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— *FORBES/MAY 2003*

**2004 CENTRAL OHIO
BUSINESS RESOURCE GUIDE**

Published by
THE DAILY REPORTER

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CENTRAL OHIO BUSINESS RESOURCE GUIDE

CONTENTS:

Financial Sources 5

Business Sources..... 15

Technology Sources 24

Community Profiles 28

 County Profiles 30

 City Profiles 34

Index..... 43

Classifieds..... 46



The Daily Reporter's 2004 Small Business Guide Series includes this Central Ohio Business Resource Guide and publications focusing on:

- *Banking, Loans and Investments*
- *Legal Concerns*
- *Green Building for Responsible Businesses*
- *Personnel Issues*
- *Baby Boomers: Health Care Issues and Preparing for Senior Living*

CENTRAL OHIO BUSINESS RESOURCE GUIDE

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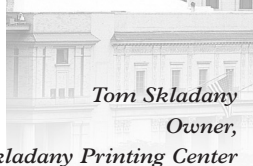
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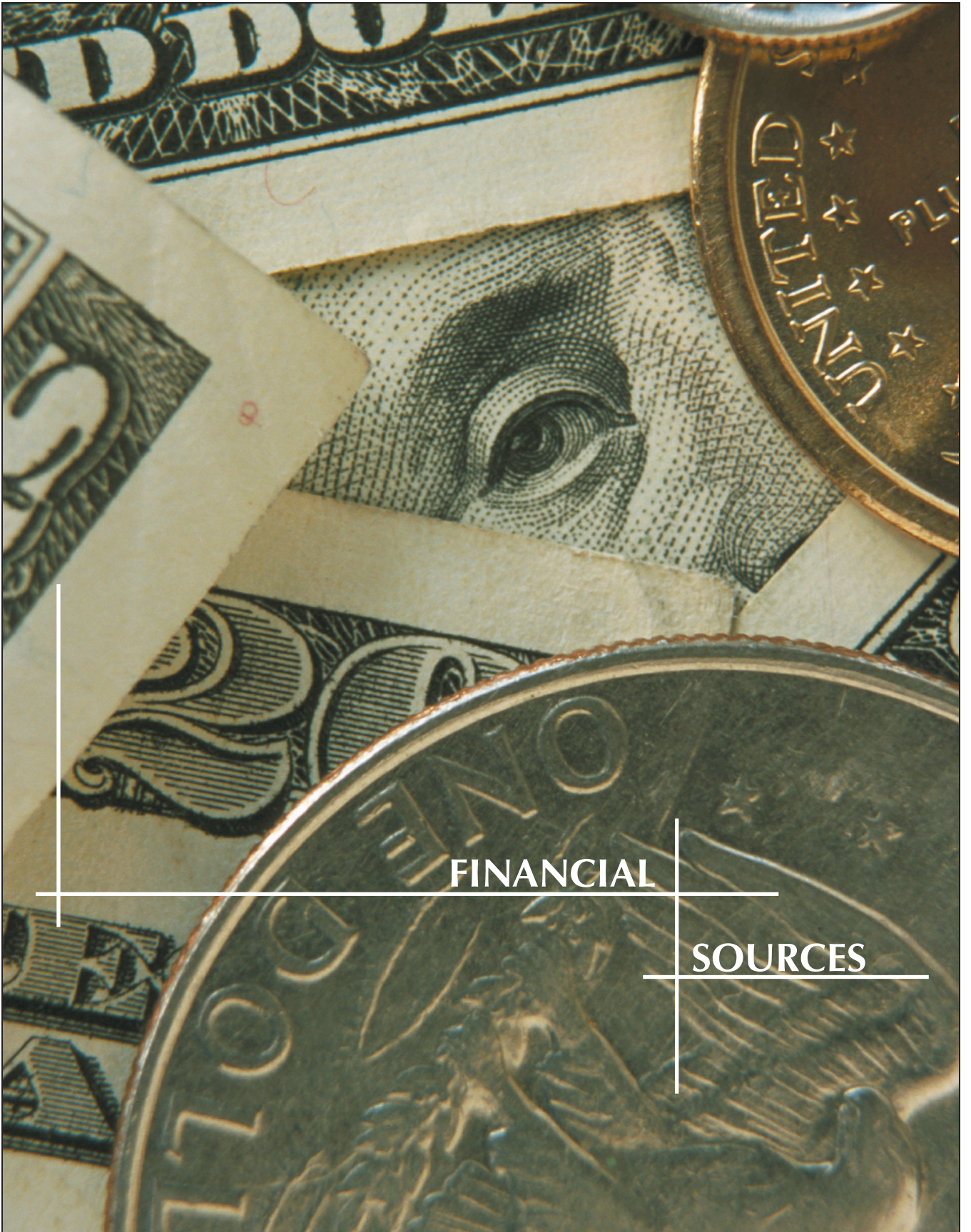


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FINANCIAL

SOURCES

Financial Sources

8(A) BUSINESS DEVELOPMENT PROGRAM

The 8(a) BD Program is intended to be used exclusively for business development purposes to assist small businesses owned and controlled by socially and economically disadvantaged individuals and help them compete on an equal basis in the mainstream American economy. Today's 8(a) BD Program is a strengthened and improved business and development vehicle. New rules allow for non-minority firms to be considered to participate in the 8(a) BD Program by proving their social disadvantage. There are other aspects of the program that will allow teaming arrangements and a new Mentor-Protégé Program to allow companies to learn from others.

