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Contents

3 Message from Don Fry
The President and CEO of the Greater Baltimore Committee notes that growth in minority and women-owned businesses point to a healthy economy and bright outlook.

4 Award Nominees
Nominations for the 2018 awards include 26 companies and organizations.

5 Featured Speaker
Jimmy Rhee, Special Secretary of the Governor’s Office of Small, Minority & Women Business Affairs, is the Guest Speaker at the 2018 Bridging the Gap Achievement Awards.

6 Guidance
A top Maryland small business expert, three entrepreneurs and past winners of the Bridging the Gap Achievement Awards provide inspiration and guidance on how to be successful in business.

11 Start-Up Checklist
Thinking of starting a business? This checklist may help.

12 Business Resources
Government and other resources abound in Maryland for small and women-owned small business and start-ups.

16 Strengthening Minority and Women-Owned Businesses
Leveraging opportunity, vision and entrepreneurship for minority business growth.
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Earlier this year the Greater Baltimore Committee, in partnership with the Baltimore Metropolitan Council, released the 2018 Greater Baltimore State of the Region Report. Among its upbeat findings was that the number of minority and women-owned businesses has grown considerably since the same study was published in 1998.

More than 21 percent of all firms in the region are now women-owned. That is up from just under 16 percent in 1998. That growth pushed the Baltimore region to sixth place, up from eighth in 1998, among the 20-member region peer group in the report.

In terms of the total raw number of women-owned businesses, there was a robust 36 percent increase in the region, defined in the study as Baltimore City, Baltimore County, Anne Arundel County, Carroll County, Harford County, Howard County and Queen Anne’s County.

Meanwhile the percentage of African-American owned firms grew to 5.2 percent, up from 3.6 percent, of the total number of firms in the region. Despite that growth, the Baltimore region dropped to sixth place, from fifth place in 1998. Cities like St. Louis, Atlanta and Raleigh saw stronger gains in African-American owned businesses. Still, it is encouraging to see healthy growth in this critically important segment of the Greater Baltimore economy.

Another bright spot for the Baltimore region was the growth in Hispanic-owned firms. The report found more than 2 percent of firms in the region claim Hispanic ownership, up from just more than 1 percent in 1998. That represents a healthy pace and is another sign that the doors have opened even wider in the region to minority entrepreneurship and business formation.

Why are such statistics and trends important?

First, minority and women-owned business enterprises (MWBEs) are vital for an economy to thrive. The growth and vibrancy of minority and women-owned businesses are a testament to the overall health of a region’s economy and its outlook.

Second, MWBEs bring new ideas, new perspectives and new job opportunities to a regional economy.

As I am often quoted on this topic, our regional economy operates much like a car engine. Unless all cylinders of the economic engine are firing properly, the engine sputters. But if all cylinders are connecting, the engine roars forward.

Successful minority and women-owned businesses ensure the region’s economic engine is operating at top performance. They help drive more than just jobs. They create new generational wealth among women and minority communities, which in turn improves the overall health of the region.

That is why the Greater Baltimore Committee is so committed to promoting and supporting inclusiveness in the regional economy. The Greater Baltimore Committee’s Bridging the Gap initiative is fundamental to this effort.

The Bridging the Gap initiative was launched more than 15 years ago to nurture and expand minority and women-owned business opportunities. It was important to provide support for the vision, commitment and hard work involved with starting, building and growing successful MWBE ventures in the Greater Baltimore region.

As part of that effort, the annual Bridging the Gap Achievement Awards was created to highlight and honor successful minority and women-owned business, to increase awareness and to educate the broader business community of the contributions made by these businesses, as well as the efforts of majority-owned businesses that partner with MWBEs. The GBC sees this partnering activity as absolutely vital to ensure that MWBEs in the region prosper, create new jobs and generate new economic activity.

The businesses and their leaders honored with the GBC’s Bridging the Gap Achievement Awards this year — and every year — are role models and an inspiration for other women and minorities working hard to launch or operate a business.

As the numbers and trends highlighted in the State of the Region Report tell us, there has been progress in economic activity by minority and women-owned businesses since 1998 when the regional economy was dominated by majority-owned firms. Despite the progress there is also plenty of room to expand this vital segment of the economy.

Fortunately, the report’s findings also reflect that the region provides a welcoming environment for women and minorities to start or grow a business.

