
- How to do business with the State
- How to obtain State Contracts
- How to obtain financing
- MBE Waiver Request/Complaint
- Information about conferences, workshops, and training

Contact: Governor's Office of Minority Affairs
6 Saint Paul Street, Suite 1502
Baltimore, Maryland 21202
(410) 767-8232
(877) 558-0998
(410) 333-7568 Fax
www.mdminoritybusiness.com

- **U.S. Small Business Administration**

U.S. Small Business Administration's mission is to maintain and strengthen the nation's economy by aiding, counseling, assisting and protecting the interest of small businesses and by helping families and business owners recover from disasters. The Washington Metropolitan Area District Office provides advocacy assistance financial assistance, business management training and procurement assistance. The goal of providing these services is done through direct marketing and outreach efforts and through resource partners such as the Service Corp of Retired Executives (SCORE), WWW.SCORE.Org, Small Business Development Center (SBDC) at http:www.mdsbdc.umd.edu, and National Women's Business Centers (WBC), www.wbiznet.biz.

Contact: Eugene Cornelius, District Director
Washington Metropolitan Area District Office
U.S. Small Business Administration's SBA
740 15th Street, NW, 3rd Floor
Washington, DC 20005
(202) 272-0345
Eugene.Cornelius@sba.gov
www.sba.gov/dc

or

Robert Carpenter at Robert.Carpenter@SBA.Gov or (202) 272-0355

- **Service Corps of Retired Executives (SCORE)**

SCORE is a nationwide non-profit volunteer association of over 10,500 retired and active small business owners, executives, and professionals. In existence for more than 40 years, SCORE has been the premier counselor of the American small business community. As a resource partner of the Small Business Administration it provides FREE one-to-one counseling, low cost workshops, electronic internet counseling, and "house calls" to business including business reviews.

The Washington, D.C. Chapter has over 50 experienced and expert member volunteers. SCORE's workshops are targeted for start-up small businesses and the expansion and successful management of an existing business. Topics include Writing a Successful Business Plan, Tax Strategies, Marketing, Using the Internet, and Business Development in the Federal Sector.

SCORE has partnered with Montgomery County Department of Economic Development and the Rockville Regional Library to provide services on site at the Library Business Information Center and at the small business incubators. SCORE counselors also serve as mentors in the Department of Economic Development Small Business Mentorship Program. SCORE has counseling centers located at several Montgomery County locations:

Wheaton Kensington Chamber of Commerce
Rockville Chamber of Commerce
Montgomery County Chamber of Commerce
Olney Chamber of Commerce
Silver Spring Innovative Center
Rockville Library

Contact: SCORE DC Chapter
Service Corps of Retired Executives
740 15th Street, NW 3rd floor
Washington, D.C. 20005-3544
(202) 272-0390
(202) 638-7670 Fax

- **Maryland Small Business Development Center Network**

The **Small Business Development Center (SBDC) Network** is sponsored and partially funded by the U.S. Small Business Administration (SBA). The SBDCs operate as partners to the SBA to provide quality customer service to the small business community. The SBDCs represent SBA's largest grant–funded service delivery network, and are responsible, in cooperation with SBA's Office of Small Business Development Centers (OSBDC) and the cognizant SBA District Office, for developing programs and providing services that effectively meet the economic development goals and objectives of the U.S. Small Business Administration and of their respective states and local funding partners.

The Maryland Small Business Development Center (SBDC) provides professional counseling and low cost training to start-up and existing businesses. SBDC, as an

affiliate of the University of Maryland, assists with one-on-one counseling, procurement, marketing, loan preparation, business plan review, and many more business services.

Qualified SBDC clients can receive specialized consulting services that are not readily available from SBDC counselors through the **Strategic Assistance Consulting Fund (SACF)** program. The SACF program provides expert consultants to assist you to improve or expand your business.

The program is available to existing SBDC clients. The following are examples of the types of specialized services that are available through the SACF program:

- Legal Services
- Strategic Planning
- Market Analyses
- Marketing Strategies
- Accounting Architectural and Engineering
- Web Design and Development

Contact: *Renee Sprow, Director*
Anthony Ruiz, Regional Director
Maryland Small Business Development Center Network
Capital Region
7100 Baltimore Avenue, Suite 401
College Park, Maryland 20740
(301) 403-0501 ext. 11
www.capitalsbdc.umd.edu

- **Montgomery County Department of Economic Development**

The Department of Economic Development fosters a growing, diversified, and innovative economy to provide opportunities and prosperity for businesses. Included in the department are divisions for marketing and business development, finance and administration, workforce investment services, business empowerment and agriculture. Included in the department's assistance to small businesses are business attraction and retention, the innovation center network, business mentoring, workforce services, agricultural services, and economic development funding.

Contact: Montgomery County
Department of Economic Development
111 Rockville Pike, 8th Floor
Rockville, Maryland 20850
(240) 777-2000
www.montgomerycountymd.gov/ded

- **Montgomery County Department of Public Libraries**

The Rockville Library has the Business Information Center. It offers materials and services for individuals and organizations to make informed business, investment, and

economic decisions. It has an extensive collection of business directories, source books, as well as access to a number of online databases and web links.

Contact: Rockville Regional Library
21 Maryland Avenue
Rockville, Maryland 20850
(240) 777-0140
(240) 777-0902 TTY
(240) 777-0001 Telephone Reference/Language Line Interpretation Service
www.montgomerycountymd.gov/library

- **Maryland Department of Assessments and Taxation**

To register a business name, form a legal entity, such as a corporation, LLC, LLP, LP, business trust or foreign corporation, call (410) 767-1320. Entities with questions concerning the sale of their own securities should contact the Maryland Office of the Attorney General (Securities Division) at (410) 576-7045. To register a general partnership or sole proprietorship, call (410) 767-4991. To obtain a Trade Name Application for "doing business as", call (410) 767-1330. If you have questions about your personal property assessments, call (410) 767-1170. To reserve a business name for future use, call (410) 767-1330.

Contact: Department of Assessments and Taxation
301 West Preston Street
Baltimore, Maryland 21201-2395
(410) 767-4991
(800) 246-5941
(800) 735-2258 TT/voice

Montgomery County Assessment Office
51 Monroe Street, 4th Floor
Rockville, Maryland 20850
(301) 279-1329
www.dat.state.md.us

- **Maryland Department of Business and Economic Development (DBED)**

The Department of Business and Economic Development was created to provide information on Maryland's outstanding business climate and the programs available to businesses, both small and large, to ensure their success. Regional offices are located throughout the State of Maryland to provide resources and referral services to help businesses expand and grow in Maryland and compete globally.

