Maryland
DEPARTMENT OF SOCIAL AND ECONOMIC MOBILITY

FEDERAL CERTIFICATION | DOCUMENT CHECKLIST

DISADVANTAGED BUSINESS ENTERPRISE (DBE)

Certified by the Office of Minority Business Enterprise (OMBE)

DBE
FEDERAL CERTIFICATION

Please note: If your business was recently established or did not generate income, please provide a signed written explanation for any required documents that you are unable to upload.

Supporting documents must be complete, unredacted statements that include all pages. Screenshots are not accepted.

☐ 1. Completed DBE/ACDBE Application Form

- This is the Uniform Certification Application.
- All owners must be listed, and all sections must be completed.
- If a section does not apply, write N/A.

☐ 2. Completed Declaration of Eligibility

- Required for all applicants claiming disadvantage status. Must be signed with a wet ink signature and dated.

☐ 3. Personal Narrative - Include the following information below

Provide a written personal narrative that demonstrates how you, as the qualifying owner, have experienced social and economic disadvantage within the United States. The narrative must present individualized proof and specific real-world examples of economic hardship, systemic barriers, or denied opportunities that affected your ability to advance in education, employment, access to capital or credit, or the operation or growth of your business. The narrative must establish disadvantage by a preponderance of the evidence (i.e., more likely to be true than not true) based on your own experiences and circumstances. OMBE will holistically consider the following when making a determination of social disadvantage:

Education - factors such as denial of equal access, compared to all similarly situated persons, to institutions of higher education and vocational training, exclusion from social and professional association with students or teachers, denial of educational honors rightfully earned, and social patterns or pressures that discouraged the individual from pursuing a professional or business education.

Employment - factors such as unequal treatment compared to all similarly situated persons in hiring, promotions and other aspects of professional advancement, pay and fringe benefits, and other terms and conditions of employment; retaliatory behavior by an employer or labor union; and social patterns or pressures that have channeled the individual into non-professional or non-business fields.

Business History - factors such as unequal access, compared to all similarly situated persons, to credit or capital, acquisition of credit or capital under commercially unfavorable circumstances, unequal treatment in opportunities for government contracts or other work, unequal treatment by potential customers and business associates, and exclusion from business or professional organizations.

☐ 4. Documented Proof of Ownership Contributions

- Business registration payment showing the owner's initial contribution
- Canceled checks (not blank or voided) showing payment for ownership interest
- Wire transfer records used to acquire ownership
- Personal and/or business bank statements showing transfer of personal funds into the business
- If the firm is over five (5) years old and original documents are unavailable:
  - Signed, itemized statement detailing personal financial investment
  - Supporting documents showing ongoing personal contributions (e.g., SDAT Annual Filing/Property Tax filings)
- If ownership was acquired through a gift:
  - Gift letter or legal documentation describing the gift (date, value, terms)
  - Updated organizational documents reflecting the ownership transfer
- If no supporting documents are available:
  - Written explanation from the socially and economically disadvantaged owner (SEDO) explaining why documentation cannot be provided

☐ 5. Resumes

- Resume for each owner
- Resume for each officer
- Resume for each director
- Resume for all key employees
- Each resume is in detailed chronological order
- Includes job titles and detailed duties for each position
- Include dates, roles and duties within the applicant firm
- Includes all places of ownership/employment
- Dates are provided for each position listed
- Include education, professional certifications, licenses, affiliations

☐ 6. Proof of U.S. Citizenship or Legal Residency

- A signed U.S. Passport OR
- Unexpired Permanent Resident Card OR
- Signed Naturalization Certificate OR
- Birth Certificate AND unexpired Government issued photo ID (e.g., Driver's License)

☐ 7. Signed, dated Personal Net Worth Statement & Applicable Supporting Documents

Personal Assets & Liabilities ONLY

- A completed PNW Statement - required for all disadvantaged owners with 51% ownership
- Bank statements (last 2 bank statements, all pages, for all personally held accounts)
- Retirement and Investment account statements (most current statement)
- Credit card statements (most current statement)
- Mortgage statements (most current statement)
  - Only for additional real estate owned
- Home Insurance documents (Declarations page)
- Personal Loan documents (most current statement)
  - Car note & Kelley Blue Book Report

☐ 8. Personal Federal Tax Returns (Past 3 Years) & Separate tax returns by year

- NO PASSWORD PROTECTED DOCUMENTS
- Individual tax return pages will not be accepted
- Complete Personal Federal Tax Returns for the last 3 years
- Required for each owner holding 51% ownership
- Taxes must include wet-ink or electronic signature(s) with date
  - If filed jointly, both signatures are required
- Include all schedules, statements, attachments, worksheets, and footnotes

