

14th Annual

BUSINESS PLAN COMPETITION

CCBC Center for Business Innovation & Trades'

14th Annual Business Plan Competition

The CCBC Center for Business Innovation & Trades Business Plan Competition is an annual opportunity for aspiring entrepreneurs to turn their ideas into action. Open to eligible CCBC students and alumni, the competition provides participants with guidance, resources, and a chance to win seed funding to launch or grow their business.

This document outlines the key details of the competition, including eligibility requirements, important dates and deadlines, expectations for participation, and terms and conditions. Please review all information carefully. By entering the competition, participants agree to comply with the guidelines and disclosures included in this packet.

Whether you're just starting out or looking to take your venture to the next level, we're excited to support your journey through this competition.

Click any section title below to jump to that part of the document.

Program Overview

Terms and Conditions

Receipt and Usage of Funds

Disclosures

CCBC's Center for Business Innovation & Trades presents... **The 14th Annual Business Plan Competition**

Welcome to CCBC's Center for Business Innovation & Trades 14th Annual Business Plan Competition (BPC). A total of \$80,000 in seed money will be awarded to the top 6 winners. The winners are also eligible to participate in the Center for Business Innovation & Trades (CBIT) incubation network that provides support in the areas of marketing and sales, website development, technology, accounting, human resources, management as well as access to investors and creditors, which can be invaluable for any start-up. The competition is designed to promote start-up ideas and economic development among CCBC students and alumni with the support of faculty and local entrepreneurs. The purpose of the competition is to encourage new businesses.

How is the BPC Organized?

- Participants submit an Intent to Participate submission form by Sunday, October 4.
- Participants are encouraged to attend 3 business plan workshops in October focused on developing a strategic plan, a marketing plan and a financial plan as participants work on their business plan.
- A Screening Round is the initial review of plans by CCBC faculty in which the top 12 business plans are selected to advance to the final round.
- The Center for Business Innovation & Trades will also match the top 12 finalists with mentors who can help prepare the finalists for the final round of the competition.
- The 12 finalists will make their business plan presentations to a panel of judges. The judges will choose the top 6 winning participants.

What do the Top 6 Award Winners receive?

A total of \$80,000 that will be awarded to the top 6 finalists to help promote the business. Here is how the seed money is awarded:

- First place winner receives up to \$25,000;
- Second place receives up to \$20,000;
- Third place winner receives up to \$15,000;
- Fourth place winner receives up to \$10,000;
- And two runner-ups will receive up to \$5,000 each.

Plus, the Top 6 Award Winners receive:

- Invitation to work with CBIT's incubation network in which a class of students who can help implement the business plan during the spring semester. The winners will receive support in the areas of marketing and sales, website development, technology, accounting, human resources, management and will gain access to investors and creditors.
- Scholarships to attend a 12-week course designed to help entrepreneurs launch and grow their businesses.
- Up to four one-hour coaching sessions with experts in the business community on such topics as accounting, legal, marketing, insurance, information technology, and project management.

Who Can Participate?

To be eligible to participate in the Business Plan Competition, one of the following conditions must be met:

- Current or former CCBC students with at least 15 credit hours successfully completed in any discipline within the last five years.
- An alumnus of CCBC who has graduated with a credit degree or credit certificate.
- A non-credit graduate of any program/certificate or apprenticeship program offered by CCBC (This includes CCBC's Small Business Ownership program, SBA 005).
- A student in the final year of a non-credit apprenticeship program offered by CCBC.

Those who already have a business started may participate as long as they meet one of the criteria above and are:

- a registered business in good standing with the State of Maryland,
- have less than \$75,000 in revenue,
- no more than 2 full-time employees, and
- haven't been in business for more than 3 years.

Check status of business: <https://egov.maryland.gov/BusinessExpress/EntitySearch>

You can participate individually or as a team. At least one team member must meet the eligibility requirements. The eligible team member must already be either an owner/co-owner of the business or will be an owner/co-owner once the business is launched. All participants should thoroughly read all [disclosures and terms & conditions](#) before applying to the competition. Previous winners of the CCBC Business Plan Competition are not eligible.

Types of businesses that are not eligible include franchisees, multi-level marketing and network marketing companies such as Amway, Herbalife, Tupperware, Nu Skin, Mary Kay, and other similar companies. Businesses promoting adult products, gambling, pornography or other illicit products that run contrary to the values of CCBC and Maryland laws are prohibited.

How is the Event Judged?