The GBC will continue to work hard to support and nourish this welcoming business climate so that minority and women-owned business formation and expansion is a strong piston in the regional economy and the outlook remains bright for many years to come.

Donald C. Fry
President & CEO
Greater Baltimore Committee
2018 Bridging the Gap Achievement Awards
Nominees

Successful minority or women-owned business
Conscious Roundtable
Cultivated
D&L Cleanup, LLC
Delmock Technologies, Inc.
Global Air Media
Greenbridge Pottery
Higher Ground Transportation Services, Inc.
I95 Business
Intreegue Design
MD Strategic Consulting
Mary Kraft Staffing and HR Solutions
Mother Goose on the Loose LLC
Optimal Health Care, Inc.
Road Safety, LLC
Root Branch Productions and Film Academy
Sarah Rose Public Relations
TargetGov
The Pyatt Group, LLC
Timber Industries, LLC
Washington Software, Inc.

Majority-owned business demonstrating inclusive business practices
BB&T
BGE

Partnership/strategic alliance that includes minority or women owned business
Lewis Contractors
Mid-Atlantic Region Minority Business Development Agency Advanced Manufacturing Center – Baltimore
PNC Bank and Baltimore Community Lending, LLC
Year Up Baltimore and Baltimore City Community College

President’s Award
To Be Announced

Johns Hopkins is proud to support
2018 Bridging the Gap Achievement Awards
Thank you to the Greater Baltimore Committee for your continued support of minority businesses throughout the region.
Jimmy Rhee was appointed Special Secretary of the Governor’s Office of Small, Minority & Women Business Affairs by Governor Larry Hogan and began service to the State of Maryland in January, 2015. As a coordinating office within the Executive Branch, this unit connects the small business community, including those firms owned by minorities and women, to greater economic opportunities in both the public and private sectors. Direct oversight of the state’s Small Business Reserve (SBR) and Minority Business Enterprise (MBE) procurement programs across 70 agencies rests within the Governor’s Office of Small, Minority & Women Business Affairs.

With over 20 years of entrepreneurial experience in enterprise creation, growth and change management, Mr. Rhee has an extensive record of directing turn-around situations ranging from manufacturing to software companies. His career also includes four years of service as the Assistant Secretary of Commerce and Trade for the Commonwealth of Virginia.

Active in the community, Mr. Rhee serves as a board member for various organizations. He earned a Master’s in Science and a Master’s in Business Administration from Johns Hopkins University.

LifeBridge Health

Proudly Recognizes Minority- and Women-Owned Businesses and Their Contributions to Our Communities.

lifebridgehealth.org/future
Michael Pantelides is responsible for the administration and operation of the Office of Small Business Regulatory Assistance (OSBRA), which assists small businesses in complying with legislation expanding leave benefits for Marylanders, referred to as the Maryland Healthy Working Families Act. OSBRA assists Maryland’s businesses and constituents to resolve problems, address concerns, move through regulations and compliance procedures easily, remove barriers, provide resources and connect with other state agencies while providing timely, effective and expedient customer service.

Q: How can Maryland’s workforce system assist businesses?
A: Maryland’s workforce system assists businesses in a variety of areas utilizing the 28 American Job Centers (AJC) and the Maryland Workforce Exchange (MWE). The system has locations in all Maryland counties and has a wide range of resources available to assist businesses with hiring the talent they need. Local workforce staff can advertise openings, recruit talent based on an employer’s specifications, screen applicants to identify the most qualified and hold recruitment activities in the local office or larger hiring events. Office space is provided for businesses to conduct interviews. Staff are on hand to discuss tax incentives and state and local labor market information. Additionally, the 28 local AJCs offer training to eligible customers who are seeking new credentials, skills, and/or employment opportunities.

Q: How can Maryland help businesses build their talent pipeline?
A: Maryland offers options for training new and incumbent workers. Training funds under the federal Workforce Innovation and Opportunity Act (WIOA) are available locally and are used to train unemployed and under-employed customers for new occupations. Businesses seeking new employees can collaborate with local centers and other businesses to develop no-cost training relevant to their needs. On-the-job training allows businesses to train workers to meet their requirements and receive up to 50 percent of the costs of individuals they hire through the local workforce system. Business can benefit from more efficient recruiting, more targeted training and assistance with training expenses. The Hogan administration invested $1.5 million in job training within the Maryland Business Works program. The initiative matches an employer’s contribution, dollar-for-dollar, toward the development of its existing workforce through classroom-based training, in-house staff training and other opportunities. Workers-to-training classes give employees transferrable skills and certifications or credentials related to their field. Funds are directed toward small businesses—those companies with 500 or fewer employees—that are based in Maryland.

