

WELCOME!

Today's Topic:

Unlocking Your Path to Capital

February 24, 2026



T.I.P.S.

SMALL BUSINESS

WEBINAR SERIES

**TRAINING & INSIGHTS for
PROCUREMENT SUCCESS**



2 free webinars monthly



10 a.m. – 12 p.m.



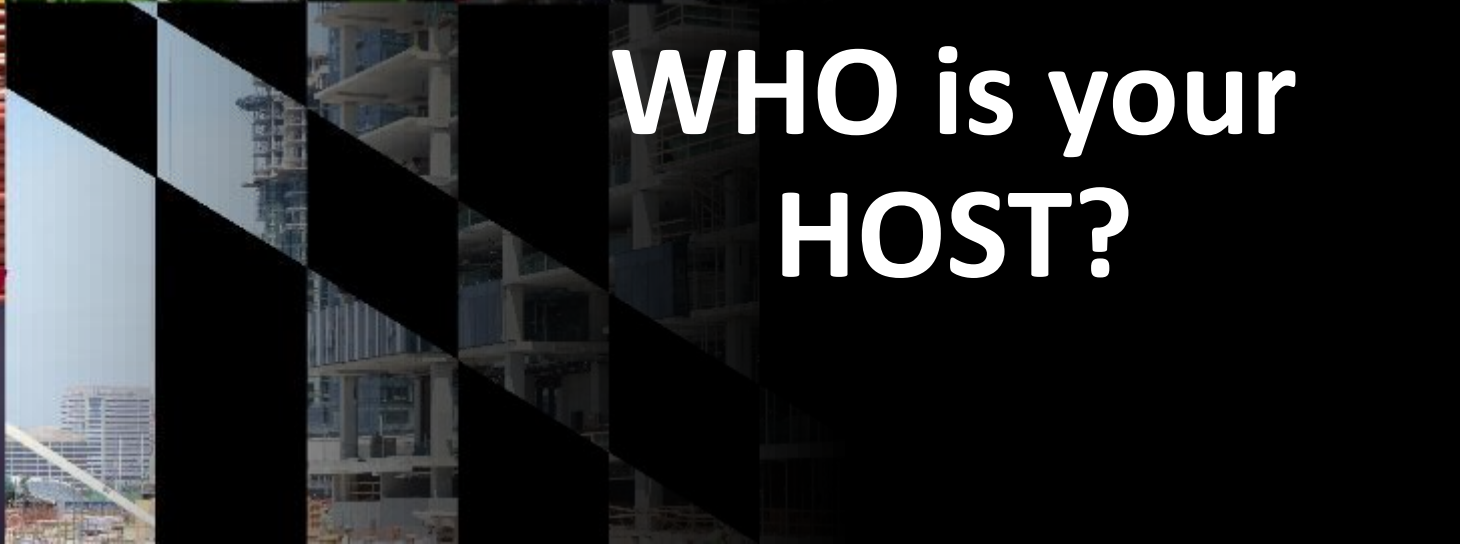
Subject Matter Experts

To Learn More Visit us by
scanning the QR Code





**WHAT is New?
WHO is your
HOST?**





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

*Working to ensure all Marylanders
have access to
Work, Wages, and Wealth!*

<https://economicmobility.maryland.gov>



Learn
ABOUT

THE MARYLAND DEPARTMENT OF SOCIAL AND ECONOMIC MOBILITY



Effective October 1, 2025, The Maryland Department of Social and Economic Mobility was established under House Bill 1253 (2025) to lead, integrate, and elevate efforts across agencies to deliver inclusive economic growth, data-driven accountability, and community-driven solutions.

The Department of Social and Economic Mobility integrates three

Your HOST!

