

Business Resource Guide

For Small-, Women-, and Minority-Owned Firms

STATE AGENCIES

Governor's Office of Minority Affairs (OMA)

Maryland's one-stop shop for information, support, referrals and assistance for small-, women- and minority-owned firms. Responsible for administering the state's Minority Business Enterprise (MBE) Program and the Small Business Reserve (SBR) Program. Manages the Governor's Mentor Protégé Program and other initiatives. Develops and enforces MBE legislation and related public policies.

6 Saint Paul Street, Suite 1502
Baltimore, MD 21202
410.767.8232
www.mdminoritybusiness.com

Maryland Department of Business and Economic Development (DBED)

Governor's Office of Business Advocacy & Small Business Assistance (GOBA)

Assists small businesses in navigating the processes and regulations of local, state and federal governments.

Office of International Business

Ensures Maryland's long-term growth in the global marketplace. Assists businesses with conducting international trade.

217 East Redwood Street
Baltimore, MD 21202
410.767.6300
www.choosemaryland.org

Maryland Department of General Services

Serves as the certifying body for Maryland's Small Business Reserve (SBR) Program.

301 West Preston Street
Room M-3
Baltimore, MD 21201
410.767.4270
www.smallbusinessreserve.maryland.gov

Maryland Department of Labor, Licensing and Regulation (DLLR)

DLLR provides a variety of business related information from starting a business to workforce development. Workforce Exchange is a "virtual" one-stop network created to improve access to information about jobs, training and workforce support throughout Maryland.

500 North Calvert Street, #401
Baltimore, MD 21202
410.230.6001
www.mwejobs.com



STATE AGENCIES (Cont'd)

STATE CERTIFICATIONS

**Maryland Department of Transportation,
Office of Minority Business Enterprise**
Serves as the certifying body for
Maryland's MBE program.

7201 Corporate Center Drive
P.O. Box 548
Hanover, MD 21076
800.544.6056 (hotline)
410.865.1269
www.mdot.state.md.us/MBE%20Program%20Updated/Index.html

STATE CONTRACTING OPPORTUNITIES

eMaryland Marketplace
Centralized tool for state procurement.
Provides bid information online and
allows for online solicitation and
responses to bid proposals.

410.767.1492 (Help Desk)
www.ebidmarketplace.com

**For a complete listing of state agencies
and procurement contacts refer to
www.mdminoritybusiness.com*

FINANCING

Governor's Grants Office
Assists small businesses in identifying
state and federal grant opportunities.
Works with Department of Planning in
producing The Red Book Online, a
database of financial and non-financial
assistance offered by Maryland
government agencies.

21 State Circle
Annapolis, MD 21401
410.974.5090
www.governor.maryland.gov/grants.html

**Maryland Department of Business &
Economic Development (DBED)**
Manages a variety of business financing
programs. Provides loans to small
businesses that cannot obtain financing
on reasonable terms from other
traditional sources.

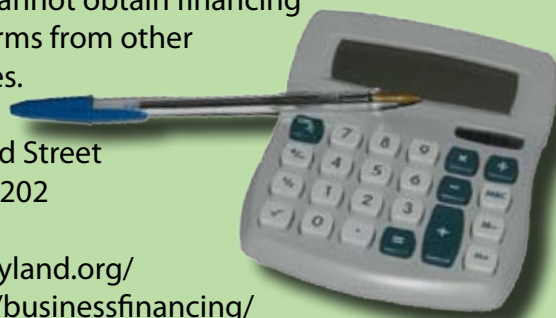
217 East Redwood Street
Baltimore, MD 21202
410.767.6356
[www.choosemaryland.org/
businessservices/businessfinancing/
directloansandguarantees.html](http://www.choosemaryland.org/businessservices/businessfinancing/directloansandguarantees.html)

**Maryland Department of Housing
and Community Development (DHCD)**
Has several programs providing financial
assistance and tax credits to small
businesses.