Q: How is Maryland addressing work and learn opportunities?
A: The Maryland Apprenticeship and Training Program has been surging in popularity in just about every industry from the skilled trades to cybersecurity, healthcare, IT, agriculture, automotive, hospitality, transportation and more. In fact, just last month we reached more than 10,000 registered apprentices currently earning and learning in Maryland, which is the highest participation rate since 2008. Businesses like the program. By molding the apprentice and incorporating them into their culture, the business gains a highly productive, motivated and loyal employee. Apprentices like the program because it provides a clear pathway to a career without having to incur student debt. The process to get started is simple and DLLR has a team of apprenticeship navigators who will serve as your personal apprenticeship concierge. They’ll walk you through the process step-by-step. They will also share valuable financial incentives such as the More Jobs for Marylanders Apprenticeship Tax Credit, the Maryland Business Works training reimbursement, the Apprenticeship Innovation Fund grant opportunities, as well as the U.S. Department of Labor apprenticeship funding resources. We try to make it as easy as possible to connect businesses with the talent that they need to grow.

Q: How can the Office of Small Business Regulatory Assistance (OSBRA) assist small businesses?
A: OSBRA assists small businesses in complying with the Maryland Healthy Working Families Act (MHWFA), also referred to as the Sick & Safe Leave Act, and interacts with employers, employees, economic development offices, professional organizations, trade associations, nonprofits and government agencies working to find solutions, remove barriers, facilitate and advocate for small businesses. We also work with various partners to serve as a clearing house for information, programs and business resources available within the state. We are committed to helping businesses and constituents become educated on new laws, regulations and compliance procedures.

Q: How does OSBRA assist businesses in navigating DLLR’s regulatory landscape?
A: OSBRA connects Maryland businesses to the state’s many resources. OSBRA works collaboratively across state government to minimize the challenges employers face in locating and accessing the resources they need to run their business, whether it’s learning about tax incentives through the Department of Commerce, business registration with the Department of Assessments and Taxation or any of the other services Maryland offers. OSBRA helps businesses cut through the red tape so business owners can focus on what matters most.
The Baltimore Development proudly supports Bridging the Gap Awards.

CONGRATULATIONS to all of the 2018 finalists and winners.

The Baltimore Development Corporation offers programs and resources to help businesses of all sizes grow and thrive in the city. Visit www.baltimoredevelopment.com for more information on how we can help you.
For Gregory Brown and his wife and business partner, Naijha Wright, the decision to open a vegan soul food restaurant came naturally.

Brown had grown restless at his job as a call center supervisor. He also made a shift in his personal diet—eliminating meat—which led to him creating vegetarian and vegan dishes that would be just as flavorful and appealing as those with meat.

While he considered opening an eatery that could fill this niche, it wasn’t an idea he pursued immediately. As time went on, however, co-workers started asking Brown about his recipes and he found himself bringing food to work for others to sample at lunch.

Later, he was asked by a friend to help find a vegetarian food vendor for a weekly jazz concert at City Hall. He spoke to a number of restaurants which were hesitant to set up shop. After coming up short, Brown decided to take on the task himself. The event was scheduled for four hours; Brown sold all his fare out in one.

After that, Brown knew he had found a promising business opportunity. As he maintained his day job with Verizon Wireless, he started saving up money from paychecks and bonuses that could eventually be used for investing in the business.

While at Verizon, Brown and Wright met, began a relationship and soon began mapping out a business together.

Initially, they did everything from serving as vendors at Artscape to providing personal chef services and catering. The demand became so high that the two decided it was time to focus their full attention on the business and find a permanent location.

Wright, who has experience in marketing and public relations, had been paying attention to consumer attitudes towards environmentalism, animal rights and overall health. She says that between observing these patterns and listening to the reactions she and Brown received at festivals and social gatherings confirmed that this was an underserved niche.

Wright also used these opportunities to take note of which recipes were the most popular and to gauge how much customers would be willing to pay. By January 2011, The Land of Kush was up and running as a brick-and-mortar restaurant at 840 North Eutaw Street in Baltimore.