Group interview sessions are held the second Thursday of each month at the address listed below. Call to sign up for an orientation.

Small Business Administration
2 Nationwide Plaza, Suite 1400
Columbus, OH 43215-2552
(614) 469-6860
FAX: (614) 469-2391
www.sba.gov

166 DIRECT LOAN

Administered by the Ohio Department of Development and approved by the Development Financing Advisory Council and the State Controlling Board, this program provides direct loans for businesses locating or expanding in Ohio that demonstrate that they will create or retain new jobs for Ohio citizens. The program may lend \$15,000 per job to businesses engaged in commerce, manufacturing, research and development or distribution. The minimum direct loan is \$350,000. Loan amounts less than \$350,000 may participate in the Regional 166 Loan Program. ODOD's maximum loan is normally \$1 million. Loans can exceed that amount with the approval of the ODOD director. The interest rate is fixed at 2/3 of prime. The term is usually the useful life of the assets being financed.

Ohio Department of Development
Economic Development Division
Office of Credit and Finance
PO Box 1001
77 S. High St., 28th Floor
Columbus, OH 43216-1001
(614) 466-5420
FAX: (614) 644-1789
www.odod.state.oh.us

BUSINESS AND INDUSTRY GUARANTEED LOANS

Business and Industry Guaranteed Loans are administered by the USDA, Rural Development and are submitted through a private lender. Any corporation, legal entity, trust or partnership, either for-profit or non-profit, may apply. Entities involved in industrial manufacturing, wholesale, retail and services are eligible. However, this entity must be located in a rural community with a population of less than 50,000. Priority is given to communities of less than 25,000 people. The loan maximum is set at \$10 million, with preference given to loans of under \$5 million. Loan requests of under \$500,000 will generally be referred to the Small Business Administration. Interest rate is negotiated as fixed or variable. Equity requirements: new start-ups must have a minimum tangible balance sheet equity of 20 percent excluding subordinated debt or appraisal surplus. Established, successful businesses must have a minimum 10 percent equity or more depending upon lender's requirements. Guarantee is established at 80 percent of the loan amount with a fee set at two percent of the guaranteed portion.

U.S. Department of Agriculture
Rural Development
Federal Building, Room 507
200 N. High St.
Columbus, OH 43215
(614) 255-2420
FAX: (614) 255-2562
www.rurdev.usda.gov/oh/



CAPLINES (CONTRACT LINES, BUILDERS, SEASONAL LINES, ASSET BASED LINES)

CAPLines is the U.S. Small Business Administration's umbrella lending program that helps small businesses meet their short-term and cyclical working capital needs. CAPLines can be used to finance seasonal working capital needs, finance the direct cost of performing construction, service and supply contracts; finance the direct costs associated with commercial and residential construction without a firm commitment for purchase; finance operating capital by obtaining advances against existing inventory and accounts receivable.

All CAPLines are only provided on a guaranteed basis and can be up to \$750,000, except for the Small Asset-Based loan, which is limited to \$200,000.

Small Business Administration
2 Nationwide Plaza, Suite 1400
Columbus, OH 43215-2552
(614) 469-6860
FAX: (614) 469-2391
www.sba.gov/financing/frcaplines.html

CHILD DAY CARE MICROLOAN PROGRAM

This is a direct loan program to child care providers. In-home care, Type A or Type B, along with facilities located in Franklin and contiguous counties are eligible. The use of the loan proceeds may be for working capital, inventory and small equipment. The loan is based on demonstrated business needs. The average loan is \$12,000, with a minimum loan amount of \$500 and a maximum loan amount of \$25,000. The interest rate for this loan is a maximum of prime plus two points, at a fixed rate. A personal guaranty, lien or mortgage of assets and cosigners may be required as collateral. There is a \$25 application fee and a nominal fee to cover costs of processing and closing.

Community Capital Development Corp.
900 Michigan Ave.
Columbus, OH 43215
(614) 645-6171 or (888) 756-2232
FAX: (614) 645-8588
www.ccdcorp.org

COLUMBUS MINORITY CONTRACTORS AND BUSINESS ASSISTANCE PROGRAM

This program is funded by the Ohio Department of Development to assist socially- or economically-disadvantaged persons including, but not limited to, African-Americans, Asian-Indians, Asian-Pacific, Hispanic and Native Americans. CMCBAP provides no-cost counseling for start-up and existing businesses in areas including, but not limited to, plans, management, accounting, taxes, loan and bond packaging, and certification preparation. It also provides a construction planroom that enables clients to view plans and specifications.