100 Community Place
Crownsville, MD 21032-2023
410.514.7000 or 800.756.0119
[www.dhcd.state.md.us/Website/
programs/programs_main.aspx](http://www.dhcd.state.md.us/Website/programs/programs_main.aspx)

**Maryland Small Business Development
Financing Authority (MSBDFA) - Meridian
Management Group**
Provides a variety of financial programs
that assist with loans, loan guarantees,
surety bonding, and equity investing for
businesses headquartered in Maryland or
located in federally funded Empowerment
Zones or state funded Enterprise Zones.

826 East Baltimore Street
Baltimore, MD 21202
410.333.2548
www.mmgroup.com



FINANCING (Cont'd.)

U.S. Small Business Administration (SBA)
Provides financial, technical, and management assistance to Americans who want to start, run and grow a business. Also administers 8(a) program.

Baltimore Region

Baltimore District Office
City Crescent Building, 6th Floor
10 South Howard Street
Baltimore, MD 21201
410.962.6195
<http://www.sba.gov/md>

U.S. Small Business Administration (cont'd.)

Prince George's & Montgomery Counties

Washington Metropolitan Area District Office
740 15th Street, Suite 300
Washington, DC 20005-3544
202.272.0345
<http://www.sba.gov/dc>

BUSINESS DEVELOPMENT/TECHNICAL ASSISTANCE

Women Entrepreneurs of Baltimore

Provides technical assistance and training to unemployed, low-income, minority and disadvantaged women who want to start a business.

1118 Light Street, Suite 101
Baltimore, MD 21230
410.727.4921
www.webinc.org

SMALL BUSINESS DEVELOPMENT CENTERS

The following seven centers provide free consultation to new and existing businesses, training workshops and resource books, computers and meeting space.

Maryland SBDC - Capital Region

Serving Montgomery and Prince George's Counties
7100 Baltimore Avenue
Suite 400
College Park, MD 20740
301.403.0501, extension 11
www.capitalregionsbdc.umd.edu

Maryland SBDC - Western Region

Serving Garrett, Allegany, Washington, and Frederick Counties
14701 National Highway
Suite 1
LaVale, MD 21502
301.687.1080
www.sbdwmd.com

Maryland SBDC - Central Region

Serving Baltimore City and Baltimore, Howard and Anne Arundel Counties
Towson University
7801 York Road, Suite 160
Towson, MD 21252-0001
877.421.0830
www.towson.edu/sbdc/

Maryland SBDC - Northern Region

Serving Carroll, Harford and Cecil Counties
Harford Community College
205 Edgewood Hall, 401 Thomas Run Rd.
Bel Air, MD 21015-1698
410.836.4237
www.harford.edu/sbdc

Maryland SBDC - Southern Region

Serving Charles, Calvert and St. Mary's Counties
College of Southern Maryland
8730 Mitchell Road, P.O. Box 910
LaPlata, MD 20646-0910
301.934.7583
www.sbdchelp.com

Maryland SBDC - Eastern Region

Serving Kent, Queen Anne's, Caroline, Talbot, Dorchester, Wicomico, Somerset and Worcester Counties
Perdue School of Business, Salisbury Univ.
215 East Campus Complex
Salisbury, MD 21801-6860
800.999.7232
www.salisbury.edu/community/sbdc

BUSINESS DEVELOPMENT/TECHNICAL ASSISTANCE

Maryland Procurement Technical Assistance Program (PTAP)

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

7100 Baltimore Avenue, Suite 402
College Park, MD 20740
301.403.2740
301.403.2743
www.mdptap.umd.edu



CONTRACTOR ASSOCIATIONS

Maryland Minority Contractors Association (MMCA)

MMCA is a member organization that advocates for minority businesses. It provides advice regarding public policy and seeks to educate its members.

2423 Maryland Avenue, Suite 201
Baltimore, MD 21218
410.235.8303

Women Construction Owners & Executives MD/DC Chapter

Promotes opportunities and business for women-owned firms and policy-making executives in the construction industry.

9100 51st Place
College Park, MD 20740
301.220.0900

Associated Builders and Contractors

ABC is a national construction trade association representing contractors, subcontractors, material suppliers, and related firms from across the country and from all specialties in the construction industry.