Wright says experience has shown her how important it is to be out in the community selling your business. You can have the greatest product in the world, she says, but it doesn’t matter if no one knows it exists.

In addition to talking up their own restaurant at various community events, Brown and Wright have made it a point to bring materials that educate potential customers on the benefits of seeking vegetarian and vegan options.

The business has won accolades, including being honored last year by the GBC with a Bridging the Gap Achievement Award for being a Successful Minority and Women-Owned Business.

According to Wright, the pitch usually works. Though the majority of their customers aren’t committed vegetarians or vegans, they have a strong interest in trying something new that’s also healthy. The Land of Kush, she says, fits that bill.

“This is something different,” she said. “But it’s good food and it’s good for you.”

By Brandon Wharton
How do you get families with wide-ranging dietary concerns and diverse backgrounds to get excited about nutritious food? According to Kim Young, Founder & CEO of Healthy Little Cooks, the answer is simple: start with the kids. Their enthusiasm will spread to the entire family.

Young first channeled her passion for promoting healthy lifestyles by launching the nonprofit LoveMyBody in 2004, which focused on addressing body image issues and eating disorders in minority communities in Baltimore. As part of her work, Young partnered with an after-school program and tried a number of different activities to connect with young women in the group. By the end of the program, she says, it was clear that the cooking programs were the most popular.

As someone who had overcome an eating disorder and was raising a child with severe food allergies, Young already had a keen interest in the way we think about food, especially healthy and nutritious food. Eventually, she went back to school to become a Certified Culinary Nutritionist and learned more about the effects of food on the body.

This led to Young’s launch of Healthy Little Cooks in 2010. Young says she’s particularly motivated to show the value of proper nutrition to those who don’t come from privileged backgrounds. And one of the best ways to reach children and families, Young says, is by getting the kids themselves to buy-in to healthy eating.

“The best way to motivate a parent is to impact the kid,” she said.

The Greater Baltimore Committee recognized Healthy Little Cooks along with Hunt Valley-based McCormick & Company in 2017 with a Bridging the Gap Award for being a Partnership/Strategic Alliance that includes a Minority or Women-Owned Business.

Over the past eight years, interest in Healthy Little Cooks has grown exponentially. As a result, Young has expanded her programming offerings and entered into partnerships with McCormick & Company and the United Way of Central Maryland.

She introduces school-aged children to ingredients that they might not have any familiarity with and would otherwise pass over at the grocery store. When she’s in communities teaching culinary skills, Young also makes sure to include creative recipes that are inclusive of children with food allergies so that no one is left out.

Among Young’s ventures is the National Healthy Kids Cook-Off, which this year featured kids from six different states competing against their peers for the best recipe.

For Young, whose professional background is in marketing, business development and executive consulting, she’s found success in thinking strategically.

As the leader of both not-for-profit and for-profit companies, this has meant being deliberate in doing business with corporations that want to build upon her businesses’ strengths rather than veering off in a different direction.

She says it’s helpful for business leaders to ask themselves three questions when a new opportunity arises: what are my organization’s goals, is this opportunity sustainable and does the opportunity fit with our marketing message?

By doing so, it allows your company to remain focused on its mission, Young said.

Though it can be tempting to take every business opportunity that presents itself, Young cautions against taking opportunities that don’t align with your business’s strengths and plans for the future.

“Turn away business that doesn’t support the long-term goals,” she said.

**Article by Brandon Wharton**
From 1991 to 2007, Margaret Williams was the Executive Director of a nonprofit called Friends of the Family. By 2009, Friends of the Family had merged with another nonprofit, the Maryland Committee for Children, to create the Maryland Family Network. Williams found herself at the helm of the combined organization.

Maryland Family Network (MFN), based in Baltimore, focuses its efforts on ensuring that all young children in Maryland — ages 5 and younger — are equipped with three essentials: strong families, quality early learning opportunities and a champion for their interests. Because of its unique role, state policymakers often look to MFN as an authority on public policy issues that have implications for Maryland families with young children.

Accordingly, Williams and her team are often called on to testify in Annapolis before members of the Maryland General Assembly on proposed measures that would affect childcare providers and young families.

MFN’s day-to-day work consists of maintaining a comprehensive database on all regulated childcare providers in Maryland and counseling families on the best childcare options for their respective needs. The organization also operates 12 childcare resource centers throughout the state that provide training for caregivers.

