



July 2009

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Mark your Calendars

New Economy, New Customer, New Business

Seminar hosted by the Small Business Development Center



Featured Speaker:
Casey Willson,
Retail & Restaurant
Manager,
Maryland Small Business
Development Center

September 29, 2009

8-10 a.m.

College of Southern MD
La Plata Campus

Greetings!

Welcome to Encouraging Business, a quarterly electronic news bulletin developed by the Department of Economic Development. Through this bulletin, the Department hopes to share useful information with the business community. Please e-mail us at info@ecalvert.com to let us know what is on your mind and how we might assist you and your business enterprise.

Small Business Administration (SBA) Offers New America's Recovery Capital (ARC) Loan Program

On June 15, 2009, banks began taking applications for the SBA's new loan program, America's Recovery Capital (ARC). The loan program is designed to give temporary relief to viable small businesses which are suffering immediate financial hardship. The ARC loan program is a provision of the stimulus bill that was signed in February.

Some features of the loan program are:

- Deferred payment loan of up to \$35,000, to be used for principal and interest payments on existing, qualifying debt.
- 100% guaranteed by SBA and no SBA lender fees.
- No interest charges to the borrower.
- Loan proceeds are provided over a six-month period.
- Repayment of the ARC loan principal is deferred for 12 months after the last disbursement of the proceeds.
- Repayment can extend up to five years.

ARC loans are made by commercial banks, not the SBA. Small business owners interested in the program should first speak to their current lenders about participation in the program.

ARC loans are not designed for new small businesses or start-ups; they are intended for existing, viable small businesses undergoing financial hardship. ARC loans are available through SBA-approved lenders as long as funding is available or through September 30, 2010, whichever comes first. For more information on the program and eligibility requirements, [click here](#).

State Funds Available for Employer-based Training and Certifications

The Maryland Department of Labor, Licensing and Regulation (DLLR) Division of Workforce Development is offering a program to support existing Maryland businesses in the retention and growth of their workforce.

The state has been awarded \$1 million in incentive grant funds under the Workforce Investment Act earmarked for training incumbent workers. The program encourages promotion, creates additional job opportunities and improves worker retention by increasing the skill level of the existing

Cost: \$25

Topics covered:

- How should a small business owner revisit their concept and business plan in light of changing economies, customer behavior and competition?
- Does the original business concept make sense in new economic conditions?
- What can the business owner reasonably accomplish with limited financial and human resources to make a difference in their business model and their revenue?
- Discussion of changing trends and some small businesses that are adapting successfully.

[Click here to register](#)

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[Maryland Department of Business and Economic Development \(DBED\)](#)

[Maryland Small Business Development Center \(SBDC\)](#)

[Maryland Procurement Technical Assistance Program \(PTAP\)](#)

[Maryland Technology](#)

workforce. The employer-based training projects are targeted for small businesses, the healthcare industry and specific demand occupations requiring a \$1-for-\$1 match from the employer.

Demand occupations include: Healthcare, Manufacturing, Aerospace, Bioscience, Construction, Education, Retail, Finance/Insurance, Hospitality/Tourism, Information Technology, Professional/Business Services, Transportation/Warehousing and any Green industry/occupation. Let the state help you with increasing the occupational skills level of your existing workers.

For more information and eligibility contact Barbara DeHenzel, Business Service Representative for Calvert County, Tri-County Council for Southern Maryland, at 240-412-3360 or e-mail bdehenzel@tccsmd.org.



Calvert County Businesses Invited to Participate in County Job Fair

As the fall and winter recruiting season approaches, Calvert County businesses once again have the opportunity to appeal to local job seekers at the 2009 Calvert County Job Fair. This annual event will be held Wednesday, September 9, 2009, from 10 a.m. until 3 p.m. at the Calvert County Fairgrounds in Barstow.

The Job Fair is co-sponsored by the Calvert County Department of Economic Development, Calvert County Chamber of Commerce, Maryland Department of Labor, Licensing and Regulation and the Tri-County Council Division of Workforce Services.

Nearly 30 businesses participated in the 2008 Calvert County Job Fair and almost 400 job seekers visited the event. "Since all the exhibitors represented local businesses, it was a great draw for our local workforce and very appealing to those who were seeking full- or part-time employment," said Calvert County Chamber of Commerce President/CEO Carolyn McHugh.

Registration for the event is free and limited to the Calvert County business community. Businesses should be actively seeking employees for full- or part-time work; multi-level marketing organizations and businesses are not permitted. Registration includes a six-foot table and two chairs, company listing in the event brochure and two tickets for light refreshments. Registration deadline is August 26, 2009.