Columbus Minority Contractors and Business Assistance Program
1393 E. Broad St., Second Floor
Columbus, OH 43215
(614) 252-8005
FAX: (614) 258-9667
www.comba.com

COLUMBUS VENTURE NETWORK

The Columbus Venture Network, an affiliate of the Greater Columbus Chamber of Commerce, is the premier source for venture investment activity and dealflow in the region. The CVN fulfills its mission of stimulating private investment in Greater Columbus ventures, educating "angel" investors and connecting them to Greater Columbus entrepreneurs by offering entrepreneurs the opportunity to present their business plans in front of investors; providing angel investors more opportunities to invest in private, early stage companies; and helping angel investors locate and analyze opportunities.

CVN provides the network between the individual "angel" investors and the entrepreneur. Four membership meetings and a number of special events provide opportunities for investors to network with peers and discuss area dealflow. CVN also holds interactive business plan review workshops, CVN Forums, to provide insight into the investment process with up-and-coming entrepreneurs. This allows investors to share insight on the aspects of business development that can be the difference between success and failure.

Columbus Venture Network
Greater Columbus Chamber of Commerce
37 N. High St.
Columbus, OH 43215
(614) 225-6938
FAX: (614) 469-8250
www.columbus-chamber.org/investor.html

COMMUNITY REINVESTMENT AREA PROGRAM

The CRA program is a direct incentive, real property tax exemption program benefiting property owners who renovate existing buildings or construct new buildings. There are two types of CRAs in Ohio – those created prior to July 1, 1994 and those after. The regulations governing each type vary considerably. Local municipalities or counties can determine the type of development to be supported by the CRA Program by specifying the eligibility of residential, commercial and/or industrial projects. The CRA law permits municipalities or counties to offer the following incentives: exemption of real property taxes must be 100 percent for pre-July 1994 areas or up to 100 percent for post-July 1994 areas for up to 15 years for new construction. For renovation projects, the term can be up to 12 years for commercial/industrial projects and up to 10 years for one or two family residential projects. Certain incentive packages may require board of education approval.

Ohio Department of Development
Economic Development Division
Office of Tax Incentives
PO Box 1001
77 S. High St., 28th Floor
Columbus, OH 43216-1001
(614) 466-2317
FAX: (614) 644-1789
www.odod.state.oh.us/edd/cra

ENTERPRISE ZONE PROGRAM

This program provides local and state tax incentives for businesses that expand or locate in designated areas of Ohio, up to 75 percent exemption in incorporated areas and up to 60 percent in unincorporated areas on real property improvements or tangible personal property tax valuation for up to 10 years. Local school board approval is required to exceed these limits. Businesses must finalize an Enterprise Zone Agreement prior to project initiation, agree to retain or create employment and establish, expand, renovate or occupy a facility in an Enterprise Zone. To establish authority, a municipality or county must apply to the director of the Ohio Department of Development for certification. To secure benefits, non-retail businesses must apply to the local community for local property tax exemptions and to the director of ODOD for state franchise or state income tax incentives.

Ohio Department of Development
Economic Developments Division
Office of Tax Incentives
PO Box 1001
77 S. High St.
Columbus, OH 43216-1001
(614) 466-2317
FAX: (614) 644-1789
www.odod.state.oh.us/edd/ez

EXPORT WORKING CAPITAL PROGRAM

This program enables the SBA to guarantee up to 90 percent of a secured loan up to \$750,000. Loan maturity may be for up to 18 months and not to exceed three years of annual renewals. Loans can be for single or multiple export sales and can be extended for pre-shipment working capital, post-shipment exposure coverage or a combination of both. Proceeds can only be used to finance export transactions.

Small Business Administration
2 Nationwide Plaza, Suite 1400
Columbus, OH 43215-2552
(216) 522-4731
www.sba.gov/financing/frexporthtml

EZ BUSINESS LOAN FUND

This is a direct loan program for existing businesses located in Columbus' Empowerment Zone (for details on the Empowerment Zone go to www.hud.gov and click on the EZ link). Loan proceeds may be used for equipment, land and building acquisition. The loan is based on demonstrated business needs. The average loan size is \$70,000. The maximum amount is \$150,000. The interest rate is 3 to 5.5 percent, depending on use of funds and a 10 percent down payment may be required. A personal guaranty, lien or mortgage of assets and cosigner may be required as collateral. Job creation of at least one job per \$35,000 loaned is required.