The Greater Baltimore Committee recognized Williams and the Maryland Family Network in 2017 with a Bridging the Gap Achievement Award for being a Successful Minority or Women-owned Business.

Leading MFN has taught Williams a number of lessons throughout the years about leadership and the role of a chief executive. In particular, she stresses the importance of leaders of organizations of all sizes to “think big picture” and continuously identify ways to “inspire [their] team.” He or she also should embrace their role as the outside face of the organization and as the liaison to all of the organization’s stakeholders.

Because the role of a business leader is so external, Williams says successful executives make sure they’ve surrounded themselves with a strong leadership team that works well together and is able to effectively manage the organization’s daily operations.

Another primary focus, especially for nonprofit leaders, should be on finances, Williams said.

“If something goes wrong in a nonprofit, it very often has to deal with the finances.” Williams said. Generally this is the result of taking on too many projects or mismanagement of money, she says.

Because of this, one of the most important tasks of any business or nonprofit leader should be to “focus in on where’s the money and how are [we] spending it,” Williams said.

As organizations grow and evolve, their leaders must also be mindful of the organization’s core identity and the feasibility of expansion. When Friends of the Family and the Maryland Committee for Children began considering a merger, Williams says their respective boards spent two years studying whether they would be stronger and more efficient together than apart.

The merger that created MFN was worthwhile, Williams says, because it was done strategically and purposefully.

This is something that businesses of all sizes and sectors should think about when looking towards the future, Williams said. Whether through a merger, acquisition or expansion, growth must occur in a deliberate manner.

With careful consideration and the right management, broadening your organization’s reach will allow for numerous opportunities, she says.

“Growth brings opportunity for visionary leaders,” Williams said.

Article by Brandon Wharton
Startup Checklist

Starting your business can be an exciting and challenging undertaking. To ensure success it is important for you to be familiar with the basic requirements in Maryland. The following checklist provides a good starting point.

- Select a business structure
- Create and register your business
- Obtain personal property tax information
- Register your business trade name
- Obtain federal, state, county and local tax information
- Check county and local zoning requirements
- Check state and local license requirements
- Obtain and complete your application for a Maryland business license

For detailed information regarding each topic visit commerce.maryland.gov.
Online Business Registration

Maryland’s online business registration system, Maryland Business Express, allows business owners to easily register new businesses and state tax accounts in just a few days. The system is accessible 24/7 at commerce.maryland.gov/process.

Small Business Resources

Looking for more help in your early stage business planning? Numerous small business development networks are ready to provide advice, support, training and more to entrepreneurs and small businesses across the state.

Maryland Small Business Development Center Network (MDSBDC)
mdsbdc.umd.edu
The MDSBDC network provides services to current and prospective small business owners in Maryland. Regional offices provide resources and referral services to assist Maryland businesses develop, expand and compete globally. Services include:
* Free individual, confidential counseling
* Market and industry research
* High-quality training
* Business plan assistance
* Accessing capital

The Small Business Relief Tax Credit

Small businesses in Maryland that provide paid sick and safe leave to their employees will soon be able to apply for a refundable tax credit administered by the Maryland Department of Commerce. The Small Business Relief Tax Credit offers businesses that meet certain criteria a state income tax credit of up to $500 per employee and $7,000 per small business annually. Any type of small businesses, including nonprofits, may apply for the credit as long it has 14 or fewer employees. Businesses may apply every year for each employee making less than 250 percent of the annual federal poverty guidelines for a single-person household (currently $30,350 per year).

For more information about the Small Business Relief Tax Credit contact:
Abigail McKnight, Tax Specialist, Tax Incentives
Maryland Department of Commerce, Office of Finance Programs
410-767-7234
Mark A. Vulcan, Program Manager, Tax Incentives
Maryland Department of Commerce, Office of Finance Programs
410-767-6438

Permits, Licensing and Regulations

Numerous resources are available for information on business licensing and registrations, occupational licenses, taxes and other regulatory and compliance issues.
Maryland Business Express
888-963-EGOV (3468) or maryland.gov/businessexpress
The Maryland Business Express website allows you to:
• Register your new business and form the legal business entity with the Maryland Department of Assessments and Taxation (MDAT)
• Register a business trade name with the MDAT
• Establish your necessary tax accounts with the Comptroller of the Treasury
• Submit your business personal property return filings and order certified copies

All filings through the Express website will be processed by the MDAT within seven business days.

