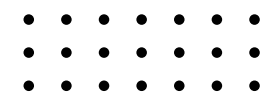


WELCOME!

Today's Topic:

From Survival to Stability: Using Credit, Cash Flow and Capital to Build an Economically Mobile Small Business

January 20, 2026



T.I.P.S.

SMALL BUSINESS

WEBINAR SERIES

**TRAINING & INSIGHTS for
PROCUREMENT SUCCESS**

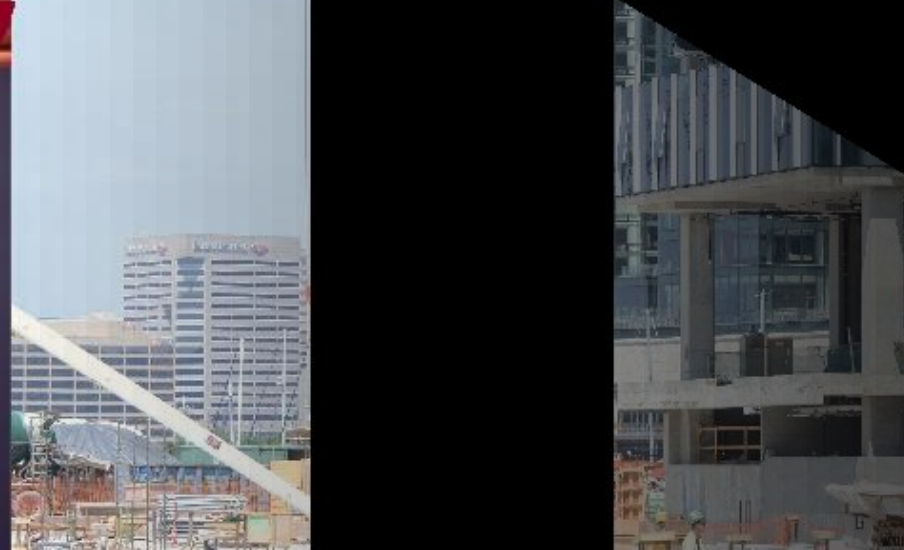
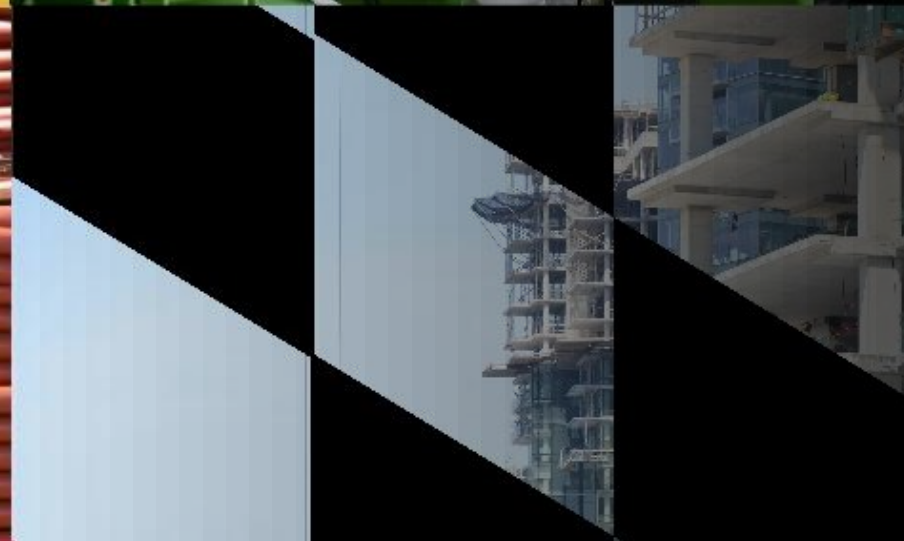
 2 free webinars monthly