Baltimore Metropolitan Chapter
1220-B East Joppa Road, #322
Towson, MD 21286
410.821.0351
www.abcbbaltimore.org



Associated Builders and Contractors (cont'd.)

Chesapeake Chapter
100 West Street
Annapolis, MD 21401
410.267.0347
www.abc-chesapeake.org

Eastern Shore Builders Association (ESBA)

ESBA is a professional association of builders, contractors and Eastern Shore of Maryland businesses whose mission is to ensure a standard of quality construction and affordable housing for prospective and current homeowners.

105 Milford Street, Suite E
Salisbury, MD 21801
410.749.8157
www.esbuilders.com

Maryland/Washington Minority Contractors Association

Provides support, education, capacity building and technical assistance to new and existing businesses.

1107 North Point Blvd., Suite 227
P.O. Box 2671
Baltimore, MD 21224
410.282.6101
www.mwmca.org

CONTRACTOR ASSOCIATIONS (Cont'd.)

National Association of Minority Contractors
Nonprofit trade association established to address the needs and concerns of minority contractors.

1300 Pennsylvania Avenue
Suite 700
Washington, DC 20001
202.347.8259
www.namcline.org

Maryland Highway Contractor's Association

Represents those who have a business interest in the transportation construction industry in Maryland.

2408 Peppermill Drive, Suite F
Glen Burnie, MD 21061
410.760.9505
www.mdhighways.org

COMMISSIONS AND ADVISORY GROUPS

Governor's Commission on Asian Pacific American Affairs

Serves in an advisory capacity to the Governor on issues of concern to the Asian Pacific American community's interests and needs.

MD Department of Human Resources
311 West Saratoga Street
Baltimore, MD 21201
410.767.7138
www.marylandasian.org

Governor's Commission on Hispanic Affairs

Responsible for planning and evaluating programs, policy and legislation related to the Spanish-speaking population of Maryland.

MD Department of Human Resources
311 West Saratoga Street
Room 272
Baltimore, MD 21201
410.767.7857
www.marylandhispanics.org

Maryland Commission on Indian Affairs

Addresses issues affecting American Indians in Maryland, including state recognition, education and cultural preservation.

MD Department of Human Resources
311 West Saratoga Street
Baltimore, MD 21201
410.767.7631
www.gcia.sailorsite.net

Maryland Commission for Women

Addresses issues affecting women in Maryland.

45 Calvert Street
Annapolis, MD 21401
410.260.6047
www.marylandwomen.org



ADVOCACY

African American Chamber of Commerce of Montgomery County

P.O. Box 2206
Montgomery Village, MD 20886
301.428.9715
email: aaccmc@yahoo.com

Allegany Trade/Business Association

P.O. Box 778
Cumberland, MD 21501

Asian American Business Development Council

c/o AAD Trading Group Ltd.
7731 Tuckerman Lane
Suite 121
Potomac, MD 20854
301.424.6490

Baltimore American Indian Center

113 South Broadway
Baltimore, MD 21231
410.675.3535
www.baic.org

Calvert County Minority Business Alliance

P.O. Box 1015
Huntingtown, MD 20639
866.517.0477
www.calvertcountymba.org

Coalition of Korean American Organizations

2202 Maryland Avenue
Baltimore, MD 21218
410.366.3766

Korean Business Enterprise Association

2202 Maryland Avenue
Baltimore, MD 21218
www.kmbe.org

Korean Society of Maryland

27 East North Avenue
Baltimore, MD 21202

Korean Society of Maryland (cont'd.)

