VICTORY ENTREPRENEURSHIP CONSORTIUM · YEAR 2 SESSION 6

AGREEMENTS, INSURANCE, AND INTRO TO GOVERNMENT CONTRACTS

Get it in writing, get covered, then learn how the government buys.

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October 19, 2026 · VCMI Virginia

SESSION 6

Hey family, I pray all is well with you.

Last night Isabella and I taught Session 6 of Year 2 of the Victory Entrepreneurship Consortium (VEC), our business class at VCMI Virginia. The title was Agreements, Insurance, and Intro to Government Contracts. Here is the whole night in one line: get it in writing, get covered, then learn how the government buys.

Last month you learned how to get the yes. This session was about making sure you keep it, and get paid.

Watch the full class: https://youtu.be/p85msx3xUMA

Slides PDF: https://guides.rickpina.cloud/vec-s06-slides.pdf

Class page: https://sites.google.com/vcmi-va.org/victory-business-fellowship/month-6

THE WORD

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We opened with Nehemiah 4:17. "Those who carried materials did their work with one hand and held a weapon in the other."

Nehemiah got his paperwork before he left (Nehemiah 2:7-8). He had his letters, his paperwork, before he left. He asked for his timber, his supplies, before he needed them. And he had his sword, his protection, so they built and protected at the same time. That is the picture for your business.

PART 1

PART 1: AGREEMENTS AND INSURANCE

Get it in writing. Get covered. Keep your business open. We covered four things: your setup, your agreement, your insurance, and your dates.

Three ways it goes wrong. We told three short stories, with no names. A cake baked for two days and cancelled the night before, with no deposit and nothing in writing. A customer who owed $28,000, and then the customer's business closed. A letter from the state that never got opened, and the state cancelled her LLC. What was missing every time was something in writing and a date on the calendar.

A quote is not automatically a contract. Before work starts, agree on the work, the price, payment, changes, and cancellation. Small job or big job, get it in writing before you start.

Do I need a lawyer? AI can help you write a short customer agreement, and then a lawyer looks at it once before your first customer signs. For a lease, a partner, or a big contract, talk to a lawyer before you sign. I shared one contract that said any lawsuit would happen in New York City. I said no. Write down one

lawyer's name tonight. SCORE and the SBDC (Small Business Development Center) are free, but a mentor is not a lawyer.

Claude's legal plugin. I showed you Anthropic's open-source legal plugin for Claude. It works in Claude Code and Cowork on a paid Claude plan. It reviews contracts clause by clause against your own rules, sorts NDAs (non-disclosure agreements) green, yellow, or red, gives you a pre-signature checklist, scores risk, and drafts replies. You write your own playbook, and 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?
2. What exactly am I doing, and not doing?
3. How much, and when do you pay me?
4. When?
5. What if something goes wrong? Let your lawyer write the limits.
6. How do we end it? The structure we suggested in class is 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. Isabella walked you through saying how you get paid, in writing, with sample lines on deposit, cancellation, and changes after design approval. Isabella's rule for our company is that custom orders take a non-refundable deposit. Your terms may differ. Have your lawyer review them.

Church family gets the same agreement. The deposit is the deposit, for family too. A written agreement is not a lack of trust. Here is the script: "I do this for everybody. It protects you and it protects me."

Practice your payment terms out loud before you have to. "I'll send you a short agreement to review and sign before we start."

Hiring help. If you are paying someone to help you, ask first. Control of where, when, and how the work gets done can point toward employee status, and money and the relationship matter too. A 1099 doesn't decide it. Ask your CPA or an employment lawyer before the first payment. Isabella's insurance agent warned her that her own contractor arrangement might cross the line. We reviewed employee versus contractor from Month 3, the risks of getting it wrong (back taxes and penalties), and getting a signed agreement and a W-9 before the first payment. If you own an S corp or C corp, you give yourself a W-2. Ask your CPA.

Buying insurance is not a lack of faith. Proverbs 22:3. Joseph stored grain. Think about a slip in a client's home, a lost memory card of wedding photos, a dog bite, a child's allergy, or a ruined dress. An LLC has limits. It does not replace insurance.

