

HB 1033.FAVORABLE.pdf

Uploaded by: Angela Rose

Position: FAV



February 27th 2026

Re: SUPPORT for House Bill 1033 — Maryland Chamber of Commerce Grant Program

Dear Chair Valderrama and Members of the House Economic Matters Committee:

On behalf of the Harford County Chamber of Commerce, I write to express our strong support for **House Bill 1033**, which would establish the *Maryland Chamber of Commerce Grant Program* within the Department of Social and Economic Mobility.

As a leading advocate for business growth, workforce development, and economic vitality in Harford County, the Harford Chamber believes HB 1033 is a meaningful investment in Maryland’s regional business ecosystem.

Support HB 1033:

1. Expands Access to Business Networks

Chambers of Commerce play a central role in business support, providing networking opportunities, advocacy platforms, and professional development. However, membership costs and resource constraints often limit participation by minority-owned, emerging, and small businesses. HB 1033 helps address this barrier by subsidizing membership costs for entrepreneurs and business owners who might otherwise be excluded from these critical networks.

2. Strengthens Collaboration Across Regions

The grant program enables funding for inter-chamber events and partnerships, fostering greater cooperation between chambers across Maryland. Such collaboration promotes regional economic integration, expands market access for local businesses, and amplifies collective impact on workforce issues, supply chain development, and community engagement.

3. Promotes Inclusive Economic Growth

By prioritizing support for underrepresented individuals in the business community, this legislation aligns with broader state goals of inclusive economic development. Removing financial barriers to chamber participation not only enhances equity, but also cultivates a more diverse and resilient economic landscape for Maryland.

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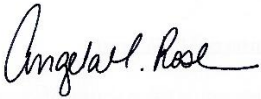
4. Modest, Strategic Investment

HB 1033's mandated appropriation — a one-time \$100,000 allocation — represents a responsible and manageable investment relative to the long-term economic return that stronger business networks deliver. Expanding chamber access and collaboration supports small business retention, job creation, and local investment throughout the state.

The Harford County Chamber of Commerce respectfully urges the Committee to support HB 1033. This bill reflects a practical and productive strategy to expand business engagement, foster broader economic opportunity, and strengthen the collective voice of Maryland's business community.

Thank you for your consideration.

Sincerely,

A handwritten signature in black ink that reads "Angela M. Rose". The signature is written in a cursive style and is positioned above a faint, light-colored rectangular stamp or watermark.

Angela M. Rose

President & CEO

Harford County Chamber of Commerce



HB1033 Business Networks Access Act.docx.pdf

Uploaded by: Ariana Kelly

Position: FAV

Maryland Commission for Women

51 Monroe Street, Suite. 1034 Rockville, Maryland 20850



www.marylandwomen.org

HB1033 Department of Social and Economic Mobility - Maryland Chamber of Commerce Grant Program - Established (Business Networks Access Act)

SPONSOR: Delegate Sarah Wolek

HEARING: March 3, 2026

POSITION: FAVORABLE

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Michelle Siri, Esq.

Monica Watkins, MBA

Ariana Kelly
Executive Director

Chair Valderrama, Vice Chair Charkoudian and Members of the Economic Matters Committee,

The Maryland Commission for Women urges a **FAVORABLE** report on HB1033, the *Business Networks Access Act*. We thank Delegate Wolek for introducing this legislation, which promotes equity and economic opportunity in Maryland's entrepreneurial ecosystem. .

HB1033 fills a critical gap in state support for women and minority business leaders who often lack access to the institutional networks that fuel business growth. The Maryland Commission for Women is committed to advancing economic mobility for women across the state through expanding access to business networking opportunities.

HB1033 establishes the *Maryland Chamber of Commerce Grant Program* within the **Department of Social and Economic Mobility**. The program targets underrepresented communities, including women, Black and Hispanic entrepreneurs, and other minority business owners, by providing grants to subsidize chamber membership fees, funding cross-chamber networking events to promote collaboration and inclusivity , and setting eligibility requirements to ensure the program reaches those most in need. The legislation also allocates \$100,000 in the Governor's annual budget to support these efforts, creating a dedicated funding stream to expand access to critical business networks for underrepresented entrepreneurs.

Despite the growth of women- and minority-owned businesses in Maryland, costs associated with participating in institutional business networks remains a barrier, especially for women, Black, Hispanic, and other underrepresented entrepreneurs. Research shows that these networks are critical for business growth, mentorship, and access to capital, both within a single chamber and across multiple chambers.¹ According to a 2025 UN Women report, equitable participation in business networks and corporate structures not only supports individual business

¹Linton, Top States for Minority-Owned Businesses.

success but also contributes to broader economic growth and gender equality globally². Without equitable access, underrepresented business owners face systemic barriers to scaling their businesses, participating in cross chamber collaborations, and connecting with key stakeholders who can accelerate their success.