Office of Minority Business Enterprise | 410-697-9600 | mbe.dosem@maryland.gov | 100 Community Place, 4th Floor, Crownsville, MD 21032

DBE DOCUMENT CHECKLIST, CONTINUED

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☐ **9. Business Federal Tax Returns (Past 5 Years) & Separate tax returns by year**

- NO PASSWORD PROTECTED DOCUMENTS
- Individual tax return pages will not be accepted
- Complete business federal tax returns for the past 5 years or life of the firm
- Taxes must include original wet-ink or electronic signature with date
- Include all schedules, statements, attachments, worksheets, and footnotes
- If using Schedule C (Form 1040) for business taxes:
  - Provide all pages of Schedule C for the past 3 years

☐ **10. Additional Businesses Owned**

- Business tax returns for any additional businesses owned
- Provide past 5 years or life of each business
- Must include authentic wet-ink or electronic signature and date

☐ **11. Year-End Financial Statements (as of December 31st)**

- Year-end financial statements for the past 3 years (or life of the firm if less than 3 years)
- New businesses must provide a current financial statement
- Non-CPA statements are acceptable

☐ **12. Quarterly State Unemployment Tax Wage Reports from the Department of Labor**

- Quarterly STATE Unemployment Tax Wage Reports for the most recent 4 quarters
  - For all states where the business files unemployment
- Include employee list
  - If workers are independent contractors/subcontractors:
    - Provide 1099s issued for the previous tax year
- If an owner takes drawings:
  - Provide proof of owner's draws (e.g., cancelled checks, personal bank statements) for the last fiscal year
- If none of the above apply:
  - Provide a written statement of explanation

☐ **13. Home State & Other Certifications (Non-Maryland Firms Only)**

- Copy of all home-state DBE/SBE certifications
- Copy of any additional certifications held
- Copies must come from a state or local governmental agency
- Include copies of all certification approvals and denials

☐ **14. Licenses & Permits (unexpired)**

- Provide industry-specific licenses held by the business
  - For out-of-state firms, provide permits & licenses from your home state and Maryland
- Provide licenses, permits, or certifications held by the disadvantaged owner(s)

☐ **15. Business Bank Signature Authorization**

- Signature card OR
- Bank letter showing who is authorized to sign checks on the business account(s)

☐ **16. Executed Agreements**

- Complete (all pages), unredacted and signed by all parties' copies of:
  - Leases (e.g., office space, storage locations, equipment rental)
  - Loan agreements
  - Supplier contracts
  - Distributorship agreements
  - Any additional agreements (e.g., bartering agreements, subcontracting agreements)

☐ **17. Equipment List**

- Provide list of all equipment used to perform work, including:
  - Computers, laptops, tablets, phones, software etc.
  - Vehicles
  - Machinery
  - Tools
  - Other essential equipment

☐ **18. Capability Statement or Business Plan (Optional)**

- Capability Statement OR Business Plan (optional)
- Encouraged for firms less than one year old, but not required

☐ **19. Business Vehicle Titles, Registrations & Insurance**

- State-issued vehicle titles OR registrations for all vehicles/equipment owned by the business
- Current vehicle insurance policy (declaration page)
- Current business insurance policy covering vehicles/equipment
- For leased vehicles/equipment:
  - Provide executed (signed by both parties) lease agreement
- If your personal vehicle is used for business purposes, please provide the above and a written statement explaining this.

☐ **20. Job Contracts, Invoices & Proof of Payment**

- Three complete (all pages) executed job contracts and invoices (signed and dated), if applicable
  - To include a statement/scope of work (SOW)
- Task orders, purchase orders, proposals, and invoices are acceptable
- If the firm has no contracts, provide a written statement

☐ **21. Trust Agreements (If Applicable)**

- Complete (all pages and signed by all parties) copy of any trust agreements for owners claiming disadvantaged status
  - To include a list of the assets held in the trust & the trust beneficiaries
- Include trust tax documents for the most recent 3 years, if applicable

Additional Documents by Business Type

Sole Proprietorship

- ☐ Active Trade Name Registration (if operating under a trade name)
- ☐ Active Sole Proprietorship registration

Limited Liability Company (LLC)

- ☐ Original and amended Articles of Organization (state-signed)
- ☐ Original AND amended Operating Agreements with all exhibits

Corporation

- ☐ Original and amended Articles of Incorporation (state-signed)
- ☐ All Board of Directors and Stockholder meeting minutes (signed & dated)
- ☐ Stock ledger
- ☐ All stock certificates (current and canceled)
- ☐ Original and amended Bylaws (signed & dated)
- ☐ Shareholder Agreements (signed & dated)

Partnership

- ☐ Executed (signed & dated) Partnership Agreement(s)
- ☐ Profit-sharing agreement with all attachments (signed & dated)