Start with one conversation with a licensed business-insurance agent. Ask about general liability (homes, events) and professional liability (advice, computer work). Others to ask about are daycare license requirements, commercial auto, equipment, cyber, and workers' comp if you pay helpers. Tell the agent everything. Ask what is covered, what is not covered, the price per month, and how to get a COI. Call one agent by Friday.

The COI (certificate of insurance) is the one page a church or school asks for. It summarizes your coverage. It does not add coverage. Put it in the Sales Kit folder from last month.

Keep your business open. From May: a Virginia LLC pays $50 a year, due by the end of the month you formed. Miss it and the state can cancel you in about three months. Maryland's annual report is due April 15. Keep your registered agent current. A DBA lets you use a name, and a trademark protects it (search uspto.gov). Put real dates in your phone, and check each date on the official site.

Three rules for legal work with AI:

1. AI is a starting point, not a lawyer.
2. Never paste a real customer's private details.
3. AI will make up a law, a fee, or a date, so write "Need input" and check.

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

Then we ran the AI demos: building your customer agreement from the six questions, adding a cancellation rule with placeholder names and three questions for a lawyer, making the agreement explain itself to the customer, and getting ready for your insurance agent with a 30-second description, 10 questions, and 5 coverage types to ask about.

At halftime, everybody picked one by Friday: the agreement, the insurance, or the dates.

PART 2

PART 2: INTRO TO GOVERNMENT CONTRACTS

The government is the biggest buyer in the country. Isabella and I sell to the government for a living. We're still learning too. This was an honest first look.

Three honest questions. Does the government buy what you sell? Can you fund the work while you wait to get paid? Will you do the paperwork? Three yeses, stay with us. Two, start with your county. One or none, listen anyway.

Start with your county first, then your state (Virginia eVA, Maryland eMMA), then federal (SAM.gov). Hospitals and big companies buy from small businesses too. Look on your county's site for "Procurement" or "Doing Business With the County" and register as a vendor. We named Prince William, Fairfax, Loudoun, Prince George's, Montgomery, and Charles.

Three numbers you need:

1. EIN, free at irs.gov.
2. UEI (Unique Entity ID), free at SAM.gov. The "DUNS number" is the old one.
3. NAICS, the code for what you do. Examples are janitorial 561720, training 611430, IT 541512, portrait photography 541921, and childcare 624410. Yours may differ, so check at census.gov.

SAM.gov in five lines. It is the federal vendor list. It is free. Anyone who charges you to "get you into SAM" is selling you a form you can fill in yourself. You make a login.gov account and then register. Allow at least ten business days. Renew every 365 days. Call APEX first.

Certifications. We covered WOSB, VOSB and SDVOSB (SBA VetCert), 8(a) (SBA changed the rules in September 2026), HUBZone, and the state programs, Virginia SWaM and Maryland MBE. A certification gets you noticed. It does not win the job.

How the government buys from a small business. Small buys often go on a purchase card. Medium buys are a request for quotes, often set aside for small business. Big buys are long proposals. That's where Isabella and I work. A flat fee is called "firm fixed price."

How you get paid. Not until the work is done and a correct invoice is sent. Many federal contracts pay 30 days after a correct invoice or acceptance, whichever is later. Check your contract. We walked away from 180 days.

Your first government job may be working for the company that has the contract. If you come in as a sub, read the master agreement. Ask your free counselor who holds the contracts in your county.

Finish the one-page sheet you started in September. Add your NAICS and UEI when they are confirmed, and list only certifications you have actually been awarded. A capability statement is an introduction sheet.

We showed AI Demo 3, a pre-run answer to "Is government work a fit for your business?" Then free help: APEX Accelerator, SCORE, the SBA district office, and Virginia SBSD or the Maryland state certification office. Some paid services exist. Start with the free ones.

HANDOUTS

YOUR FIVE HANDOUTS

We did not walk through these in class, so here is what each one is and how to use it.

