

CITY OF CRISFIELD

SMALL BUSINESS RESOURCE GUIDE

Support for New & Existing Businesses: Consulting, Mentoring, Financing, Marketing & Growth

A guide for businesses seeking help with expenses, operations, customer growth, and long-term sustainability.

Resource	Best For	Contact	Website / Email
Maryland Capital Enterprises (MCE)	Microloans, working capital, loan readiness, business counseling, classes, projections	314 Civic Avenue, Salisbury, MD 21804 (410) 546-1900	info@marylandcapital.org marylandcapital.org
Maryland SBDC – Eastern Region	Free business advising, cash flow, pricing, business plans, marketing, finding capital	Perdue School of Business, Salisbury University, Salisbury, MD (410) 548-4419	marylandsbdc.org/locations/eastern-region
UMES Center for Entrepreneurship & Innovation	Entrepreneur coaching, workshops, innovation support, startup and growth guidance	30632 University Blvd S, Princess Anne, MD 21853 (410) 651-7747	cei@umes.edu wwwcp.umes.edu/entrepreneurship
Somerset County Economic Development	Local business incentives, occupancy/storefront questions, referrals to funding and technical assistance	11916 Somerset Ave #202, Princess Anne, MD 21853 (410) 651-0500	EDC@somersetmd.us somersetcountyedc.org
Crisfield Area Chamber of Commerce & Visitor Center	Local visibility, promotions, visitor referrals, networking, partnerships	906 W Main St, Crisfield, MD 21817 (410) 968-2500	office@crisfieldchamberofcommerce.com crisfieldchamber.org

5 SMART QUESTIONS TO ASK ANY RESOURCE PARTNER

- Can you help me determine whether my rent / overhead is affordable for my current sales?
- Can you help me build a 12-month cash flow projection?
- If I'm not ready for financing, what should I fix first?
- Do you help with marketing and bringing in more customers, not just loans?
- What is the best next step for my business in the next 30 days?

QUICK ACTION CHECKLIST

- Contact Maryland Capital Enterprises if working capital or cash flow is needed
- Call Somerset County Economic Development
- Contact the Crisfield Chamber for visibility and promotions
- Schedule free advising with Maryland SBDC
- Ask for help before rent becomes a crisis
- Update your Google Business Profile and ask for reviews this week

CRISFIELD / LOWER SHORE

SMALL BUSINESS SUPPORT GUIDE

Expanded Resource Guide for New Businesses, Existing Businesses, Expansions, and Businesses Needing Help with Expenses, Growth, or Operations

A. FINANCIAL RESOURCES / LOANS / WORKING CAPITAL

Maryland Capital Enterprises (MCE)

Address: 314 Civic Avenue, Salisbury, MD 21804

Phone: (410) 546-1900

Contact: Richele Purnell at extension 102

Email: info@marylandcapital.org

Website: marylandcapital.org

Best for: microloans, working capital, start-up loans, expansion financing, business counseling, loan readiness, projections, and business classes.

Especially useful if: rent is becoming difficult, you need working capital, a bank said 'no,' or you need help deciding whether financing is the right solution.

Process: Complete an intake form at <https://marylandcapital.org/>

B. FREE BUSINESS ADVISING / CONSULTING / MENTORING

UMES Center for Entrepreneurship & Innovation

Address: 30632 University Blvd S, Princess Anne, MD 21853

Main Phone: (410) 651-7747

General / Workshop Email: cei@umes.edu

Key Contacts:

- Dr. Pamela Allison – (410) 651-7643 | plallison@umes.edu
- Kevin Odell – (410) 651-7644 | kmodell@umes.edu
- Vastina Omosebi – (410) 621-3622 | vomosebi@umes.edu

Website: wwwcp.umes.edu/entrepreneurship

Best for: startup support, entrepreneur coaching, workshops, innovation programming, and strategic guidance.

Maryland Small Business Development Center (SBDC) – Eastern Region

Location: Perdue School of Business, Salisbury University, Salisbury, MD

Phone: (410) 548-4419

Contact: Sumathy Chandrashekar 410-548-4463

Website: marylandsbdc.org/locations/eastern-region

Training Schedule: mdsbdc.ecenterdirect.com/events

Best for: free one-on-one advising, business plans, cash flow, pricing, profitability, marketing strategy, and finding capital.

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Expanded Resource Guide (continued)

Dave and Patsy Rommel Center for Entrepreneurship

Address: 212 W Main St, Suite 205, Salisbury, MD 21801

Executive Director: Michael Jensen – (570) 290-7331 | mdjensen@salisbury.edu

Tour / General Inquiry: sweconomic01@salisbury.edu

Additional Contact: Bryan Bourdeau – (410) 546-4348 | bkbourdeau@salisbury.edu

Website: salisbury.edu/academic-offices/business/entrepreneurship

Best for: entrepreneurship mentoring, innovation, co-working/community support, and growth-stage guidance.

C. LOCAL VISIBILITY / MARKETING / CUSTOMER GROWTH

Crisfield Area Chamber of Commerce & Visitor Center

Address: 906 W Main St, Crisfield, MD 21817

Phone: (410) 968-2500

Email: office@crisfieldchamberofcommerce.com

Website: crisfieldchamber.org

Best for: Chamber directory listing, events and promotions, visitor visibility, business-to-business networking, and community exposure.

D. LOCAL / COUNTY SUPPORT

Somerset County Economic Development

Address: 11916 Somerset Ave #202, Princess Anne, MD 21853

Phone: (410) 651-0500 | Toll Free: (888) 651-0500

Email: EDC@somersetmd.us

Website: somersetcountyedc.org

Contact: LeeAnn email: LLinton@somersetmd.us

Best for: local business incentives, storefront / occupancy questions, expansion support, referrals to funding and technical assistance.

CRISFIELD / LOWER SHORE

SMALL BUSINESS SUPPORT GUIDE

Expanded Resource Guide (continued)

E. BEST QUESTIONS FOR ANY BUSINESS OWNER TO ASK

- Is my rent affordable based on my current sales?
- What is my real monthly occupancy cost (rent + utilities + insurance + maintenance)?
- Should I seek a loan, negotiate the lease, or improve sales first?
- What is the fastest low-cost way to bring in more customers in the next 30–60 days?
- What should I fix first: pricing, marketing, visibility, or customer retention?
- How much working capital do I really need?
- Can I realistically repay financing?
- What should I improve before I apply?

F. RECOMMENDED ‘BEST FIRST CALL’ ORDER FOR CRISFIELD BUSINESSES

- Somerset County Economic Development – ask about local incentives / occupancy / referrals
- Crisfield Chamber – improve visibility / local promotion / partnerships
- Maryland SBDC – get free business and financial guidance
- Maryland Capital Enterprises – explore working capital / loan readiness / financial options
- UMES CEI / Salisbury entrepreneurship resources – mentoring, workshops, innovation, strategic support