Expanding access to business networks strengthens Maryland's economy by promoting diversity, inclusion, economic mobility, and innovation across all chambers of commerce. By supporting women, particularly women of color, and other underrepresented business owners, HB1033 helps entrepreneurs build critical connections, access resources, and thrive in a competitive marketplace.

For all of these reasons, the Maryland Commission for Women urges a FAVORABLE report. For specific questions, please contact our Executive Director, Ariana Kelly, at Ariana.Kelly@Maryland.Gov or via telephone at 240-338-0591.

² Unfinished Business: Private Sector and Gender Equality – Transforming Corporate Commitments into Equality for All Women and Girls, UN Women, September 2025.
<https://www.unwomen.org/sites/default/files/2025-09/unfinished-business-private-sector-and-gender-equality-en.pdf>

HB1033 - MBA - FAV - GR26.pdf

Uploaded by: Evan Richards

Position: FAV



HB 1033 - Department of Social and Economic Mobility - Maryland Chamber of Commerce Grant Program - Established (Business Networks Access Act)
Committee: House Economic Matters Committee
Date: March 3, 2026
Position: Favorable

The Maryland Bankers Association (MBA) **SUPPORTS** HB 1033. This legislation establishes the Maryland Chamber of Commerce Grant Program within the Department of Social and Economic Mobility to provide grants to underrepresented individuals for membership and events. Joining and interacting with a chamber of commerce is one of the most effective steps a business or professional can take to strengthen its presence, expand its network, and contribute to the economic vitality of its community.

Chambers of commerce provide access to networks, mentors, and resources that many businesses in underserved communities have traditionally lacked. By becoming members, these businesses tap into a supportive environment that helps bridge gaps in opportunity, connects them with new customers and partners, and offers direct pathways to capital, training, and technical assistance.

In addition, when businesses from underrepresented areas are active members, their needs and perspectives can shape chamber priorities and policy agendas. This ensures they have a meaningful voice in discussions on issues such as workforce development, infrastructure investment, taxation, and regulatory reform—conversations that too often overlook smaller or geographically isolated business districts. Membership helps elevate these communities into the broader economic narrative and strengthens their influence in decisions that affect their long-term success.

Ultimately, for businesses in underrepresented areas, chamber membership is not just a networking opportunity—it is a strategic investment in economic mobility. Accordingly, MBA urges the issuance of a **FAVORABLE** report on HB 1033.

The Maryland Bankers Association (MBA) represents FDIC-insured community, regional, and national banks, employing thousands of Marylanders and holding \$194.8 billion in deposits in over 1,100 branches across our State. The Maryland banking industry serves customers across the State and provides an array of financial services including residential mortgage lending, business banking, estates and trust services, consumer banking, and more.

HB1033_MBEChamberAccess_Support_2.27.26.pdf

Uploaded by: Juli McCoy

Position: FAV

February 25, 2026

The Honorable Kriselda Valderrama, Chair
Economic Matters
230 Taylor House Office Building
Annapolis, MD 21401

HB1033 - Department of Social and Economic Mobility - Maryland Chamber of Commerce Grant Program - Established (Business Networks Access Act)

Dear Chairwoman Valderrama and Members of the Committee:

On behalf of the Allegany County Chamber of Commerce and the rural business community we serve, I write in strong support of House Bill 1033, the Business Networks Access Act.

Allegany County is a rural community with roughly 75% of our Chamber membership made up of small or micro-businesses. These entrepreneurs operate on thin margins, often without dedicated administrative staff, marketing budgets, or access to broader professional networks. For many, Chamber membership provides connection to training, advocacy, visibility, and peer support.

However, even modest membership dues can present a barrier for underrepresented and emerging business owners in rural areas. Our region represents a large number of minority-owned and underserved businesses that are largely not engaged in Chamber membership. In our experience, cost is one of the primary barriers to entry.

HB 1033 would provide meaningful support by allowing chambers to subsidize memberships for underrepresented entrepreneurs and facilitate broader networking across regions. In a rural setting, these connections are transformative. They open doors to procurement opportunities, mentorship, partnerships, and visibility that small business owners would not otherwise access.

Additionally, support for collaboration strengthens rural chambers that operate with lean staffing and limited resources. Shared events and regional partnerships allow us to extend opportunity beyond county lines while maximizing efficiency — something especially important in smaller communities where capacity is limited.

This bill recognizes that economic mobility in Maryland must include rural communities. Investing in access to business networks is a practical, scalable way to strengthen local economies, support job creators, and foster inclusive growth statewide.

For these reasons, the Allegany County Chamber of Commerce respectfully urges a favorable report on House Bill 1033.