Mailing address:
P.O. Box 18273
Baltimore, MD 21227
410.644.5500, extension 119
410.625.2442 (cell)
www.koreansocietyofmd.org/inside/

MD/DC Minority Supplier Development Council

10770 Columbia Pike
Lower Level
Suite L100
Silver Spring, MD 20901
301.592.6700
www.mddccouncil.org

Minority Business Advocacy Council

P.O. Box 217
White Plains, MD 20695-3143
301.396.5222
www.mbacc.com

National Association of Women Business Owners (Baltimore Region)

4404 Silverbrook Lane
Suite E-204
Owings Mills, MD 21117
410.876.0502
www.nawbomaryland.org

National Association of Women Business Owners (Nation's Capital Chapter)

1625 K Street, N.W.
Suite 400
Washington, DC 20006
202.232.5015
www.nawbo-cac.org

Women Business Owners of Montgomery County

P.O. Box 1281
Rockville, MD 20849-1281
301.365.1755
www.wbo-mc.com

LOCAL MBE LIAISON OFFICES

Annapolis
City of Annapolis
151 West Street
Suite 102
Annapolis, MD 21401

Mailing Address:
160 Duke of Gloucester Street
Annapolis, MD 21401
410.263.7940
www.ci.annapolis.md.us/info.asp?page=5123

Anne Arundel County
Anne Arundel County Government
44 Calvert Street
Annapolis, MD 21401
410.222.7620
www.aacounty.org/CentServ/index.cfm#MBE

Baltimore City Minority & Women-Owned
Business Development Office
City Hall
Room 627
Baltimore, MD 21202
410.396.3818
www.ci.baltimore.md.us/government/minority/index.html

Baltimore County
Baltimore County Office of Fair Practices
and Community Affairs
400 Washington Avenue
Towson, MD 21204
410.887-5557
www.co.ba.md.us/Agencies/fairpractices/minority_bus_ent.html

Frederick County Department
of Human Relations
12 East Church Street
Winchester Hall
First Floor
Frederick, MD 21701
301.600.1047
www.co.frederick.md.us/purchasing/

Harford County Department
of Human Relations
220 South Main Street
Bel Air, MD 21014
410.638.3550
www.harfordcountymd.gov/procurement/

Howard County Government
Administration Office
3430 Courthouse Drive
Ellicott City, MD 21043
410.313.6370
www.co.ho.md.us/Purchasing/Purchasing_EBO.htm

Montgomery County
Minority Procurement Officer
255 Rockville Pike
Suite 180
Rockville, MD 20850-4168
240.777.9913
www.montgomerycountymd.gov/content/procurement/contact.asp

Prince George's County Minority
Business Opportunity Commission
1400 McCormick Drive
Suite 200
Largo, MD 20774
301.883.6400
www.goprincegeorgescounty.com/Government/BoardsCommissions/minority_business.asp



ECONOMIC DEVELOPMENT

**Allegany County Department
of Economic Development**
701 Kelly Road
Cumberland, MD 21502
301.777.5967 or 800.555.4080
www.alleganyworks.org

**Anne Arundel Economic
Development Corporation**
2660 Riva Road, Suite 200
Annapolis, MD 21401
410.222.7410
www.aaedc.org/minority_%26_women-owned_business_assistance.html

Baltimore Development Corporation
36 South Charles Street, Suite 1600
Baltimore, MD 21201
410.837.9305
www.baltimoredevelopment.com

**Baltimore County Department
of Economic Development**
400 Washington Avenue
Mezzanine, Mailstop 2M07
Towson, MD 21201
410.887.8000
www.baltimorecountyonline.info/Agencies/economicdev/index.html

**Calvert County Department
of Economic Development**
Calvert County Courthouse, 175 Main Street
Prince Frederick, MD 20678
410.535.4583 or 301.855.1880
www.ecalvert.com

Caroline Economic Development Corporation
Button Factory Building
317 Carter Avenue, Suite 107
Denton, MD 21629
410.479.4188
www.carolinemd.org/business/carolineEconomicDevelopment.html

**Carroll County Department
of Economic Development**
225 North Center Street, Suite 101
Westminster, MD 21157
410.386.2070

**Cecil County Office of
Economic Development**
1 Seahawk Drive, Suite 114
North East, MD 21901
410.996.6292
www.cecilbusiness.org

**Charles County Economic
Development Commission**
103 Centennial Street, Suite C
LaPlata, MD 20646
301.885.1340
www.ccbiz.org