For more information, or to register for this event, please contact the Calvert County Department of Economic Development at 410.535.4583, via e-mail at info@ecalvert.com or visit online at www.ecalvert.com.

Calvert County Department of Economic Development Launches CalvertProspector.com

With the introduction of www.CalvertProspector.com, site selection professionals now have access to the latest online information needed to consider Calvert County as a business destination. CalvertProspector.com is an interactive Internet mapping program that provides enhanced economic development and site selection services to the business community. Users may search for available commercial buildings and sites as well as generate site-specific demographic and business analysis reports.

The web-based program simplifies the process of site selection analysis so

[Development Corporation \(TEDCO\)](#)

[Patuxent Business Park](#)

[Calvert County Tourism Information](#)



About CCDED

The Department of Economic Development provides a number of services and resources to support the growth and development of County businesses. Free business services include:

- Online commercial real estate listings
- Confidential in-house counseling
- Online employment classifieds
- Marketing assistance
- An ombudsman program
- Training and educational seminars

The County offers an Incentive Loan Fund and Economic Development Loan Fund for well-qualified businesses and produces a number of publications including quarterly business newsletters, an annual Calendar of Events and Visitors Guide and the annual State of the Economy.

Additionally, the County's

that companies can quickly identify the optimal location for their business start-up, expansion or relocation. Instead of spending days researching information from multiple government offices, real estate companies, and data sources, users will find all the information through CalvertProspector.com in minutes for free.

Businesses define the community and property characteristics that are important to them, and CalvertProspector.com uses online mapping technology to search and display matching locations. CalvertProspector.com objectively identifies the optimal communities for business location based on consistent, third-party data so searchers are able to compare apples-to-apples for locations across the United States.

How it Works

To search for vacant building space or developable land, users enter their search criteria and CalvertProspector.com searches a database of properties for matches. Once a property has been selected, the user can then create site-specific reports including demographics, consumer expenditures, business and workforce statistics and employment wages. This information can be used to better understand the demographic characteristics of an area under consideration.

The program can also display business clusters and calculate the number of businesses in an industry category from the surrounding area which can be helpful in identifying businesses that can provide potential synergy or competition.

Patuxent Wine Trail Showcases Calvert County Wineries

The Patuxent Wine Trail is a comprehensive guide to Calvert County wineries that showcases the sophisticated tastes of local wines and the diversity of the county's beautiful landscape. Ranging from north to south, from rolling farmland to creek-side retreats, the Patuxent Wine Trail winds through some of the region's most stunning scenery. At each stop, the winemakers' art is on full display, from vine to vat to bottle.



Beginning in the north, visitors to [Fridays Creek Winery](#) in Owings are greeted in a converted tobacco barn dating from the 1920s. The rustic setting includes a second-floor art gallery featuring local art, antiques and collectibles. Samples are available from a lengthy wine list, including four wines made from varietals grown in the Fridays Creek vineyard.

The next stop is [Running Hare Vineyard](#) in Prince Frederick, set on a 300-acre site reminiscent of the rolling hills of Italy's Tuscany region. An outdoor tasting room is nestled in the folds of the vineyard where wine enthusiasts can enjoy a picnic and sip wines that have won accolades in recent international competitions.

Between the Patuxent River and St. Leonard Creek lies [Perigeaux Vineyards and Winery](#), a small family-owned enterprise specializing in red wines. From the first planting of vines at the St. Leonard site in 2001, Perigeaux has grown to offer wines under three labels from grapes grown in its vineyards. The winery is housed in a stately brick building that offers a bit of old-world charm.

The southern loop of the Patuxent Wine Trail leads to [Cove Point Winery](#), a

business retention program serves as a resource for local business owners to help them grow and succeed.

For information on the Calvert County, Maryland, Department of Economic Development and services available to assist County businesses, call 410.535.4583, 800.331.9771 or 301.855.1880; send an e-mail to info@ecalvert.com or visit our Web site at www.ecalvert.com.

micro-winery located in Lusby near the Chesapeake Bay. Cove Point features wine made from grapes grown on site and also from fruit sourced in Maryland and beyond. Award-winning varieties include reds, whites, fruit blends and dessert wines.

The last stop on the trail is [Solomons Island Winery](#), perched along the banks of Hungerford Creek just north of Solomons Island. The beautiful 9-acre site includes a small vineyard. Visitors can sample a variety of reds, whites and fruit blends, including the recently released Mendana, a red blend named for the Spanish explorer Álvaro de Mendaña who discovered the Solomon Islands in the South Pacific.

Visit online at www.patuxentwinetrail.com or pick up a wine trail brochure at area visitors centers, attractions and other outlets. For more information on Calvert County visitor sites and attractions, contact the Department of Economic Development at 410.535.4583 or visit www.ecalvert.com.

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