## WELCOME!

**Today's Topic:** 

Contracting in Maryland's
Veteran-Owned Small Business Enterprise (VSBE) Program

November 4, 2025

# T.I.P.S.

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#### **GUEST INSTRUCTOR**



#### **DANIELLE DAVIS**

**VSBE COMPLIANCE MANAGER** 



goMDsmallbiz.maryland.gov



https://dhs.maryland.gov/

#### **GUEST INSTRUCTOR**



CHRIS KELLY
ASSISTANT DIRECTOR OF PROCUREMENT

# Contracting in Maryland's Veteran-Owned Small Business Enterprise (VSBE) Program





# Agenda

- ➤ OSBA/VSBE Program Overview
  - VSBE Certification/Recertification
- ➤ Searching VSBE **CERTIFIED** Firms
  - eMMA
- ➤ Roles & Compliance
  - VSBE as a Prime
  - VSBE as a Subcontractor
  - Competitive Pricing
  - Who to Contact/VSBE Liaisons
  - Advocacy/Outreach
  - Forms
  - Payments
- **≻**VSBE Best Practices



#### **Mission**

To advance social and economic mobility for all Marylanders by removing barriers, investing in inclusive opportunities, and aligning state resources to support historically underserved communities and businesses.

#### **Vision**

A Maryland where every resident—
regardless of race, geography, or
background—can access the tools,
networks, and systems needed to thrive
and contribute to a more equitable and
prosperous state.

# Maryland Department of Social and Economic Mobility

**Building Opportunity and Mobility for all Marylanders** 

https://economicmobility.maryland.gov

#### **Program and Resources**

#### The Department of Social and Economic Mobility integrates three existing offices:

#### Office of Minority Business Enterprises

Search Certified Businesses

MBE Events Calendar

Get your MBE / DBE/ ACDBE Certifications

# Office of Small, Minority & Women Business Affairs

Minority Business Enterprise (MBE)
Program

Small Business Reserve (SBR) Program

Veteran-Owned Small Business Enterprise (VSBE) Program

MBE Ombudsman Unit

**Procurement Forecasts** 

#### Office of Social Equity

**Programs and Resources** 

**Events** 

Press Releases

https://www.mdot.maryland.gov/tso

https://gomdsmallbiz.maryland.gov

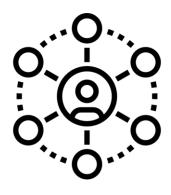
https://ose.maryland.gov







Implement
Maryland's 3
socioeconomic
procurement
programs across
70+ purchasing
units



Connect small, minority, women, & veteran business owners to opportunities in the state contracting arena



Host free small business training webinars and business development events



Curate online resources at the federal, state, and local levels



Home of the newly-formed MBE
Ombudsman
Unit

https://economicmobility.maryland.gov

# **VSBE Program**

#### Mission:

Provides contracting opportunities on state-funded procurements from over 55 state agencies for <u>certified</u> **veteran-owned small businesses.** 

#### **Maryland's Commitment:**

Only the work of a <u>certified VSBE firm</u>, performing either directly (prime contractors) or indirectly (subcontractors), can be counted toward the achievement of a minimal statewide 3% goal.

A procurement agency shall assess the potential for VSBE prime and subcontractor participation in **each** contract and estimate the amount of participation if any before initiating the procurement.



# The VSBE Program is governed by:

#### Statute-

State Finance & Procurement (SFP) Articles §§14-601—14-606

# The Code of Maryland Regulations (COMAR)- 21.11.14



# VSBE Program- Eligibility Requirements

A veteran for this State program is defined as an individual who is verified as having served in the **Uniformed Services** of the United States, other than for training, and was discharged or released under conditions other than dishonorable.

The term "uniformed services" means the Army, Navy, Air Force, Marine Corps, Space
Force, Coast Guard, National Oceanic and Atmospheric Administration, and Public Health Service.

# Veteran-owned small businesses must meet the following eligibility standards:

- 1. Be a small business as defined by the <u>United States Small</u>
  <u>Business Administration in 13 C.F.R. 121.201</u> and any
  subsequent revision of that regulation
- 2. Be at least 51% owned and controlled by one or more individuals who are veterans
- 3. Must be **for-profit** business



# 3- Step VSBE Certification Process



Complete Vendor Registration

A Vendor registration in eMaryland Marketplace Advantage (eMMA) at <a href="https://emma.maryland.gov/">https://emma.maryland.gov/</a>



#### **Veteran Verification**

Complete the electronic veteran verification component from one of the following paths: **State**- Maryland Department of Veterans & Military Families **or Federal**- SBA Federal VetCert



#### **VSBE Application**

Complete the electronic
VSBE Application in eMMA,
under the vendor's Company
Profile and Document
section with providing the
veteran verification



## **eMMA**

https://emma.maryland.gov/

#### Welcome to eMaryland Marketplace Advantage (eMMA)



eMMA is Maryland's new online procurement platform used to connect the vendor community with contracting opportunities from state, county, and local government entities. Registered vendors will receive notices of bid opportunities, can submit bid responses online, and may obtain bid results online.