1. Agreements and Insurance Toolkit (start here)

DOWNLOAD PDF

Two pages with everything from Part 1, in order: the six questions, Do I need a lawyer, paying someone to help you, your insurance, your name and creative work, your calendar, and where to check on official sites. How to use it: read it first. Answer the six questions for your business. Pick one clear deposit, refund, and late-fee policy and have a lawyer review the template once. If insurance is your pick, call one licensed business-insurance agent by Friday. Use My Compliance Calendar (handout 5) for your real dates. Then pick one thing to start and tell your quote buddy by Friday. The toolkit notes that in Virginia workers' comp usually kicks in when you have more than two employees. Other states are different. Ask your agent and your CPA.

2. AI Legal and Compliance Prompt Pack

DOWNLOAD PDF

Three pages with every prompt from the night, full length. Change only the words in [BRACKETS]. It has the three rules, Demo 1, the Demo 1 follow-up, Demo 2, a Bonus prompt for listing your dates, Demo 3, and a clause explainer for any contract someone hands you. For the clause explainer, paste one clause with all names, numbers, and confidential details removed. It will not tell you whether the clause is enforceable. How to use it: read the three rules, copy a prompt into ChatGPT or Claude, use made-up customer names, and leave "Need input" where you do not know a fact. Check every number and date on the official website. Take the agreement draft to a lawyer and the insurance questions to a licensed agent.

3. Customer Agreement Worksheet

DOWNLOAD PDF

Fill this in before you run Demo 1. It is a worksheet, not a finished contract. It has fill-in lines for the six questions, changes after approval, a practice script, and a five-item checklist for your lawyer. How to use it: fill in each line, and write "none" or "not applicable" where it does not fit. Practice the "Say it out loud" script. Use the Demo 1 prompt in the Prompt Pack to turn your answers into a draft. Then take the draft and this page to a lawyer once, before your first customer signs.

4. Intro to Government Contracts Guide

DOWNLOAD PDF

This one is optional. It is for those of you whose business fits what the government buys. Start with your county, not Washington. Two pages cover the three honest questions, local then state then federal, the three numbers, SAM.gov in plain steps, a programs table (not an eligibility decision), how the government buys and pays, and free help. How to use it: answer the three questions honestly. If it fits, find your county's procurement page and follow its vendor instructions. Call APEX before you register anywhere. Gather your EIN, UEI, and candidate NAICS codes. Look into programs on their official sites, because APEX or SBA tells you if you qualify. Your next step is to find one buyer or call APEX once this week. You do not have to register for anything this week.

5. My Compliance Calendar

DOWNLOAD PDF

One page. Every date gets its official source. No source, no date in the phone. The table covers state filing, county or city license, permits, quarterly estimated taxes, insurance renewal with a fresh COI, registered agent, SAM.gov renewal, and other. How to use it: fill in your business, state, county, and the month you formed. For each row that applies, look up the date on the official site and write down the source. You can use the Bonus prompt in the Prompt Pack to build the list, then verify every date. Put each date in your phone with a 30-day reminder.

Every handout says it plainly, and I am saying it here too. This is general education for the VEC class, not legal, tax, or insurance advice.

THIS WEEK

YOUR ONE STEP THIS WEEK

Make your halftime pick: the agreement, the insurance, or the dates. Tell your quote buddy by Friday in the #VictoryEntrepreneurs chat. If government work fits, find one buyer or call APEX once. You do not have to register for anything.

Build with one hand. Hold the sword with the other. Get it in writing. Have one conversation with an insurance agent. Put real filing dates in your phone. Government work is real. Registration is free. Start with your county.

NEXT CLASS: Session 7, Running and Growing, Monday, November 16, 7 to 9 PM ET. We'll cover 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.

Let's discuss this in the comments.

1. Which one did you pick for this week: the agreement, the insurance, or the dates?
2. What is the one clause or policy you have been avoiding putting in writing?
3. Does the government buy what you sell, and which county are you starting with?

DOWNLOADS

Slides and Handouts

Slide Deck	PDF
1. Agreements and Insurance Toolkit	PDF
2. AI Legal and Compliance Prompt Pack	PDF
3. Customer Agreement Worksheet	PDF
4. Intro to Government Contracts Guide	PDF
5. My Compliance Calendar	PDF

I love you.

THIS IS THE YEAR OF DISCOVERY.

GREATER IS COMING.

RICK

RICK & ISABELLA PIÑA COACHING

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