

# Resource Guide for Internationally-Born Entrepreneurs



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## Introduction

Maryland's business community is strengthened by internationally-born entrepreneurs whose diverse ideas, special skills, and global connections drive business growth and keep the economy strong. According to the [American Immigration Council](#) about 17% of Maryland's population was born outside the U.S., and around 30% of Maryland's entrepreneurs are internationally-born, contributing about \$2.3 billion in business income.

For many internationally-born individuals, starting a business is a great way to earn income, build wealth, and create opportunities for their families and communities. These internationally-born entrepreneurs help create jobs and make Maryland more competitive, while also adding cultural diversity and global connections. Having resources that support internationally-born entrepreneurs is important to the success of Maryland's economy.

To support them, [Maryland's Skilled Immigrant Task Force](#) (SITF) created this guide. The SITF, jointly led by the Maryland Department of Human Services and Maryland Department of Labor, collaborates with partner organizations to improve workforce system accessibility and expand career opportunities for internationally-trained professionals (ITPs). The SITF would like to thank the SITF Entrepreneurship Guide Workgroup and all the resource providers and fellow internationally-born entrepreneurs for their assistance in providing resources, feedback, and support in creating this guide.

## How to Use this Guide

This guide was developed to: (1) assist internationally-born entrepreneurs in learning about the wide range of resources available in Maryland, and (2) provide clear answers to common questions that arise during the process of starting a business.

The guide starts with a list of Commonly Referenced Resources, offering explanations on how each resource can be used and what services it provides. These resources are also referenced in the section Common Questions and Resources.

The Common Questions and Resources section presents commonly asked questions, explains their relevance to starting a business, and identifies resources that can provide support in each area. Many questions include multiple resources, listed alphabetically. Entrepreneurs are encouraged to connect with as many resources as necessary because the organizations listed may provide a range of services that address multiple needs.

The journey to starting a business can be long and challenging. However, with the right support, it can be a rewarding reality. The Skilled Immigrant Task Force extends its best wishes for success to all internationally-born entrepreneurs.

**Disclaimer:** The material available in this resource guide is for informational purposes only and does not constitute an endorsement. Readers should be aware that the information listed is subject to change and a cost may be associated with some services. (Updated as of 2026)

## Commonly Referenced Resources

(listed alphabetically)

The resources listed are typically free of cost unless otherwise noted. Additionally, some services may require verification of legal status in the U.S. and requirements may vary by organization. Please consult directly with the organization for the most up-to-date information on the services provided and eligibility requirements.

- [Chambers of Commerce](#) - Membership associations of businesspeople that promote and protect the interests of its members. While support varies for each chamber of commerce, they may include networking opportunities, increased visibility, access to resources and training, and a voice in government advocacy. There is typically a cost to join.
- [Federal Deposit Insurance Corporation \(FDIC\)](#) - Provides access to financial resources and education, protects business deposits, and encourages lending to small businesses.
- [Fellow Entrepreneurs](#) - Talking to other business owners can help you learn how to start a business, make helpful connections, and find useful resources.
- [Latino Economic Development Center \(LEDC\)](#) - A local nonprofit organization that offers resources and training for financial stability, housing, and small businesses.
- [Local Economic Development Organizations \(EDO\)](#) - While support varies by EDO, support for entrepreneurs may include financial assistance, training, networking opportunities, connections to resources like incubators and mentors, and help navigating local regulations and market research. To find local economic development agencies, start by searching online for “economic development [your city/county/region]” or “economic development [state].” You can also check the websites of your local city, county, or regional government for a department or agency dedicated to economic development.
- [LSC Business Center](#) - Helps fast-growing businesses owned by people from disadvantaged backgrounds get access to money and new markets through a network of business centers and partners across the country.
- [Maryland Business Express](#) - An state government collaboration designed to help aspiring entrepreneurs and existing business owners plan, start, manage, and grow a business. It contains more than 150 resources compiled by 13 state agencies. Fees apply.
- [Maryland Business Opportunity Center \(MBOC\)](#) - Operated by the University of Maryland and partnered with the Maryland Small Business Development Center, the MBOC offers mentorship, counseling, training, access to funding, and expert guidance to navigate entrepreneurial resources for very small businesses that may not yet be prepared for traditional business assistance programs.
- [Maryland Entrepreneurship Hub](#) - An online resource directory for entrepreneurs.