Office of Minority Business Enterprises

Search Certified Businesses

MBE Events Calendar

Get your MBE / DBE / ACDBE Certifications

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

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

<https://gomdsmallbiz.maryland.gov>

Office of Social Equity

Programs and Resources

Events

Press Releases

<https://ose.maryland.gov>



- **WHO:**
Business / Residents / Communities
- **WHAT:**
Increase Economic Self-Sufficiency
- **HOW:**
Socioeconomic Programs / Integrated Partnerships / Economic Mobility Ecosystem
- **WHY:**
Ensure all Marylanders have access to Work, Wages, and Wealth



<https://economicmobility.maryland.gov>

Maryland Department of Social and Economic Mobility

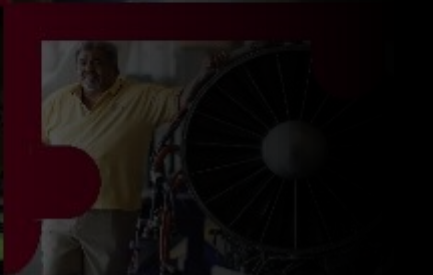
*Working to ensure all Marylanders
have access to
Work, Wages, and Wealth!*

AGENDA

- **Who**
- **Socioeconomic Programs & Certifications**
- **Guest Instructor**
- **Survey/Exit Poll**
- **Moderated Q&A**
- **Closing**



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WHO

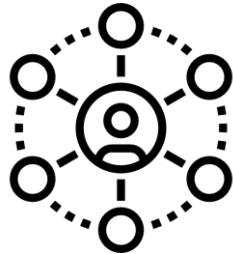


Office of Small, Minority & Women Business Affairs (OSBA)

We will continue to serve our small, minority, women & veteran-owned business community.



Implement Maryland's 3 socioeconomic procurement programs across 70+ agencies and departments



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



Conduct free small business webinars, hosts stakeholder engagement events, and participates in outreach programs statewide



Curate online resources at the federal, state, and local levels for small business growth and development

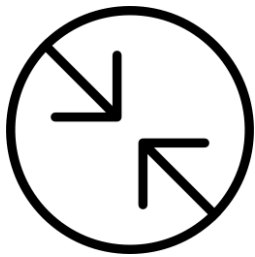


Work with MBEs to address issues that may arise during contract performance through the **MBE Ombudsman Unit**

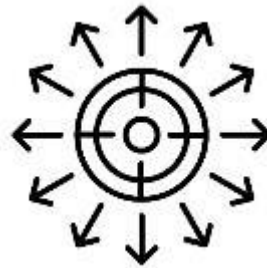
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MBE Ombudsman Unit



Serves as an internal resource across the 70+ agencies and departments engaged in the MBE Program



Serves as an external resource to certified MBEs, prime contractors, legislators, and stakeholder organizations



Enforces compliance during contract performance to maximize implementation of the MBE Program

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Socioeconomic Programs



Maryland's Socioeconomic Procurement Programs



- Prime & subcontracting opportunities
- 70+ participating state agencies & departments
- Race & gender specific
- Application-based certification process with DoSEM's - Office of Minority Business Enterprise (OMBE)



- Prime & subcontracting opportunities
- 50+ participating state agencies & departments
- Veteran specific
- Online certification process in eMaryland Marketplace Advantage (eMMA)



- Prime contracting opportunities
- 60+ participating state agencies & departments
- Race and gender neutral
- Online certification process in eMaryland Marketplace Advantage (eMMA)

No cost to obtain or maintain certification. As of August 2025, 3-year renewal requirements apply.

www.goMDsmallbiz.maryland.gov

Maryland's Socioeconomic Procurement Programs



- 10,000+ certified MBE firms
- \$2.2 Billion in awards in FY24
- \$1.6 Billion made in payments
- 1,724 Firms to Receive payment as an MBE in FY24



- 1,015+ certified VSBE firms
- \$124 Million in Awards in FY24
- 727 Prime contracts made to VSBE's
- 104 VSBE firms received payments in FY24



- 5,700+ certified small businesses (CSBs)
- \$483 Million in payments
- Over 2,000 Firms received payments
- 29% increase in Certified Small Business database

Certifications Overview



- 51% ownership
- Control
- Size of the business
- Personal Net Worth
- Application for state MBE through the OMBE/DoSEM, and a separate process for MDOT Fed DBE/ACDBE/SBE