Community Capital Development Corp.
900 Michigan Ave.
Columbus, OH 43215
(614) 645-6171 or (888) 756-2232
FAX: (614) 645-8588
www.ccdcorp.org

FRANKLIN COUNTY GROWTH FUND

This is a direct loan to existing, for-profit businesses in Franklin County, outside of Columbus city limits. Eligible businesses include retail, commercial, service, manufacturing and distribution. The use of loan proceeds includes working capital, owner-occupied real estate acquisition, inventory and equipment, and refinancing existing lines of credit. The maximum loan amount is \$250,000. The maximum term on the loan is five years with amortization up to 10 years. The interest rate is market and based on the risk, 10-percent equity is typically required. One job must be created within two years for each \$35,000 loaned by program.

Community Capital Development Corp.
900 Michigan Ave.
Columbus, OH 43215
(614) 645-6171 or (888) 756-2232
FAX: (614) 645-8588
www.ccdcorp.org

GUARANTY LOAN PROGRAM-7(A)

Administered by the Small Business Administration, guaranteed loans are designed to assist small businesses that meet SBA size criteria and are operating for profit. Real estate investment and businesses involved in speculation are ineligible. Although rates are variable, interest rate maximum is 2.75 percent above the N.Y. prime on loan terms of seven years or greater, and 2.25 percent above prime for terms of less than seven years. Collateral consists of available assets as well as a personal guarantee by the CEO and principal owners. If insufficient commercial assets exist, then a personal lien may be placed. Loan guarantees are as follows: 85 percent for loans up to \$150,000 and 75 percent if a loan is greater than \$150,000, up to \$750,000. Fees are set on a sliding scale from one percent to 3.5 percent of the guaranteed loan portion for a loan maturity of greater than one year, and 0.25 percent of the guaranteed portion for loan maturity of one year or less. Required asset investment ranges between 15 percent and 40 percent, and may amount up to 50 percent on risky ventures.

Small Business Administration
2 Nationwide Plaza, Suite 1400
Columbus, OH 43215-2552
(614) 469-6860
FAX: (614) 469-2391
www.sba.gov/financing/fr7aloan.html

INNOVEST

Innovest is an annual conference uniting venture capital and private investment with companies seeking financing.

Enterprise Development Inc.
11000 Cedar Ave.
Cleveland, OH 44106
(216) 229-9445
FAX: (216) 229-3236
www.innovest.org

INTERNATIONAL TRADE LOAN PROGRAM-7(A)

Administered by the Small Business Administration, this is a guaranteed loan program designed to assist companies adversely affected by import competition or companies that can show export market expansion or new export market creation due to the receipt of loan proceeds. Interest rates offered are the same as the SBA Guaranteed Loan. Only domestic collateral (that which is located within the United States) will be accepted. Collateral consists of a first mortgage or lien placed on all financed items. Additional collateral may be required. The SBA can guarantee up to \$750,000. Fees required are the same as the Guaranteed Loan program. Loan maturity can be up to 25 years. Funds are to be used for working capital or other physical capital (equipment, facilities, etc.) located within the United States and used for the production of goods and services.

Small Business Administration
2 Nationwide Plaza, Suite 1400
Columbus, OH 43215-2552
(614) 469-6860
FAX: (614) 469-2391
www.sba.gov/financing/frinternational.html

JAPANESE INVESTMENT & EXPANSION

The Japanese Investment & Expansion markets the greater Columbus area to Japanese companies interested in U.S. plant locations.

Japanese Investment & Expansion
Greater Columbus Chamber of Commerce
37 N. High St.
Columbus, OH 43215
(614) 225-6903
FAX: (614) 469-8250

LINKED DEPOSIT PROGRAM

Administered by the Office of the Treasurer of the State of Ohio, this economic development program is designed to assist small businesses by offering loans with lower interest rates through a state portfolio investment into reduced rate investments (instruments). These are then linked to the above-mentioned loans, allowing financial organizations to lend at lower rates. Companies must have fewer than 150 employees at the time of application, be organized for profit, maintain existing facilities and offices in Ohio, exclusively, and have a majority of Ohio residents as employees. Limitations on funds are linked to the stipulation that one full-time job or its equivalent must be created or saved for every \$25,000 in the project. The borrower must submit an application projecting and documenting this job creation or saving. Collateral for the loan is dependent upon bank requirements. The interest rate reduction is directly linked to the equivalent match of state acceptance of reduced interest returns on certificates of deposits. The interest rate reduction is for two years. However, the loan term may vary. The linked deposits may be renewed after two years if additional program requirements are met.

Ohio Treasurer of State
30 E. Broad St.
Columbus, OH 43215-3461
(614) 466-6546 or (800) 228-1102
FAX: (614) 466-2499
www.state.oh.us/treasurer/

LOWDOC-7(A)

Administered by the Small Business Administration, the eligibility for this loan is similar to that of the Guaranteed Loan. General qualifications include a business size of less than 100 employees and three years of average sales of \$5 million or less. The interest rates for this loan are the same as those of the Guaranteed Loan. The maximum size of the loan is \$150,000. Collateral requirements are similar to the Guaranteed Loan, with personal guarantees from the principals being absolutely necessary. Fees are set at one percent of the guaranteed portion of the loan amount of \$150,000 on loan maturities of greater than one year, and 0.25 percent for loan maturities of one year or less. Receipt of the loan is dependent upon the credit history and character of the borrower. Those who have declared bankruptcy are ineligible. Certain types of criminal offenses may result in ineligibility. LowDoc is considered an expedited loan program with a rapid response time in loan processing, usually within two business days.

