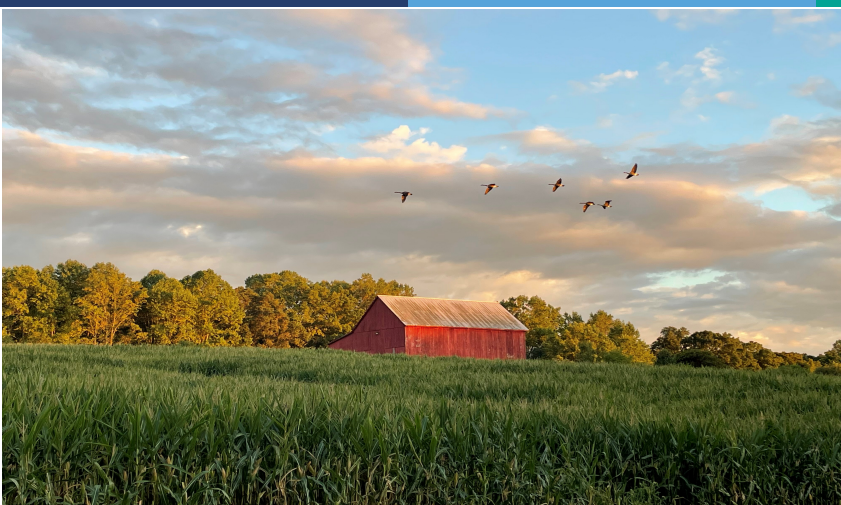


BUSINESS RESOURCE GUIDE

Your key to business success in Calvert County, Maryland



www.ChooseCalvert.com



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DISCLAIMER

The information provided in this guide is intended as a general reference and is not comprehensive in all circumstances. Please contact the Department of Economic Development for a more complete analysis of business start-up and expansion processes and additional information on available resources.

INTRODUCTION

Calvert County is one of the most popular counties in the region due to its quality of life, superior education system and its location in the Greater Washington and Baltimore region. It is a great place to do business.

Starting or expanding your business, however, can sometimes be overwhelming. This guide was developed as a tool to assist new businesses through the Calvert County licensing and permitting process.

If you need further assistance, or have new information, please contact the Department of Economic Development at 410-535-4583, email info@choosecalvert.com or visit www.choosecalvert.com.

YOUR BUSINESS IDEA

Developing a concept for your business requires a great deal of research and a plan for the future. There are several free or low-cost resources available to assist with the preliminary steps of defining your vision and ascertaining its feasibility. In most cases, this would include drafting a business plan as well. The following organizations have tools to help develop your business idea and give greater clarity to your vision.

The Southern Region Small Business Development Center (SBDC) offers workshops and seminars as well as one-on-one confidential business counseling. Nearly every month, through the network of the College of Southern Maryland campuses, the SBDC offers a workshop on how to start a business and how to write a business plan, among others. For a list of all their classes and other information on their services, including free business counseling, visit their website.

www.sbdchelp.com

The Service Corps of Retired Executives (SCORE) provides local workshops and events throughout the country to connect small business owners with the people and information they need to start, grow, and maintain their businesses, as well as online workshops available 24/7. SCORE provides resources, templates and tools to assist entrepreneurs in developing tools and plans they need to navigate their way to small business success. For information on all of their services, visit their website.

www.somd.score.org

The Business Resource Center at the Prince Frederick and Southern Branch libraries provides books, information and resources on business plans, marketing and industry reports as well as information from other federal, state and local agencies dealing with small business. In Prince Frederick, it is located behind the Reference Desk.

Calvert Library, Prince Frederick
850 Costley Way
Prince Frederick, MD 20678
410-535-0291

Calvert Library, Southern
13920 H.G. Trueman Road
Solomons, MD 20688
410-326-5289

You will also need to register your legal entity with the state of Maryland. The forms required for the incorporation and registration of your business can be found at:

www.dat.maryland.gov/businesses/Pages/Maryland-Checklist-for-New-Businesses.aspx

REGISTERING A BUSINESS ENTITY

Your business needs to register an entity with the Maryland Department of Assessment and Taxation. Use this link for a fast and easy way to register.