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Certifications Overview



- 51% ownership must be a Veteran(s)
- Size of the business
- 3-step certification
 - a) eMMA Registration
 - b) Veteran Verification (State or Federal)
 - c) Application

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Certifications Overview



Small Business Reserve (SBR) Program

The SBR Program provides Certified Small Businesses (CSBs) with the opportunity to participate as prime contractors by establishing a unique marketplace where small businesses only compete against other small businesses instead of larger, more established, companies. Once a solicitation has been Designated as "SBR," an award can only be made to a CSB.

An average of 20% of all open state-funded solicitations advertised on Maryland's online procurement platform, eMaryland Marketplace Advantage (eMMA) are Designated as SBR.

Small Business Preference (SBP) Program

The SBP Program provides Certified Small Businesses (CSBs) with a designated price preference that may not exceed a base percentage preference of 5 % of the total contract value. A 2 % preference may be added to the base percentage preference for veteran-owned small businesses and a 3 % preference may be added to the base percentage preference for disabled-veteran-owned small businesses.

The procurement agency will accept the most favorable responsive bid from a responsible certified small business if the bid of the small business does not exceed the most favorable responsive bid received from a responsible bidder who is not a small business by:

- (1) more than 5 percent;
- (2) more than 7% for a veteran-owned small business;
- (3) more than 8% for a disabled-veteran-owned small business; or
- (4) the percentage otherwise identified in the solicitation as the small business preference.

- For-Profit business
- Not a broker
- Not a subsidiary
- Not "dominant" in your industry nationally (too big)
- Meet "either" employee or 3-year fiscal thresholds

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GUEST INSTRUCTORS



**TIANA WELLS-
LAWSON**
VICE PRESIDENT
BUSINESS BANKING
RELATIONSHIP MANAGER



JAMAL HASAN
VICE PRESIDENT
BUSINESS BANKING
RELATIONSHIP MANAGER



**Fulton
Bank**

The logo for Fulton Bank, featuring the word "Fulton" in a blue serif font above the word "Bank" in a larger, bold blue serif font. To the right of the logo, a portion of a red and yellow checkered flag is visible.

<https://www.fultonbank.com/Small-Business>

Unlocking Your Path to Capital

Fulton Bank



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Small Business Stages



Startup Stage

Founder-driven with minimal staff, unstable cash flow, early customers, and basic systems define this high-risk stage.



Growth Stage

Revenue stabilizes, customer base expands, hiring increases, and formal systems are implemented to support scalability.



Maturity Stage

Established brand, financial strength, strategic decision-making, and focus on optimization and sustainability characterize this stage.

Challenges and Priorities by Stage

Startup Stage Challenges

Startups face unpredictable revenues, limited funding, and must validate their business model to survive and grow.

Growth Stage Priorities

Growth stage businesses focus on scaling operations, improving financial oversight, and managing expanding staff effectively.

Maturity Stage Focus

Mature businesses prioritize innovation, efficiency, expansion, and preparing for leadership transitions to remain competitive.



How Banks Support Each Stage

Start-Up Stage

Banks provide foundational financial services and accessible funding to new businesses to manage early cash flow effectively.

Growth Stage

Banks Expand credit solutions and offer treasury management to streamline cashflow and fund business expansion

Maturity Stage

Banks provide advanced credit and treasury optimization services to support strategic expansion and long-term planning.