Qualified small business vendors may also complete two self-certification processes to become eligible for the following certifications/programs:

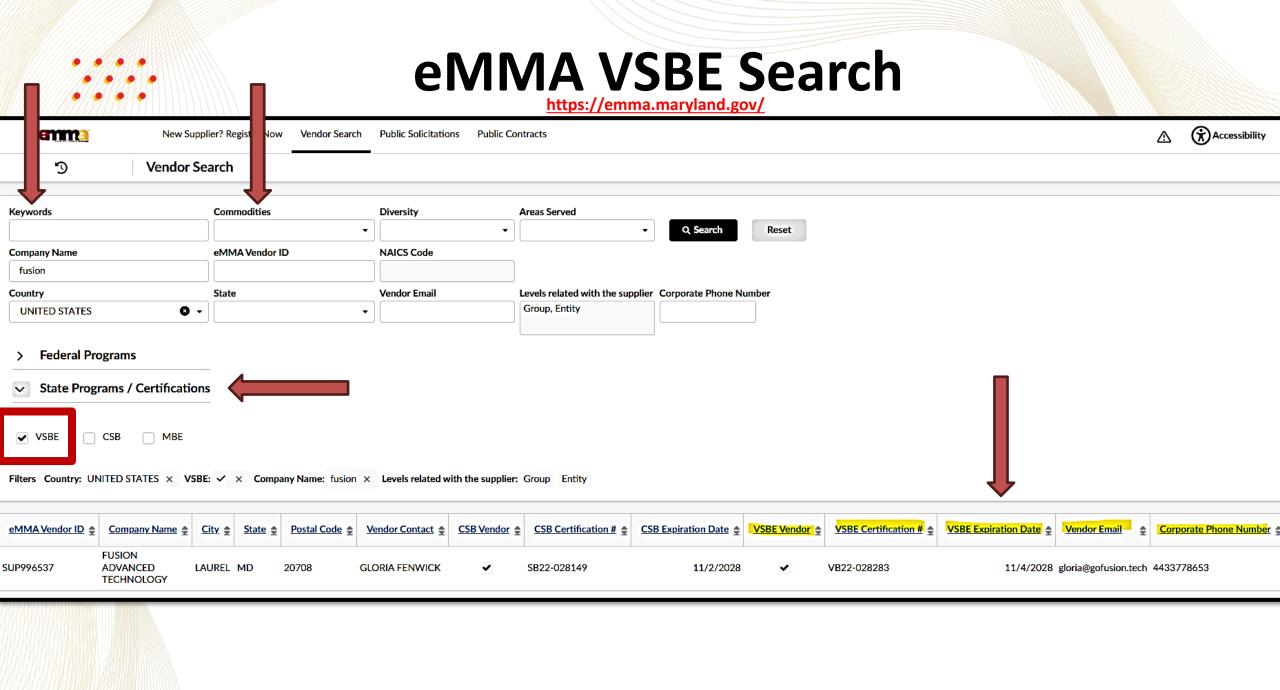
- 1) The Certified Small Business CSB Certification (includes the Small Business Reserve (SBR) and Small Business Preference (SBP) Programs) and/or
- 2) The Veteran-Owned Small Business Enterprise (VSBE) Program Certification.

eMMA facilitates an open, transparent, and efficient procurement process. We look forward to doing business with you!

Additional information can be found in the <u>Frequently Asked</u>
<u>Questions</u> and <u>Quick Reference Guides</u>. Any questions please contact the eMMA Help Desk at <u>eMMA.helpdesk@maryland.gov</u>.