Thank you for your consideration and your continued commitment to Maryland's small business community.

Sincerely,



Juli McCoy
President & CEO
Allegany County Chamber of Commerce

HB1033 - Department of Social and Economic Mobilit

Uploaded by: Maryland Legislative Latino Caucus

Position: FAV



MARYLAND LEGISLATIVE LATINO CAUCUS

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TO: Delegate Kriselda Valderrama, Chair
Delegate Lorig Charkoudian, Vice Chair
Economic Matters Committee Members
FROM: Maryland Legislative Latino Caucus
DATE: 3/03/2026
RE: HB1033 - Department of Social and Economic Mobility -
Maryland Chamber of Commerce Grant Program -
Established (Business Networks Access Act)

The MLLC supports - HB1033 - Department of Social and Economic Mobility - Maryland Chamber of Commerce Grant Program - Established (Business Networks Access Act)

The Maryland Legislative Latino Caucus is a bipartisan group of Senators and Delegates committed to supporting legislation that improves the lives of Latinos throughout our state. The Caucus serves as a critical voice in advancing public policy that uplifts Latino families, entrepreneurs, and workers while strengthening Maryland's broader economy. Thank you for the opportunity to express our support for HB1033 - Department of Social and Economic Mobility - Maryland Chamber of Commerce Grant Program - Established (Business Networks Access Act).

HB1033 represents an investment in both Latino entrepreneurs and the long-term economic strength of all Marylanders.

Latinos make up 12 percent of Maryland's population and own more than 58,000 businesses across the state HB1033. ¹ These businesses generate jobs, expand local tax bases, and contribute to the vibrancy of communities from urban corridors to rural towns. Yet Latino entrepreneurs, like many other underrepresented business owners, often face structural barriers to accessing the networks that drive growth and opportunity.

Professional networks are not simply social spaces; they are gateways to contracts, mentorship, capital access, and policy influence. By expanding access to institutions like the Maryland Chamber of Commerce, this legislation helps ensure that business leaders, many of whom are Latino, are not excluded from the relationships and visibility that shape economic decision-making.

By lowering the financial barrier to entry, HB1033 helps build social capital for entrepreneurs who have historically been excluded from influential business networks. Strengthening connections between underrepresented business owners and established economic institutions will foster job creation, local investment, and inclusive growth across Maryland.

For these reasons, the Maryland Legislative Latino Caucus respectfully requests a favorable report on HB0759B.

¹[The Impact of Hispanic Businesses in Maryland](#)

Department of Social and Economic Mobility - House

Uploaded by: Ardy Kamali

Position: INFO



Governor Wes Moore

Lt. Governor Aruna Miller

Secretary Walter L. Simmons

Bill Number: House Bill 1033
Title: Department of Social and Economic Mobility – Maryland Chamber of Commerce Grant Program – Established (Business Networks Access Act)
Committee: Economic Matters
Hearing Date: March 3, 2026
Position: Letter of Information

Madam Chair and Members of the Committee:

The Department of Social and Economic Mobility (DoSEM) submits this Letter of Information regarding House Bill 1033, which would establish the Maryland Chamber of Commerce Grant Program to provide grants to chambers of commerce for (1) membership subsidies for underrepresented individuals and (2) inter-chamber events.

DoSEM’s work is focused on expanding access to opportunity—helping ensure Marylanders can access work, wages, and wealth by reducing barriers and strengthening pathways to prosperity. HB 1033 aligns with that mission by recognizing an often-overlooked driver of economic mobility: access to business networks. Chambers of commerce can be a key entry point to mentoring, peer learning, procurement readiness, professional services, and relationship-building that can accelerate business formation, growth, and job creation. This is particularly true for entrepreneurs and workers who have historically been excluded from traditional networks.

DoSEM works across systems to expand opportunity and reduce structural barriers. HB 1033 could complement that work by enabling chambers to lower the cost barrier to participation and to intentionally connect underrepresented individuals to the kinds of networks that support upward mobility. Inter-chamber events can also strengthen regional collaboration and reduce silos—helping share best practices, connect supply chains, and create entry points for new and emerging entrepreneurs.

If enacted, DoSEM would develop program guidance and the unified application required by the bill, conduct outreach to chambers across Maryland, and administer awards consistent with the specified eligibility criteria. DoSEM can implement HB 1033 with existing resources and anticipates that program administration can be structured to align with existing accountability practices as contemplated by the bill.

DoSEM appreciates the Committee’s consideration of HB 1033 and looks forward to working with stakeholders to ensure Marylanders—regardless of background or geography—can access the networks and opportunities that help turn work into wages and wages into wealth.

For additional information, please contact Ardy Kamali, Chief of External Affairs, Department of Social and Economic Mobility, at (410) 693-6642 or ardy.kamali@maryland.gov.