What Matters Most to Lenders

No matter who you ask to lend you money, the lender will be looking for--

- ⚙️ **A business owner who knows the business**, has the ability to run it well, and is willing to work hard to make it succeed
- ⚙️ A business that is financially sound or, if it is brand new, appears to have the **ability to make enough money to pay its bills**, give its owner an income and pay back the loan
- ⚙️ Collateral to cover at least part of their lending risk
- ⚙️ **An investment from the business owner** – usually the business owner's own money that gets put into the business to pay for some of the things that it needs

BUSINESS PLANS

- Writing a business plan is an important step in demonstrating the viability of your business to a lender
- A business plan demonstrates your knowledge of the industry and the steps you'll take to ensure the business is successful
- Key features:
 - Description of the company's structure
 - Market Research
 - Industry Trends
 - Financial Projections
- The Small Business Administration (SBA) www.sba.gov
- Operation Hope www.operationhope.org

The 5 c's of credit

Character — Credit History & Reputation

Capacity — Ability to Repay the Loan

Capital — Personal Investment

Collateral — Assets to Secure the Loan

Condition — Economic & Market Factors

Character -Borrower Integrity and Reputation



Reliability and Trustworthiness

Character reflects borrower's overall integrity, reliability, and trustworthiness in financial dealings.

Credit History Assessment

Credit history reviews past payment performance and financial management patterns to gauge borrower responsibility. Personal FICO 620-680 Minimum, D&B SBRI Score of 850.

Transparency and Communication

Borrower's openness and responsiveness in sharing information indicates transparency and cooperation.

Stability and Commitment

Long-term business stability and active commitment strengthen borrower's character evaluation (Management Experience & Personal Guarantee).

How to Strengthen Credit?

Personal Credit

- Reduce Credit Card Balances to BELOW 30% of limits.
- Avoid Opening unnecessary new accounts
- Correct any errors on personal credit reports. (free at AnnualCreditReport.com)

Business Credit Profile

- Establish a business entity (LLC, S-Corp, etc.)
- Get an EIN and open dedicated business bank accounts.
- Obtain tradelines with vendors/suppliers who report to business credit bureaus.
- Pay vendors early to build strong trade credit.

CAPACITY- ABILITY TO REPAY DEBT OBLIGATIONS



This is the most important of the 5 C's because it measures whether you can pay back the loan

Cash Flow and Earnings Stability

Borrower's current cash flow and earnings stability are crucial to assess repayment capacity and financial health.

Debt Service Coverage Ratio

DSCR measures income relative to debt payments; a higher ratio shows stronger ability to repay debts reliably.

Operational Efficiency and Management

Effective cost management, margin trends, and strategic business execution impact the borrower's repayment capability.

Revenue Consistency and Sustainability

Consistent revenues, customer diversification, and recurring income streams ensure long-term loan repayment sustainability.



Demonstrate Strong Cash Flow



- Increase profitability or reduce unnecessary expenses
- Maintain consistent revenue deposits through the business bank account
- Avoid large swings between personal and business finances (keep things clean).
- Prepare cash-flow projections showing the ability to repay debt.
- Show at least 12-24 months of stable or improving performance.

Capacity/Cash Flow Cont..

If you are an existing business – lender will look at:

- How much money you have made in the past (*historic cash flow*) as shown in your business financial statements and tax returns – usually last three years plus current year to date.

If you are just starting your business – lender will rely on:

Your Business Plan

Your estimates (*projections*) of how much money you will make (*revenues*) and how much money you will need to spend (*expenses*)

Is there a secondary source of repayment? Meaning additional income from outside sources

Capital – Financial Strength and Borrower Investment



Evaluating Financial Strength

Lenders assess owner equity, retained earnings, and net worth to gauge borrower's financial resilience and risk exposure. What the business owns (assets) minus what it owes (liabilities).

Borrower Investment Commitment

Significant personal or business capital investment shows borrower commitment and lowers lender risk. A lender expects the business owner to have contributed something to the business (equity injection) - in other words some "skin in the game".

Capitalization as a Cushion

Strong capitalization provides protection during economic downturns and operational disruptions.

Leverage and Financial Balance

Debt-to-equity ratio reveals if borrower's financial structure is balanced or overleveraged.

Collateral – Assets Securing the Loan



Types of Collateral Assets

Common collateral includes real estate, equipment, inventory, accounts receivable, and marketable securities. Lender will want to be in first position on any assets purchased with loan proceeds.

Collateral Valuation Factors

Quality, liquidity, and marketability determine the collateral's value and influence loan approval.