 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?**

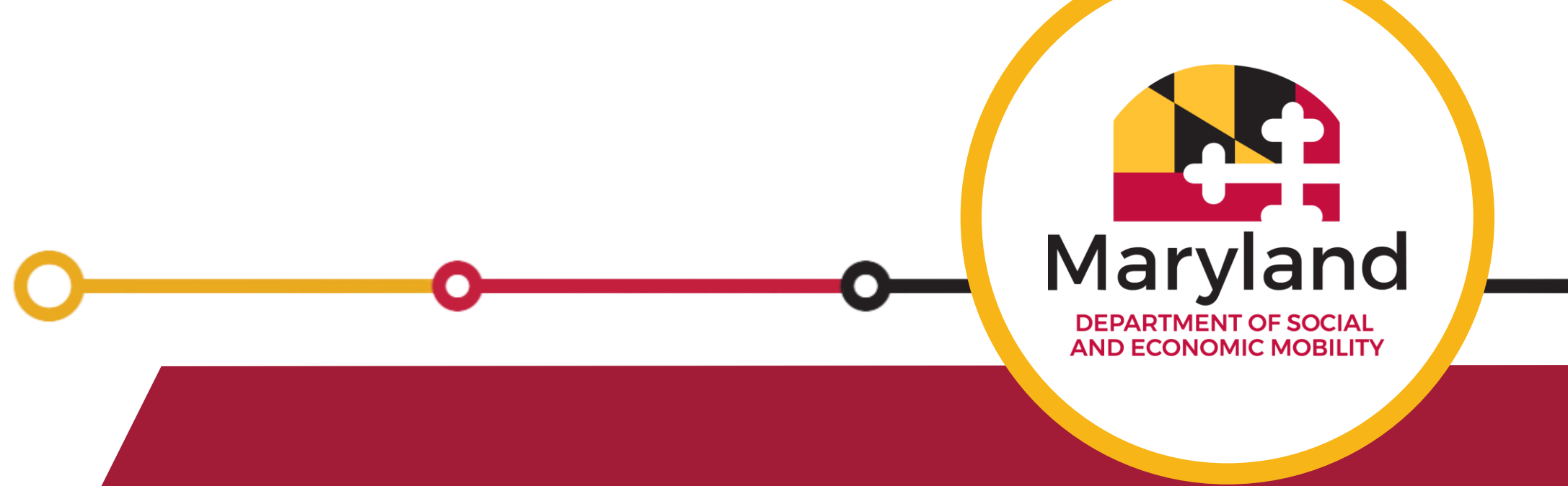


Mission

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.

Integrated Program and Resources

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

WHO is 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>

➤ **The Maryland Department of Social and Economic Mobility is not a traditional service agency, it is:**

- A Catalyst for systemic change
- Designed to identify & dismantle structural barriers
- Focuses on outcomes
- Access to business opportunities
- Wealth-building
- Policy Reforms
- Expand long-term prosperity
- Advise agencies
- Independently assess performance
- Drive better, data-informed results across government



<https://economicmobility.maryland.gov>



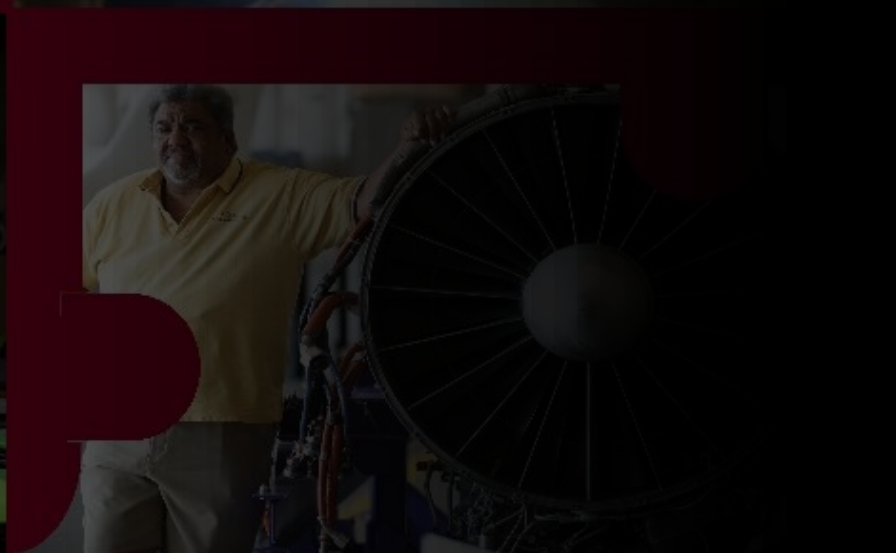
Maryland Department of Social and Economic Mobility