The various rounds of the competition have different criteria:

- In the Screening Round, the participants' executive summary (5-7 pages) is evaluated on a 1- to 5-point scale in terms of the business plan's management team, market opportunity, competitive strategy, market strategy, and financials.
- During the Final Round, participants' business plan (12-15 pages) is evaluated on the document itself and the presentation. Specifically, they will be evaluated by a panel of judges on how effectively they address the target market's needs, viability of the business model, the quality of the presentation and ability to answer tough questions.

Who Are the Judges?

We rely on entrepreneurs, business leaders from the community, professionals (attorneys, accountants, consultants, etc. who work with early-stage companies) and others to be our judges.

What is the Center for Business Innovation & Trades Incubation Network?

The Center for Business Innovation & Trades is designed to help turn ideas into viable business entities. The Top 6 Award Winners will be invited to work with our specially selected business management students enrolled in a 3-credit class (MNGT 216) that is designed to support your start-up during the spring semester. Depending on your business plan, the students in MNGT 216 may serve as teams of marketers, web developers, researchers, management consultants, or accountants to help you launch your business idea under the guidance of one of our highly respected Business Studies faculty members.

Visit our website to review our Terms & Conditions and Disclosures.

Calendar of Events for 2026-2027

Intent to Participate deadline

Sunday, October 4

Business Plan Hands-On Workshops

Workshop #1 - Strategic Planning

You will learn how to develop the vision for your idea or new business.

- Wednesday, October 14, 7:00 – 9:00 p.m., Online

Workshop #2 - Marketing & Sales Planning

You will learn how to reach your target market and begin generating revenue for your idea or new business.

- Wednesday, October 21, 7:00 – 9:00 p.m., Online

Workshop #3 – Financial & Legal Planning

You will learn how to develop a short-term and long-term financial plan for your idea or new business. You will also get practical advice for accessing capital, incorporating your business and understand the legal issues of a start-up.

- Wednesday, October 28, 7:00 – 9:00 p.m., Online

Timeline for 2026-2027 Business Plan Competition

Day	Date	Milestone
Sunday	October 4	Intent to Participate deadline
Wednesday	October 14	Strategic Planning Workshop (1 of 3) <i>("intent to participate" submissions)</i>
Wednesday	October 21	Marketing Planning Workshop (2 of 3)
Wednesday	October 28	Financial Planning Workshop (3 of 3)
Sunday	November 8	Business Plan Submission Due <i>(5-7 pages)</i>
Tuesday-Tuesday	November 10 – November 24	Screen Round
Monday	November 30	Final 12 are selected
Wednesday	December 2	Deadline to confirm commitment
Friday	December 4	Final 12 matched with mentors
Monday-Saturday	December 7 – January 30	Mentors working with mentees
Thursday	December 10	Mentor – Mentee Mixer*
Saturday	January 9	Practice Pitch Workshop for 12 finalists
Saturday	January 16	Business Plan Pitch Dress Rehearsal for 12 finalists
Thursday	January 21	Final Business Plan Submission Due <i>(12-15 pages)</i>
Saturday	January 23	30-second pitch recordings
Saturday	January 30	Final Round
	March to May	Center for Business Innovation & Trades Incubator

Dates are subject to change.

Business Plan Competition

Screening Round Judging Criteria

NOTE: Scoring based on 1 (lowest) to 5 (highest)

OVERALL IMPRESSION OF THE EXECUTIVE SUMMARY

- ☐ Does the summary adequately describe the idea -- does the idea make sense?
- ☐ Does it adequately describe the pain in the marketplace?
- ☐ Do you believe the plan has presented a feasible solution?
- ☐ Is the summary well written and succinct?
- ☐ Does the summary create excitement?

MANAGEMENT TEAM

- ☐ Does this entrepreneur/management team have the skills required to execute the plan?
- ☐ Does this entrepreneur/team have the experience to lead a new venture?
- ☐ If this entrepreneur/management team is weak in either necessary skills or experience, do they list the advisors or mentors who can help them?

MARKET OPPORTUNITY

- ☐ Does the plan adequately describe the market and economic opportunity?
- ☐ Does the plan clearly state their value proposition? Is it a viable model?

COMPETITIVE STRATEGY

- ☐ Has the entrepreneur/team completely analyzed its competitive space?
- ☐ Does the summary clearly identify the company's initial competitive advantage or differentiator?
- ☐ Does the entrepreneur/team have an adequate strategy for defending its market position?