Small Business Administration
2 Nationwide Plaza, Suite 1400
Columbus, OH 43215-2552
(614) 469-6860
FAX: (614) 469-2391
www.sba.gov/financing/frlowdoc.html

MICROLOAN PROGRAM

Under the MicroLoan Program, a small business can borrow up to \$35,000 from an intermediary lender, which also provides management and technical assistance. The proceeds can be used for working capital or to purchase inventory, supplies, furniture, fixtures, equipment and/or machinery. These funds may not be used to purchase real estate, to provide a down payment on a project in excess of \$35,000 in value or, with limited exceptions, to refinance existing debts. The maximum term allowed for a loan is six years, however, loan terms vary according to the size of the loan, the planned use of funds, the requirements of the intermediary lender and the needs of the small business borrower. Interest rates vary, depending upon the intermediary lender.

Small Business Administration
2 Nationwide Plaza, Suite 1400
Columbus, OH 43215-2552
(614) 469-6860
FAX: (614) 469-2391
www.sba.gov/financing/frmicro.html

MINORITY DEVELOPMENT FINANCING ADVISORY BOARD

The Minority Development Financing Advisory Board is charged with making recommendations to the director of the Ohio Department of Development on the following financial assistance programs: the Minority Business Direct Loan Program; the Ohio Mini Loan Guarantee Program; and the Minority Business Bonding Program. The Minority Business Direct Loan Program and the Ohio Mini Loan Guarantee Program offer state-certified Minority Business Enterprise and small business loans and guarantees at low interest rates. The loans and guarantees must be used for the purchase of land, building, machinery or equipment costs related to expansion efforts. The Minority Business Bonding Program offers contract surety bonds to state-certified MBEs.

Office of Minority Business Financial Incentives
Ohio Department of Development
PO Box 1001
77 S. High St., 26th Floor
Columbus, OH 43216-1001
(614) 644-7708 or (800) 848-1300 ext. 65700
FAX: (614) 466-4172
www.odod.state.oh.us/DMBA

**Proud to be a
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Columbus 1800 Bethel Rd. (614) 459-4444	Worthington 6880 N. High St. (614) 431-8888	Hilliard 3580 Fishinger Blvd. (614) 850-4444
Grandview 1669 W. 5th Ave. (614) 583-8230	Marysville 1055 W. Fifth St. (937) 642-5010	Westerville 501 W. Schrock Rd (614) 583-8259

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MINORITY DIRECT LOAN PROGRAM

Administered by the Ohio Department of Development's Division of Minority Business Affairs, this program is designed to assist certified minority businesses as defined under Ohio Revised Code 122 standards. The business must be 51 percent minority owned or 100 percent minority owned if it is a proprietorship. The funds may be used for projects that involve fixed capital acquisition and improvement. This loan will cover up to 40 percent of the project cost with a maximum loan amount of \$450,000. The interest rate is fixed at 4.5 percent, with a maximum term of 10 years on machinery and 15 years on real estate. Companies must show Ohio job creation for every \$35,000 received. A private lender is required.

Minority Direct Loan Program
Ohio Department of Development
Division of Minority Business Affairs
PO Box 1001
77 S. High St.
Columbus, OH 43216-1001
(614) 644-7708 or (800) 848-1300 ext. 4-7708
FAX: (614) 644-1789
www.odod.state.oh.us

NEIGHBORHOOD COMMERCIAL REVITALIZATION PROGRAM

The Neighborhood Commercial Revitalization Program, coordinated by the city of Columbus' Economic Development Division, is an innovative approach for stimulating investment in 15 designated business districts. The NCR Program is a redevelopment partnership between the city of Columbus, local area merchants and developers. It builds upon the economic base of these areas to create an environment conducive to business growth and expansion. By using a four-step process, action plans are formulated to address the "dollars and cents" economics for individual businesses and the entire district. The four elements of the NCR Program are: financial incentives, planning and design, public improvements and business association activities. The NCR Program has four loan and grant programs to aid in the renovation of the business districts. Grants range from \$250-\$3,000 for exterior façade renovation. The loan programs range from \$7,500-\$300,000 for acquisition and exterior renovation of commercial buildings. The program also provides networking and technical assistance to local businesses.

City of Columbus Department of Development
Economic Development Division
Neighborhood Commercial Revitalization Program
109 N. Front St.
Columbus, OH 43215
(614) 645-8644
FAX: (614) 645-7855
www.cityofcolumbus.org



OHIO BUREAU OF WORKERS' COMPENSATION

The Ohio Bureau of Workers' Compensation, with a central office in Columbus and service offices located statewide, has provided injured workers or their families with medical and wage loss compensation for work-related injuries, diseases and deaths since 1913.