- [Maryland Innovation Center](#) (MIC) - A business incubator and accelerator operated by the Howard County Economic Development Authority (HCEDA). MIC provides entrepreneurs, startups and business leaders with resources, mentorship, and a collaborative environment. Membership fees apply.
- [Maryland Small Business Development Centers](#) - A partnership between the U.S. Small Business Administration, the State of Maryland and the University of Maryland, College Park. SBDCs link private enterprise, government, higher education and local economic development organizations to provide high-quality training, confidential consulting, and market and industry research to Maryland's small businesses.
- [Maryland Women's Business Center](#) (MWBC) - An organization for women business owners (and others) in the capital region, specifically in Maryland's Howard, Montgomery, Frederick, and Prince George's counties. MWBC supports pre-venture, startup, and existing businesses through free educational and networking events and free one-to-one business coaching.
- Office of Refugee Resettlement (ORR) [Refugee Microenterprise Development](#) (MED) - Promotes the economic integration of [ORR-eligible populations](#) by providing them with loans, training, and technical assistance to start, maintain, and expand small businesses.
- [SCORE](#) - A nationwide network of 10,000 volunteer business expert mentors that helps small businesses start, grow, and succeed through mentorship, education, and resources, all at no cost.
- [Small Business Administration](#) (SBA) - A U.S. government agency that supports and promotes the economy by assisting small businesses, offering resources like loans, counseling, and disaster relief.
- [Venturize](#) - A free bilingual (English/Spanish) resource hub for small business owners that need help accessing tools and information to sustain and grow their business.
- [Women Palante](#) - A nonprofit based in the Washington D.C. metro area that helps Latina women across the Americas to become successful entrepreneurs while living a healthy and balanced life.

# Common Questions and Resources

## 1. Where can I find the steps to start a business?

1. Forbes: [11 Steps To Start a Business](#)
2. Maryland Business Express: [7 Steps to Starting Your Business in Maryland](#)
3. SBA: [Small Business Readiness Assessment Checklist](#)
4. SCORE:
  - a. [10 Steps to Start a Business](#)
  - b. [Am I ready to Start a Business?](#)
5. USAHello: [How to Start a Business](#)

## 2. How do I learn more about starting a business, or access training for entrepreneurs?

Learning more about starting a business can help you to identify your business needs and resources available to help you get started, as well as how to continue to grow your business. While you don't need a degree or specialized training to start a business, taking entrepreneurship classes and/or workshops can help you as you start your business.

1. FDIC:
  - a. [Money Smart for Small Businesses](#)
  - b. [Money Smart for Adults](#)
2. [LSC Business Center](#)
3. Maryland [Community Colleges and Universities](#): Many community colleges and universities offer entrepreneurship classes; fees may apply.
4. ORR [Refugee Microenterprise Development - Organizations currently offering local funding](#)
5. SBA: [Learning Platform](#)
6. Maryland SBDC:
  - a. [Training](#)
  - b. [Open Learning](#)
7. [Shady Grove Equity Incubator](#)

## 3. Where can I find support services to start a business?

When starting a business, support services are helpful because they allow you to access specialized expertise in areas like accounting, marketing, technology, and legal matters, giving you more time and energy to focus on your core business operations.

1. LEDC: [Small Business](#)
2. [Local Economic Development](#)
3. [Maryland Business Opportunity Center](#)
4. Maryland Entrepreneur Hub: [Organizations](#)
5. [Maryland Innovation Center](#)
6. [Maryland Minority Business Development Agency Business Center](#)
7. [Maryland SBDC](#)
8. [Maryland Women's Business Centers](#)

9. ORR [Refugee Microenterprise Development - Organizations currently offering local funding](#)
10. SBA:
  - a. [Baltimore Metropolitan Women's Business Center](#)
  - b. [Women's Business Center / Maryland Capital Enterprise](#)
11. [SCORE](#)
12. Women Palante:
  - a. [Mompreneurs Program](#) - This program is offered exclusively to Latina moms in English or Spanish.

#### 4. How do I come up with a business idea?

To come up with a business idea, look for a problem or need in your community. Think about what you're good at and what you enjoy. Pay attention to trends and think of ways to make current products or services better. Then, come up with ideas that solve the problem and use your strengths.

