Agreements, Insurance, and Intro to Government Contracts

Get it in writing. Get covered. Then learn how the government buys.

Rick and Isabella Piña · VCMI Virginia · Monday, October 19, 2026 · 7:00 to 9:00 PM ET

> *"Those who carried materials did their work with one hand and held a weapon in the other."*
>
> NEHEMIAH 4:17

Who sent a quote since last month?

Raise your hand or type it in the chat.

Who got paid?

Who used ChatGPT or Claude on your business?

If you are new tonight: your name and your business in one sentence.

You learned how to get the yes. Tonight we make sure you keep it, and get paid.

Where we are on the road



Last month we talked about getting the yes. Tonight we talk about protecting it. Next month: running the business and growing it.

Here's tonight

Part 1, for everyone: agreements and insurance. How to get it in writing, how to get covered, and the dates that keep your business open.

Part 2: an intro to government contracts. What it takes, how you get paid, and where to start. Nobody has to register for anything this week.

DO THIS: Pick ONE thing to start tonight: a customer agreement, an insurance call, or your next state filing date. Tell your quote buddy by Friday.

Nehemiah got his paperwork before he left

“May I have letters to the governors... so that they will provide me safe-conduct... and a letter to Asaph... so he will give me timber.”

NEHEMIAH 2:7-8

“Those who carried materials did their work with one hand and held a weapon in the other.”

NEHEMIAH 4:17

LETTERS

His paperwork. He got it before he left, not after he got there.

TIMBER

His supplies. He asked before he needed them.

SWORD

His protection. He built and protected at the same time.

Agreements and Insurance

Get it in writing. Get covered. Keep your business open.

1 **Your setup**

2 **Your agreement**

3 **Your insurance**

4 **Your dates**

Three ways it goes wrong

The cake: she baked for two days. The customer cancelled the night before. No deposit. Nothing in writing.

The unpaid customer: $28,000 owed. Then the customer's business closed. The money never came.

The closed LLC: a letter from the state every year, never opened. The state cancelled her LLC.

What was missing every time: something in writing, and a date on the calendar.

A quote is not automatically a contract

A quote tells the customer the work, the price, and the date.

Before work starts, both of you agree on the work, the price, payment, changes, and cancellation.

Your lawyer can help you put those terms in one document.

Small job or big job, get it in writing before you start.

Do I need a lawyer?

AI helps you write a short customer agreement. A lawyer looks at it once, before your first customer signs.

A lease, a partner, or a big contract someone hands you: talk to a lawyer before you sign.

Read it before you sign it. I once found a contract that said any lawsuit happens in New York City. I said no.

DO THIS: Write down one lawyer's name tonight. SCORE and the SBDC are free, but a mentor is not a lawyer.

Claude’s legal plugin: prepare before you call

What it is: Anthropic’s open-source legal plugin for Claude. It works in Claude Code and Cowork on a paid Claude plan.

Contracts: It reviews a contract clause by clause against your own rules, sorts NDAs green, yellow, or red, and gives you a pre-signature checklist.

Risk and replies: It scores a legal risk by how bad and how likely, drafts replies to legal requests, and checks a vendor’s agreement status.

Set it up first: You write your own playbook. The built-in one reflects U.S. positions (Delaware, New York, California).

It helps you prepare. It is not legal advice. A licensed attorney should review anything you rely on.

Six questions your agreement has to answer

1. Who are we? Your legal name and theirs.
2. What exactly am I doing? And what am I not doing?
3. How much, and when do you pay me? The deposit, the balance, what happens if a payment is late.
4. When? The dates. What if the dates move?
5. What if something goes wrong? Who is responsible for what. Let your lawyer write the limits.
6. How do we end it? We talk first. Then a mediator. Then court, last.

Ian Clarke said it last year: a contract needs a meeting of the minds. Spell it out.

Custom work: say how you get paid, in writing

"A deposit of [AMOUNT] is due before I start. I buy materials after it clears. The rest is due when I deliver."

"If you cancel, here is exactly what happens to your deposit: [YOUR CANCELLATION TERMS]."

"Changes after you approve the design cost extra and may move the delivery date."

Isabella's rule for our company: custom orders take a non-refundable deposit. Your terms may differ. Have your lawyer review them.

Church family gets the same agreement

Last month: the price is the price, for family too. Let your yes be yes.

This month: the deposit is the deposit, for family too.

A written agreement is not a lack of trust. It is how you stay friends when something goes wrong.

