

SB924.FAVORABLE.pdf

Uploaded by: Angela Rose

Position: FAV



March 3, 2026

Re: SUPPORT for SB 924 — Maryland Chamber of Commerce Grant Program

Dear Chair Beidle and Members of the Senate Finance Committee:

On behalf of the Harford County Chamber of Commerce, I write to express our strong support for **Senate Bill 924**, 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 SB924 is a meaningful investment in Maryland’s regional business ecosystem.

Support SB924:

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. SB924 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

FY 26 Board of Directors Officers

- Chair: Chris Stone
E-Moxie
- Chair Elect: Monica Worrell
APG Federal Credit Union
- Immediate Past Chair: Brianne Baccaro Norris
Weyrich, Cronin, & Sorra
- Vice Chair of Finance: Mike Maxwell
Lee Tessier
- Vice Chair of Administration: Meghan Jack
MedStar Health

Members at Large

- Mike Ray
SURVICE Engineering
- Len Parrish
Gemcraft Homes/New Freedom Land Development

Board Members

- Tracy Batman
Veritech
- PJ Craig
Harford Community Action Agency
- Ryan Del Gallo
The Del Gallo Group
- Anthony DiPaula
DiPaula Law
- Dr. Theresa Felder
Harford Community College
- Steve Overbay
Harford County Office of Economic Development
- Terry Grant
Katz Abosch
- Andy Guckert
M&T Bank
- Mary Hastler
Harford County Public Library
- Sarah Karantonis
University of Maryland Upper Chesapeake Health
- Claudia Nachtigal
The Highlands School
- Chanel Brooks
Baltimore Gas & Electric
- Ron Fisher
Harford County Caucus of African America Leaders
- Fisher Financial
- Robert Wehland
Freedom Federal Credit Union

President/CEO

Angela Rose

participation not only enhances equity, but also cultivates a more diverse and resilient economic landscape for Maryland.

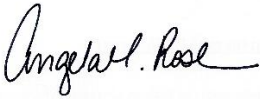
4. Modest, Strategic Investment

SB 924'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 SB924. 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 light gray rectangular background.

Angela M. Rose

President & CEO

Harford County Chamber of Commerce





SB0924 - MBA - FAV - GR26.pdf

Uploaded by: Evan Richards

Position: FAV



SB 924 - Department of Social and Economic Mobility - Maryland Chamber of Commerce Grant Program - Established (Business Networks Access Act)

Committee: Senate Finance Committee

Date: March 5, 2026

Position: Favorable

The Maryland Bankers Association (MBA) **SUPPORTS** SB 924. 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 SB 924.

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.

SB924 Business Networks Access Act.docx.pdf

Uploaded by: Gloria Dent

Position: FAV

Maryland Commission for Women

51 Monroe Street, Suite. 1034 Rockville, Maryland 20850



www.marylandwomen.org

SB924 Department of Social and Economic Mobility - Maryland Chamber of Commerce Grant Program - Established (Business Networks Access Act)

SPONSOR: Senator Kevin Harris

HEARING: March 5, 2026

POSITION: FAVORABLE

LaShaune Stitt, Ed.D.
Chair

Patricia McHugh Lambert, Esq.
First Vice Chair

Christine Lee, Ph.D., Pharm.D.
Second Vice Chair

Tazeen Ahmad, M.A.

Pier Blake, MBA, M.S.

Judy A. Carbone, M.Ed.

Gloria Dent

Tekisha Dwan Everette, Ph.D.,
MPH

Maggi G. Gaines, M.A., M.Ed.

Linda Han

Jodi Kelber, Ph.D.

Joyce King, Esq.

Sarah A. Klein, J.D., M.A.

Gabriela D. Lemus, Ph.D.

Shanna Pearson-Merkowitz, Ph.D.

Fiona Oliphant, M.A., JD

Stacey A. Rebbert, M.A.

Brenda Brown Rever

Nykidra "Nyki" Robinson, MPA

Michelle Siri, Esq.

Monica Watkins, MBA

Ariana Kelly
Executive Director

Chair Beidel, Vice Chair Hayes and Members of the Finance Committee,

The Maryland Commission for Women urges a **FAVORABLE** report on SB924, the *Business Networks Access Act*. We thank Senator Harris for introducing this legislation, which promotes equity and economic opportunity in Maryland's entrepreneurial ecosystem. .

SB924 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.

SB924 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 success but also contributes to broader economic growth and gender

¹Linton, Top States for Minority-Owned Businesses.