Ohio Bureau of Workers' Compensation
30 W. Spring St.
Columbus, OH 43215-2256
(800) OHIOBWC
FAX: (877) 520-OHIO
www.ohiobwc.com

OHIO ENTERPRISE BOND FUND

This program provides funding for land and building acquisition, construction, expansion or renovation and equipment purchase for commercial or industrial projects between \$1.5 million and \$10 million in size (long-term fixed rates for up to 20 years). Interest rate is based on Standard & Poor's A-minus rating for up to 90 percent of total project amount. Final approval must be received from the Development Finance Advisory Council and the State Controlling Board. Businesses must show repayment and management capabilities and must be able to document job creation or retention. Ohio prevailing wage rate applies. Benefits of the OEBF are: long-term fixed rates for up to 90 percent of total project costs; access to national capital markets for unrated companies and funding may not require third-party credit enhancement.

Ohio Department of Development
Economic Development Division
Office of Credit and Finance
PO Box 1001
77 S. High St., 28th Floor
Columbus, OH 43216-1001
(614) 466-5420
FAX: (614) 644-1789
www.odod.state.oh.us

OHIO EXPORT FINANCE INITIATIVE

Administered by the International Trade Division of the Ohio Department of Development, the Ohio Export Finance Initiative is a city/state partner with the Export-Import Bank of the United States. The OEFI markets and assists Ohio companies in participating in programs offered by the Ex-Im Bank, the U.S. Small Business Administration and other U.S. government agencies that provide financing for international ventures. OEFI assists Ohio companies in developing their foreign payment procedures and helps them investigate export financing alternatives to maximize their export sales and profits. This initiative also identifies export financing resources in both the public and private sectors, packages export working capital loan and guarantee applications to finance exporters and their foreign buyers, and councils exporters applying for export credit insurance.

Ohio Department of Development
International Trade Division
PO Box 1001
77 S. High St., 29th Floor
Columbus, OH 43216-1001
(614) 466-5017
FAX: (614) 463-1540
www.odod.state.oh.us/itd

ARE YOU INTERESTED IN HELPING YOUR BOTTOM-LINE?

The Equal Business Opportunity Commission Office

The City of Columbus spends over \$200 million a year for Construction, Goods & Services, and Professional Services. If you are a business that is ready, willing and able to do business with the City, please give us a call at 614-645-0248 to find out how.



Michael B. Coleman, Mayor
Melinda Carter, Executive Director

The mission of the Equal Business Opportunity Commission Office is to promote inclusiveness in the City's procurement process and to facilitate equal access to contract opportunities. Certified companies are also entitled to bid preparation assistance, training seminars, marketing meetings and more. For more information about the services of EBOCO, contact us today or check out our Web site at Columbus.gov and click on the EBOCO link.

OHIO MINI-LOAN GUARANTEE PROGRAM

Administered by the Ohio Department of Development's Division of Minority Business Affairs, the loan guarantee is designed to assist businesses with fewer than 25 employees. Fifty 50 percent of the total funds for this program are specifically set aside for minority and women-owned businesses. The funds may be used for the purchase of fixed assets, namely land, equipment, machinery and/or buildings. It may also be used for renovations, start-up costs and lease improvements. Loan guarantees range from \$4,500 to a maximum of \$95,000. All funds are provided through private lending institutions that are guaranteed by the state. Loan maturity is set at 10 years. Interest rate is set at 5.5 percent for the guaranteed portion of the loan. The non-guaranteed portion falls under the prevailing interest rate of the private lender. Collateral consists of a shared position on behalf of the state and lender, on financed equipment, all new construction, renovated facilities and installed equipment and machinery. No fees exist.

Ohio Mini-Loan Guarantee Program
Ohio Department of Development
Division of Minority Affairs
PO Box 1001
77 S. High St.
Columbus, OH 43216-1001
(614) 644-7708 or (800) 848-1300 ext. 47708
FAX: (614) 644-1789
www.odod.state.oh.us

OHIO REGIONAL 166

This is a participation loan made in conjunction with a bank to an eligible business. The loan provides long-term, low interest-rate financing for capital projects such as the purchase of land and/or a building or equipment. Generally, only a 10 percent down payment is required. Job creation of at least one job per \$35,000 loaned is required. The maximum loan amount is \$350,000. Terms are 15 years on real estate and five years on machinery. The rate is two-thirds of prime at the time of closing. Personal guarantees from all major owners and a shared lien on assets are required.

Community Capital Development Corp.
900 Michigan Ave.
Columbus, OH 43215
(614) 645-6439 or (888) 756-2232
FAX: (614) 645-8588
www.ccdcorp.org

OHIO STATEWIDE DEVELOPMENT CORP.