Loan-to-Value Ratio Importance

Lenders assess LTV ratio to ensure collateral sufficiently covers the loan principal.

Benefits of Collateral

Collateral reduces lender risk, enables favorable terms, and strengthens credit structure.

Conditions



Loan Purpose Evaluation

Lenders assess whether the loan purpose fits the borrower's financial strategy and industry norms.

Economic Condition Impacts

Interest rates, inflation, unemployment, and market stability influence credit risk assessment.

Industry Environment Factors

Competitive pressures, regulations, and technological changes affect loan viability in specific industries.

Broader Business Climate

Business climate indicators help lenders anticipate external risks beyond internal borrower factors.

Loan Conditions



Loan amount

Interest rate

Repayment Structure

What you will use the loan for, for example, to buy *fixed assets* like real estate or equipment; for inventory; or for working capital; etc.

Fulton Bank's loan products

Term Loan

Line of Credit

Commercial
Mortgage

SBA Loan

Business
Credit Card

Residential
Mortgage

Home Equity
Line of Credit

Personal
Loan

Consumer
Credit Card



Business Credit Cards: Product Guide

YOUR BUSINESS. YOUR CARD.

MY BUSINESS IS...

SMALL TO MEDIUM SIZE

(Less than \$5 million Annual Net Sales)

MEDIUM TO LARGE SIZE

(\$5 million or more Annual Net Sales)

NON-PROFIT OR MUNICIPALITY

I'm interested in:

PAYING DOWN BALANCES

VISA® BUSINESS PLATINUM CARD

EXTENDED INTRO RATE
Non-rewards

TRANSFER BALANCES FROM OTHER HIGHER RATE CREDIT CARDS

EARNING CASH BACK

VISA® BUSINESS CASH CARD

UP TO 3% CASH BACK
• 3% cash back on eligible purchases from office supply stores and cell phone, landline, internet & cable TV services
• 2% cash back on eligible purchases at gas stations and restaurants
• 1% cash back on all other eligible net purchases

REDEEM FOR CASH BACK¹

EARNING VALUABLE REWARDS

VISA® BUSINESS REAL REWARDS CARD

1.5X UNLIMITED REWARDS
• 1.5 Points per \$1 spent on eligible net purchases

EARNING EVEN MORE REWARDS IN POPULAR SPEND CATEGORIES

VISA® BUSINESS REWARDS PLUS CARD

UP TO 3X UNLIMITED REWARDS
• 3 Points per \$1 in the category you spend the most on: cell phone services, hotel or airline
• 1.5 Points per \$1 spent on all other eligible net purchases

REDEEM FOR CASH BACK¹, TRAVEL REWARDS, MERCHANDISE AND GIFT CARDS

CORPORATE LIABILITY PAY IN FULL

VISA SIGNATURE® BUSINESS COMPANY CARD

OPTIONAL REWARDS PROGRAM
• 1 Point per \$1 spent on eligible net purchases
• Consolidated Company Statements
• Dedicated Account Manager
• Free Online Reporting

VISA® COMMUNITY CARD

OPTIONAL REWARDS PROGRAM
• 1 Point per \$1 spent on eligible net purchases
• Consolidated Statements
• Dedicated Cardmember Service
• Free Online Reporting

Workplace Banking

Through our Workplace Banking program, employees of qualified companies are eligible to receive a special package of discounted financial products and services usually unavailable to the public, as well as a full range of Financial Wellness workshops and information.

*Better banking
at work*

We'll provide you with a personal banker to open accounts and help you take advantage of other Workplace Banking benefits!

*Please see additional disclosures on pages 20/21.