**Dorchester County Department
of Economic Development**
5263 Bucktown Road
Cambridge, MD 21613
410.228.0155
www.dorchestereconomic.com

Economic Alliance of Greater Baltimore
111 South Calvert Street, Suite 2220
Baltimore, MD 21202
410.468.0100
www.greaterbaltimore.org

**Frederick County Office
of Economic Development**
Frederick County Business and
Employment Center
5340 Spectrum Drive, Suite A
Frederick, MD 21703
301.600.1058
www.discoverfrederickmd.com

**Garrett County Economic
Development Department**
203 South 4th Street
Courthouse, Room 208
Oakland, MD 21550
301.334.1921
www.gcedonline.com

The Greater Baltimore Committee
111 South Calvert Street, Suite 1700
Baltimore, MD 21202
410.727.2820
www.gbc.org

ECONOMIC DEVELOPMENT (Cont'd.)

Hagerstown-Washington County
Economic Development Commission
100 West Washington Street, Room 103
Hagerstown, MD 21740
240.313.2280
www.hagerstowndc.org

Harford County Office
of Economic Development
220 South Main Street
Bel Air, MD 21014
410.638.3059
www.harfordcountymd.gov/economic_development/?Resc=MenuLeft

Howard County Economic
Development Authority
6751 Columbia Gateway Drive, Suite 500
Columbia, MD 21046
410.313.6500
www.hceda.org

Kent County Economic
Development Office
400 High Street
Chestertown, MD 21620
410.778.7434
www.kentcounty.com/bus

Maryland Department of Business
and Economic Development
217 East Redwood Street
Baltimore, MD 21202
410.767.6300
www.mdcdc.org

Montgomery County Department
of Economic Development
111 Rockville Pike
Suite 800
Rockville, MD 20850
240.777.2000
www.montgomerycountymd.gov/mcgtmpl.asp?url=/Content/DED/index.asp
or www.SMARTmontgomery.com

Prince George's County Economic
Development Corporation
1100 Mercantile Lane, Suite 115A
Largo, MD 20774
301.583.4650
www.pgcedc.com/pages/main.html

Queen Anne's County Department
of Economic Development & Agriculture
160 Coursevall Drive
Centreville, MD 21617
410.758.4418
www.choosequeenannes.com

St. Mary's County Department of
Economic & Community Development
P.O. Box 653, Governmental Center
23115 Leonard Hall Drive
Leonardtown, MD 20650
301.475.4200, extension 1400
www.stmarysmd.com/dec/d/

Salisbury-Wicomico
Economic Development
1 Plaza East, Suite 501
P.O. Box 4700
Salisbury, MD 21801
410.749.1251
www.swed.org

Somerset County Economic
Development Commission
11916 Somerset Avenue, Suite 202
Princess Anne, MD 21853
410.651.0500
www.somersetcountyedc.org

Talbot County Office
of Economic Development
28712 Glebe Road, Suite 5
Easton, MD 21601
410.770.8058
www.talbgov.org/econdev/offecondev.html

Worcester County Department
of Economic Development
100 Pearl Street, Suite 8
Snow Hill, MD 21863
410.632.3112
www.co.worcester.md.us/econ/econindex.htm

CHAMBERS OF COMMERCE

Maryland Chamber of Commerce

60 West Street, Suite 100
Annapolis, MD 21401
410.269.0642
www.mdchamber.org

Allegany County Chamber of Commerce

Bell Tower Building
24 Frederick Street
Cumberland, MD 21502
301.722.2820
www.alleganycountychamber.com