Say it warmly: "I do this for everybody. It protects you and it protects me."

Say it out loud before you ever have to

"Here is how payment works: [WHEN AND HOW YOU GET PAID]. If plans change, here is what happens: [YOUR TERMS]."

"I'll send you a short agreement to review and sign before we start."

Practice it in the breakout tonight. Then it is easy when a real customer asks.

Paying someone to help you? Ask first.

Where, when, and how

Controlling where, when, and how someone works can point toward employee status.

Money and relationship

The money arrangements and the relationship matter too. No single factor decides it.

A 1099 doesn't decide it

Ask your CPA or employment lawyer before the first payment. More on hiring in November.

Isabella's insurance agent warned her that her contractor arrangement might cross the line. Ask before you pay.

Employee or contractor? A quick review

Employee: You control where, when, and how the work is done, and you supply the tools. The relationship is ongoing. Workers' comp, unemployment, and payroll taxes come with it.

Contractor: They control their own methods, use their own tools, and work project by project. Scope, payment terms, and who owns the work go in writing. They pay their own taxes.

How it is decided: Control, the money arrangement, and the relationship. A 1099 form does not decide it. If it looks like employment, it probably is.

If you get it wrong: Back taxes, penalties, and employment law problems. Before the first payment, get a signed agreement and a W-9, and ask your CPA.

Own an S corp or C corp? You give yourself a W-2. Ask your CPA which setup fits you.

Buying insurance is not a lack of faith

"The prudent see danger and take refuge, but the simple keep going and pay the penalty."

PROVERBS 22:3

Joseph stored grain in the good years. That was wisdom, not fear.

Insurance can help pay covered claims, after your deductible and up to your limits. Know what yours covers and what it doesn't.

A slip in a client's home. A lost memory card full of wedding photos. A dog bite. A child's allergy. A ruined dress.

An LLC has limits. It does not replace insurance. Ask your lawyer and your agent what fits your work.

Start with one conversation with an agent

Ask about general liability

If you go into homes or host events: cleaning, organizing, photography, catering, the bakery, dog boarding, the trainer.

It can cover someone getting hurt or something damaged because of your work.

Ask about professional liability

If you give advice or do computer work: IT, consulting, training, probate help, chiropractic and dental.

It can cover a mistake in your work that costs the customer money.

Other coverage to ask about

Daycare: ask what your license requires.

Also ask about commercial auto, equipment, cyber, and workers' comp if you pay helpers.

Tell the agent everything you do. Ask what's covered and what's not.

How to get it this week

1. Call a licensed business-insurance agent. Say everything you do: where, what you sell, who helps you, whether you deliver, whether you hold customer data.
2. Ask what is covered, what is not covered, and the price per month.
3. Ask how to get a certificate of insurance (a COI) when a customer asks for one.

DO THIS: If this is your pick: call one agent by Friday. Type “insurance” in the chat when it is done.

The one page a church or school asks for

A certificate of insurance (people say “COI”). Your agent sends it when you ask. It summarizes your coverage. It does not add coverage.

Who asks for it: a church before you set up in their building, a school, an event venue, a property manager, many government buyers.

Remember the Sales Kit folder from last month? The certificate of insurance was on that list. Tonight you go get it.

The business that sends the paperwork in an hour beats the one that takes a week.

Keep your business open

1. Virginia LLC: $50 a year, due by the end of the month you formed. Miss it and the state can cancel your LLC in about three months.
2. Maryland: annual report, April 15.
3. Keep your registered agent address current with the state.
4. A DBA lets you use a name. A trademark protects it. Search uspto.gov first.
5. Put the real dates in your phone: county license, taxes, insurance renewal, SAM.gov.

DO THIS: Check each date on the official state or county website.

Three rules for legal work with AI

1. AI is a starting point, not a lawyer. It gets you to the lawyer faster and cheaper.
2. Never paste a real customer's private details. Write [CUSTOMER NAME] and fill it in after. Never paste anyone's Social Security number, bank information, or health details.
3. AI will make up a law, a fee, or a date. If you do not know, write “Need input.” Check every number and date on the official website.

AI writes the draft. A lawyer checks it. You sign it.