<http://businessexpress.maryland.gov>

OBTAINING AN EIN FROM THE IRS

An Employer Identification Number, also known as a Federal Tax ID Number, is obtained from the IRS. Determine first if you need an EIN by referring to their online guide. Then, you can apply online or by calling 800-829-4933. There is no fee.

<http://sa.www4.irs.gov/modiein/individual/index.jsp>

PERMITS, LICENSES AND REGULATORY AGENCIES

In the state of Maryland, several types of licenses are available, and not all businesses are required to have a business license. For example, if a business grows, makes or manufactures a product, a license is not needed. To determine what type of license you need, if any, you are encouraged to contact the Clerk of the Circuit Court. The Clerk's office issues several types of licenses on behalf of the Comptroller of Maryland and the Calvert County Government. Their contact information is:

Calvert County Clerk of the Circuit Court

Calvert County Courthouse
175 Main Street
Prince Frederick, MD 20678
410-535-1600, 2263

www.courts.state.md.us/clerks/calvert

You may be required to obtain permits for your project, whether you are in a commercial space or are a home-based business. If you are a home-based business, the county requires a home occupation permit. For more information about permitting, contact the following office for more information:

The Department of Planning & Zoning, Inspections and Permits Division

County Services Plaza
150 Main Street, Suite 201
Prince Frederick, MD 20678
410-535-1600, ext. 2552

www.calvertcountymd.gov/3401/Do-I-Need-a-Permit

Other helpful contacts:

The Department of Planning & Zoning

County Services Plaza
150 Main Street, Suite 300
Prince Frederick, MD 20678
410-535-1600, ext. 2356

www.calvertcountymd.gov/pz

The Calvert County Health Department

975 Solomons Island Road
P.O. Box 980
Prince Frederick, MD 20678
410-535-3922 or 301-855-1353

www.calverthealth.org

Towns

There are two incorporated towns in Calvert County: North Beach and Chesapeake Beach. Regulations to operate a business in either town may differ slightly from those of the county, so before beginning a new project, please check on the town's permit process. For information, please contact:

Chesapeake Beach
Town Clerk
Chesapeake Beach Town Hall
8200 Bayside Road, P.O. Box 400
Chesapeake Beach, MD 20732
410-257-2230
www.chesapeakebeachmd.gov

North Beach
Zoning Administrator
North Beach Town Hall
8916 Chesapeake Avenue, P.O. Box 99
North Beach, MD 20714
301-855-6681
www.northbeachmd.org

FINANCING

Many people ask about "grants" for starting or maintaining a business. In reality, there is almost no "free" money available for start-ups or other for-profit businesses. Beware of offers to the contrary. Check these legitimate sources for possible grant money:

www.grants.gov
<http://planning.maryland.gov>
https://mht.maryland.gov/documents/PDF/grants/Grants_Funding_Sources.pdf
<https://mht.maryland.gov/Financial.shtml>

Bootstrapping

Most small business owners finance their business with their own savings, credit cards, home equity loans or money borrowed from friends and family. This is especially true when other factors preclude the possibility of obtaining a commercial loan or alternative financing.

Banks

Local banks have commercial loan products to help finance projects. They have a set of eligibility criteria that applicants must adhere to, including a percentage of owner's capital to put toward the project. The other 4 C's of credit are also critical: collateral (assets that can be liquidated in case of loan default), conditions (an understanding of what the loan proceeds will be used for), character (professional background and experience) and capacity (ability to repay the loan, often based on cash flow and credit score).

Small Business Administration (SBA)

The SBA does not provide loans; instead, they offer loan guarantees to banks, encouraging them to lend to small businesses while reducing a bank's risk. To learn more about their loan guarantee programs, visit their website.

www.sba.gov

In addition, the Southern Region SBDC can direct you to appropriate SBA loan products and help you apply for loans.

www.sbdchelp.com

The Calvert County Department of Economic Development (CCED)

The CCED features a revolving loan fund that some businesses may qualify for to purchase real estate or use toward working capital. Eligibility requirements are posted on the Economic Development website.

www.choosecalvert.com/incentives

Maryland Department of Commerce

The state also has finance programs and offers free business assistance.