The Ohio Statewide Development Corp. assists small businesses that need financing for land, building and equipment purchases or for new construction. OSDC works in partnership with area lenders to provide long-term, fixed-rate, low down-payment financing. OSDC can provide direct loans through the U.S. Small Business Administration 504 loan program and the Ohio Department of Development Regional 166 loan program. OSDC was founded in 1982 and is a private, not-for-profit, 100 percent self-sufficient company funded by fees for services and interest earned on loans in its portfolio.

Ohio Statewide Development Corp.
1335 Dublin Road, Suite 200A
Columbus, OH 43215
(614) 481-3214
FAX: (614) 481-3215
www.ohiostatewidebusinessloans.com

PHYSICAL DISASTER LOAN

Administered by the Small Business Administration for any size business or non-profit organization that has incurred damages in a declared disaster area. Loan size, loan maturity, interest rates, collateral requirements and fees are on a situation, case-by-case basis. A mobile adjuster or processor team is dispatched to the site of the disaster and handles all particulars. The applicant must show the ability to repay in order to receive the loan.

Small Business Administration
2 Nationwide Plaza, Suite 1400
Columbus, OH 43215-2552
(614) 469-6860
FAX: (614) 469-2391
www.sba.gov/oh/columbus

PRE-QUALIFIED LOAN PROGRAM DESIGNED FOR WOMEN, VETERANS, MINORITIES & EXPORTERS

The Pre-Qualification loan program is designed for individuals having difficulty obtaining financing. Small businesses in Franklin, Delaware, Fairfield, Licking, Fayette, Madison, Muskingum, Perry, Pickaway and Union counties that are at least 51 percent owned by a woman, minority or veteran in exporting, or are a rural-based business, are eligible. Loans are to be used for the acquisition of working capital, equipment, inventory, real estate acquisition, renovations and some refinancing of debt. The loan process is different than that of a traditional SBA backed loan. Instead of going to a lender first, the small business person works through a SBA intermediary — a technical-assistance organization designated by SBA — to prepare a business plan and complete a loan pre-qualification application. The intermediary will charge a fee for services. The application is then submitted to SBA. If the SBA determines it would guarantee the proposed loan, it issues a pre-qualification letter. The small business person can then take the letter to lenders participating in SBA loans.

A "pre-guarantee" may be given by the SBA on loans, with the maximum loan of \$250,000. No minimum loan request amount exists, however, \$35,000 is considered a practical lower limit. Business plans, as well as past and present financial statements (or tax returns), will be required. Collateral consists of, at least, personal guarantees from all who own 20 percent or more of the business. Those with histories of bankruptcy or criminal conduct are ineligible. Loan maturity may be up to 25 years. Interest rates may be fixed or variable and average at prime plus 2 percent.

Small Business Administration
2 Nationwide Plaza, Suite 1400
Columbus, OH 43215-2552
(614) 469-6860
FAX: (614) 469-2391
www.sba.gov/financing/frprequal.html

REGIONAL 166 DIRECT LOAN

Twelve certified development corporations administer the Regional 166 Direct Loan program for businesses requesting assistance of \$350,000 or less. The Regional Loan Agencies use the same guidelines as the 166 Direct Loan program and the program can lend approximately \$35,000 per job. The State Controlling Board has final approval of all 166 Regional Loans.

Ohio Department of Development
Economic Development Division
Office of Business Development
PO Box 1001
77 S. High St., 28th Floor
Columbus, OH 43216-1001
(614) 466-4551
FAX: (614) 644-1789
www.odod.state.oh.us

RESEARCH AND DEVELOPMENT TAX CREDIT

Administered by the Ohio Department of Development in conjunction with the Ohio Department of Taxation. This credit program is designed to provide exemption from the five percent sales tax and the 1.5 percent county tax on the purchase of qualified research and development equipment. Qualified equipment is defined by the state as capitalized tangible personal property and leased personal property that would be capitalized if purchased and used primarily to perform research and development.

Ohio Department of Development
PO Box 1001
77 S. High St.
Columbus, OH 43216-1001
(614) 466-3086
FAX: (614) 644-1789
www.odod.state.oh.us

REVOLVING LOAN FUNDS

Administered by the Office of Housing and Community Partnerships within the Ohio Department of Development, this program is designed to revitalize small cities through economic development projects. Companies apply for funds through community governments with a certified Revolving Loan Fund. Eligibility requirements include a project proposal that must create or retain jobs and must pass environmental review, with 51 percent of all jobs employing low- to moderate-income households. Funds may be used for capital acquisition and improvement related to the approved project. All Community Development Block Grant guidelines must be met for the project to be approved. Collateral is determined by the local community and is usually accompanied by the personal guarantees of the borrower. Loans are provided at a low interest rate. Financing is local.