Build your customer agreement

ONE PROMPT, CONTINUED ON THE NEXT SLIDE. PASTE BOTH PARTS TOGETHER. FULL PROMPT IN YOUR PROMPT PACK.

```
I run [BUSINESS NAME], a [WHAT YOU DO] business in [CITY, STATE].

Write a short customer agreement in plain English. Keep it as short as it can be and
still be clear. Answer these six questions:
1. Who are we?
2. What exactly am I doing, and what am I not doing?
3. How much, and when do you pay me? My price is [PRICE]. My deposit is [DEPOSIT], due
[WHEN]. The rest is due [WHEN].
4. When? What happens if the dates move?
5. What if something goes wrong?
6. How do we end it? (We talk first, then a mediator.)
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AI writes the draft. A lawyer checks it. You sign it. Never paste a real customer's private details.

Build your customer agreement (continued)

PART 2 OF THE SAME PROMPT. PASTE IT RIGHT AFTER PART 1.

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If the customer cancels: [YOUR CANCELLATION RULE].

Use [CUSTOMER NAME] instead of a real name. Short sentences.
Signature lines for both of us. If you do not know something, write
"Need input." Do not add a late fee, a penalty, or a limit on what
I owe unless I give it to you. Do not make up laws, fees, or dates.
At the end, list three questions I should ask a lawyer before I use
this.
```

AI writes the draft. A lawyer checks it. You sign it. Never paste a real customer's private details.

Make it explain itself

COPY THIS. CHANGE ONLY THE WORDS IN [BRACKETS]. FULL PROMPT IN YOUR PROMPT PACK.

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Now explain this agreement to me as if I were the customer, in one
short paragraph, so I can read it to them on the phone.

Then tell me the two places a customer is most likely to
misunderstand, and rewrite those lines to be clearer.
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AI writes the draft. A lawyer checks it. You sign it. Never paste a real customer's private details.