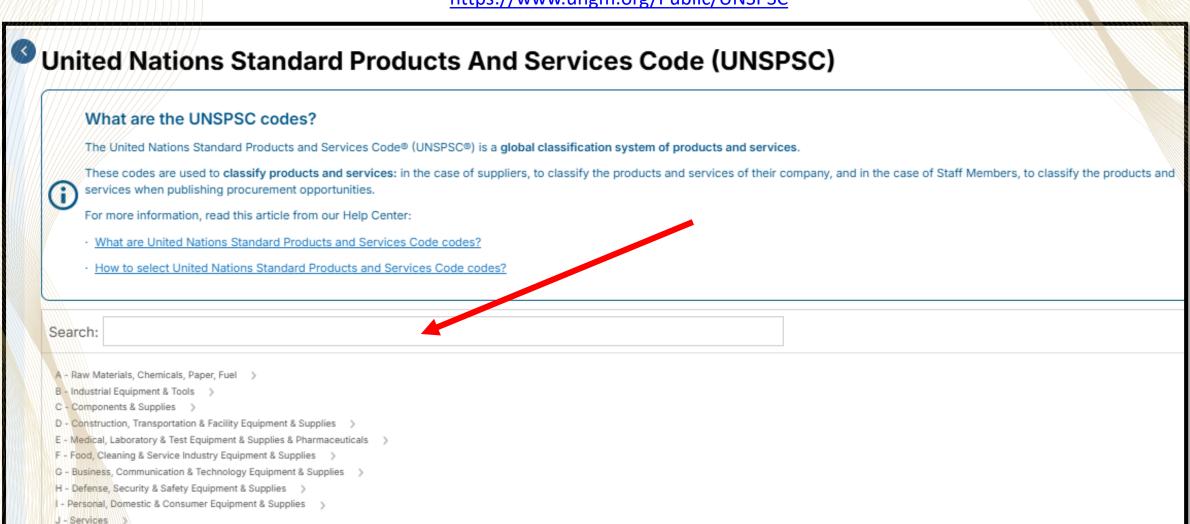
For additional training and resources, please go to the Maryland Procurement Academy homepage at <u>State of Maryland eMMA Training</u>





## **UNSPSC CODES**

https://www.ungm.org/Public/UNSPSC



# Maryland Department of Assessment & Taxation (SDAT)





Search by: 
Business Name

Department ID



All Maryland domestic and foreign business entities registered in Maryland must maintain their "good standing" status with the <a href="State Department of Assessments">State Department of Assessments</a> and <a href="Taxation">Taxation</a>.

https://egov.maryland.gov/B usinessExpress/EntitySearch/ Search

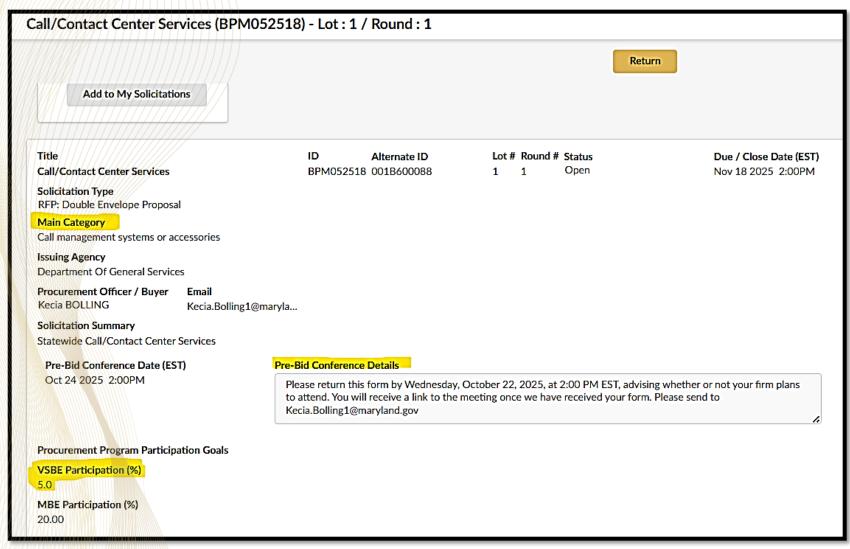
**≪** Back

Fees • Processing Times





# Important Elements of Open Solicitations



- Agency/Department
  Procuring
- Lot #/Round #
- Title
- Main Category(Commodities Descriptor)
- Summary
- Goal= Role
- Pre-Bid Conference
- Deadline- Close Date
- Attachments

# VSBE Certification Updates



#### **VSBE Program Changes from the Executive Order-**

- Certifications are now 3 years effective September 29<sup>th</sup>, once a new vendor gets certified <u>or</u> once an already certified vendor recertifies, that is when the 3-years takes place
- This does not happen automatically, the vendor must complete the certification or recertification in eMMA for the three years to take place