1. Federal Deposit Insurance Corporation (FDIC): [Money Smart for Business](#)
2. SCORE: [Start Up Roadmap](#)
3. Small Business Administration (SBA): [MySBA Learning](#)

#### 5. How do I know if my business idea is a good idea?

A good business idea will solve a problem for a customer, is practical, and has the potential to make a profit.

1. LEDC: [Business Advice](#)
2. [Maryland Business Opportunity Center](#)
3. Maryland Women's Business Center: [Free counseling for your business idea](#)
4. SCORE:
  - a. Connect with a [Mentor](#)
  - b. [How to do Market Research](#)
5. Venturize: [Turn your bright idea into a business](#)

#### 6. How do I write a business plan?

A business plan is a written document that helps you start, grow, and manage your business. It can also help you obtain funding, connect with new business partners, organize your thoughts and goals, and make important business decisions.

1. LEDC: [Business Advice](#)
2. SCORE: [Business Plan Template](#)
3. Venturize: [Write a Business Plan](#)

## 7. How do I fund my business?

Finding money to help start your business allows you to cover operational costs like rent and materials, invest in growth initiatives like marketing and expansion, hire employees, and generally gives your business the necessary funds to begin operations and compete effectively in the market. Typical sources of funding for new businesses include small business loans, grants from government or private organizations (money you do not have to pay back), and loans from family, friends, or community members (which you would need to pay back). If you have never applied for a grant in English before, it is helpful to get guidance from someone with experience.

1. [Grants.gov](#): Federal database for possible grants for businesses.
2. [Kiva](#): An international nonprofit that provides funding to underserved communities.
3. LEDC: [Small Business Loans](#)
4. Loans: Money borrowed with a contract to repay the original amount (principal) plus interest. Interest is a fee for using the money, over a specific period. Loans are typically obtained through banks.
5. [Local County](#): Counties may offer financial assistance to businesses opening in their counties.
6. [Local Economic Development](#)
7. [Finding Funding](#)
8. [Maryland Business Opportunity Center](#)
9. Maryland Department of Housing and Community Development: [Business Lending](#)
10. Maryland Entrepreneur Hub: [Funding](#)



11. [Maryland Small Business Development Financing Authority](#) (MSBDFA) promotes the viability and expansion of businesses owned by economically and socially disadvantaged entrepreneurs.
12. [New American Lending](#): A nonprofit lender that offers personal and business loans, which can often be difficult for refugees, immigrants, and asylum seekers to obtain from banks.
13. Office of Refugee Resettlement (ORR) [Refugee Microenterprise Development - Organizations currently offering local funding](#)
14. SBA [Funding Programs](#)
15. [Women Palante](#)
16. Venturize: [Get the Right Financing for Your Business](#)

## 8. How do I choose the legal structure for my business?

Choosing a legal structure for your business is an important step and will determine your legal liability, how your business is taxed, and how ownership is held. Each business legal structure has its advantages and disadvantages and should be evaluated in the context of your particular situation. You should choose a business structure that gives you the right balance of legal protections and benefits.

1. Internal Revenue Service (IRS): [Business Structures](#)
2. Maryland Business Express: [Choose a Business Structure](#)
3. SBA: [Choose a Business Structure](#)
4. SCORE: [Choosing the Legal Structure of Your Business](#)

## 9. How do I register my business?

It is highly recommended that you register your business with the State of Maryland as it protects you as an individual from business debts and allows you to operate more professionally within the legal framework of Maryland. It also provides crucial benefits like personal liability protection, access to better banking options, and potential tax advantages and funding opportunities. Registering a business in Maryland is fast and easy, and done online.

1. Maryland Business Express:
  - a. [Register Your Business](#)
  - b. [Start Your Business](#)

## 10. What permits or licenses do I need for my business?

Learning about permits and licenses for your business ensures you are operating legally, protects your business from potential fines and legal issues, improves your credibility with customers, and allows you to access certain markets or services that may require specific licensing depending on your industry and location. Basically, it is a necessary step to run a compliant and reputable business. Some types of businesses require specific permits and licenses, while others do not. Licenses and permits can be from the State of Maryland, your local county, or both, depending on the type of business and where you live.