<https://commerce.maryland.gov/fund>

TAXES

State

Maryland offers a combined registration process to meet requirements for most state taxes including sales and use tax, income tax withholding, unemployment insurance and admissions and amusement tax. This one-stop registration also serves as the first step for businesses requiring alcoholic beverage and tobacco permits and a registration with the Motor Vehicle Fuel Tax Division. To obtain a combined registration application, please contact:

Department of Assessments & Taxation (local office)

Louis L. Goldstein State Office Building
Courthouse
200 Duke Street, 2nd Floor
Prince Frederick, MD 20678
443-550-6840

State of Maryland - Office of the Comptroller

www.marylandtaxes.com

County

Calvert County has no county corporate income tax or sales and use tax. Registrations for county personal and real property are handled through the registration for a business license through the County Clerk of the Circuit Court.

HIRING EMPLOYEES

Maryland's Department of Labor, Licensing and Regulation (DLLR) gives a complete overview of the steps needed for hiring employees legally. Their booklet is located online:

www.dllr.state.md.us/employment/empguide/empguide.pdf

Taxes are also a consideration when hiring employees. Employers must file state and federal withholding taxes for themselves and for their employees. For regulations, forms and information, consult the following:

Internal Revenue Service

www.irs.gov/smallbiz

Maryland Comptroller's Office

www.marylandtaxes.com

In addition, DLLR's Maryland Workforce Exchange program offers assistance with recruitment, screening and training of employees.

<https://mwejobs.maryland.gov/>

BUSINESS INSURANCE

Obtaining the appropriate insurance coverage is an important step in establishing your business. Consider getting coverage for property damage, liability and business interruptions. Contact a local insurance provider or receive general information from:

Maryland Insurance Administration

200 St. Paul Place, Suite 2700
Baltimore, MD 21202
410-468-2000

www.mdinsurance.state.md.us

DISASTER PREPAREDNESS

After you have worked hard to establish and maintain your business, it's important to have a plan so that all will not be lost in case of a natural disaster or other emergency. Getting back to business after a disaster depends on advanced preparation. Consult SBA's disaster preparedness guide to get started at:

www.sba.gov/content/disaster-planning

CALVERT COUNTY GOVERNMENT CONTACT DIRECTORY

Board of License Commissioners (Liquor Board)

901 Dares Beach Road, Room #113
Prince Frederick, MD 20678
410-474-1314
liquorboard@calvertcountymd.gov
www.calvertcountymd.gov/liquorboard

County Commissioners

175 Main Street
Prince Frederick, MD 20678
410-535-2160
www.calvertcountymd.gov/BOCC

Calvert Soil Conservation District

489 Main Street, Suite 101
P.O. Box 657
Prince Frederick, MD 20678
410-535-1521, ext. 3
calvertsoil@calvertcountymd.gov
<https://calvertsoil.org/>

Department of Economic Development*

184 B Main Street
Prince Frederick, MD 20678
410-535-4583 or 301-855-1880
www.choosecalvert.com
info@choosecalvert.com

Department of Planning & Zoning*

Courthouse Square
205 Main Street
Prince Frederick, MD 20678
410-535-2348
PZ@calvertcountymd.gov
www.calvertcountymd.gov/pz

Department of Public Safety

315 Stafford Road
Barstow, MD 20610
410-535-1600, ext. 2303
psmanagement@calvertcountymd.gov
www.calvertcountymd.gov/publicsafety

Inspections & Permits Division*

Courthouse Square
205 Main Street
Prince Frederick, MD 20678
410-535-1600, ext. 2552
www.calvertcountymd.gov/inspections

Solid Waste Division

401 Sweetwater Road
P.O. Box 1330
Lusby, MD 20657
410-326-0210 or 800-560-1004
www.calvertcountymd.gov/solidwaste

Emergency Management Division

Calvert County Courthouse
175 Main Street
Prince Frederick, MD 20678
410-535-1600, ext. 2638
www.calvertcountymd.gov/emergencymgmt

Capital Projects Division

100 Skipjack Road, Building B
175 Main Street
Prince Frederick, MD 20678
410-535-2204 or 410-535-2205
www.calvertcountymd.gov/capitalprojects

Health Department*

975 Solomons Island Road, North
P.O. Box 980
Prince Frederick, MD 20678
410-535-5400 or 301-855-1353
www.calverthealth.org

Highway Maintenance

County Services Plaza
175 Main Street
Prince Frederick, MD 20678
410-535-0905
www.calvertcountymd.gov/highway

* These organizations regularly interact with small business owners or provide small business assistance.