After completing the online registration process, you will receive all the necessary licenses and account numbers for your business. This electronic government service includes a convenience fee for payments processed through this website. Payments can be made using Visa, MasterCard, Discover and American Express.

Department of Assessments and Taxation (MDAT)
888-246-5941 or dat.maryland.gov
Registers companies to do business in Maryland, issues business charters, registers trade names and provides corporate information as well as accepts annual reports/personal property returns.

Maryland Comptroller Taxpayers Assistance Program
410-260-7980 or 1-800-638-2937 or comp.state.md.us
Provides businesses with information about sales, income and withholding taxes.

Procurement and Certification

Business to Government (B2G)
commerce.maryland.gov/b2g
The Maryland Department of Commerce offers resources to assist businesses seeking to work with state and federal government agencies. The resources include a “how-to” guide, state and local resources contacts, federal and state contracting opportunities, news and events as well as upcoming government contracting events.

Maryland Procurement Technical Assistance Program (PTAP)
301-403-2740 or mdptap.umd.edu
PTAP is a program of the Maryland Small Business and Technology Development Center Network (SBTDC) designed to help small and minority businesses identify, bid on and perform on federal government prime and sub-contracts. Maryland Department of Commerce and the Defense Logistics Agency of the United States Department of Defense fund this program in cooperation with the SBTDC and the University of Maryland, College Park.

Governor’s Office of Minority Affairs (GOMA)
410-767-8232 or goma.maryland.gov
Maryland’s “one-stop shop” for information and support to help women and minority businesses navigate the state’s procurement and certification processes. GOMA acts as an ombudsman for more than 200,000 minority and women-owned businesses throughout the entire business lifecycle. GOMA oversees the state’s Minority Business Enterprise (MBE) program for all state agencies.

Maryland Department of Transportation (MDOT)
Minority/ Disadvantaged Business Enterprise Program
410-865-1269 or 800-544-6056 or mdot.state.md.us
MDOT is the uniform certification agency for Maryland. It conducts certification reviews for all state agencies, including MDOT agencies with federal regulatory responsibility, such as the Maryland Aviation Administration, the Maryland State Highway Administration and the Maryland Transit Administration. Companies that receive certification as a Minority Business Enterprise/Disadvantaged Business Enterprise (MBE/DBE) gain greater exposure for work opportunities on state and federally funded projects. The names of all certified firms appear in the MBE/DBE Directory, a reference manual that is widely distributed to all state departments, agencies, local governments, contracting, and business communities and the general public.

Small Business Reserve Program
410-767-1492 or emaryland.buy speedy.com
The Small Business Reserve Program, administered by the Governor’s Office of Minority Affairs through the Department of General Services (DGS), requires state agencies to reserve 10 percent of the value of their annual procurements for bidding by qualified small businesses as prime contractors. Small business owners may register at the DGS website and click on the Small Business Reserve icon.

eMaryland Marketplace
emaryland.buy speedy.com
Maryland uses web-based eMaryland Marketplace to create solicitations, accept bids and make awards, and purchase goods through online catalogs. Eligible organizations include state agencies, counties, cities, towns, enumerated school districts or any other political subdivision of the state. For additional information or to register, visit the DGS website, emaryland.buy speedy.com.

Maryland Department of General Services,
Small Business Preference Program
410-767-1492 or dgs.maryland.gov/smallbusiness/small-business/FAQ.aspx
The Small Business Preference Program helps ensure that small businesses receive a portion of the state’s total purchases of equipment, materials and supplies. Once a small business is certified, it may participate in the required bidding process. Bids under this program are solicited from small and regular bidders.

United States Small Business Administration
Business Development Program
1-800-827-5722 or sba.gov/8abd
The SBA [8(a)] Program assists minority businesses by improving their ability to compete on an equal basis in the mainstream of the American economy. The program uses one-on-one counseling and training workshops, offers assistance in expanding into contracting activity with the federal government and provides information on the process of meeting financial and bonding needs. To participate, a business must be at least 51 percent owned and operated by an individual certified as socially and economically disadvantaged and must have been in existence two full years before applying.

