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Featured Conference

*hosted by the
Tech Council of Maryland*



Selling to the State of Maryland

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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 to let us know what is on your mind and how we might assist you and your business enterprise.

Five Tips for Finding and Keeping a Bank

- Understand the basics. Large or small, banks are interested in the same fundamentals -- such as cash flow, collateral and the viability of your business.
- Sell the bank on your company. Provide solid information on its financial history, your business plan and information about the kinds of loans you need and the terms you want.
- Look for a good fit. Let prospects know what kind of a relationship you want with a bank.
- Ask the right questions. Find out where decision making takes place, how many people you will have to deal with, and if the bank is open to meeting with you and your advisors regularly.
- Commit time and energy to developing your relationship with the bank you choose. Get to know more than one person at the institution so that if your bank is merged or acquired, it is more likely that someone familiar with your business will still be there.

Brought to you by SCORE "Counselors to America's Small Business."

Two New IRS Products for Small Businesses and the Self-Employed

Two new IRS products make it easier for small businesses and the self-employed to locate the information they need on the IRS's official Web site, www.irs.gov. These new products are part of a yearlong campaign to help educate new self-employed small business owners about the federal tax responsibilities and about filing for Schedule C, Profit or Loss from Business.

Publication 4667, a free bookmark titled Tax Information for Small Businesses and the Self-Employed, provides key search words to help new business owners locate important tax information on the IRS Web site quickly and easily. Order this free bookmark on the Small Business Online Ordering page at <http://www.irs.gov/businesses/small/article/0,,id=101169,00.html>

The Self-Employed Individual Center is a one-stop starting point for small businesses and self-employed taxpayers who file Schedule C with their Form 1040 and provides links to information on the most common issues new businesses face.

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

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

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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

To get the latest information about other future Schedule C program events and learn about new products and services as they become available, start a free subscription to e-News for Small Businesses at www.irs.gov.

New State Health Insurance Initiative Benefits Small Business Owners

The recently passed Working Families and Small Business Health Coverage Act established a subsidy program to encourage more small employers to offer health insurance to their employees. This program, the Health Insurance Partnership, began enrolling small businesses on September 9 for coverage beginning October 1. Employers have their choice of health benefit plans offered by CareFirst BCBS, Coventry Health Care, United Healthcare and Aetna.

The partnership is targeted at reducing the number of uninsured individuals in Maryland. Eligibility is limited to small businesses with two to nine full-time employees that have not offered health insurance to its employees during the previous 12 months and have an average wage below \$50,000. Businesses meeting these criteria may be eligible to receive a subsidy of up to 50 percent of the premium. The partnership is expected to enroll over 1,500 businesses in its first year and enrollment will be capped to stay within the program's approved annual budget. If you are a small business owner interested in the partnership, [click here](#).

TEDCO offers Business Analysis for Eligible Innovative Companies



The Maryland Technology Development Corporation (TEDCO) has established the Rural Business Innovation Program to help companies achieve greater success and sustainability. Companies work with regional TEDCO Technical Assistance Specialists who will provide an in-depth analysis of a company's business and/or technical needs. Based on the analysis, business consultants or technical experts will provide the assistance at no cost to the company. The value of the assistance is capped at \$10,000 per company. Companies must meet certain eligibility requirements based on number of employees and amount of revenue, among other criteria.

The types of companies that have received assistance in the past include agriculture technology, machine shop, software development, government contractors, sailing equipment, renewable energy, educational software, aquaculture and others.

For more information, including eligibility criteria, contact Ms. Robbie Melton, Program Director, at 410-715-4164 or e-mail Rmelton@marylandtedco.org.

Tech Council of Maryland Hosts 'Selling to the State of Maryland' Conference

The Tech Council of Maryland (TCM) is hosting a Selling to the State of Maryland Conference to be held at the Johns Hopkins University Applied Physics Lab's Kossiakoff Center on Wednesday, January 7, 2009.



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.

Attendees will :

- Hear from state officials about how the procurement process works.
- Discover what business opportunities exist for contractors with the state.
- Learn best practices of working in a teaming arrangement with other state contractors to partner and win in the state marketplace.

The cost to attend the Selling to the State of Maryland Conference is \$59 for TCM MemberPlus, \$79 for TCM members and \$149 for non-TCM members. For more information or to register visit <https://techcouncilmd.com/events>.

Calvert County Department of Economic Development Sponsors Contest

The Calvert County Department of Economic Development is sponsoring a Focus on Calvert photo contest. The deadline for receipt of entries is April 30, 2009.



Contestants may submit their photos of any scene or activity that depicts the unique qualities and beauty of Calvert County. Examples include festivals, parks, Chesapeake Bay life, landmarks and historical icons. Prizes will be awarded to an overall Grand Prize

winner and to a first-place winner and two runners-up. Winning photographs will be exhibited at a special reception in Summer 2009, featured on the Department of Economic Development Web site and may be included in a calendar to be produced in late 2009. To be eligible for inclusion in the calendar, photographs must be at least 8"x10" in size and submitted in a digital format of at least 300 dpi.

The contest is open to all photography enthusiasts whether residents of Calvert County or visitors. Photos can be submitted in digital or print format and all entrants must agree that the Calvert County Department of Economic Development has the right to use their submission for publication, promotion or any other related purpose without compensation, attribution or further permission.

To receive entry forms and full contest rules, please contact the Calvert County Department of Economic Development at 410.535.4583 or 800.331.9771, e-mail info@ecalvert.com or visit online at www.ecalvert.com.

Joyce A. Stinnett Baki is
New Calvert County Tourism
Specialist



WELCOME

The Calvert County, Md., Department of Economic Development is pleased to announce that Joyce A. Stinnett Baki of Lusby, Md., has joined their staff as tourism specialist.

Baki, a resident of Calvert County for many years, comes to the Department after five years as sales director of the Annapolis and Anne Arundel County Conference & Visitors Bureau where she was responsible for developing and implementing sales strategies and marketing programs for meeting planners, group tour operators, motor coach companies and travel planners. Prior to

that, Baki served as director of sales and service at the National Aquarium in Baltimore for eight years. She also taught travel and tourism industry courses as an adjunct professor at the Community College of Baltimore County in Catonsville from 2002 to 2006.

She brings a wealth of sales, marketing and tourism experience to the position and years of training in the industry. She is chair of the American Bus Association's familiarization tour committee for Marketplace 2010, is a member of Meeting Professionals International, the Hospitality Sales and Marketing Association International, the Maryland Tourism Council and the Calvert County Optimist Club. In 2006, she was given the Maryland Tourism Person of the Year award at the Maryland Governor's Conference on Tourism and in 2000 she received the Audrey Davenport Hospitality Person of the Year award at the same conference.

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