GO TO MARKET STRATEGY

- ☐ Is it clear how the company will reach its initial customer?
- ☐ Does the summary clearly identify a sales strategy?
- ☐ Is the distribution plan clearly defined and reasonable?

TRACTION

- ☐ Has the team made progress toward any milestones (licenses, patents, etc...)
- ☐ Has the company signed customers and/or channel partners?
- ☐ Has the company booked any revenue?

FINANCIALS

- ☐ Are the financials consistent with the overall plan?
- ☐ Are the assumptions realistic?
- ☐ Are contingencies and exit strategies addressed?
- ☐ Does the plan describe the funding/resources required to execute on the plan?

Center for Business Innovation & Trades Business Plan

Competition Checklist

Use this checklist to make sure your 5-7 page executive summary is complete and ready to be submitted.

Judging Criteria: OVERALL IMPRESSION OF THE EXECUTIVE SUMMARY

Does the summary adequately describe the idea -- does the idea make sense? Has the entrepreneur/team adequately described the pain in the marketplace? Do you believe the entrepreneur/team has presented a feasible solution? Is the summary well written and succinct? Does the summary create excitement?

- ☐ Is your company name clearly listed in bold at the top of the first page or on a cover page?
- ☐ Have you spellchecked and proofread your executive summary? Spelling and grammar mistakes will negatively affect how judges evaluate your submission.
- ☐ Have you added page numbers? This makes the document easier to navigate.
- ☐ Is your submission seven pages (or less), including appendices? Seven pages of content is the maximum.
- ☐ Have you clearly explained the pain/problem your product/service solves? Can you back up this claim with data gathered from customers?
- ☐ Have you asked at least two other people who are not on your team to read your executive summary and give you feedback? Keep in mind, if these people can't understand it, the judges won't be able to either.

Judging Criteria: MARKET OPPORTUNITY

Have they adequately described the market and economic opportunity? Have they clearly stated their value proposition? Is it a sustainable model?

- ☐ Have you talked to potential customers? Have they told you your business solves a real pain for them? Are they willing to pay for your product or service?
- ☐ Have you researched the market and opportunity size of your company/idea? Market research databases at the CCBC Library offer access to numerous market research and industry reports.

Judging Criteria: COMPETITIVE STRATEGY

Has the entrepreneur/team completely analyzed its competitive space? Does the summary clearly identify the company's initial competitive advantage or differentiator? Does the entrepreneur/team have an adequate strategy for defending its market position?

- ☐ Do you know who your competitors are and how you're going to be bigger, better, more efficient, less expensive, etc. than they are?
- ☐ Have you prepared a competition matrix or other visual to display the information?

Judging Criteria: GO TO MARKET STRATEGY

Is it clear how the company will reach its initial customer? Does the summary clearly identify a sales strategy? Is the distribution plan clearly defined and reasonable?

- ☐ Do you understand who the users, customers, and buyers of your product/service are? These can be different.
- ☐ Do you explain how you're going to sell your product and get it to your customers?

- ☐ Have you talked about pricing with your customers? Have you verified they will buy your product/service?
- ☐ Do you have an explanation for how you're pricing your product/service?

Judging Criteria: MANAGEMENT TEAM

Does this entrepreneur/management team have the skills required to execute the plan? Does this team have the experience to lead a new venture? If this management team is weak in skills or experience, do they list the advisors or mentors who can help them?

- ☐ Do you clearly list and provide relevant background information on you and/or all your team members? Make sure it's clear who the students/alumni are, what they are studying, and why they're on your team.
- ☐ If you don't have a lot of business or technical expertise, did you include information about your advisors or mentors? Launching a start-up takes many people. Show the judges you're smart and savvy and know you need to have advisors and mentors.

Judging Criteria: TRACTION

Has the team made progress toward any milestones (licenses, patents, etc...)? Has the company signed customers and/or channel partners? Has the company booked any revenue?

- ☐ Judges aren't reading this to understand your plan. Instead, they want to know what you have done to start the company. What have you already done to turn your idea into a business? Have you talked with potential customers, have you booked any sales, do you have a website, etc.?
- ☐ If there's a technology involved, have you filed a provisional patent.
- ☐ Do you have a prototype or beta version of your product, website, etc.?

Judging Criteria: FINANCIALS

Are the financials consistent with the overall plan? Are the assumptions realistic? Are contingencies and exit strategies addressed? Does the plan describe the funding/resources required to execute on the plan?