Get ready for your insurance agent

COPY THIS. CHANGE ONLY THE WORDS IN [BRACKETS]. FULL PROMPT IN YOUR PROMPT PACK.

```
I run [BUSINESS NAME], a [WHAT YOU DO] business in [CITY, STATE]. [WHERE YOU WORK: in
customers' homes / at events / from my home / online]. [WHO HELPS YOU: just me / I pay
one helper]. [HOW YOU GET THERE: I drive my own car to jobs / customers come to me].

I am meeting with a licensed insurance agent this week. Give me:
1. A plain-English description of my business I can read to the agent in 30 seconds.
2. The 10 questions I should ask the agent, in order, so I understand what is covered,
what is not covered, and what it costs.
3. The 5 most important kinds of coverage to ask about for my business, with one line on
why.

Do not tell me prices. Do not tell me what the law requires me to buy. Write "Ask the
agent" where it depends on my state or my policy. Keep it to one page.
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AI prepares your questions. Your licensed agent explains coverage, limits, exclusions, and price.

Pick one. Which one by Friday?

The agreement

Start your customer agreement with Demo 1. Put your payment terms on your next customer quote. Type “agreement” in the chat.

The insurance

Call one licensed business-insurance agent this week. Type “insurance” in the chat.

The dates

Look up your next state filing date on the official site. Put it in your phone with a reminder. Type “dates.”

Type your pick in the chat right now. Tell your quote buddy when it is done, by Friday.

Intro to Government Contracts

The government is the biggest buyer in the country. It buys cleaning, training, IT, food, childcare, and a lot of what this room sells.

Isabella and I sell to the government for a living. We're still learning too. Tonight is an honest first look.

Three honest questions

1 Does the government buy what you sell?

Cleaning, IT, training, consulting, catering, childcare, construction: yes.

Wedding cakes: not usually. But your county may buy catering.

2 Can you fund the work while you wait?

You do the work first. The invoice and the government accepting the work both matter. Check the buyer's terms.

If that would sink you, stay with deposit customers this year.

3 Will you do the paperwork?

A free registration. A yearly renewal. Reading the whole request.

You can get help, but you still have to understand what you sign.

Three yeses: stay with us. Two: start with your county. One or none: listen anyway.

One way to start: your county first

3	**WASHINGTON**	Federal. Biggest jobs, most paperwork. Register at SAM.gov.
2	**RICHMOND or ANNAPOLIS**	Your state. Virginia buys through eVA. Maryland through eMMA. A state certification may help with state work.
1	**YOUR COUNTY**	Your county, city, school district, parks, library. Small jobs, faster decisions, some paid by card. A good place for a cleaner, trainer, or caterer to start.

That's how most people start. It's not the only way. Hospitals and big companies buy from small businesses too.

Find your county purchasing office

1. Every county has a purchasing office and a web page called “Procurement” or “Doing Business With the County.”
2. Register as a vendor there. Follow that county's own instructions.
3. Then ask one question: “Who buys [cleaning / training / catering] for the county, and how do they find small vendors?”

Prince William, Fairfax, Loudoun, Prince George's, Montgomery, Charles: search “[county] procurement” on the county's official site.

DO THIS: Optional: if government work fits, find your county's procurement page this week.

Three numbers you need

EIN

Your tax ID from the IRS. We covered it in May. If you do not have one, follow the steps at irs.gov. It is free.

UEI

Your federal ID number. Free at SAM.gov. You can get a UEI without fully registering. Most federal bids need full registration. Ask APEX which route fits.

“DUNS number” is old. Ignore it.

NAICS code

A six-digit code for what you do. Examples: janitorial 561720, training 611430, IT 541512, portrait photography 541921, childcare 624410. Yours may differ.

Check at census.gov.

SAM.gov in five lines

1. It is the federal government's vendor list. If you're not registered, the federal government usually can't award you a contract. A few small credit-card buys are the exception.
2. It is free. Anyone who charges you to “get you into SAM” is selling you a form you can fill in yourself.
3. Create a login.gov account. Then register your business. Have your EIN, your bank account, and your LLC papers open.
4. Allow at least ten business days after you submit, often longer. Start before you see a job you want.
5. Renew every 365 days. Put it on your calendar.

DO THIS: If government work fits you: call APEX first. Then start SAM.gov.

Certifications

Some work is set aside for businesses like these. Look into the ones that might fit you.

Woman-owned (WOSB)	51%+ owned and run by women who are U.S. citizens. Small business.
Veteran-owned (VOSB, SDVOSB)	Through SBA VetCert. VOSB helps with the VA. SDVOSB helps across the federal government.
8(a)	Nine-year SBA program for disadvantaged owners. SBA changed the rules in September 2026.
HUBZone	Your office is in a HUBZone and 35% of your people live in one. Map at sba.gov.
State: VA SWaM, MD MBE	Separate from federal. Helps with state and county work.

Free to apply. APEX or SBA tells you if you qualify. A certification gets you noticed. It does not win the job.

How the government buys from a small business

1. Small jobs: some are bought with a government purchase card and simple steps. The buyer's own rules still apply. This is where a cleaning company, a trainer, or a caterer may get a first job.
2. Medium jobs: a short request for quotes, a few bids, often set aside for small businesses. Your proposal skills from last month, with a form on top.
3. Big jobs: long proposals and set-asides for certified businesses. That's where Isabella and I work. Most small businesses start by working under a company that already has the contract.

Last month we said: the government calls a flat fee “firm fixed price.” Same idea, more paperwork.

How you get paid

The government is not going to pay you until you do the work and send a correct invoice.

For many federal contracts, payment is due 30 days after a correct invoice or after they accept the work, whichever is later. Check your contract.

County and subcontract terms are different. Have the cash to do the work and wait.

Know the payment terms before you say yes. We walked away from 180 days.

Your first government job may be working for the company that has the contract

The government buys from companies with a track record. You do not have one yet.

Companies that already hold the contract need small businesses to help them do the work. You get paid by them. Document the work you did.

Coming in as a sub? Read the master agreement. Check which terms your subcontract makes binding on you.

DO THIS: Ask your free counselor (next slide): "Who holds the cleaning / IT / training contracts in my county, and how do I get on their team?"

Finish the one-page sheet you started in September

Last month you wrote “Need input” next to NAICS, UEI, and certifications on your introduction sheet.

Tonight: candidate NAICS codes to check. Your UEI when SAM.gov gives it to you.

Add one line under your name: NAICS and UEI when confirmed. List only certifications you have actually been awarded.

Government people call this page a capability statement. You call it your introduction sheet. Same page.

Is government work a fit for your business?

COPY THIS. CHANGE ONLY THE WORDS IN [BRACKETS]. FULL PROMPT IN YOUR PROMPT PACK.

```
I run [BUSINESS NAME], a [WHAT YOU DO] business in [CITY/COUNTY, STATE]. I am not
registered with any government buyer yet.

In plain English:
1. Give me 2 or 3 NAICS codes to check at census.gov for what I do.
2. Tell me who buys this kind of work near me: my county, my state, and the federal
government. Start with the county.
3. List the certifications I could look into, with the official website for each. Do not
tell me whether I qualify.
4. Give me my first three steps, in order, with the official website for each.