Contact: Suburban Maryland Region
20 Court House Square
Rockville, Maryland 20850
(301) 762-3858
suburbanmaryland@choosemaryland.org

The **Division of Small Business** helps Maryland businesses navigate the processes and regulations of local, state, and federal governments. Reporting directly to the Secretary, this division provides personalized attention to business clients, acts as a liaison, information provider, and problem solver to meet and resolve business concerns.

Contact: *Sam Lloyd, Assistant Secretary*
217 East Redwood Street, 10th Floor
Baltimore, Maryland 21202
(410) 767-6519 (410) 333-6609 Fax
(888)-ChooseMD
http://www.choosemaryland.org/businessservices/smallbusiness/SmallBusinessIndex.html

- **Montgomery County Innovation Network**

The **Montgomery County Department of Economic Development Incubator Network** currently offers facilities for growing technology-based and service businesses. The Maryland Technology Development Center offers wet lab spaces and is located at 9700 Great Seneca Highway, Rockville. The Silver Spring Innovation Center offers offices and is located at 8070 Georgia Avenue, Silver Spring. The Wheaton Incubator is for service businesses and is located at 11002 Viers Mill Rd., 7th floor, Wheaton. The Rockville Innovation Center targets local and international technology-based companies and is located at 155 Gibbs Street. The Germantown Incubator houses Bio-tech firms and is located at 20271 Goldenrod Lane. These facilities offer the critical combination of flexible lease terms, shared equipment and business support services that growing technology companies need to grow and prosper. In addition, the County will be adding new facilities for both technology and service based businesses in the near future. For current information, visit www.montgomerycountymd.gov/ded.

Contact: *John Korpela, Manager, Innovation Center Network*
111 Rockville Pike, 8th Floor
Rockville, Maryland 20850
240-453-6348
john.korpela@montgomerycountymd.gov

- **The Maryland Intellectual Property Legal Resource Center**

The Maryland Intellectual Property Legal Resource Center is established to provide low-cost intellectual property services and other legal assistance to start-up technology companies and explore emerging ethical, legal, and policy issues in the field of high technology and intellectual property. It is a joint initiative of the University of Maryland, School of Law (UMSL) and the Montgomery County Department of Economic Development (DED).

Contact: *Ms. Patricia Campbell, J.D.,LL.M.,Director*
Maryland Intellectual Property Legal Resource Center
The Maryland Technology Development Center
9700 Great Seneca Highway
Rockville, Maryland 20850

(240) 453-6246
(240) 453-6208 Fax
www.miplrc.org

- **Office of the People's Counsel**

The Office of the People's Counsel provides information and assistance to help meet the requirements of the County's ordinances. They provide counseling to home based businesses and can assist in obtaining a Special Exception to start up a small business.

Contact: Office of the People's Counsel
100 Maryland Avenue, COB, Suite 226
Rockville, Maryland 20850
(240) 777-9700
(240) 777-9705 Fax
www.montgomerycountymd.gov/content/council/peoplescounselhome.asp

- **Rockville Economic Development, Inc.**

The Rockville Economic Development, Inc. serves as a liaison to people and programs in government. Their mission is to distribute information on the community, workforce, and economic climate of Rockville in an effort to strengthen and broaden the city's economic base through business recruitment, retention, and expansion programs.

Contact: Sally Sternbach, Executive Director
Rockville Economic Development, Inc.
95 Monroe Street
Rockville, MD 20850
(301)315.8096 (301)3158097 Fax
Sternbach@RockvilleREDI.org

- **Wheaton Redevelopment Program**

The Wheaton Redevelopment Program (WRP) monitors all downtown development and revitalization projects; promotes and facilitates new private investment; works with business establishments and property owners to expand the downtown business base; and administers business incentive programs such as the Enterprise Zone and Façade Easement Program. WRP is creating a more business and development friendly environment through its Green Tape Permit Review process that "fast track" reviews of land use plans and building permits. This office is integrated into the Mid-County Services Center located at 2424 Reedie Drive.

WRP also oversees the provision of small and minority business retention and assistance programs for Wheaton. With the assistance of staff from the Departments of Economic Development and Housing and Community Affairs as well as other County departments, WRP provides special outreach services, conducts seminars and education programs, and helps to refer small businesses to needed financial assistance programs. The goal of this

effort is to retain as many viable small businesses as possible during and after the downtown redevelopment.

The WRP staff coordinates all activities for the County Executive appointed Wheaton Redevelopment Steering Committee (WRSC), a twenty four member group of Wheaton businesses, residents, and community leaders who provide advice to the County on redevelopment and revitalization matters and related issues affecting local businesses and the community. The WRSC meets the third Wednesday of each month at 7:00 p.m. at the WRP offices. The WRP also staffs the four working subcommittees of the WRSC: Business and Community Outreach, Urban Design and Image, Transportation and Public Safety and Housing and Planning. Additionally WRP staffs the Art and Entertainment Task Force a joint group of the WRSC and the Wheaton Urban District Advisory Committee.

Contact: *Peter McGinnity*
Wheaton Redevelopment Program Office
2424 Reedie Drive, Suite 220
Wheaton, Maryland 20902
(240) 777-8121
www.montgomerycountymd.gov/wheaton

COUNTY LICENSES and PERMITS

- **Clerk of the Circuit Court – Business License Division**

The traders licenses are issued for retail, restaurants, dry cleaners, construction of new homes, commercial buildings, vending machines, music boxes, coin operated pool table, pinball machines, plumbers, storage warehouses, and parking garages.
For information, please call (240) 777-9461. Spanish capabilities are available.

- **Montgomery County Permitting Services**

This office issues vendor and electrician licenses along with Home Occupations (registered home-based businesses) certificates. Permitting Services also issues building permits for residential and commercial issues, electrical, mechanical, sediment control, right of way (driveway) permits, zoning review and information, well and septic information and reviews, and complaints for zoning and building issues.

Contact: Montgomery County Permitting Services
255 Rockville Pike, 2nd Floor
Rockville, Maryland 20850
(240) 777-6240 (Spanish capabilities are available)
www.montgomerycountymd.gov

- **Office of Consumers Affairs**

This office issues licenses: New Homes Building Contractor, Secondhand Personal Property Dealers, Motor Vehicle Repair, Maintenance and/Towing, Radio, Television and Electrical Appliance Installation and Repairs.