- ☐ Did you create your financials from the bottom up? This means starting with low-level detail: it costs X to create our product, we estimate we could sell it at Y price point (include your reasoning), and we need to sell Z units to cover costs.
- ☐ Does your executive summary explain how you're going to create value and make money?
- ☐ Did you include information about key assumptions you're making? For example, do you need to raise money? If so, how much? And what will you do with that funding? Or are you planning on bootstrapping this company? If so, how will that work?
- ☐ Include your revenues, costs, and profits in table or graph format. You can use this table as a guide:

<i>Pro Forma Template</i>	Year 0	Monthly	Yr 1	Yr 2	Yr 3
A. Startup Expenses (equipment, fees, ads, supplies, rent)					
<i>B. Gross Sales (income generated from business)</i>					
B1. Sales from products or services					
B2. Other:					
B3. Total Gross Sales (B1 + B2):					
<i>C. Cost of Goods Sold (actual costs of products)</i>					
C1. Cost of product for resale					
C2. Direct materials					
C3. Other:					
C4. Total Cost of Goods Sold (C1 + C2 + C3):					
D. Gross Profit (B3 – C4)					
E. Gross Profit Percentage (D / B3)		%	%	%	%
<i>F. Variable Expenses (These expenses change with sales)</i>					
F1. Sales commissions					
F2. Freight					
F3. Supplies					
F4. Other:					
F5: Total Variable Expenses (F1 + F2 + F3 + F4):					
<i>G. Fixed Expenses (Expenses paid regardless of sales)</i>					
G1. Rent					
G2. Utilities					
G3. Salaries & wages					
G4. Other:					
G5: Total Fixed Expenses (G1 + G2 + G3 + G4):					
H. Total Expenses (F5 + G5)					
I. Expenses as Percent of sales (H/ D)		%	%	%	%
J. Net profit or loss before taxes (D- H)					
K. Net Profit Percentage (J / B3)		%	%	%	%
L. Taxes (30% x J)		%	%	%	%
M. Retained Earnings (J – L)					

CCBC's Center for Business Innovation & Trades presents...
The 14th Annual Business Plan Competition

Terms and Conditions

By submitting to this competition, participants are agreeing to the following Terms and Conditions:

Participants who are one of the winners of the competition will be invited to work with a class of students who will help launch and grow their business idea. The class begins in February and runs until the end of the spring semester. Winners who aren't ready to participate in the upcoming course must participate in the next class.

All winners agree to participate in the Small Business Ownership program. Winners of the Business Plan Competition will have their course tuition waived. However, those who do not complete the Small Business Ownership program will be responsible for repaying the course tuition.

All winners understand that seed money will be spent within 12 months from completing the Small Business Ownership program. All winners understand that the seed money provided is to help grow their business and monies are not provided in a check given to spend as they wish.

Participants must draw down funds by submitting a funding proposal. CCBC's Center for Business Innovation & Trades has the discretion to approve or deny funding usage. All winners can participate in four hours of coaching provided by CCBC Center for Business Innovation & Trades.

CCBC's Center for Business Innovation & Trades presents...
The 14th Annual Business Plan Competition

Receipt and Usage of Funds

Examples of what funds may be spent on: Website services, marketing brochures, sales brochures, logo design, market research, direct mail campaigns, list services, signage, promotional cards, business cards, advertising campaigns, online campaigns, social medial campaigns, videos, copyediting, SEO campaigns, etc.

Examples of what funds may NOT be spent on: legal fees, utility fees (phone, electric, water, etc.), salaries, computers, computer hardware, software, municipal fees, vehicle expenses, travel, trade association fees, subscriptions, books, etc.

How do winners receive the seed money?

Participants understand in order to receive funds they must follow the following steps:

- Submit a funding proposal to Delise White (dwhite5@ccbcmd.edu) that includes the item(s)/service(s) you wish to purchase along with an explanation of how the purchase(s) will help you grow your business.
- Request will then be approved or denied. Suggestions or other options will be made if request is denied.
- Once a request is approved, participants may either make a purchase and be reimbursed or submit an invoice. All receipts must be submitted for reimbursement or after a purchase is made.
- Participants understand a check will be disbursed to them in the name of the business or the owner in the amount that was approved. Participants must complete a W9 form.