Fulton Bank

Solutions That Make Sense

>> No Minimum Balance Checking Account

- Interest paid on a minimum daily balances of \$1,000 or more
- Five no-fee ATM transactions per statement cycle at non-Fulton Bank ATMs (**other banks may charge you a fee**)
- Unlimited check writing (**Must be ordered through bank vendor. Up to \$35 value**)
- One order of specialty checks or 50% discount for other personal checks per year

>> Online Banking

- Convenient access to your accounts, 24/7

>> Online Bill Pay

- An easy and quick way to pay bills from one secure location

>> Mobile Banking

View accounts, pay bills, transfer funds, deposit checks, and find branches and ATMs with your mobile phone or tablet—anytime, anywhere. Choose from our available channels:

- iPhone® and iPad®
- Android™ Phone and Android™ Tablet
- Kindle Fire™
- Text/SMS Banking
- Mobile Web Banking



**Relationship
Rewards Visa®
Debit/ATM Card**



**Rewards
Credit Card**



**Mortgage
Loan Discount**



**Safe Deposit
Box Discount**



**Health Savings
Account (HSA)**



**Financial
Wellness
Workshops**

Equipment Finance

Equipment Finance provides customized funding solutions for equipment, rolling stock, and technology acquisitions.

We take a personalized approach to customer service, focusing on speed, accuracy, flexibility, and simplicity.

Let's Work Together.

*To be Bank Qualified, a public agency (government agency or 501(c)(3)) cannot issue more than \$10 million dollars in tax exempt obligations during the current calendar year.

1

Fulton Bank

Our relationship with you

Our commitment is in the form of a partnership—sharing our resources, lending our expertise, and managing the process to bring value each and every day. We offer:

- ✓ 100% financing (minimal initial investment)
- ✓ Expedited application process
- ✓ Competitive rates
- ✓ Flexible structure/terms
- ✓ Diverse collateral
- ✓ Various payment options (monthly, quarterly, semi-annual, annual)

Solutions That Make Sense

We will work to understand your business and your objectives, providing financial solutions tailored to you.

» Traditional Finance/Operating Leases

- Diverse collateral
- Sale leaseback opportunities

» Equipment Finance

- Tax-exempt rates*
- Non-appropriation language

» Technology Leasing Services

- Buy/rent/return decisions at end of term
- Asset disposition resources

» Dealer Services

- Simple, straightforward, flexible programs
- Customized solutions and promotional product offerings

» Leasing Foreign-Sourced Assets

- Funding in local currency
- Import Letter of Credit

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EMPOWER COMMUNITY BANKING



As a business owner, you face many unique challenges. Whether it's finding the right funding, education, or networking opportunities, you need an advocate who can help you reach your goals. That's why we've created our **EMPOWER Community Banking Program**—it's a personalized approach to help you and other business owners find support, services, and customized solutions.

The cornerstone of the **EMPOWER Community Banking Program** is the **Certified EMPOWER Business Advocate**, a seasoned and committed member of the Fulton Bank team who has a successful track record of helping businesses—from starting up to scaling up. All Certified EMPOWER Business Advocates have completed an intensive certification program to learn about the unique needs you may have. Our **EMPOWER Community Banking Program** can take you and your business to the next level.

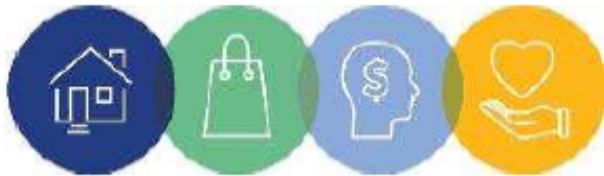
Together with your **Certified EMPOWER Business Advocate**, you'll uncover educational resources, networking opportunities, and a variety of tailored products and solutions for businesses:

| EDUCATION | NETWORKING | PRODUCTS & SOLUTIONS |
|---|--|--|
| <ul style="list-style-type: none">• Fulton Bank's Small Business Education Center.• One-on-One Mentorship from your dedicated Certified EMPOWER Business Advocate. | <ul style="list-style-type: none">• SCORE®—the nation's largest network of volunteer, expert business mentors.• Statewide Government Programs.• Other participating Business Owners. | <ul style="list-style-type: none">• Flexible approval criteria for loans and lines of credit.• Visa® Business Credit Card.¹• Business Banking product bundles.• SBA Programs.• Merchant Services.• CollectEarly™ from FINSYNC.² |

Fulton Forward[®]

Like you, we believe in paying it forward, and as a financial institution, we know that change adds up.