If you are not sure, write "Need input." Do not make up fees, dates, or rules. Keep it to
one page.
```

AI suggests places to look. Check codes and rules on official sites. Don't share private eligibility details.

Free help. Use it.

APEX Accelerator

Free government contracting counselors in Virginia and Maryland. SAM.gov help, certification help, who buys what in your county.

Call them this week, before you register.

SCORE

A free mentor who has run a business. Meet as often as you want.

Call them now, about anything.

SBA and your state office

SBA district office for 8(a), woman-owned, and veteran-owned questions. Virginia SBSD for SWaM. Maryland: the state certification office (the guide has the current link).

Call when you are ready to certify.

Links are in the Intro to Government Contracts Guide. Some paid services exist. Start with the free ones.

Your handouts

1	**Agreements and Insurance Toolkit**	Everything from Part 1, in order. Read this first.
2	**Prompt Pack**	Every prompt from tonight, full length. Change the words in brackets.
3	**Customer Agreement Worksheet (Word)**	The six questions, your payment terms, and a checklist for your lawyer. Not a finished contract.
4	**Intro to Government Contracts Guide**	Where to start, the three numbers, SAM.gov steps, certifications, who to call.
5	**My Compliance Calendar**	One printable page. Every date gets its official source.

We will post all five on the class hub and send them in the recap email.

One step this week

1. Everyone: the one step you picked at halftime. The agreement, the insurance, or the dates. Start it tonight.
2. Everyone: tell your quote buddy when it is done, by Friday. Post it in the #VictoryEntrepreneurs chat.
3. Optional, if government work fits you: find one buyer or call APEX once.
4. You do not have to register for anything this week.

That is it. One step, done by Friday.

Your breakout room: how it works

Groups of 3 or 4. Zoom puts you in a room. Say your name and your business in one sentence.

Pick roles fast. One timekeeper. One note-taker who writes down each person's Friday step. One person who shares when we come back.

Use made-up details. Never read out a real customer's private information or anything confidential.

Your 15 minutes: 3 minutes, name your weak spot. 6 minutes, say your payment terms out loud. 4 minutes, the discussion questions. 2 minutes, pray.

Come back when Rick calls the room back. Nobody leaves the room without one Friday step written down.

What's your weak spot? Is government work for you?

1 Name your weak spot

Agreement, insurance, or dates. Which one is weakest for you, and what exactly will you do by Friday? The group writes it down.

2 Say your payment terms

Out loud, to one person in your group, as if they were the customer. Then switch. Did it sound like confidence or like an apology?

3 Government work (optional)

If it fits: name one buyer or one APEX call. If not, stay with your one step. That is enough.

Before you come back: pray over each business in your group by name.

Questions to discuss in your room

Your agreement: Which of the six questions is hardest for you to answer today? Who, what, how much, when, what if something goes wrong, or how we end it?

Your payment terms: What is your deposit and cancellation rule right now? Would a customer know it before they pay you? Did it sound like confidence or an apology?

Insurance and dates: Who will you call about insurance, and which one date can you not miss that is not in your phone yet?

Government work (optional): Does the government, your county, or a school buy what you sell? Name one buyer or one APEX call you could make this week.

Before you come back: write each person's Friday step down, then pray over each business in your group by name.

When we come back

Three people: the one step you're taking this week.

Two people: say your payment terms to the whole room.

Two people going after government work: who you are calling.

Everyone: type your Friday pick in the chat one more time.

Nobody leaves without one step named and one person to text.

Build with one hand. Hold the sword with the other.

- Get it in writing before you start.
- Have one conversation with an insurance agent.
- Put your real filing dates in your phone.
- Government work is real. Registration is free. Start with your county.

> *"Those who carried materials did their work with one hand and held a weapon in the other."*
>
> NEHEMIAH 4:17

Father, thank You for every business in this room. Give us the wisdom of Nehemiah: to get ready before we go, and to build and protect at the same time. Protect what You have entrusted to us, our customers, our families, our names. For those You are sending into government work, go before them and open the way. For all of us, show us the opportunities You have already opened. Let every business here stand for years and fund Your work in this city and around the world. In Jesus' name, amen.

See you Monday, November 16

Session 7: Running and Growing. How the business runs when you are not in the room, your first hire, and the money to grow: loans, grants, and the people who lend to businesses like yours.

Class hub

bit.ly/VictoryEntrepreneurs

AI Business Mentor (Google sign-in)

bit.ly/VCMIBusinessAiMentor