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

AGENDA

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





WHO

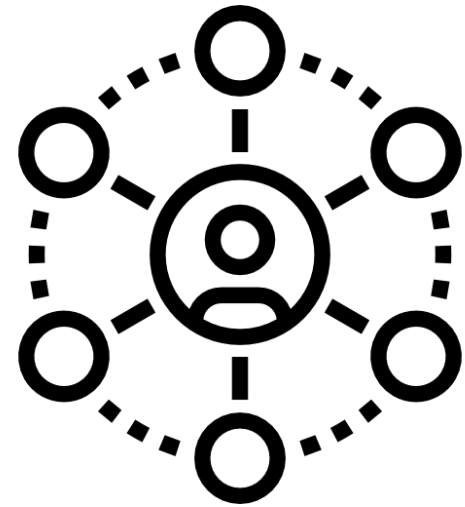


Office of Small, Minority & Women Business Affairs (OSBA)

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



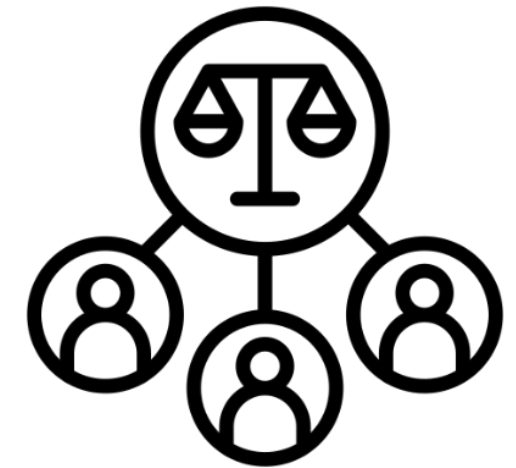
Connect small, minority, women, & veteran business owners to opportunities in the state contracting arena



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



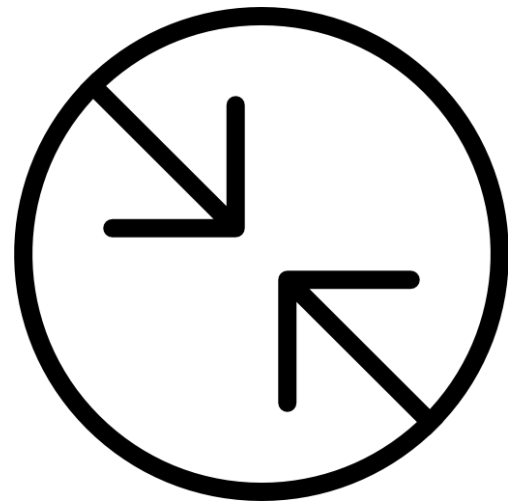
Curate online resources at the federal, state, and local levels for small business growth and development



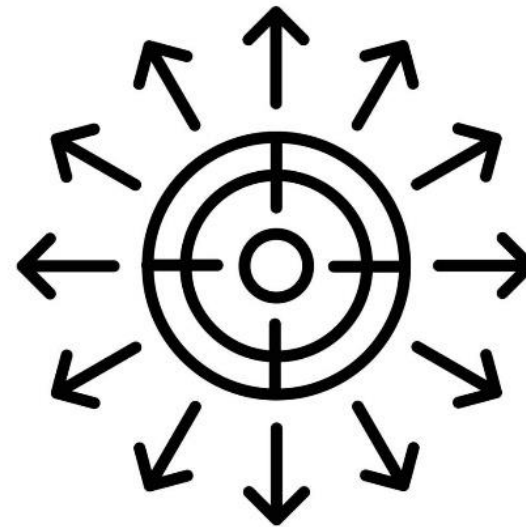
Work with MBEs to address issues that may arise during contract performance through the **MBE Ombudsman Unit**



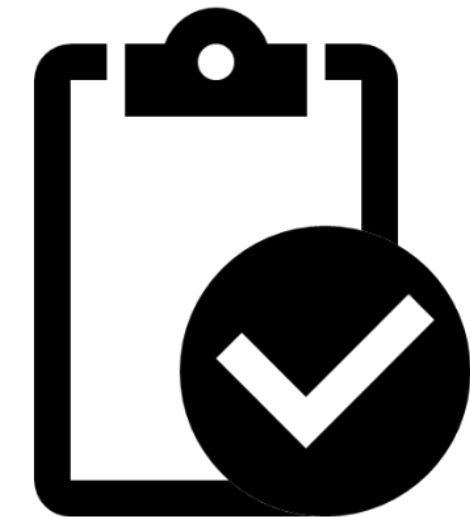
MBE Ombudsman Unit



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



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.