Contact: Department of Housing and Community Affairs
100 Maryland Avenue, COB, Room 330
Rockville, Maryland 20850
(240) 777-3636 (Spanish capabilities are available)
www.montgomerycountymd.gov/consumer

- **Montgomery County Health and Human Services/License and Regulatory Services**

The office issues county permits, Maryland licenses for food services, such as restaurants and mobile food vendors; bingo, camps, raffles, tanning and massage facilities, transient lodging, video games, swimming pools, and private education institutions. Also, the office provides licenses for nursing homes, large and small assisted living facilities, daycare facilities, and group homes.

Contact: Montgomery County Health and Human Services
(240) 777-3986 (Spanish capabilities are available)

WORKFORCE DEVELOPMENT PROGRAMS

- **MontgomeryWorks**

MontgomeryWorks is a one-stop employment and training service providing businesses with customized employment services. This service can provide employers with screened, eligible candidates for employment openings, access to job fairs, generalized employee training and employee training certification in industry specific areas. The service, offered through the Montgomery County Department of Economic Development and the Montgomery County Workforce Investment Board, also provides job readiness training such as ESOL and job placement services.

Some additional services offered by MontgomeryWorks include wage information and employment trends, links to other public and private support services, older worker programs, youth employment programs, and customized employment services for unmet or unique needs in the workplace.

MontgomeryWorks has two locations –Wheaton and Gaithersburg. The Wheaton Office is located at Westfield South Office Building, adjacent to Westfield Shoppingtown. The Gaithersburg office is located on the second level of the Lakeforest Mall.

The **Sales and Service Learning Center of Montgomery Works** was established in Wheaton in January 2005 as a National model job-training center. It is a project of the National Retail Federation, Montgomery County Department of Economic Development, and the Montgomery County Workforce Investment Board.

The Center provides individual retailers and customer service related employers with trained, motivated, and professional sales workers. The Center and its resources through Montgomery Works utilizes job banks, placement services and holds job fairs to recruit potential candidates for job openings; screens and conducts skills assessments tests based on industry established sales and service skill standards, as well as conducts advanced training customer service and retail workshops that provide retailers with employees with a National Professional Certification in Customer Service.

Contact: Sales and Service Learning Center
11002 Veirs Mill Road, Suite LLH-17
Wheaton, Maryland 20902
(240) 403-3600

The **MontgomeryWorks One-Stop Center** provides valuable services to employers by screening potential employees, developing industry specific job training, and providing on-site workforce assistance to companies experiencing mass lay-offs or closings. It also prepares potential employees by offering job readiness training (including ESOL), and job placement services. Small businesses, large companies, health care institutions, non-profits, dislocated workers, adults, youth and individuals with disabilities can all access the services provided by MontgomeryWorks.

Contact: *Barbara Kaufmann, Director, WIB*
Montgomery County Department of Economic Development
MontgomeryWorks
Westfield South Office Building,
11002 Veirs Mill Road, 1st Floor
Wheaton, Maryland 20902
(301) 929-6880
(301) 933-4427 Fax
Barbara.kaufamann@montgomerycountymd.gov

- **The Maryland Work~Life Alliance**

The **Maryland Work~Life Alliance** is a 501(c) 3 nonprofit organization funded by Montgomery County, Maryland and corporate sponsors. The mission of the Alliance is to position workplace excellence as a competitive advantage in the public, private and nonprofit business community by building and recognizing 'Excellent Places to Work'.

Select employers are awarded with the 'Workplace Excellence' Seal of Approval. Award winners include small, medium and large employers from the private, nonprofit and public sectors.

'Workplace Excellence' for the Small Business

Many small businesses have had success at establishing a culture of workplace excellence through the implementation of low-to-no-cost work/life practices. These employers experience a strong return on investment and understand that workplace excellence is a valuable attraction and retention tool for top talent. The Maryland Work~Life Alliance offers workplace excellence support services tailored to the small business community, including: 1. Workplace Excellence Audit/Assessment Tool 2. Employer to Employer Mentorship Program 3. Workplace Excellence Workshops, Symposiums and On-Site Lunch and Learns.

Contact: Lindsay P. Conn
Executive Director
Maryland Work~Life Alliance
1000 Twinbrook Parkway
Rockville, MD 20851
(301) 424-0656, extension 154
www.worklifealliance.org

- **The Partnership for Workforce Quality**

The Partnership for Workforce Quality (PWQ) targets Maryland manufacturing and technology companies to help them increase their capacity to succeed in the global marketplace that characterizes today's competitive environment. PWQ is a business driven partnership that helps prepare Maryland companies for global market competition through investment in upgrading the skills of their workforce.

- **Maryland ISO Consortium**

The Maryland Consortium program helps organizations toward reaching a point of readiness for ISO 9000 certification of their individual quality management systems. Registration is pursued through an independent audit process conducted by an accredited, third party ISO registrar. Increasingly, domestic and international organizations are requiring that their suppliers meet ISO standards as a prerequisite for doing business.

- **Maryland World Class Manufacturing Consortium**

The Maryland World Class Manufacturing Consortium is designed to assist companies that wish to become more competitive in their industries and to attain world class manufacturing status. Globally, original equipment manufacturers that are in the process of or have reached world-class status are demanding that their suppliers meet the same standards. Methods used by world class manufacturing companies, including "lean thinking" and "lean manufacturing," cut production time, cost, and scrap to realize expanded markets, price premiums, high profits, and substantial improvements company-wide. The Maryland Department of Business and Economic Development assists participating companies in meeting criteria collectively developed that define World Class Manufacturing. The website is www.mwcmc.org.

- **The Maryland Software Industrial Consortium**

This consortium is a group of Maryland information technology companies seeking excellence through continuous product, service, and organizational improvement. This company enables individual companies to sharpen their competitive edge through focused strategic and tactical programs.

Contact: Maryland Department of Business & Economic Development
Suburban MD Regional Office
20 Courthouse Square
Rockville, Maryland 20850
(301) 762-3858
www.choosemaryland.org

FINANCING

- **Economic Development Fund**

Businesses seeking to establish a presence or expand facilities in the County may qualify for assistance through the County's Economic Development Fund Grant/Loan Program. Established in 1995, the Economic Development Fund (EDF) provides assistance to private employers who will retain jobs in the County or to employers to stimulate job creation and retention. The Executive Regulations provide special focus on high technology and manufacturing companies, businesses in urban revitalization areas, or other private employers who provide the greatest public benefits. As part of its Business Retention and Development Program, the Department of Economic Development (DED) identifies and develops prospects that meet the criteria for grants or loans from the Economic Development Fund. DED works to develop offers of assistance, frequently in close cooperation and coordination with the State of Maryland, and frequently leveraging additional offers of assistance from State sources.