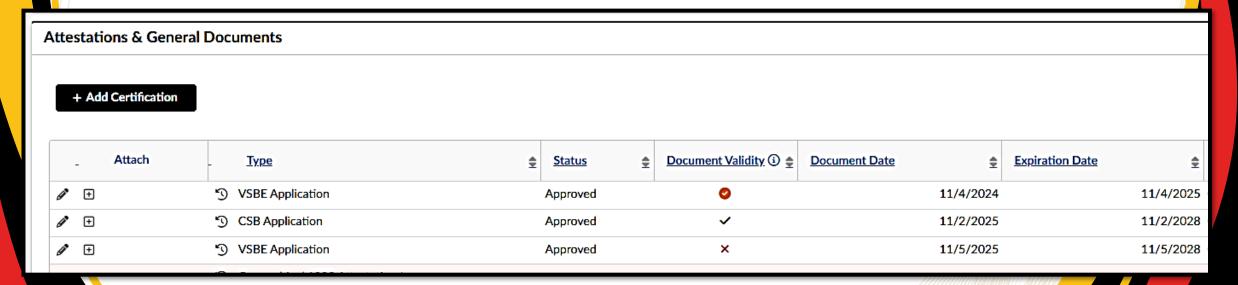


# **VSBE** Recertification



#### VSBE Recertification

- A VSBE can only complete the recertification in eMMA 30 days prior to their current expiration date
- A vendor will receive an automatic recertification reminder email from the eMMA system. Make sure to check that SPAM folder and set yourself a reminder also.
- Check the Public Database or your Document Section to see your expiration date







**Chris Kelly** 

Assistant Director of Procurement for Small Business & Minority Affairs Maryland Department of Human Services

# Understanding Government Contracting with Maryland State Government



# **Government Contracting**

Federal Government Contracting
State Government Contracting
County Level Government Contracting
Municipality Government Contracting





# Identify Your Customers

UNSPSC Codes (NAICS Codes)
55 state agencies for VSBE
Procurement Forecast
Annual Reports

#### **Maryland Procurement Process**

#### 1. Need Identification

Focuses on the various types of goods and services that are procured by the state.

#### 2. Pre-Solicitation

Planning stages prior to preparing a procurement solicitation.

#### 4. Solicitation

Provides the steps for public advertisement and other notices of solicitation.

#### 3. Solicitation Preparation

Includes procedures for drafting solution.

#### 5. Review / Evaluation Process

Opening the vendor responses to solicitations.

#### 6. Award Process

Includes the steps for approving contract awards.

#### 7. Contract Administration Process

Focuses on post-contract award activities.





The head of each procurement agency shall designate an employee to be a VSBE Liaison in the administration of that agency's VSBE Program.

The VSBE Liaison is responsible for:

- Coordinating agency outreach efforts to the veteran business community
- Reviewing agency contracting procedures to ensure compliance with this chapter
- Assisting in the resolution of contracting issues, and for submitting required VSBE Program reports or information

# **Direct Solicitations**

Agencies can directly contact VSBEs under Category 1 and Category 2 Small Procurements under \$15,000.

They communicate via email and phone call to certified vendors in the eMMA database

Make sure the VSBE contact information is up to date and vendor contacts are reachable people from the Public Database Search



# **VSBE** Utilization

- Maryland awards procurement contracts to VSBEs in 2 capacities-Either as a Prime Contractor or a Subcontractor
- ➤ As a Prime Contractor- the State's only legal contractual relationship is with the prime contractor
- As a Subcontractor the subcontractor only has a legal contractual relationship with the prime, not the State



# **VSBE Prime Contractors**

- Agencies/Departments vet VSBEs for inclusion in bid response. This includes:
- 1. Getting quotes
- 2. Assessing the skills/capabilities
- 3. Getting the VSBE firm's consent to be included in the bid response
- ➤ Have references and/or past performance information readily available
- Have competitive pricing
- Request Pricing/Quote before committing to a certain price to ensure all variables/materials/equipment, etc. are accounted for.
- Make sure VSBE commitments are clearly, completely and accurately stated on the VSBE forms

# **VSBE Subcontracting**

- C. VSBE Subcontracting Provisions.
- (1) Solicitation Content. The solicitation shall contain provisions requiring bidders or offerors to:
- (a) Identify specific work categories within the scope of the procurement appropriate for subcontracting;
- (b) Conduct outreach through the Database or utilize the U.S. Small Business Administration and other resources and databases to assist in identifying potential veteran vendors. The veteran-owned vendor shall be a certified VSBE at the time of submission of the bid or proposal.
- (c) Solicit certified VSBEs and veteran-owned firms in writing at least 10 days before bids or proposals are due, describing the identified work categories and providing instructions on how to bid on the subcontracts;
- (d) Attempt to make personal contact with the VSBEs solicited and to document these attempts;
  - (e) Assist VSBEs to fulfill, or to seek waiver of, bonding requirements; and
- (f) Attempt to attend prebid or other meetings the procurement agency schedules to publicize contracting opportunities to VSBEs.