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

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

Certifications Overview



- 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

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.

Upcoming... New Programs in 2026



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

Employment Works Program (EWP)

- Transferred from the Department of General Services to OSBA/DoSEM
- Program offers employment & procurement opportunities for community service providers and individuals with disabilities
- OSBA will provide oversight

Maryland Mentor / Protégé Program

- Pair Prime & Subcontractors
- Allow them to pursue opportunities together
- Provide guidance & education in state procurement
- Improve overall capacity of subcontractors in state procurement

GUEST INSTRUCTOR



**LYNDSAE' PEELE, MBA,
PMEC™**

FOUNDER & PRINCIPAL CONSULTANT



KINGDOM VISION
CONSULTING

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From Survival to Stability

**Using Credit, Cash Flow & Capital to Build an
Economically Mobile Small Business**

Lyndsaë' Peele

Chief Wealth Officer, Kingdom Vision Consulting
Senior Entrepreneurial Ecosystem Manager, Kiva U.S.

Workshop Purposes

-  This session is designed to help small business owners move from survival mode to stability.
-  Understand the role of credit, cash flow, and capital in business growth
-  Learn how financial stability supports long-term economic mobility



From Survival to Stability

Survival Mode

**Inconsistent
cash flow**

**Reactive
financial
decisions**

**Limited access
to capital**

Stability Mode

**Predictable
revenue**

**Intentional
financial
planning**

**Strategic
access to
funding**

Poll Question No. 1

Which best describes your business right

A. Survival Mode (reactive, inconsistent cash flow)

B. In Between (some structure, still inconsistent)

C. Stability Mode (predictable revenue & planning)



Credit is a tool—not a crutch

Credit as a Business Tool

- Business credit impacts funding access and cost
- Strong credit builds trust with lenders and partners
- Separating personal and business credit is key

Strengthening or Repairing Credit

- Review personal and business credit reports regularly
- Address errors and outdated information
- Pay obligations on time and reduce utilization
- Establish trade lines intentionally