Technology Development

Maryland Technology Development Corporation (TEDCO)
410-740-9442 or 800-305-5556 or tedco.md
TEDCO facilitates the transfer of technology from university and federal laboratories to the private sector. TEDCO’s funding programs support collaborative research and product development, accelerating the growth of emerging technology companies in critical and high-growth sectors.
Maryland Industrial Partnerships Program (MIPS)  
301-405-3891 or mips.umd.edu  
MIPS provides matching state funds for joint industry/university research and development projects in engineering, computer technology, physical sciences and life sciences. Maryland Department of Commerce provides funding to the University of Maryland’s engineering research center to support departmental projects.

University of Maryland Technology Advancement Program (TAP)  
301-314-7805 or tap.umd.edu  
TAP is a leading incubator that assists early-stage companies in achieving their goals. TAP provides a unique bundle of services and resources to speed the maturation of young firms, ranging from intense mentoring and funding introductions to extensive technical resources and a low-cost infrastructure.

Maryland Technology Enterprise Institute (MTECH), Bioprocess Scale-Up Facility  
301-405-3906 or mtech.umd.edu  
The Bioprocess Scale-Up Facility (BSF) is MTECH’s modern bioprocessing laboratory dedicated to the development and scale-up of biotechnology products and processes. The BSF has helped accelerate the R&D of local biotechnology leaders as well as assist Maryland biotech startups throughout the state.

Export Assistance  
The Maryland Department of Commerce Office of International Investment and Trade (OIIT)  
410-767-6300 or commerce.maryland.gov/exports  
OIIT offers export assistance for small and mid-sized Maryland companies and coordinates international trade and investment missions and trade show opportunities for Maryland companies.

Export MD  
410-767-0563 or commerce.maryland.gov/fund/programs-for-business/expand-programs  
Maryland companies that receive an Export MD Award are eligible to be reimbursed for up to $5,000 in expenses associated with an international marketing initiative.

Employee Health Care Insurance  
Maryland Health Connection Exchange (MHCE) — Small Business Health Options Program  
855-642-8572 or marylandhealthconnection.gov/business-owners  
MHCE is the state’s official health insurance marketplace where businesses, with 50 or fewer full-time-equivalent employees, can compare and enroll their employees for health insurance coverage using the Small Business Health Options Program (SBHOP).

In addition, the Small Business Health Care Tax Credit is available for plans purchased through the MHCE and may be claimed for any two consecutive years beginning in 2014. Small businesses will still be able to deduct any premium costs not covered by the tax credit. If you are a qualifying small business, up to 50 percent of your contribution to employee premiums (or 35 percent if a tax-exempt small employer) may be covered by the tax credit.

Capital Resources  
The Maryland Department of Commerce provides specialized finance programs and tax credit incentives for entrepreneurs, veteran-owned businesses and small, minority and women-owned businesses offering assistance with a variety of needs including:  
• Modernization of manufacturing equipment  
• Land acquisition and infrastructure improvements

INVESTING TO IMPROVE LIVES SM  
With our shared commitment to community, Legg Mason is proud to support the Greater Baltimore Committee.
• Machinery and equipment purchase
• Development of commercial opportunities
• Financing for the economically disadvantaged

To learn more about the programs below, call the Department’s Office of Finance Programs at 877-821-0099 to help determine your eligibility for certain programs or visit commerce.maryland.gov/fund.

Small, Minority and Women-Owned Business Account-Video Lottery Terminal Fund (VLT)
Created with the small business owner in mind, the State’s VLT fund uses proceeds from Maryland’s casinos to assist small, minority and women-owned businesses located in targeted areas surrounding five Maryland casinos: Maryland Live in Anne Arundel County, Hollywood Casino Perryville in Cecil County, Rocky Gap in Allegany County, Ocean Downs in 16 Worcester County and Horseshoe Casino in Baltimore. At least 50 percent of the VLT allocations will support small, minority and women-owned businesses located within a 10-mile radius of the casinos. The other 50 percent will be available to small, minority and women-owned businesses located throughout Maryland. To identify the VLT Fund Manager in your area go to commerce.maryland.gov/vlt.

Military Personnel & Veteran-Owned Small Business Loan Program
MPVSBLP provides no-interest loans of up to $50,000, from one to eight years, for businesses owned by military reservists, veterans, National Guard personnel and for small businesses that employ or are owned by such persons.

Maryland Small Business Development Financing Authority
Provides financing for small businesses that are not able to qualify for financing from private lending institutions or are owned by socially and economically disadvantaged persons.