Annapolis & Anne Arundel Chamber of Commerce

49 Old Solomons Road
Suite 204
Annapolis, MD 21401
410.266.3960
www.annapolischamber.com

Asian Pacific American Chamber of Commerce

3204 Tower Oaks Blvd.
Suite 208A
Rockville, MD 20852
301.424.1471
www.apacc.us

Baltimore City Chamber of Commerce

312 N. Martin Luther King Jr. Blvd.
Baltimore, MD 21201-1211
410.837.7101
www.baltimorecitychamber.com

Baltimore County Chamber of Commerce

102 W. Pennsylvania Avenue, Suite 101
Towson, MD 21204-4540
410.825.6200
www.baltcountycc.com

Baltimore Hispanic Chamber of Commerce

521 Progress Drive, Suites A-C
Linthicum, MD 21090
443.200.0055
www.baltimorehispanicchamber.org

Baltimore Washington Corridor Chamber of Commerce

312 Marshall Avenue, Suite 104
Laurel, MD 20707-4824
301.725.4000
www.baltwashchamber.org/home.cfm

Calvert County Chamber of Commerce

120 Dares Beach Road, P.O. Box 9
Prince Frederick, MD 20678
410.535.2577
www.calvertchamber.org

Caribbean-American Chamber of Commerce and Industry for the Greater Washington Area Network

P.O. Box 9431
Silver Spring, MD 20916-9431
301.219.3840
www.cacci-gwan.org

Cecil County Chamber of Commerce

233 East Main Street
Elkton, MD 21921
410.392.3833
www.cecilchamber.org

Charles County Chamber of Commerce

101 Centennial Street, Suite A
LaPlata, MD 20646
301.932.6500
www.cccc-md.org

Dorchester Chamber of Commerce

528 Poplar Street
Cambridge, MD 21613
410.228.3575
www.dorchesterchamber.org

Frederick County African American Chamber of Commerce

P.O. Box 3324
Frederick, MD 21705
301.695.4413
www.fcaacc.com

CHAMBERS OF COMMERCE (Cont'd.)

Frederick County Chamber of Commerce

8420-B Gas House Pike
Frederick, MD 21702
301.662.4164
www.frederickchamber.org

Garrett County Chamber of Commerce

15 Visitors Center Drive
McHenry, MD 21541
301.387.4386
www.garrettchamber.com

Greater Baltimore Black Chamber of Commerce

821 East Baltimore Street
Baltimore, MD 21202
410.783.5469
www.gbbcc.biz

Harford County Chamber of Commerce

108 South Bond Street
Bel Air, MD 21014
410.838.2020
www.harfordchamber.org

Hispanic Chamber of Commerce of Montgomery County

150 Maryland Avenue
Rockville, MD 20850
240.453.0606
www.hccmc.org

Howard County Chamber of Commerce

5560 Sterrett Place, Suite 105
Columbia, MD 21044
410.730.4111
www.howardchamber.com

Kent County Chamber of Commerce

122 North Cross Street
P.O. Box 146
Chestertown, MD 21620
410.810.2968
www.kentchamber.org

Maryland Hispanic Chamber of Commerce

20300 Century Blvd., Suite 175
Germantown, MD 20874
240.686.0450
www.mdhcc.org

Montgomery County Chamber of Commerce

51 Monroe Street, Suite 1800
Rockville, MD 20850
301.738.0015
www.montgomerycountychamber.com

The National Black Chamber of Commerce

1350 Connecticut Ave., NW, Suite 405
Washington, DC 20036
202.466.6888
www.NationalBCC.org

The Greater Ocean City Chamber of Commerce

12320 Ocean Gateway
Ocean City, MD 21842
410.213.0552
www.oceancity.org

Prince George's Black Chamber of Commerce

6009 Oxon Hill Road
Oxon Hill, MD 20745
301.567.9650
www.pgblackchamber.org

Prince George's County Chamber of Commerce

4640 Forbes Blvd., Suite 130
Lanham, MD 20706
301.731.5000
www.pgcoc.org

Prince George's Hispanic/Latino Chamber of Commerce

6525 Belcrest Road, Suite 512
Hyattsville, MD 20783
301.683.2125
www.pghlcc.org

Queen Anne's County Chamber of Commerce

1561 Postal Road
P.O. Box 511
Chester, MD 21619
410.643.8530
www.qacchamber.com

Talbot Chamber of Commerce

101 Marlboro Avenue, Easton Plaza, Suite 53
P.O. Box 1366
Easton, MD 21601
410.822.4653
www.talbotchamber.org