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April 2010

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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](mailto:info@ecalvert.com) to let us know what is on your mind and how we might assist you and your business enterprise.

## Calvert County Celebrates Fifth Annual Business Appreciation Week May 3-7, 2010

This year, the Calvert County Board of County Commissioners and the Department of Economic Development celebrate Business Appreciation Week from May 3-7. The week will feature a host of special events and activities to recognize and thank businesses of all sizes and industries for their contributions to the county's economy and quality of life.

This year's theme, "Shades of Green: The Future of Business," will recognize the different ways local businesses strive to conserve our resources and help create a more sustainable community. While methods may vary, these shades of green are the future of business.



The week will include special events, workshops and networking activities and personal visits with county business owners by the Board of County Commissioners and staff from the Department of Economic Development.

### Schedule of Events

(Please note that seating is limited at most events and advanced online registration is required at [www.ecalvert.com](http://www.ecalvert.com).)

#### **Monday, May 3, 2010**

***BAW Evening Kick-Off Reception***, invitation only, Running Hare Vineyard, Prince Frederick.

#### **Tuesday, May 4, 2010**

***Company site visits with Ambassador Teams***

12:30 - 4:30 p.m

Including Calvert County Board of County Commissioners, various locations.

#### ***Business Leaders and Legends Reception and Awards***

6 - 8 p.m

Hosted by the Concerned Black Women of Calvert County and the Calvert County Minority Business Alliance (FREE, but seating is limited). Old Field Inn, 485 Main Street, Prince Frederick. 866-517-0477;

[www.calvertcountymba.org](http://www.calvertcountymba.org).

#### **Wednesday, May 5, 2010**

***Calvert County Chamber of Commerce Golf Tournament***



## 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 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

8 a.m. - 2:30 p.m.

Chesapeake Hills Golf Course, Lusby

Fees apply. 410-535-2577; [www.calvertchamber.org](http://www.calvertchamber.org).

### *Women's Business Roundtable Networking Event*

6 - 8 p.m.

Co-hosted by the Small Business Development Center (FREE, but seating is limited), College of Southern Maryland, Prince Frederick Campus. 301-934-7583; [www.sbdchelp.com](http://www.sbdchelp.com).

### **Thursday, May 6, 2010**

#### *Energy Savings Workshop for Businesses*

9 - 10:30 a.m.

Planning Commission Hearing Room, 205 Main Street, Prince Frederick (FREE, but seating is limited). 410-535-4583; e-mail [info@ecalvert.com](mailto:info@ecalvert.com).

#### *Calvert County Chamber of Commerce Business After Hours Mixer*

5:30 - 7:30 p.m.

Hosted by Davis, Upton, Palumbo & Keffler, LLC, 132 Main Street, Prince Frederick. (Fee: \$5 for Chamber Members/\$25 for Non-Members) 410-535-2577; [www.calvertchamber.org](http://www.calvertchamber.org).

For more information on Calvert County's BAW, including updates on planned activities and events, or to learn about the many services the county offers the business community, contact the Calvert County, Md., Department of Economic Development at 410.535.4583, 800.331.9771 or 301.855.1880; by e-mail at [info@ecalvert.com](mailto:info@ecalvert.com), or on the Web at [www.ecalvert.com](http://www.ecalvert.com).

## County Survey takes Pulse of Local Businesses

The Calvert County Department of Economic Development (DED) recently compiled the results of an informal survey of county businesses aimed at gauging the local business climate. The survey, conducted every two years, helps the county identify issues and respond with appropriate support when needed.

Business owners answered questions regarding their industry sectors, products and services offered, plans for expansion, obstacles faced in growing or managing their companies and promotion methods used.

In terms of the overall business climate, 40 percent of respondents reported having expanded their employee base over the past five years, and more than 29 percent indicated that their industry is growing either moderately or dramatically. More than 23 percent of respondents indicated they have plans to renovate or expand their building or facility and nearly 26 percent of those expected the improvements to take place within two years.

When asked which media they most frequently use to promote their businesses, the top three answers were word of mouth, the Internet and print ads. Nearly 63 percent of the businesses have a Web site and use the medium for informational purposes or sales promotions and e-commerce.

Several questions asked whether the respondents needed additional information or help doing business with the government or marketing or relocating their business. Businesses reported several challenges, including the zoning and permitting process, signage and tax issues.

Owners who requested assistance will be connected with business experts from DED or the Small Business Development Center to ensure their needs are met. Some of the free services available to county businesses include online employment classifieds, financial referrals and assistance, training and educational seminars, marketing assistance and site location and

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mail to [info@ecalvert.com](mailto:info@ecalvert.com)  
or visit our Web site at  
[www.ecalvert.com](http://www.ecalvert.com).

expansion assistance. In addition to the biennial business survey, DED staff conduct site visits throughout the year to gauge the business environment and assess needs for support.