# Procurement Review Group

- VSBE Liaison
- Procurement
- Program Office
- Scope of Work
- Budget
- Market Research
- Subcontracting opportunities
- Socioeconomic designation
- OSP approval

# Pre Proposal Conference

- Procurement Officer
- VSBE Liaison
- Program Office
- Summary Sheet
- Qualifications
- Contract Requirements
- Scope of Work
- Socioeconomic Goals
- Proposal Format
- Selection Process
- Questions

## **VSBE Forms**



#### 21.11.14.07- Procurement Solicitations

- (5) The VSBE participation schedule shall:
- (a) Include the name of each VSBE that will participate in the project; and
- (b) Include the percentage of the contract to be paid to each VSBE for the work or supply.

- (6) The failure of a bidder to accurately complete and submit the VSBE utilization affidavit and participation schedule may result in a determination that the bid is not responsive.
- (7) The failure of an offeror to accurately complete and submit the VSBE utilization affidavit and the VSBE participation schedule may result in a determination that the proposal is not susceptible of being selected for award.



# **VSBE Form Deficiencies**

#### **EFFECTIVE OCTOBER 1, 2025**

The passing the Procurement Reform Act of 2025 (PRA) allows bidders/offerors to correct deficiencies in the VSBE forms. If a Procurement Officer determines that a deficiency exists in a VSBE form, the Procurement Officer shall:

- > Notify the bidder or offeror of the deficiency, and
- > Require the bidder or offeror to submit an amended form correcting the deficiency within a reasonable time period.

# Fraud

- A certified VSBE was listed in a bid or proposal without its permission
- ➤ A VSBE is offered payment solely for the use of its State of Maryland issued VSBE Certification Number in bid/solicitation documents
- ➤ The certified VSBE gave permission to be listed in the bid documents, but its services were not used to perform the contract
- Suspected Abuse of the VSBE Program

# Debriefing

#### **State of Maryland Procurement Manual**

Section 6.11 Unsuccessful Offeror Debriefings: States an unsuccessful offeror may submit a written request within reasonable time for a debriefing to the Procurement Officer

# **VSBE Contract Award**

- Prime or a subcontractor
- > Prime > State
- > Sub > Prime
- Must be State VSBE certified
- > VSBE Participation Schedule
- > Prime invoices > State
- > Sub invoices > Prime

# Prime Contractor Rights

- May add VSBE subcontractors, but not at the expense of originally-named VSBE subcontractors
- Must ask to remove VSBEs, but must demonstrate good cause
- Any additions, removals or other changes to original VSBE participation commitments must be approved in writing by the VSBE Liaison
- COMAR 21.11.03.12 (Amending Participation Schedule); after award, must have prior written consent of VSBE liaison to change Participation Schedule

# Subcontractor Rights

- Have the same rights as all prime contractors
- Are entitled to receive fair and equal treatment during the procurement process
- May submit written questions to and receive a written response from State agency
- May ask State agency how MBE goals and sub-goals were set
- Raise any technical or MBE-related concerns with the procurement officer BEFORE the submission deadline

# Subcontractor Responsibilities

- Carefully review all forms and agreements before signing
- Keep copies of all documents
- Never sign a blank form presented by a prime contractor; all documents should be completed before you sign
- Keep good records/documentation
- Complete and submit monthly VSBE payment forms and other required State submissions on time
- Deliver goods and/or services as promised
- Get advance written confirmation of requests for additional work

# **VSBE** Compliance



- As a part of the compliance process for the VSBE program, Prime contractors should monitor, facilitate, and ensure compliance to VSBE Program Laws, Regulations, Guidelines, Policies, and Objectives.
- Both Prime Contractors and State personnel are responsible for the proper treatment of Small, Minority, Women & Veteran business owners while operating on state funded contracts.
- Before awarding a contract that includes a VSBE goal, the procurement officer shall use the Database to confirm that the VSBE vendor named to fulfill an established VSBE contract goal is certified by the Office of Small, Minority & Women Business Affairs (OSBA)