Cash flow is more important than profit

Cash Flow

The Lifeline of Your Business

Know your inflows and
outflows

Timing matters—when
money comes in vs goes
out

Healthy cash flow supports
stability and growth

Poll Question No. 2

How well do you currently track your

A. I track inflows & outflows consistently

B. I review occasionally but not systematically

C. I mostly look at my bank balance

D. I don't track it at all (yet)

Managing Revenue with Intention



Pay yourself intentionally

Separate operating, tax, and savings accounts

Plan for slow seasons

Use systems to track income and expenses





Not all capital is created equal

Accessing Capital The Right Way

Understand debt vs
investment capital

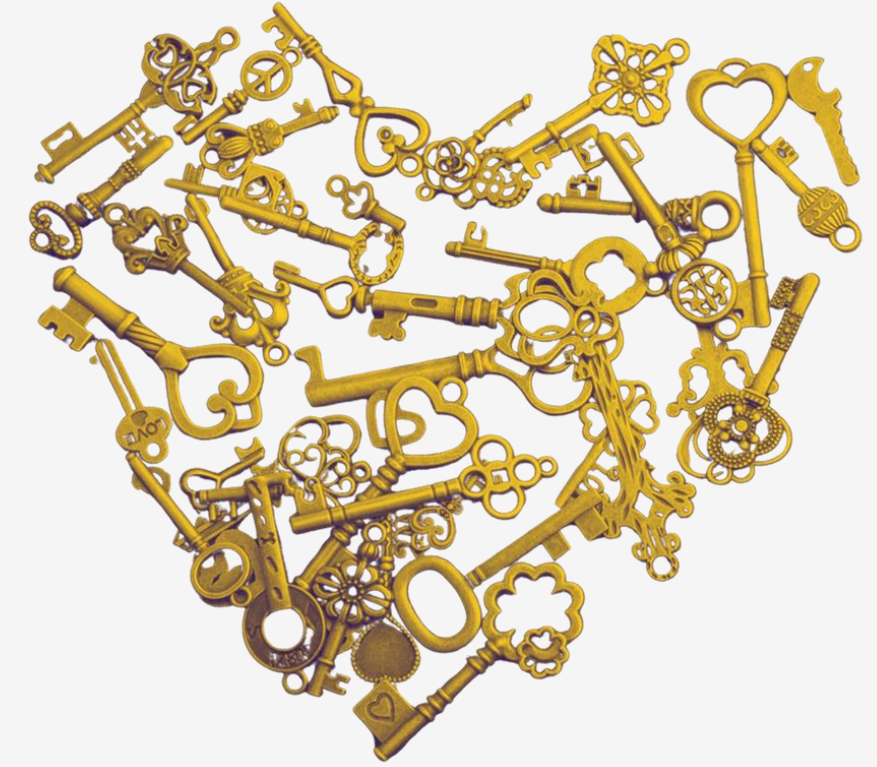
Borrow with a clear
purpose and plan

Match funding type to
business stage

Responsible Borrowing

- Borrow to grow, not to survive
- Know your numbers before applying
- Understand repayment terms and true cost
- Leverage capital to create return on investment

Business Ownership & Building Legacy



1. Small businesses can increase household wealth
2. Strong businesses support community stability
3. Access to capital expands opportunity
4. Intentional financial management creates generational impact



Putting it All Together

Credit builds access

Cash flow creates stability

Capital fuels growth

Together, they support long-term economic mobility

NextSteps

01

Know Your Numbers

Assess your current financial position



02

Build Financial Systems

Strengthen credit and cash flow systems



03

Get Guided Support

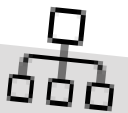
Seek strategic guidance before accessing capital



04

Choose Stability

Commit to moving from survival to stability



Let's stay connected...

If you're ready to build a personalized financial strategy or need help navigating banking options, connect with a professional who's committed to empowering communities of color through access, education, and advocacy.

☎ 410.870.5590

✉ info@kingdomvisionconsult.com

🌐 www.kingdomvisionconsult.com

📱 @thekingdomwealthconnector |

@kingdomvisionconsult



Let us know what you think!

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.gomdsmbiz.maryland.gov

SURVEY



**Scan the QR Code to
take the Survey!**



RESOURCES



Mining Public Data Techniques

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

[Procurement Forecast](#)

[Board of Public Works](#)

[Communicating with Confidence](#)

T.I.P.S.

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- **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

- 

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>

Upcoming

Tuesday
February 17 , 2026

10:00 a.m.

T.I.P.S. Small Business Webinar Series:
[Prime Contracting as a Certified Small Business \(CSB\) in the Small Business Reserve \(SBR\) & Small Business Preference \(SBP\) Programs](#)



Tuesday
February 24 , 2026

10:00 a.m.

T.I.P.S. Small Business Webinar Series:
[Unlocking Your Path to Capital](#)

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?Pagelid=90>

Maryland Department of Commerce

Maryland Financial Incentives for Business

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

Maryland Entrepreneur HUB

<https://marylandentrepreneurhub.com/>

Follow Us!

Office of Small, Minority & Women Business Affairs



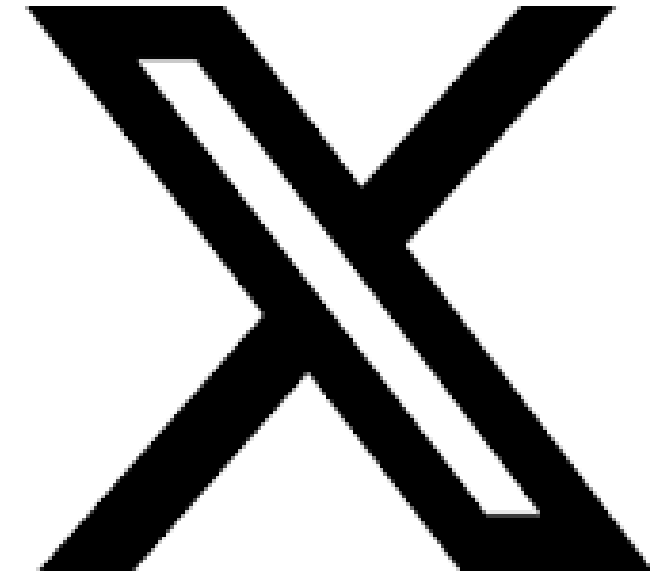
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Thank You!