The Economic Development Fund provides flexible and low-cost financing for expanding and newly located County businesses that demonstrate a significant economic impact. The EDF is strategically used to attract private sector capital investment and the creation of high-paying jobs.

- EDF assistance is typically in the form of low interest loans; loans often convert to grants based on businesses attaining certain performance measures.
- Loans generally range between $5,000-$100,000; higher amounts are possible for businesses involved in large expansion projects.
- Job creation and capital investment are the primary factors affecting the amount of EDF assistance available for expanding businesses.
- Funds may be used to help finance any aspect of the expansion project.
- Complements and leverages existing State and private sector financing programs.

- **Technology Growth Program**

The Technology Growth Program (Program) was created under the auspices of the Economic Development Fund to stimulate and facilitate directly or indirectly the growth and expansion of start-up and early stage technology-based companies currently located in the County or desiring to locate in the County. The County offers a grant that can convert to a loan, which is triggered by the success of the recipient company. The actual financing structure for a project will be flexible and creative based on the evaluation of the applicant's projected revenue base, cash flow, and the amount of equity capital sought and raised. The Program intends to leverage private sector as well as other governmental funds, and the average size of the Program assistance is $10,000-$100,000. The Program provides gap financing for emerging technology-based companies with innovative products or services. The Program is used as a tool to create jobs in high-technology fields, leverage private investment in Montgomery County businesses, nurture technology development entrepreneurship, and facilitate the construction and improvements of technology facilities. Qualified technology businesses can receive the following funding:

Grant Convertible to a Loan – A "no risk" grant that converts to a loan if at any time within five years from the grant disbursement date the applicant generates pre-negotiated annual net revenues or obtains a pre-negotiated level of aggregate equity financing. The grant remains a grant if the applicant fails to meet these predetermined performance measures.

The applicants to the program will be rigorously screened and rated for the following elements of their proposed/existing business:

- Characteristics and proprietary position of the product or services
- Present and future markets for those products or services
- Strategies for achieving and maintaining significant market penetration
- Financial history (if applicable) and projections, including balance sheets, income statements, cash flow statements and bank statement (if applicable)
- The background, experience, and financial commitment of the principal or principals and key management
- Statement of the amount, timing, and projected use of the County's assistance and any co-venture capital
- Statement of the projected growth in employment or other positive economic impacts that the County's assistance will facilitate

The **Small Business Revolving Loan Program** was added to the Economic Development Fund in 2001 to fulfill the mission of helping the County's small business concerns. The program provides leadership in the coordination and mobilization of public and private resources to facilitate business, community, and workforce development. To be eligible for consideration for financial assistance, the business must meet one of two primary tests:

1. The program assists the start-up or expansion of a small business located in Montgomery County.
2. The program retains and stabilizes a small business located in Montgomery County.

It is the program's objective to lend to Montgomery County small businesses that have annual gross revenues of less than $5,000,000 and employ less than seventy-five persons. The mission is fulfilled, in part, by facilitating business development through direct loans and participation in loans (loan guaranty) made by banks, development corporations and other lenders. The primary external objective will be establishing the effectiveness of the Program by measuring the economic impacts of the funded projects. The program intends to leverage private sector as well as other governmental funds. The average Program assistance is $5,000-$100,000 with maximum terms up to five years, and collateral is required.

Applicants to the program will be rated on the following elements of their proposed/existing business:

- Financial history (if applicable) including personal financial/credit history and projections, including balance sheets, income statements, cash flow statements, and bank statement (if applicable)

- Background, experience, and financial commitment of the principal/principals and key management people
- Statement of the amount, timing, and projected use of the County's assistance and any co-venture capital
- Statement of the projected growth in employment, or other positive economic impacts that the County's assistance will facilitate
- Ability to generate sufficient income to service the requested loan

The applications will be further evaluated using the following "priority" criteria to arrive at a funding decision:

- Priority will be given to assistance that will materially improve the County's economy and advance the County's economic development objectives and strategies.
- Priority will be given to cases where the County's assistance will function as a catalyst in private employer's subsequent capitalization.
- Priority will be given to cases where the private employer's business will create significant employment growth by creating new jobs within 3-5 years of funding.
- Priority will be given when private/bank financing is not available at the time of application.

- **Micro-Enterprise Loan Program**

Montgomery County created the Micro-Enterprise Loan Program in Fiscal Year 2008 to support micro-enterprises located in the County by providing financial assistance to these small businesses. The program facilitates business development through direct loans or participation in loans made by other financial institutions, and is targeted at Montgomery County based small businesses that have gross revenues of less than $250,000 annually and fewer than five full-time-equivalent employees.

To be eligible for consideration for financial assistance from the Program, businesses must also meet one of two primary tests: 1) Program funds must assist the creation or expansion of the business; or 2) Program funds must help retain and stabilize the business. In addition, the principals of the business must be at least 18 years of age and reside in Montgomery County. The maximum loan amount under the program is $15, 000 for any one micro-enterprise, and loans will have maximum repayment terms of three years. Collateral may be required. In order for the County to process a loan application, the applicant must submit a payment (with the application) of $25 in the form of a check or money order made payable to Montgomery County, Maryland to cover the loan application and credit report fee.

Applicants to the program are rigorously screened and rated for the following elements of their proposed/existing business:

- Financial History (if applicable, and including personal financial/credit history) and projections, including balance sheets, income statements, cash flow statements and bank statements (if applicable);
- The background, experience and financial commitment of the principal(s) and key management personnel;

- Statement of the amount, timing and projected use of the County's assistance;
- Projected employment growth, and/or other positive economic impacts that the County's assistance will facilitate; and
- The ability of the recipient business to generate sufficient income to service the requested loan.

Applications are further evaluated using the following "priority" criteria to arrive at a funding decision:

- Priority is given to assistance that will improve the County's economy and advance the County's economic development objectives and strategies;
- Priority is given to cases where the County's assistance will function as a catalyst to the company's subsequent capitalization;
- Priority is given to women-owned or minority-owned businesses;
- Priority is given to cases where the company's business will create employment growth by creating new jobs within three to five years of funding; and
- Priority is given to cases where private/bank financing is not available at the time of the Program application

Loans approved for funding by Montgomery County are subject to an origination fee equal to the greater of $25.00 or 1% of the amount of the loan.