CCBC's Center for Business Innovation & Trades presents...
The 14th Annual Business Plan Competition

Disclosures

By registering for The Community College of Baltimore County (CCBC) Center for Business Innovation & Trades' Business Plan Competition, you grant CCBC Center for Business Innovation & Trades and their respective affiliates and assign, an irrevocable, perpetual, worldwide non-exclusive license to reproduce, distribute, display and create derivative works of your entry, including excerpts from business plans submitted and related presentation materials in connection with the promotion and administration of the competition, in any media now or hereafter known, including, but not limited to: CCBC's websites, press releases, email messages, or newsletters. You agree that CCBC and their designees shall have the right and permission to use (unless prohibited by law) your name, voice, address (city and state of residence), photograph, biographical information and/or other likeness, for advertising, promotional or any other purpose in any and all media or format now known or hereafter devised throughout the world, in perpetuity, without limitation and without further compensation, consideration, permission or notification to participants or any third parties. You also give your express permission to be contacted by all parties involved by telephone, email and/or postal mail for any purpose connected with the Competition.

Liability

By registering to participate in the Competition, participants release The Community College of Baltimore County (CCBC), The Center for Business Innovation & Trades (CBIT), their subsidiaries, affiliates, directors, officers, employees, agents, the judges, the sponsors, coaches, mentors and all suppliers from any and all liability for any injuries, losses, or damages of any kind resulting from acceptance, possession, or use of any prize or participation in the competition, to the fullest extent permitted by applicable law. You are solely responsible for protecting your rights or the rights of third parties in any intellectual property disclosed. CCBC is not responsible for lost, late or illegible entries nor for electronic transmission errors resulting in omission, interruption, deletion, defect, delay in operations or transmission, theft or destruction, or unauthorized access to or alterations of entry materials, or for technical, network, telephone equipment, electronic, computer, hardware or software malfunctions or limitations of any kind, or inaccurate transmissions of or failure to receive entry information on account of technical problems or traffic congestion on the internet or at any website or any combination thereof. If for any reason the Internet portion of the program is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures or any other causes beyond the control of CBI which corrupt or affect the administration, security, fairness, integrity or proper conduct of this contest, CBI reserves the right at its sole

discretion to disqualify any individual who tampers with the entry process and to cancel, terminate, modify, or suspend the contest.

Decisions regarding the competition and the winners:

All decisions regarding the competition rules, procedures, and processes are at the sole discretion of the CCBC's Center for Business Innovation & Trades. Changes and/or interpretations of these rules may be made by the CCBC's Center for Business & Trades at any time, even though they may be (or may appear to be) in conflict with some previously published or announced information. The selection of the teams to compete and the decision of the winners are at the sole discretion of the judges and the CCBC's Center for Business Innovation & Trades. Best efforts will be made to make decisions in accordance with this Official Rules document. The CCBC's Center for Business Innovation & Trades has the final decision on which teams are invited to compete in the CCBC Business Plan Competition and reserves the right to include or exclude any participant(s) for any reason. The rules and prizes are subject to change at the discretion of the CCBC's Center for Business Innovation & Trades at any time. The CCBC's Center for Business Innovation & Trades staff has the right to interpret these rules according to their own judgement and reserves the right to reject a business plan that does not adhere to the college's mission or values.

Non-confidentiality

Any data or information discussed or divulged by entrants should be considered information that could possibly enter the public realm, and entrants should not assume any right of confidentiality in any data or information discussed, divulged or presented. Due to the nature of the competition, we are not able to ask judges, reviewers, staff or the audience to agree to or sign non-disclosure statements. However, the CCBC's Center for Business Innovation & Trades, the organizer of the BPC, will make every effort to limit distribution of business plans presented at the competition. The CCBC's Center for Business Innovation & Trades cannot guarantee that other individuals will not obtain access to electronic or hard copies of the business plan. Attendance by media personnel is expected.

Copyrights & Permissions

If a team uses copyrighted materials and/or images from a third-party in their submissions or presentations, they must obtain permission and authorization in advance from the owners to use this material. Information presented by the competing participants is the sole responsibility of the individual team members. Community College of Baltimore County, including CCBC's Center for Business Innovation & Trades and any of its affiliates (collectively, "CCBC"), has not taken, and does not intend to take, any steps to verify the adequacy, accuracy or completeness of any information, materials or statements presented. The competitors, and not CCBC, are

responsible for ensuring compliance with all applicable federal, state and other securities laws, and it is solely the competitor's responsibility to comply with any of such laws that are applicable. CCBC does not give investment advice, endorsement, analysis or recommendations with respect to any securities and is not a broker, venture fund or an investment advisor.