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, SB924 helps entrepreneurs build critical connections, access resources, and thrive in a competitive marketplace.

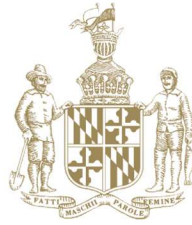
For all of these reasons, the Maryland Commission for Women urges a FAVORABLE report. For specific questions, please contact our Executive Director, Ariana Kelly, at Ariana.Kelly@Maryland.Gov or via telephone at 240-338-0591.

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>

SB 924 Official Sponsor Testimony of Senator Kevin

Uploaded by: Kevin M. Harris

Position: FAV



THE SENATE OF MARYLAND
ANNAPOLIS, MARYLAND 21401

Official Sponsor Testimony for SB 924: Department of Social and Economic Mobility – Maryland Chamber of Commerce Grant Program – Established (Business Networks Access Act)

Senator Kevin M. Harris

Chair Beidle, Vice-Chair Hayes, and Members of the Senate Finance Committee,

We are fortunate in Maryland to have over 50 chambers of commerce that serve our communities across the State. Chambers of Commerce are a valuable resource for business leaders statewide, providing access to resources and, importantly, networks. Membership connects entrepreneurs to industry trends, capital opportunities, peer collaboration, and marketing channels, and research shows it signals to the broader community that a business is reputable and community-minded.

However, for small business owners and aspiring entrepreneurs, annual membership fees, which can exceed \$500, are often prohibitive. Additionally, Chambers' limited budgets make it difficult for chambers to host the inter-chamber events needed to break down local silos and build connections across communities. Each local chamber reflects the unique demographics of its community, and there is tremendous value in weaving these distinct networks together statewide.

SB 924 establishes a grant program through the Department of Social and Economic Mobility (DOSEM) with two components. The first covers one year of chamber membership fees for underrepresented individuals within a given chamber's community. The second funds events hosted collaboratively by two or more chambers, open to any participating members. A key feature of this program is its flexible definition of 'underrepresented.' Because each chamber reflects the unique demographic makeup of its community, who is underrepresented will look different in Garrett County than it will in Baltimore City as an example. Rather than imposing a statewide definition, the bill asks chambers to provide a brief justification in their application explaining why a prospective member is underrepresented in their community - empowering local chambers to make that determination themselves.

DOSEM's 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 — aligns directly with the goals of this bill, making them a natural fit for overseeing its implementation. By expanding access to networks and building social capital for aspiring entrepreneurs, this program creates pathways to economic opportunity for the next generation of business leaders.

I respectfully request a favorable committee report on SB 924.

SB924_TheAlliance_FWA

Uploaded by: Louis Fields

Position: FWA

The Alliance
c/o Louis C. Fields
Post Office Box 3014
Baltimore, MD 21229

March 3, 2026

Chair Pamela Beidle, Vice Chair Senator Antonio Hayes,
and Members of the Senate Finance Committee

Re: SB 924 — Establishment of a Chamber of Commerce Grant Fund

Position: Favorable with Amendments

The Alliance supports SB 924/HB 1033 and its goal of promoting the growth and sustainability of small businesses across the State of Maryland. Strengthening small businesses is essential to the state's economic vitality.

On behalf of our members, we respectfully request consideration of the following amendments to SB 924:

Amendment 1:

Because an existing Maryland entity operates under the name "Maryland Chamber of Commerce," we recommend revising the legislation to refer to "Maryland-based Chambers of Commerce." This change would provide clarity and ensure that eligibility is clearly open to all qualified Maryland-based chambers that meet the program's criteria.

Amendment 2:

We recommend including a clear definition of the term "underrepresented individuals." Without a defined meaning, the term may be interpreted inconsistently across chambers that serve diverse business owners and communities.

SB 924/HB 1033 represents a major step toward supporting Maryland's small business community. We respectfully request a favorable report with the inclusion of these two amendments.

Respectfully submitted,

Lou Fields

Department of Social and Economic Mobility - Senat

Uploaded by: Ardy Kamali

Position: INFO



Governor Wes Moore

Lt. Governor Aruna Miller

Secretary Walter L. Simmons

Bill Number: Senate Bill 924
Title: Department of Social and Economic Mobility – Maryland Chamber of Commerce Grant Program – Established (Business Networks Access Act)
Committee: Finance
Hearing Date: March 5, 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 Senate Bill 924, 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. SB 924 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. SB 924 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 SB 924 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 SB 924 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.