Contact: *Amy Kim*
111 Rockville Pike, Suite 800
Rockville, Maryland 20850
(240) 777-2078
(240) 777-2001 Fax
jeongah.kim@montgomerycountymd.gov

- **Impact Assistance Fund**

The purpose of this assistance is to mitigate, as much as possible, adverse impacts that small businesses might be experiencing due to County-initiated development, re-development or renovation projects. Assistance may be available to eligible businesses in the form of a conditional grant or a loan. The recipient's intended use of funds, degree of adverse impact resulting from the County's projects (both actual & projected) and the financial health of the business will determine the appropriate form and level of assistance provided. The maximum amount usually granted or loaned to a business is $20,000. On a case-by-case basis, this maximum may be exceeded, but only if special circumstances warrant increased funding. The program will remain in effect until funds available for the program's operation are depleted. Montgomery County businesses that have gross revenues of less than $5,000,000 annually and have fewer than 75 employees will be considered eligible for assistance. Only County projects *currently* in progress and businesses *currently* impacted will be eligible under this program (there may be some flexibility regarding this criteria which will be determined on a case-by-case basis).

The program is administered by the Montgomery County Department of Economic Development.

The Program Coordinator is Lydia Lan, Business Development Specialist, who may be reached at (240) 777-2020 or Lydia.lan@montgomerycountymd.gov.

- **Enterprise Zones**

Businesses and owners of commercial property in the Silver Spring and Wheaton Enterprise Zones may be eligible for employment and property tax credits if they meet the eligibility requirements.

Employment Tax Credit:
Maryland's Enterprise Zone Program provides special tax incentives to attract businesses from outside Maryland to locate in an enterprise zone and to encourage businesses in an enterprise zone to hire additional, full-time workers. The incentives are credits against taxes, which are more valuable than deductions because credits are subtracted directly from income tax liability. There are actually two types of employment tax credits for firms in an enterprise zone:

- A General Employment Tax Credit - This credit is available to any business that meets the requirements of employment in the enterprise zone. This amount is a one time $1,000 income tax credit per new employee.

- Employment Tax Credit for Economically Disadvantaged Employees - This income tax credit is available to any business for hiring economically disadvantaged employees to fill newly created positions in the enterprise zone. This credit can total $6,000 per employee over a three-year period.

Property Tax Credit:
The Enterprise Zone Real Estate Property Tax Credit is an incentive for businesses to locate or expand facilities in a designated enterprise zone. For either a new or an expanding business that meets the eligibility requirements, the amount of the credit is 80% of the taxes due on any expansion, renovation or capital improvement in the property over the first five years. For the subsequent five years, the credit decreases 10% annually (70%, 60%, 50%, 40%, and 30%). After ten years of property tax credits, the property is returned to the tax rolls at its full-assessed value. The Enterprise Zone Executive Regulations explain the eligibility requirements.

Contacts: *Melvin Tull, Enterprise Zone & Green Tape Manager*
Silver Spring Regional Center
(301) 565-7300
Melvin.Tull@montgomerycountymd.gov

Peter McGinnity, Business Development Specialist
Wheaton Redevelopment Office
(240) 777-8121
peter.mcginnity@montgomerycountymd.gov

- **Community Development Grants**

The Department of Housing and Community Affairs (DHCA) administers federal entitlement grant programs funded through the U.S. Department of Housing and Urban Development (HUD). These programs are the Community Development Block Grant (CDBG) program, the HOME Investment Partnership program, and the Emergency Shelter Grant (ESG) program. Allocations vary annually, with the CDBG entitlement amount by far the largest of the three. Each program has its own set of funding criteria and objectives. The CDBG program is the program that can be used for the widest range of housing and community development activities, including public services. In contrast, the HOME program may be used exclusively to create or maintain affordable housing for low and moderate-income people, and the ESG program must be used to prevent homelessness, or benefit people who are currently homeless. The primary objective of the CDBG program is the development of viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for persons with low and moderate incomes. Funds may generally be used for public services, the acquisition, construction, reconstruction, rehabilitation, or installation of public facilities or improvements, acquisition and clearance activities, housing renovation and rehabilitation activities, economic development activities, planning, and program administration. HUD defines public services as "services, including labor, supplies, and materials, that include but are not limited to those concerned with employment, crime prevention, child care, health, drug abuse, education, fair housing counseling, general welfare or recreational needs."

Contact: Montgomery County Department of Housing and Community Affairs
Stella Werner Building
100 Maryland Avenue, 4th Floor
Rockville, Maryland 20850
(240) 777-3600
(240) 777-3679 TDD
(240) 777-3677 Fax
www.montgomerycountymd.gov

- **Community Ministry Micro-Enterprise, LLC**

Community Ministry Micro-Enterprise, LLC (CMM-E) was started in October 2001 through a grant from the Montgomery County Department of Economic Development. CMM-E's purpose is to provide business mentoring, technical assistance, and low interest loans to qualified small businesses, and to low-income individuals thinking of starting their own businesses.

Contact: Community Ministry Micro-Enterprise, LLC
620-M E. Diamond Avenue
Gaithersburg, Maryland 20877
(301) 315-1096
(301) 977-0687
www.communityministrymc.gov

- **Meridian Management Group, Inc. (MMG)**

Programs and services:

1. *Maryland Small Business Development Financing Authority* (MSBDFA), a State of Maryland program, funded by the Department of Business and Economic Development, was created in 1978 to spark business growth in the State of Maryland for businesses owned by socially or economically disadvantaged persons. MMG provides management services to MSBDFA, which offers assistance through four programs:

a. Contract Financing Program – assists eligible firms through loans and guaranties. Loan funds can be used for working capital and the acquisition of equipment to begin, continue, and complete work on contracts that receive the majority of their funding (51% or more) from government agencies and/or regulated utilities. In addition, applicants may qualify for financing prior to contract award.

b. Long Term Guaranty Program – established in 1982, assists eligible firms through guaranties for loans to be used for, among other things, working capital, the purchase and related installation of machinery or equipment, leasehold improvements, refinancing, and the purchase of real property to be owned by the applicant and to be used for the business operation for which financing assistance is being provided.

c. Surety Bond Program – assists Maryland's small contractors in obtaining bid, performance, and payment bonds for contracts that receive the majority of their funds (51% or more) from government agencies and/or regulated utilities. MSBDFA anticipates that the direct bonding and bond guaranties will facilitate the bonding process for contractors that do not meet the surety industry's standard underwriting criteria. In addition, applicants may qualify prior to contract award.

d. Equity Participation Investment Program (EPIP) – was established to increase small business ownership for socially or economically disadvantaged persons in the state of Maryland. EPIP will have a substantial economic impact on the state including an increase in the number of jobs created and/or retained, generation of incremental tax revenues, and service to the needs of the local community. EPIP contains three major components:

- Franchising Component
- Technology Component, and
- Business Acquisition Component
- Other Businesses

2. *Community Development Ventures, Inc.* (CDV) is a non profit 501(C) (3) company that utilizes "socio-economic" investing as a means to improve the well being of economically and/or socially disadvantaged individuals and businesses. Its mission is to strengthen the economic base of distressed communities through business and entrepreneurial development.

