



## **Disadvantage Business Enterprise and Airport Concessions Disadvantage Business Enterprise (MBE) 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.*

### **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
- 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
  - **Proof of continued maintenance** showing the disadvantaged owner currently supports the business, such as:
    - Recent personal deposits into the business
    - Personal payment of business expenses (licenses, fees, equipment, insurance)
    - Recent capital contributions
    - Personal funds used for business purchases
- If no supporting documents are available:
  - Written explanation from the SEDO explaining why documentation cannot be provided

#### 5. Resumes (Required for the applicant; only applies if the positions are held within the applicant firm.)

- 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
- Includes roles and duties within the applicant firm
- Includes all places of ownership/employment
- Dates are provided for each position listed

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

- U.S. Passport **OR**
- Permanent Resident Card **OR**
- Naturalization Certificate **OR**
- Birth Certificate and government issued ID

## PLUS

- Government-issued photo ID

### 7. Checklist – Personal Net Worth (PNW) Statement

- PNW Statement (IFR Version) – required for disadvantaged owners with 51% ownership
- Bank statements (Last 3 bank statements)
- Mortgage statements (most current statement)
- Home Insurance documents (declaration page)
- Loan documents (Loan current statement)
- Retirement account statements (*excluded from PNW calculation under IFR*)

### 8. Personal Federal Tax Returns (Past 3 Years)

- Complete personal federal tax returns for the last **3 years**
- Required for each owner holding **51% ownership**
- Taxes must include **original wet ink signature(s) with date**
  - If filed jointly, **both signatures** are required
- Include **all schedules, statements, attachments, worksheets, and footnotes**

### 9. Business Federal Tax Returns

- Complete business federal tax returns for the past **5 years** or **life of the firm**
- Taxes must include **original wet ink 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 **5 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 signature and date**

### 11. Year-End Financial Statements

- 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. Checklist – Quarterly State Unemployment Tax Wage Reports

- Quarterly State Unemployment Tax Wage Reports for the **most recent 4 quarters**

- Include **summary sheet** and **employee list**
- If workers are independent contractors/subcontractors:
  - Provide **1099s** issued for the previous tax year
- If an owner takes drawings:
  - Provide **owner's drawings** for the last year
- If none of the above apply:
  - Provide a **written statement** indicating this

### 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

- Provide **industry-specific licenses** held by the business
- Provide licenses or permits held by the **disadvantaged owner(s)**

### 15. Bank Signature Authorization

- Signature card **OR**
- Bank letter showing who is authorized to sign checks

### 16. Executed Agreements

- Full, **unredacted** copies of:
  - Leases
  - Loan agreements
  - Supplier contracts
  - Distributorship agreements
  - Any agreements impacting **control** or **funding**

### 17. Equipment List

- Provide list of all equipment used to perform work, including:
  - Computers
  - Vehicles
  - Software
  - 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. Vehicle Titles, Registrations & Insurance

- State-issued **vehicle titles** or **registrations** for all vehicles/equipment used by the business
- Current **vehicle insurance policy**
- Current **business insurance policy** covering vehicles/equipment
- For leased vehicles/equipment:
  - Provide **executed lease agreement**

## 20. Job Contracts, Invoices & Proof of Payment

- Three **executed job contracts** or **invoices** (signed and dated), if applicable
- Include **proof of payment** for each contract/invoice
- Task orders, purchase orders, and invoices are acceptable
- For job contracts, include **scope of work** (if applicable)
- If the firm has **no contracts**, provide a **written statement** indicating this

## 21. Trust Agreements (If Applicable)

- Copy of any **trust agreements** for owners claiming disadvantaged status
- Include **trust tax documents** for the most recent **5 years**

### *Additional Documents by Business Type*

#### **Sole Proprietorship**

- Trade Name Registration (if operating under a trade name)

#### **Limited Liability Company (LLC)**

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

#### **Corporation**

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

## Partnership

- Executed Partnership Agreement(s)
- Profit-sharing agreement with all attachments