# **VSBE Payment Reports**

- Primes and subcontractors are required to complete the monthly VSBE payment reports
- Please email the Monthly Payment form for each month
- Prime contractors and all VSBE subcontractor payment reports by the 10<sup>th</sup> of each month
- Prime contractors will not receive credit for the submission of the VSBE payments if the subcontractor fails to submit their monthly payment reports



## **VSBE Attachment E Forms**

https://procurement.maryland.gov/wpcontent/uploads/sites/12/2018/04/Atta chmentE-VSBEForms.pdf

#### Attachment E. Veteran-Owned Small Business Enterprise (VSBE) Forms

#### E-1 VSBE UTILIZATION AFFIDAVIT AND PRIME/SUBCONTRACTOR PARTICIPATION SCHEDULE

#### (Submit with Bid/Proposal)

This document MUST BE included with the Bid/Proposal. If the Bidder/Offeror fails to complete and submit this form with the Bid/Proposal, the procurement officer may determine that the Bid/Proposal is not responsive/not reasonably susceptible of being selected for award.

In conjunction with the Bid/Proposal submitted in response to Solicitation No.\_\_\_\_\_\_\_

I affirm the following:

1	VSBE Participation	PLEASE	CHECK	ONLY	ONE
1.	V SDE T articipation	LEASE	CHECK	UILLI	

I acknowledge and intend to meet IN FULL the overall verified VSBE participation goal of
%. Therefore, I will not be seeking a waiver.

#### OF

After making good faith outreach efforts prior to making this submission, I conclude that I am unable to achieve the VSBE participation goal. I hereby request a waiver, in whole or in part, of the overall goal. Within 10 Business Days of receiving notice that our firm is the apparent awardee, I will submit all required waiver documentation in accordance with COMAR 21.11.14.09. If this request is for a partial waiver, I acknowledge that I must complete Attachment E-1A (VSBE Subcontractor Participation Schedule) and Attachment E-1B (Signature Page) for the portion of the VSBE goal that I intend to meet. I acknowledge that by checking this box and requesting a full waiver of the stated goal, I must complete Attachment E-1B (Signature Page) in order to be considered for award.

#### Additional VSBE Documentation

I understand that if I am notified that I am the apparent awardee, I must submit the following additional documentation within 10 days of receiving notice of the apparent award or from the date of conditional award (in accordance with COMAR 21.11.14.08), whichever is earlier.

- (a) VSBE Waiver Request Affirmation and Good Faith Efforts Documentation to Support Waiver Request (Attachment E-1E)
- (b) VSBE Outreach Efforts Compliance Statement (Attachment E-2); and
- (c) Any other documentation, including waiver documentation, if applicable, required by the Procurement Officer to ascertain Bidder/Offeror responsibility in connection with the VSBE participation goal.

Effective Date: September 1, 2022

I understand that if I fail to return each completed document within the required time, the Procurement Officer may determine that I am not responsible and therefore not eligible for contract award. If the contract has already been awarded, the award is voidable.

#### Information Provided to VSBE firms

In the solicitation of subcontract quotations or offers, VSBE subcontractors were provided not less than the same information and amount of time to respond as were non-VSBE subcontractors.

Attachment E – VSBE Forms Page E-1

#### E-4 VSBE PARTICIPATION

Report #:

Solicitation #:

Report	ing Period (Month/Year):		Cont	racting Unit:		
Note to Report Preparer: Report is due by the 10th of the month following the month the services were provided. Please number reports in sequence.			Contract Amount:			
			NSBE Subcontract Amount:			
		mber reports in	_	ect Start Date:		
•			_	ect End Date:		
			Servi	ices Provided:		
Deima	Contractor:			Contact Person:		
Addres				Contact Person:		
City:	a.			State:	ZIP:	
Phone:				E-mail:		
	Subcontractor:			Contact Person:		
Phone:				E-mail:		
Subcor	tractor Services Provided:					
	payments made to VSBE subo this reporting period:	ontractor named above	List	dates and amounts o	of any outstan	ding invoices:
	Invoice #	Amount		Invoic	e #	Amount
1.			1.			
2.			2.			
3.			3.			
4.			4.			
Total I	Dollars Paid: \$		Tot	al Dollars Unpa	aid: \$	
•	If more than one VSBI each VSBE Subcontrac Return an electronic	ctor.				
Contract Monitor/Contracting Unit		VSBE Liaison				
E-mail		E-mail				
Phone Number		-	Phone Number			
Contr	Contractor Signature (Required)		-	Date		
Attach	ment E – VSBE Forms	Pa	ge E-1	6	Effective D	ate: September 1, 2022