3. *MMG Ventures, L.P.* was licensed by the U.S. Small Business Administration (SBA) in June 1996 to operate as a Specialized Small Business Investment Company (SSBIC) under provisions of The Small Business Investment Act of 1958.

Contact: *Stan Tucker, President*
Meridian Management Group, Inc.
826 East Baltimore Street

Baltimore, Maryland 21202
(410) 333-2548
(410) 333-2552 Fax
www.mmggroup.com

- **Mid-Atlantic Business Finance Company**

The Mid-Atlantic Certified Development Company, doing business as Mid-Atlantic Business Finance Company, is a private, non-profit corporation certified by the U.S. Small Business Administration to serve a twenty-two county area of the State of Maryland and Baltimore City. Mid-Atlantic was created to provide existing viable small businesses with long term, below market rate financing for the acquisition of land and building, machinery and equipment and also for construction and renovation, resulting in the creation of new full-time job opportunities. Financing is arranged through Mid-Atlantic's authorization to sell debentures with the Small Business Administration (SBA) guarantees for up to 40% of a project. Small businesses that are credit-worthy and able to take on the additional debt are eligible.

Contact: Mid-Atlantic Business Finance Company
1410 Crain Highway, Suite 5B
Baltimore, Maryland 21225
(410) 863-1600
(800) 730-0017
(410) 863-7446 Fax
inquiries@mabfc.com
www.mabfc.com

- **Chesapeake Business Finance Corporation**

The Chesapeake Business Finance Corporation (CBFC) is a private non-profit corporation that is licensed by the U.S. Small Business Administration to provide SBA 504 loans to Maryland businesses. CBFC's role is to market the 504 program, assist banks to screen and structure eligible projects, prepare the loan packages, negotiate with SBA, coordinate the closing, and service the loans after they are finished. In order to be eligible for the 504 financing, a business must be a for-profit corporation, partnership or proprietorship. Its net worth must not exceed $6 million, and its average net income after taxes for the preceding two-years must not exceed $2 million.

Contact: *Michael A. Schwartz, Advisor*
Chesapeake Business Finance Corporation
4606 Wedgewood Blvd.
Frederick, Maryland 21703
(301) 668-1844
(301) 668-1845 Fax
schmas@aol.com
www.chesapeake504.com

- **National Congress for Community Economic Development**

The National Congress for Community Economic Development (N.C.C.E.D.) operates a number of projects benefiting the community economic development field. Most projects are long term in nature, such as the work with state associations, while other projects are temporary and involve the development of a specific product, such as a publication or a conference. The staff of the N.C.C.E.D. is comprised of a diverse group of professionals whose combined expertise enables it to fulfill its mission of serving its members and constituencies by promoting, supporting and advocating for community-based organizations. N.C.C.E.D. staff members are available, whether you are an established community development corporation (CDC) or an emerging group, by providing access to a full range of services and benefits to achieve economic viability in the communities. CDCs support their community economic development activities through grants, loans, donations, and income- generating projects. These funds come from the public and private sectors, including intermediaries, corporate and private philanthropies, business partnerships, and quasi-private entities as the Federal Home Loan Bank System, Fannie Mae, and Freddie Mac. N.C.C.E.D. provides a number of publications to assist a CDC in accessing appropriate funding sources

Contact: National Congress for Community Economic Development
11 Dupont Circle, Suite 325
Washington, D.C. 20036
(202) 234-5009
(202) 234-4510 Fax
www.ncced.org

- **Maryland Department of Housing & Community Development**

The **Neighborhood Business Works Program** provides low-rate, flexible financing for the startup and expansion of Maryland small businesses. These businesses not only help improve the vibrancy of Maryland's communities, but also advance the state's employment base and expand the delivery of essential goods and services.

The program provides financial assistance to small businesses and nonprofit organizations locating or expanding in locally designated neighborhood revitalization areas throughout the State. The financial assistance may come in a number of forms, including low-interest loans or loan guarantees.

Maryland-based small businesses (as defined by the U. S. Small Business Administration) and nonprofit organizations whose activities contribute to a broader revitalization effort, and whose projects are intended to promote investment in commercial districts or town centers, are eligible for the program.

Contact: *William Peterson, Director*
Neighborhood Business Works Program
100 Community Place
Crownsville, Maryland 21032
(410) 514-7000
(800) 756-0119
www.mdhousing.org

The **Maryland Capital Access Program (MCAP)** is part of the revitalization initiative to support the growth and success of small businesses in Priority Funding Areas throughout the State of Maryland. MCAP is a credit enhancement program that enables private lenders to establish a loan loss reserve fund from fees paid by lenders, borrowers, and the State of Maryland. Small businesses receiving financing through loans enrolled in MCAP will benefit from new or expanded services provided by the small businesses.

Most Maryland small businesses, including nonprofit organizations, are eligible. Businesses must be located in Maryland's "Priority Funding Areas" (PFAs) approved by the Maryland Department of Planning for State funding accordance with the Smart Growth Act of 1997. Nearly all populated areas of the State are recognized PFAs.

Contact: Maryland Capital Access Program
1201 West Pratt Street, Suite D
Baltimore, Maryland 21223
(410) 209-5800
(410) 685-8270 Fax
(800) 735-2258 MD Relay for the Deaf
www.dhcd.state.md.us

- **Maryland Technology Development Corporation**

The Technology Development Corporation (TEDCO) is a source of funding for technology transfer and development programs and entrepreneurial business assistance. TEDCO's programs include funding opportunities, rural and business assistance, federal lab opportunities, and business incubation.