1. LEDC [Business Advice](#)
2. Maryland Business Express: [Research Licenses and Permits](#)
3. [Maryland Business Opportunity Center](#)

## 11. How do I learn more about paying taxes for my business?

You will need to ensure you are paying any applicable federal, state, and local taxes to stay in good legal standing. Your business structure and location will determine which taxes your business has to pay. It is also recommended that you consult with a certified tax professional who can advise you on which types of taxes you and/or your business must pay. You must file a tax return each year, even if your business is not yet profitable.

1. Internal Revenue Service (IRS):
  - a. [Small Business and Self-Employed Tax Center](#)
  - b. [Tax Information for Businesses](#)
2. SBA:
  - a. [Business structures and taxes each structure must pay](#)
  - b. [Pay Taxes](#)
3. SCORE:
  - a. [Webinar](#) - How To Pay Small Business Taxes Strategically To Avoid One Big Tax Bill
  - b. [12 Small Business Tax-Saving Strategies](#)

## 12. Do I have to have work authorization to start a business?

No, you do not need to have work authorization to start a business. An individual who does not have work authorization will need an Individual Tax Identification Number (ITIN) and/or an Employer Identification Number (EIN) to operate and pay taxes as a business owner. It is recommended that you seek immigration legal services, if you have not already done so, to identify your options for immigration status.

1. Immigrants Rising: [ITIN, EIN, and SSN](#)
2. U.S. Department of Justice's Pro Bono [Immigration Legal Service Providers](#)

## 13. How will I market my business?

Marketing your business helps raise awareness about your products or services, attract potential customers, build brand recognition, and increase sales by informing people about what you offer and why they should choose your business over competitors.

1. LEDC [Business Advice](#)
2. [Local Economic Development](#)
3. [Maryland Business Opportunity Center](#)
4. SBA: [Marketing and Sales](#)
5. SCORE: [Marketing Resources](#)

## 14. How do I grow my business?

Finding ways to grow your business enables your business to increase profits and meet increasing market demands without significant cost increases.

1. [Baltimore Means Business](#): Designed by Morgan State University's Graves School of Business and available at no cost to selected applicants. The program provides tools and support to develop a customized plan to grow your business.
2. [Chambers of Commerce](#)
3. LEDC [Business Advice](#)

4. Maryland Business Express: [Grow Your Business](#)
5. [Maryland Business Opportunity Center](#)
6. Maryland Women's Business Center: [Strategically Grow Businesses](#)
7. SBA: [Grow Your Business](#)
8. SCORE: [Manage and Grow](#)

## 15. How do I find a mentor?

A mentor is very helpful when starting a business because they provide valuable experience, guidance, and support based on their own entrepreneurial journey, helping you navigate challenges, make informed decisions, avoid common mistakes, and access a wider network, ultimately increasing your chances of success.

1. Fellow entrepreneurs: Connecting with local entrepreneurs in your community.
2. [Maryland Innovation Center](#)
3. [SCORE](#)
4. Venturize: [Leverage Mentoring and Networking](#)
5. [Women Palante](#)

## 16. How can networking help develop my business and how do I build a network?

Networking can help develop your business by providing access to new clients, potential partners, industry insights, valuable referrals, and a wider pool of knowledge, all through building relationships with other professionals in your field. This can lead to new business opportunities and accelerate your businesses growth.

1. [Chambers of Commerce](#)
2. Fellow entrepreneurs: Connecting with local entrepreneurs in your community.
3. [LinkedIn](#): Searching LinkedIn for individuals in your industry to request a meeting to learn more about their businesses.
4. [Local Economic Development](#)
5. [LSC Business Center](#)
6. [Maryland Business Opportunity Center](#)
7. Maryland Entrepreneur Hub: [Events and Networking](#)
8. [Maryland Innovation Center](#)
9. [Maryland Women's Business Center](#)
10. Trade Associations: Nonprofit organizations that represent a group of businesses or individuals in a particular industry and typically require a fee to join. They offer opportunities to access industry-specific knowledge, networking events, educational resources, and advocacy efforts. There is no one list for trade associations in Maryland, so it is recommended that you seek information from county governments or an online search of "{Insert Industry} Trade Association." Here are some examples of trade associations in Maryland:
  - a. [Maryland Restaurant Association](#)
  - b. [Independent Electrical Contractors Chesapeake](#)
  - c. [Maryland Association of Certified Public Accountants](#)
11. Venturize: [Leverage Mentoring and Networking](#)

12. Volunteer: Volunteering with organizations in the industry related to your business idea can provide valuable insight into what it's like to run that type of business. The Maryland Governor's Office for Service and Volunteerism provides information on its [webpage](#) about possible opportunities. Additionally, you can search online using the term "{Insert Industry} Volunteering in Maryland."