E-5 VSBE PARTICIPATION BE Subcontractor Paid/Unnaid Invoice Report

	VSE	BE Subcontractor Pa	id/Unp	aid Invoice Rei	oort			
Report #:			Solic	Solicitation #:				
Reporting Period (Month/Year):			Contra	ecting Unit:				
Note to Report Preparer:			VSBE	Subcontract Amt:				
Report is due by the 10th of the month following the month		Projec	t Start Date:					
the services were performed. Please number reports in		Project End Date:						
sequence.			Services Provided:					
			1					
	Subcontractor Name:							
VSBE	Certification #:							
	Person:							
Address	e e							
City:				State:	ZIP:			
Phone:				E-mail:				
Subcon	tractor Services Provided:							
	payments received from Prim g period indicated above.	e Contractor during	List da old.	ites and amounts of	any unpaid	invoices over 30 days		
	Invoice Amount	Date		Invoice An	nount	Date		
1.			1.					
2.			2.					
3.			3.					
4.			4.					
Total	Dollars Paid: \$		Tota	l Dollars Unpa	id: \$			
Prime	Contractor:		Contract Person:					
•	Return an electronic	signed copy of this/	each fo	rm to the follo	wing e-m	ail addresses:		
Contract Monitor/Contracting Unit		VSBE Liaison						
E-mail		E-mail						
Phone Number		Phone Number						
Subcontractor Signature (Required)			-	Date				

Attachment E - VSBE Forms

Page E-17

Effective Date: September 1, 2022

# **Contract Modification**

- Alteration in the specifications
- Must be mutually agreed upon
- Change of Subcontractors
- Modification Approvals



# **Contract Renewal**

- State exercise its option
- State's right to extend contract
- State's sole discretion
- Period of time will be stated in original contract

# Year End Closing



Prime Contractor to provide a final invoice for the fiscal year (7/1 to 6/30)



If 6/30 is your contract end date (no modification issued, or option being exercised). Label as final contract invoice.

# Successful Certified Vendors



- Understand the Maryland Procurement System & eMMA
- Completed their market research, completed State trainings on How to Do Business with Maryland, and have a solid State Capability Statement
- Understand each program certification, roles (priming vs. subcontracting), and required participation forms
- Have identified primes and state agencies to create relationships with and attend networking events that are beneficial for connections
- Have compliance measures in place

## **Best Practices**



- Meet all deliverables on time
- Keep good records to document project progress and VSBE subcontracting performance
- Get confirmation from the state in writing about approved change order work outside of the original contract scope
- Comply with monthly VSBE payment reporting requirements
- Be your biggest advocate

# Coming Soon!



## From the Procurement Reform Act 2025:

New Veteran-Owned Small Business Reserve (VSBR) Program-Maryland's first veteran **prime contracting** preference program with the Maryland Military Department and the Maryland Department of Veteran & Military Families

Eligible businesses must be a certified VSBE



# **Upcoming VSBE Outreach**















# **Upcoming VSBE Outreach**









Monday, November 10th, 2025 8:00 – 9:00 PM Meeting ID: 883 4006 9283 Passcode: 160492





#### **Moderator: Delegate Mike Rogers**

- Building a Mission-Driven Business
- Navigating Maryland Procurement Opportunities



- Maryland's Veteran-Owned Small Business Enterprise (VSBE) Program
- Compliance and Certification

#### **Panelist**

Sec Ed Rothstein



Acting Secretary
Maryland Department of
Veterans and Military Familie

#### Mr. James "JW" Radford



U.S. Air Force Veteran Founder & CEO of Trust Consulting Services

Ms. Danielle Davis



Compliance Manager Veteran Small Business

Ms. Roslyn Davis



U.S. Air Force Veteran President & CEO of RoDa Business Solutions





Join the Office of Small, Minority & Women Business Affairs
Monthly 2025 Certification Workshop!

This November workshop will be hosted in Baltimore County. Join us for an informative Certification Workshop hosted in collaboration with StartUp at the Armory, at Towson University, and local small business resources. This workshop is designed to provide information on local small business resources including the and assist vendors seeking a Certified Small Business (CSB) certification or re-certification for the Small Business Reserve (SBR) Program and the Veteran-Owned Small Business Enterprise (VSBE) Program.

Registration required. Vendors must create an eMMA vendor account prior to the event. Paid parking garages available.