Contact: Maryland Technology Development Corporation (TEDCO)
5575 Sterrett Place, Suite 240
Columbia, Maryland 21044
(410) 740-9442
(410) 740-9422 Fax
(800) 305-5556
www.marylandtedco.org

- **Maryland Economic Development Corporation**

To encourage business activity and commerce, and relieve unemployment, the Maryland Economic Development Corporation (MEDCO) purchases and develops property which is leased to others under favorable terms. It also makes loans to companies to maintain and develop facilities and helps State and local economic development agencies expand, modernize, retain businesses, and attract new ones. To finance this assistance, the Corporation borrows money and issues bonds.

Contact: Maryland Economic Development Corporation
100 N. Charles Street
6th Floor
Baltimore, MD 21201
ph. 410-625-0051
fax: 410-625-1848
www.medco-corp.com

- **H Street Community Development Corporation**

The H Street Community Development Corporation (H Street CDC) is a non-profit service organization devoted to strengthening small-business enterprises, expanding affordable housing opportunities, developing commercial centers, and providing training to empower people to achieve prosperity for themselves and their families

When the H Street CDC was founded in 1984, the principal mission was the revitalization of the H Street N.E. corridor of Washington, D.C. In those early years, the organization focused on developing housing and commercial projects and facilitating bank loans for new and existing businesses in the H Street area. H Street CDC today has matured into a more comprehensive development organization, serving a broader geographic area, including Prince George's and Montgomery Counties.

Contact: *Yulonda Queen, Business Services Manager*
H Street Community Development Corporation
501 H Street, N.E.
Washington, DC 20002
(202) 544-8353
(202) 544-3051 TTY
www.hstreetcdc.org

PROCUREMENT

- **Maryland Department of Transportation**

The Maryland Department of Transportation (MDOT) procures nearly $2 billion worth of goods and services every year. The MDOT does not have a centralized procurement system. The five modal administrations and the Transportation Authority which comprises the Department are:

- Maryland Aviation Administration (MAA)
- Maryland Port Administration (MPA)
- Maryland Transportation Authority (MDTA)
- Maryland Transit Administration (MTA)
- Motor Vehicle Administration (MVA)
- State Highway Administration (SHA)

Along with The Secretary's Office (TSO), each handles its own procurements according to State mandated delegated authority.

The **Small Business Preference (SBP) Program** for procuring supplies, services and construction-related services allows a qualified small business to be up to a predetermined percentage—no more than 5 percent—higher in a bid than the lower regular (not small) business and win the award.

The **Small Business Reserve Program** requires that twenty-two designated procurement units reserve at least 10 percent of their total procurement dollars (as long as there is no conflict with federal and state laws) spent for qualified small businesses to bid on. The Small Business Reserve Program applies to goods, services, maintenance, construction, construction-related services, architectural, and engineering service solicitations.

The Maryland Department of Transportation (MDOT) administers both the State of Maryland **Minority Business Enterprise (MBE)** participation goal, as well as the Federal **Disadvantaged Business Enterprise (DBE)** participation goal.

The Maryland Department of Transportation's Office of Minority Business Enterprise has two primary functions: Minority Business Enterprise (MBE) certification for the State of Maryland and the administration and coordination of the MBE Program within the MDOT administrations.

To assure that only bona fide MBEs/DBEs participate, Maryland has a comprehensive certification program. Only those businesses determined to be owned and controlled by minorities are certified. A firm designated as an MBE will have its name appear in the MBE Internet Directory, a reference document, made available to all State departments/agencies, the contracting community, and the general public.

Contact: Maryland Department of Transportation
Office of Minority Business Enterprise
7201 Corporate Center Drive, P.O. Box 548
Hanover, Maryland 21076
(410) 865-1269
(800) 544-6056 (410) 865-1342 TTY
www.marylandtransportation.com

- **Montgomery County Office of Procurement**

Procurement information can be retrieved through the County's RAPID system. RAPID is an automated and user friendly system, which is available 24 hours a day and 7 days a week, to obtain up to the minute information about procurement opportunities from Maryland agencies, Virginia agencies, several federal agencies, and some other states. The Office of Procurement also provides information sessions on how to do business with the County.

Contact: Office of Procurement
255 Rockville Pike, Suite 180
Rockville, Maryland 20850
(240) 777-9904
(240) 777-9952
(240) 777-0056 TTY
www.montgomerycountymd.gov

- **Local Small Business Reserve Program**

The program ensures that all Montgomery County government departments set aside a minimum of 10% of available procurement dollars for local small businesses. In addition, it also provides a link to County's procurement opportunities and the on-going marketing and evaluation of the program. To register for the program and to determine the qualifications, local small businesses can do so at the Program Web site, www.montgomerycountymd.gov/LSBRP.

Contact: Montgomery County
Office of Procurement
255 Rockville Pike, Suite 180
Rockville, Maryland 20850-2309
(240) 777-9916
(240) 777-2001 Fax
DED.LSBRP@montgomerycountymd.gov

- **Associated Builders and Contractors of Metropolitan Washington**

Associated Builders and Contractors (ABC) of Metro Washington is a nationwide construction management association with over 18,000 member companies engaged in industrial, commercial, municipal, highway and residential construction. In metro Washington, ABC has over 450 member companies that provide a wide range of construction services. The association provides educational and training programs for the construction industry, as well as government relations and business development activities. ABC's membership includes general, prime and specialty contractors, subcontractors, supply and service firms located or doing business in the DC metropolitan area.

Contact: Associated Builders and Contractors of Metropolitan Washington
4061 Powder Mill Road, Suite 120
Calverton, Maryland 20705
(301) 595-9711

- **Maryland/D.C. Minority Suppliers Development Council**

The Maryland/DC Minority Suppliers Development Council is a resource center established to promote corporate diversity and minority business development. In working toward this goal, the MD/DC MSDC strives to support the marketing efforts of the MBE. In essence, the organization bridges the gap between Corporate America and the Minority Business Community.

Contact: *Kenneth Clark, President and CEO*
Maryland/District of Columbia Minority Supplier Development Council
10770 Columbia Pike, Suite L100
Silver Spring, Maryland 20901
(301) 592-6700
(301) 592-6704 Fax
www.mddccouncil.org

- **Metropolitan Washington Council of Governments**

The Metropolitan Washington Council of Governments (COG), a non-profit instrumentality of local governments, is the regional organization of the Washington area's major local governments and their governing officials. COG works on such issues as growth, transportation, inadequate housing, air pollution, water supply, water quality, economic development and crime. COG also serves as the regional planning organization for Metropolitan Washington. COG initiated its Cooperative Purchasing through volume buying, the reduction of duplicative administration costs, and the exchange of information and expertise. The program promotes an exchange of management and technical information between area purchasing officials and encourages product improvement. The program is voluntary and the purchasing departments independently determine if they will be participating in the program or in an individual purchase.