In order to make communities better for our neighbors, our friends, our customers, and ourselves, **WE NEED TO BE PART OF THE CHANGE.**



The Fulton Forward™ initiative is a company-wide opportunity for us to shape the future of the places we live and work through efforts and partnerships that align with our company's values and expertise.

We're contributing time and dollars toward *building vibrant communities* through programs, products, and services designed to better our communities—one change at a time.

FOUR FOCUS AREAS

Housing Assistance

We're committed to ensuring that products, services, and programs are in place to offer homebuyer assistance, affordable housing, and support for other community efforts so that everyone has a place to call home.

Economic Development

When local businesses thrive, so do local people. We believe that investing in community and economic development is sound business sense. And as a successful member of our business community, we like the sound of that.

Financial Literacy

As a financial institution, we believe it's our responsibility to help people knowledgeably and confidently manage their money. Through the Fulton Forward™ program, we pledge to increase financial literacy and to help community members understand our business.

Community Impact

We participate in our community because we're part of our community, too. Whether it's through local sponsorships or volunteering, we strive to stay strong and grow stronger, together.

Use your resources

Business Advisors:

- Business Banking Relationship Manager
- Small Business Resource Centers
- Operation HOPE

Accountant/bookkeeper

Lawyer

Bankers/Lenders

City, County, State
Economic Development
Resources



RESOURCES



Mining Public Data Techniques

[eMaryland Marketplace Advantage \(eMMA\)](#)

[Procurement Forecast](#)

[Board of Public Works](#)

[Communicating with Confidence](#)

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WEBINAR SERIES

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 **Subject Matter Experts**

**To Learn More Visit us by
scanning the QR Code**



Visit our website

gomdsmallbiz.maryland.gov

- **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.

TRAINING & INSIGHTS for PROCUREMENT SUCCESS

SMALL BUSINESS WEBINAR PROGRAM

COMING SOON! A NEW "PROCUREMENT SERIES"

MARCH 24, 2026 @ 10:00 AM
NAVIGATING EMARYLAND MARKETPLACE
ADVANTAGE (eMMA)

APRIL 28, 2026 @ 10:00 AM
ANATOMY OF A SOLICITATION

JUNE 23, 2026 @ 10:00 AM
RESPONDING TO A SOLICITATION with your BID or
PROPOSAL


All classes are on Zoom, and they require advance registration!


Registration opens approximately 3 weeks in advance of each webinar!


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T.I.P.S. Webinar Series Playlist

- 

1 **Doing Business with the State of Maryland - July 25, 2024**
StateMaryland • 2 views • 1 day ago
2:03:45
- 

2 **Crafting A Compelling Capability Statement - July 23, 2024**
StateMaryland • No views • 1 day ago
2:04:30
- 

3 **Anatomy of a Bid - June 27, 2024**
StateMaryland • No views • 1 day ago
1:48:57
- 

4 **Strategies for Digital Marketing - June 25, 2024**
StateMaryland • No views • 1 day ago
1:38:22
- 

5 **Maryland's Veteran-Owned Small Business Enterprise (VSBE) Program**
StateMaryland • 76 views • 2 months ago
2:00:24

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

www.gomdsmbiz.maryland.gov

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

<https://gomdsmallbiz.maryland.gov/Pages/default.aspx>

Maryland's Office of Minority Business Enterprise (OMBE)

<https://www.mdot.maryland.gov/tso/pages/Index.aspx?PageId=90>

Maryland Department of Commerce

Maryland Financial Incentives for Business

<https://commerce.knack.com/maryland-funding-incentives>

Maryland Entrepreneur HUB

<https://marylandentrepreneurhub.com/>

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**Office of
Small, Minority & Women
Business Affairs**



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@GOSBA Maryland



@goMDsmallbiz



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<https://gomdsmallbiz.maryland.gov>

Thank You!