Networking starts at 9:30 A.M. Program to promptly start at 10:00 A.M.

#### You must bring:

- Your own Laptop (required to complete the certification process)
- · Google Chrome browser
- Tax ID Number (EIN)
- For VSBE Certification: Electronic copy of your DD214
- For SBR Certification: Electronic access to the last 3 years of your business' gross sales (2024, 2023, and 2022 tax returns) and number of employees

#### \*Registration Required\*



Scan the QR Code

Thursday, November 14, 2025 9:30 A.M. - 12:30 P.M. StarTUp @ the Armory 307 Washington Ave, Towson, MD 21204









Moving Maryland's Veterans Forward

## **Special Survey!**

## Question #1:

Do you feel that starting the Bonding Requirement on construction contracts at \$400,000 instead of \$100,000 will make it easier for you to compete for such contracts?

## Question #2:

What challenges have you faced as a vendor attempting to secure a performance bond for construction contracts?

www.gomdsmallbiz.maryland.gov

## Let us know what you think!





Scan the QR Code to take the Survey!



## Mining Public Data Techniques



# T.I.P.S.

## **SMALL BUSINESS**

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10 a.m. – 12 p.m.



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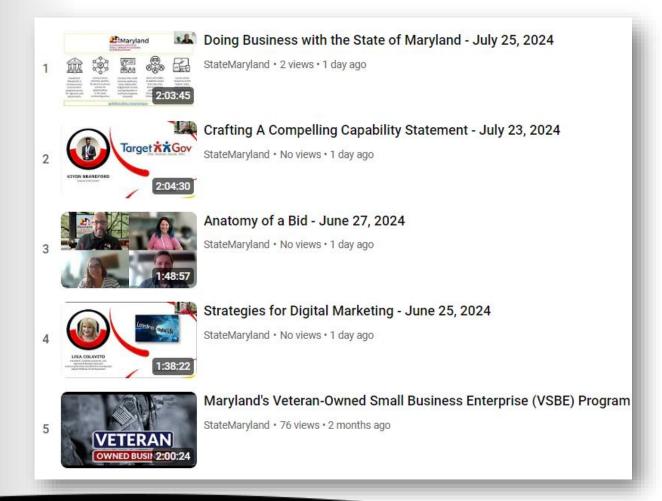


- 2 free webinars every month
- No cost to attend
- Register in advance to receive the participation link
- Download the presenter's slide deck
- Access video recordings of all classes on our YouTube playlist

Keep Learning



# T.I.P.S. Webinar Series Playlist



https://www.youtube.com/playlist?list=PLlgoHh4Po1J0W63akD6aGAU8JmT0qzOrX



goMDsmallbiz.maryland.gov

## **Upcoming**

<u>Friday</u> November 14, 2025

9:30 a.m.

Maryland's

VSBE/SBR

**Program Certification Workshop** 

@ StartUP at the Armory

**Towson University** 

## <u>Tuesday</u> <u>November 18, 2025</u>

10:00 a.m.

T.I.P.S. Small Business Webinar:

**Anatomy of a Bid for Prime and Subcontractors** 

## <u>Friday</u> <u>November 21, 2025</u>

10:00 a.m.

T.I.P.S. Small Business Webinar:

**Unlocking A.I. for Your Business:** 

**Your 5-Hour Weekly Advantage** 

## **Partners**

Maryland APEX Accelerators (formerly PTAC)

https://www.marylandapex.org/

**Greater Baltimore SCORE** 

https://greaterbaltimore.score.org/

Maryland Women's Business Center (MWBC)

https://marylandwbc.org/

Baltimore-Metro Women's Business Center (Balt-Metro WBC)

https://www.baltmetrowbc.org/

Maryland Small Business Development Center (SBDC)

https://www.marylandsbdc.org/

## Resources

Office of Small, Minority & Women Business Affairs <a href="https://gomdsmallbiz.maryland.gov/Pages/default.aspx">https://gomdsmallbiz.maryland.gov/Pages/default.aspx</a>

Maryland's Office of Minority Business Enterprise (OMBE)
<a href="https://www.mdot.maryland.gov/tso/pages/Index.aspx?">https://www.mdot.maryland.gov/tso/pages/Index.aspx?</a>
<a href="PageId=90">PageId=90</a>

Maryland Department of Commerce
Maryland Financial Incentives for Business
<a href="https://commerce.knack.com/maryland-funding-incentives">https://commerce.knack.com/maryland-funding-incentives</a>

Maryland Entrepreneur HUB

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# Thank You!



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