Visit the [Department of Economic Development's Web site](#) for more detailed information about the business community and available county resources.

## SBA Offers New Veterans Assistance and Services Web Site



The Virginia SBDC Network received an SBA Veterans Assistance and Services Program grant to develop a Web site to help veteran entrepreneurs. Although developed by the Virginia SBDC, this program is available to all veterans. It provides assistance in the areas of:

- making the transition from being in the service to being a small-business owner
- obtaining financing for their businesses
- learning how to become a government contractor
- developing a deployment plan for Reservists and Guards

Launched in November, [vetbizresourcecenter.com](http://vetbizresourcecenter.com) contains four modules, each covering one of the topics listed above. Each module contains a short video and a list of printable PDF resources containing much more information on different aspects of the subject. The Virginia SBDC also created a [YouTube video](#) to direct people to the Web site.

## Tax News: Business Provisions of the American Recovery and Reinvestment Act of 2009 (ARRA)

The American Recovery and Reinvestment Act of 2009 ([ARRA](#)) provides a number of tax incentives for businesses. Most of the tax incentives for businesses are found in Subtitle C of Division B, Title I of ARRA. In addition, some of the energy incentives, contained in Subtitle B, [and a subsidy for premiums for COBRA health continuation coverage in Title III of Division B,] provide tax relief for businesses. For a summary of tax incentives, [click here](#).

## SBA Warns Small Businesses of Loan Scams, Abusive Marketing

The U.S. Small Business Administration (SBA) is warning small businesses to use caution if they are contacted by firms offering to help them apply for funds available through SBA programs.

SBA and SBA's Office of the Inspector General (SBA OIG) have received several complaints from small businesses about abusive marketing practices, scams and exorbitant fees charged by firms offering to help them obtain a loan, grant or other federal funds from SBA.

**U.S. Small Business Administration**



**Your Small Business Resource**

Complaints include:

- Firms charging small businesses high fees to provide assistance applying to SBA funding programs. Some firms allegedly guaranteed that the business would obtain SBA funding if they paid the fee. SBA does not endorse or give preference to specific private companies or their clients.
- Firms charging small businesses for services never requested after the business gave bank account and routing information to a caller claiming to be from a firm offering assistance. SBA recommends that small businesses never provide Social Security numbers, bank account information or credit card numbers to anyone; and, never over the telephone.
- Firms alleging that a small business would be issued a "forfeiture letter" that would make the small business ineligible for any SBA funding for three years if the business refused to use the firm's services.

When electing to use a third party to apply for SBA funding programs, small businesses should also bear in mind:

- Small businesses can get free assistance in person or by calling one of SBA's 68 District Offices and from information on SBA's Web site ([www.sba.gov](http://www.sba.gov)). They can also get assistance from Small Business Development Centers, Women's Business Centers, Veterans Business Outreach Centers and SCORE Chapters, either free or for a reasonable fee. Location and contact information for the centers can be found on SBA's Web site.
- Small businesses should ask for references and confer with trusted colleagues and institutions, such as the Better Business Bureau, when selecting service providers.
- Small businesses should clearly establish and document: 1) What they are being charged; 2) When they will be charged; 3) What they must do; and 4) What services they will receive.

SBA's Office of the Inspector General will investigate and respond to all complaints. SBA encourages anyone with knowledge of a misrepresentation regarding SBA Business Loan Programs, or any other SBA program, to contact SBA OIG by calling the OIG Hotline toll-free at 800-767-0385, or submitting an online report at the SBA OIG Web page ([www.sba.gov/ig](http://www.sba.gov/ig)), and click the link for "Report Fraud Waste or Abuse."

Anyone who has a question regarding an SBA loan or any SBA program, may contact their local SBA District Office, the SBA Answer Desk at 1-800-U-ASK-SBA (1-800-827-5722) or e-mail [answerdesk@sba.gov](mailto:answerdesk@sba.gov).

## Hot Off the Press: Calvert County's 2010 Visitors Guide

The 2010 Calvert County Visitors Guide is now available. The Visitors Guide contains information on shopping, restaurants and county visitor attractions like Breezy Point Beach & Campground, Annmarie Garden, Calvert Marine Museum, Jefferson Patterson Park & Museum, historic churches, five local wineries and many other places of interest.

The Guide also features contact information and



details on charter boating, marinas, boat ramps, campgrounds, golf courses, accommodations and biking/hiking trails as well as a listing of major events throughout the year.

To receive free copies of the 2010 Visitors Guide or for more information on county attractions and events, please contact the Calvert County, Maryland, Department of Economic Development at 410.535.4583 or 800.331.9771 or via e-mail at [info@ecalvert.com](mailto:info@ecalvert.com). Visit online at [www.ecalvert.com](http://www.ecalvert.com).

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