Contact: Metropolitan Information Center
Metropolitan Washington Council of Governments
777 North Capitol Street, N.E., Suite 300
Washington, D.C. 20002
(202) 963-3200
www.mwcog.org

- **Small, Local, and Minority Business Enterprise Office**

The Washington Suburban Sanitary Commission's Small, Local, and Minority Business Enterprise (SLMBE) Program consists of four areas where small, local, and minority business firms can concentrate in obtaining contractual consideration. These areas are Procurement, Architectural, Engineering, Professional Services, and Construction.
Contact: Small, Local and Minority Business Enterprise Office
14501 Sweitzer Lane
Laurel, Maryland 20707-5902
(301) 206-8800
www.wsscwater.com

EMERGENCY ASSISTANCE

- **Federal Emergency Management Agency (FEMA)**

The numbers of services and programs, including disaster loans, are available after the President of the United States signs a major disaster declaration. Information is available at a Disaster Recovery Center (DRC) that may assist small businesses in their recovery.

Contact: FEMA
500 C Street, SW
Washington, DC 20472
(202) 566-1600
(800) 621-FEMA
www.fema.gov

- **Montgomery County's Homeland Security Department**

Homeland Security Department plans, prevents, prepares and protects against threats that may harm, disrupt or destroy the County's communities, commerce and institutions. The mission is to effectively manage and coordinate the County's unified response, mitigation, and recovery from the consequences of such disasters or events should they occur. It also serves to educate the public on emergency preparedness for all hazards and focused outreach to the diverse and special populations to protect, secure and sustain critical infrastructures to ensure the continuity of essential services.

Contact: *Darlene Flynn*, Acting Director
Homeland Security Department
101 Orchard Ridge Dr., Suite 250
Gaithersburg, Maryland 20878
(240) 777-2200
mchomelandsecurity@montgomerycountymd.gov
www.montgomerycountymd.gov

ADDITIONAL BUSINESS RESOURCE WEBSITES

all-biz.com

Provides information, management tools, promotional programs, business related products and services and related functions to help business owners and entrepreneurs manage and promote their companies via the Internet and other media.

allbusiness.com

Grants access to over 100,000 Articles, Forms and Agreements, Expert Advice, Blogs, Q & A, Directories, Products, Business Guides and Services to help growing businesses.

businessplans.org

Offers information on business plans, marketing strategies, research materials and an index of consultants to help growing enterprises.

entreworld.org

The Kauffman Center for Entrepreneurial Leadership offers content on starting and growing a business, and supporting entrepreneurship.

garage.com

Helps entrepreneurs and investors develop business relationships by offering venture financing.

morebusiness.com

Available information on starting, managing, financing and marketing a business.

toolkit.cch.com

The CCH Small Business Guide answers business, tax, and legal questions, provides practical tips on working smarter, saving money, and staying in compliance with the law.

workingsolo.com

Aids in the success of self-employed individuals in business, advises corporations on how to better serve SOHO (small office/home office) business owners.

workz.com

Resource of articles, templates, emails and other business tools for managing and growing business.

CHAMBERS of COMMERCE/BUSINESS ORGANIZATIONS

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P.O. Box 2206
Montgomery Village, Maryland 20886
(301) 428-9715
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jmfree@erols.com

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www.cvbmontco.com

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www.wmhispanicchamber.org

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(301) 403-8300
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www.capitalsbdc.umd.edu

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www.mddccouncil.com

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www.montgomerycountychamber.com

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www.gatewaycdc.com

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www.wkchamber.org

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www.wbo-mc.com

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(240) 777-2022
barbara.kaufmann@montgomerycountymd.gov
www.montgomerycountymd.gov/ded

Montgomery County
MARYLAND

DEPARTMENT OF ECONOMIC DEVELOPMENT

Local Small Business Reserve Program

Creating Contracting Opportunities for Small Businesses

The Montgomery County Local Small Business Reserve Program (LSBRP) requires that County agencies spend a minimum of 10% of their available procurement dollars with local small businesses. The Program is administered by the Montgomery County Department of Economic Development.

Who Qualifies for the Program?

- **Independently owned and physically located in Montgomery County**
- **No broker or subsidiary businesses are qualified**
- **Number of employees and gross sales (Vary depending upon industry types)**

What do I Need to Register?

- **Visit the Web site at www.montgomerycountymd.gov/lsbrp.**
- **Click on "Register."**

Why do I Need to be Interested?

- **Get business from the County! For the second half of FY06, 73 contracts were awarded to local small businesses.**
- **Get more exposure to potential customers. We will put your business in front of ALL Montgomermy County Departments.**
- **Network with other small businesses.**

For more information, visit *www.montgomerycountymd.gov/lsbrp* or contact the Department of Economic Development at (240)777-2000.

MontgomeryWorks

Your Workforce Connection

The "MontgomeryWorks" One-Stop Workforce Center is a resource for recruiting skilled and qualified workers. Comprised of more than 15 public and private partners, MontgomeryWorks provides comprehensive services to job seekers and employees from one central location.

Our most available resources for Jobseekers:

- Access to thousands of local qualified job candidates
- On-site requiting offices and support for employers
- Employment workshops and training programs
- Available wage data and labor market information
- No cost computer training
- Fully equipped Career Resource Center
- Wide range of employment readines and job training resources
- Youth employment service

...and for employers:

- Access to thousands of local qualified job candidates
- On-site requiting offices and support for employers
- Grants to eligible employers for incumbent worker training
- Customized training programs
- Available wage data and labor market information
- Fully equipped Career Resouce Center
- Downsizing support and assistance
- Youth employment services

Want to Learn More?

Contact the MontgomeryWorks Business Services Division, at 866-929-HIRE or visit our website at www.montgomeryworks.com for more information

MONTGOMERY COUNTY MD
The Idea Location

(866) 929-HIRE

www.montgomeryworks.com

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"A service of the Montgomery County Department of Economic Development and the Montgomery County Workforce Investment Board."

Montgomery County, Maryland
DEPARTMENT OF ECONOMIC DEVELOPMENT
111 ROCKVILLE PIKE, SUITE 800, ROCKVILLE, MARYLAND 20850