Maryland Economic Development Assistance Authority Fund
A flexible, broad-based program providing below market, fixed rate direct assistance to growth industry sector businesses, locating or expanding in Priority Funding Areas of the state. Funding for special purpose programs include arts and entertainment, brownfields, child care centers and seafood and aquaculture.

Maryland Industrial Development Financing Authority (MIDFA)
Encourages private-sector financing in economic development projects located in Priority Funding Areas. MIDFA can be used for land acquisition, building acquisition, construction costs, machinery and equipment, furniture and fixtures, leasehold improvements, certain eligible “soft costs,” energy related projects and working capital.

Maryland Economic Adjustment Fund
Assists business entities in the state with modernization of manufacturing operations, development of commercial applications for technology, and exploring and entering new markets.

Training Resources

Maryland Apprenticeship and Training Program
Visit mdapprenticeship.com to learn how you can leverage apprenticeship to build your workforce, reduce turnover costs and increase productivity.

Apprenticeship Tax Credit
The Maryland Apprenticeship Tax Credit provides a state income tax credit to Registered Apprenticeship sponsors or participating employers that hire an eligible Registered Apprentice(s). The employer may qualify for a $1,000 tax credit for each eligible Registered Apprentice. Learn more at www.dllr.state.md.us/employment/appr/apprtaxcredithome.shtml.

Apprenticeship Innovation Fund
The Apprenticeship Innovation Fund (AIF) invests in programs that support and enhance Registered Apprenticeship (RA) expansion strategies. The AIF is a competitive grant fund that seeds the implementation of new and promising ideas or adapts proven strategies to expand the reach of Registered Apprenticeship programs in Maryland. Apply at www.doit.state.md.us/selectsurvey/TakeSurvey.aspx?SurveyID=71b96f9487a#

EARN Maryland
EARN is a competitive workforce development grant program that is industry-led, regional in focus and a proven strategy for helping businesses cultivate the skilled workforce they need to compete. It addresses the demands of businesses by focusing intensively on the workforce needs of a specific industry sector over a sustained period and the needs of workers by creating formal career paths to good jobs, reducing barriers to employment and sustaining or growing middle class jobs. Learn how to get started with EARN at www.dllr.state.md.us/earn.

Maryland Business Works
Maryland Business Works is a dollar-for-dollar incumbent training program that provides funds that can be used to upgrade the skills of current employees while creating opportunities for new hires in in-demand occupations and skills. Participants completing the program gain transferable skills or industry-recognized certifications or credentials that could lead to career growth and better wages. Get started today at www.dllr.state.md.us/employment/mbwreq.shtml.

All resources are from the Maryland Department of Commerce.
Bridging the Gap is an initiative of the Greater Baltimore Committee designed to advance the business culture of the Greater Baltimore region by fostering an atmosphere in which majority, minority and women-owned businesses can form mutually beneficial strategic partnerships.

The Bridging the Gap Initiative relates directly to the GBC’s mission of improving the business climate of the Greater Baltimore region by organizing its corporate and civic leadership to develop solutions to the problems that affect the region’s competitiveness and viability.

The region’s competitiveness would receive a significant boost if full participation of MWBEs in the regional economy were achieved. A study conducted by the Sage Policy Group found that fully engaging MWBEs in the region’s economy would generate as much as $5 billion of additional sales revenue and 32,000 new jobs.

**Top Goals**

- Nurture the creation of legacy wealth among minority and women-owned businesses (MWBEs) by broadening business prospects that are available to them.
- Communicate the business case for minority inclusion and development to the region’s larger business community.
- Provide training opportunities that enhance capabilities within the minority and women-owned business community to enable successful participation in partnership opportunities.
- Recognize minority or women-owned business success and growth.
Southwest Airlines® is dedicated to your community.

Our mission is to make the connections that empower communities to thrive. Through our meaningful relationships, we proudly support your efforts in the many communities we call home. Whether in the air or the ground, we believe community is more than a place – it’s at the Heart of what brings us together.

Southwest is a proud supporter of 2018 Bridging the Gap Achievement Awards
The Greater Baltimore Committee Congratulates All Bridging the Gap Award Nominees and Winners!

Want to…
Connect? Influence? Succeed?
Become a GBC Member Today!

For GBC Membership Information Contact Sophia Silbergeld at 410-727-2820 or sophias@gbc.org