## 17. How do I learn more about the county, state, and federal procurement process?

The procurement process is when county, state, and federal governments buy goods, services, and real property from companies. These processes vary between county, state, and federal government. As a business owner, understanding the procurement process increases opportunities to sell your goods or services to government agencies, potentially leading to significant new profits and business growth.

1. [eMaryland Marketplace Advantage](#): Maryland's online procurement platform used to connect business vendors with contracting opportunities from state, county, and local government entities. Register your business here to receive notices of bid opportunities, submit bid responses online, and see which bids are awarded to which businesses in different categories.
2. [Governor's Office of Small, Minority & Women Business Affairs](#): Helps small businesses access more economic opportunities in both government and private sectors, and manages programs that support small minority-, women-, and veteran-owned businesses across 70 state agencies.
3. [LSC Business Center](#)
4. [Maryland Business Opportunity Center](#)
5. [Small, Minority & Disadvantaged Business](#) at the Maryland Department of Transportation is the official certification agency for the Minority Business Enterprise (MBE) Program, the Disadvantaged Business Enterprise (DBE) Program, the Airport Concessions Disadvantaged Business Enterprise (ACDBE) Program, and Small Business Enterprise (SBE) Program for state of Maryland procurement.

## 18. How do I avoid scams/frauds or get help if I encounter them?

To avoid scams and fraud in your business, be extra careful about verifying invoices, educating yourself about common scams, checking for suspicious activity in transactions, and never rushing into decisions without thorough review.

1. Consumer Financial Protection Bureau : A U.S. government agency dedicated to making sure you are treated fairly by banks, lenders and other financial institutions.
  - a. [Fraud and Scams](#)
2. Federal Trade Commission (FTC): A U.S. government agency focused on protecting consumers and ensuring fair competition in the marketplace.
  - a. [Scams](#)
  - b. [Scams and Your Small Business: A Guide for Business](#)
  - c. [Scams Against Immigrants](#)
3. [Office of Small Business Regulatory Assistance](#) at the Maryland Department of Labor: Helps Maryland business owners solve problems, navigate regulations, access resources, and connect with other state agencies.

## 19. Do I need to improve my English to support my business?

Continuing to develop and improve your English will have positive impacts on starting and growing your business.

1. Faith and Community Organizations: Many faith communities offer free or low-cost English language learning programs.
2. Maryland Department of Labor's Division of Workforce Development and Adult Learning's [English Class Locator](#).
3. Maryland [Public Libraries](#): Many public libraries also offer free or low-cost English language learning programs.
4. [Montgomery Coalition for Adult English Literacy](#) (MCAEL): Offers a listing of English language learning programs in Montgomery County. Fees for classes may apply.
5. USAHello: [Learn English](#) provides a list of free online English classes and resources, and tips for improving English skills.

## 20. How do I support my mental health through the process of starting a business?

Taking care of your mental health when starting a business is important. Entrepreneurship often comes with financial uncertainty, long hours, and high expectations. These pressures can lead to stress, anxiety, and burnout, which may affect your decision-making, productivity, and overall well-being. This can potentially negatively impact your chances of business success. Prioritizing self-care helps you stay resilient, make better decisions, and handle challenges better.

1. Maryland Health Connection for [Small Business](#): Helps small businesses and nonprofit organizations provide health insurance coverage to their employees. Fees apply.
2. [Intercultural Counseling Connections](#): A referral network of mental health professionals committed to providing culturally responsive counseling and therapeutic services for asylum seekers, refugees, and other forced migrants in the greater Baltimore area. Fees may apply.

We value your feedback!

Let us know what you think about this guide by completing this quick 4-question [survey](#).