Ohio Department of Development
Community Development Division
Revolving Loan Fund
PO Box 1001
77 S. High St.
Columbus, OH 43216-1001
(614) 466-2285
FAX: (614) 752-4575
www.odod.state.oh.us

SBA 504 LOAN PROGRAM

This is a participation loan made in conjunction with a financial institution to an eligible small business. The loan provides long-term, fixed-rate financing for capital projects such as construction, the purchase of land and building, or purchase of large pieces of equipment. Often a business can use the program to make a purchase with only a 10 percent down payment. The maximum loan size is \$1.3 million, although the program can participate in projects of any size. Terms are 20 years on real estate and 10 years on machinery. Rates are determined in the bond market and are competitive with other commercial loan facilities. Personal guarantees from all major owners and a subordinate lien on the purchased asset are required.

Community Capital Development Corp.
900 Michigan Ave.
Columbus, OH 43221
(614) 645-6171 or (888) 756-2232
FAX: (614) 645-8588
www.ccdcorp.org

SBA EXPRESS

This program encourages lenders to make more small loans to small businesses. Participating banks use their own documentation and procedures to approve, service and liquidate loans of up to \$250,000. In return, the SBA guarantees up to 50 percent of each loan.

Small Business Administration
2 Nationwide Plaza, Suite 1400
Columbus, OH 43215-2552
(614) 469-6860
FAX: (614) 469-2391
www.sba.gov/financing/fr7aloan/html



SEED CAPITAL LOAN PROGRAM

This is a direct loan program for new and existing businesses located in Columbus' Empowerment Zone. (For details on the Empowerment Zone go to www.hud.gov and click on the EZ link.) Loan proceeds may be used for inventory and working capital. The maximum loan amount is \$25,000. The fixed interest rate is four percent and a down payment may be required. The loan term is a maximum of five years. A personal guaranty, lien or mortgage of assets and cosigner may be required as collateral.

Community Capital Development Corp.
 900 Michigan Ave.
 Columbus, OH 43215
 (614) 645-6439 or (888) 756-2232
 FAX: (614) 645-8588
www.ccdcorp.org

SMALL BUSINESS INVESTMENT COMPANIES PROGRAM

This program makes equity funding available to all types of industries. To be eligible, the firm must meet the SBA's definition of "small." SBICs provide equity capital, long-term loans, debt-equity investments and management assistance to qualifying small businesses. They also make venture capital investments with their own funds plus funds obtained by borrowing at favorable rates with a SBA guaranty.

Small Business Administration
 2 Nationwide Plaza, Suite 1400
 Columbus, OH 43215-2552
 (614) 469-6860
 FAX: (614) 469-2391
www.sba.gov/financing/investment.html

U.S. SMALL BUSINESS ADMINISTRATION 504 PROGRAM

Administered by SBA certified development companies, this program is designed to assist for-profit businesses in financing owner-occupied real estate and purchasing large equipment. CCDC provides up to 40 percent of the project costs at an interest rate competitive in the market. A commercial lender participates by lending up to 50 percent of the project and the borrower injects 10 percent of the total costs. CCDC's loan may be 10 or 20 years, based on the use of loan proceeds.

Community Capital Development Corp.
 900 Michigan Ave.
 Columbus, OH 43215
 (614) 645-6171 or (888) 756-2232
 FAX: (614) 645-8588
www.ccdcorp.org



WORK OPPORTUNITY TAX CREDIT AND WELFARE-TO-WORK TAX CREDIT PROGRAM

The Work Opportunity Tax Credit and Welfare-to-Work Tax Credit Program are federal income tax credits that encourage employers to hire from nine targeted groups of job seekers by reducing employers' federal income tax liability. The new employee must be one of the following: a TANF recipient, veteran, 18 to 24 year-old food stamp recipient, SSI recipient, ex-felon, vocational rehabilitation referral, 18 to 24 year-old EZ/EC/RC resident, 16 to 17 year-old EZ/EC/RC resident, or a long-term Welfare-to-Work recipient.

Employers need only complete two easy forms to apply: an IRS 8850 and ETA 9061, along with any required documentation and mail the IRS 8850 within 21 days of the new hire's employment date.

The Ohio Department of Job & Family Services is the designated agency responsible for administering the program. Employers must apply for, and receive, certification from the ODJFS, WOTC/WtW section.

For the WOTC Tax Credit, employers may claim a credit of 40 percent of first year's wages up to \$6,000, for employees who work at least 400 hours, for a maximum credit of \$2,400 per employee. Employees who work at least 120 hours, but less than 400 hours, will entitle the employer to a tax credit of 25 percent of qualified wages with a maximum credit of \$1,500. Summer Youth Employers may claim a credit of 40 percent of the first \$3,000 in wages, with a maximum credit of \$1,200.

The Welfare-to-Work Tax Credit, for new hires employed 400 or more hours or 180 days, is 35 percent of the first \$10,000 of qualified wages for the first year of employment, for a maximum credit of \$3,500 and 50 percent of the first \$10,000 of qualified wages for the second year for a maximum credit of \$5,000. Employers can claim up to \$8,500 of combined tax savings per new hire.

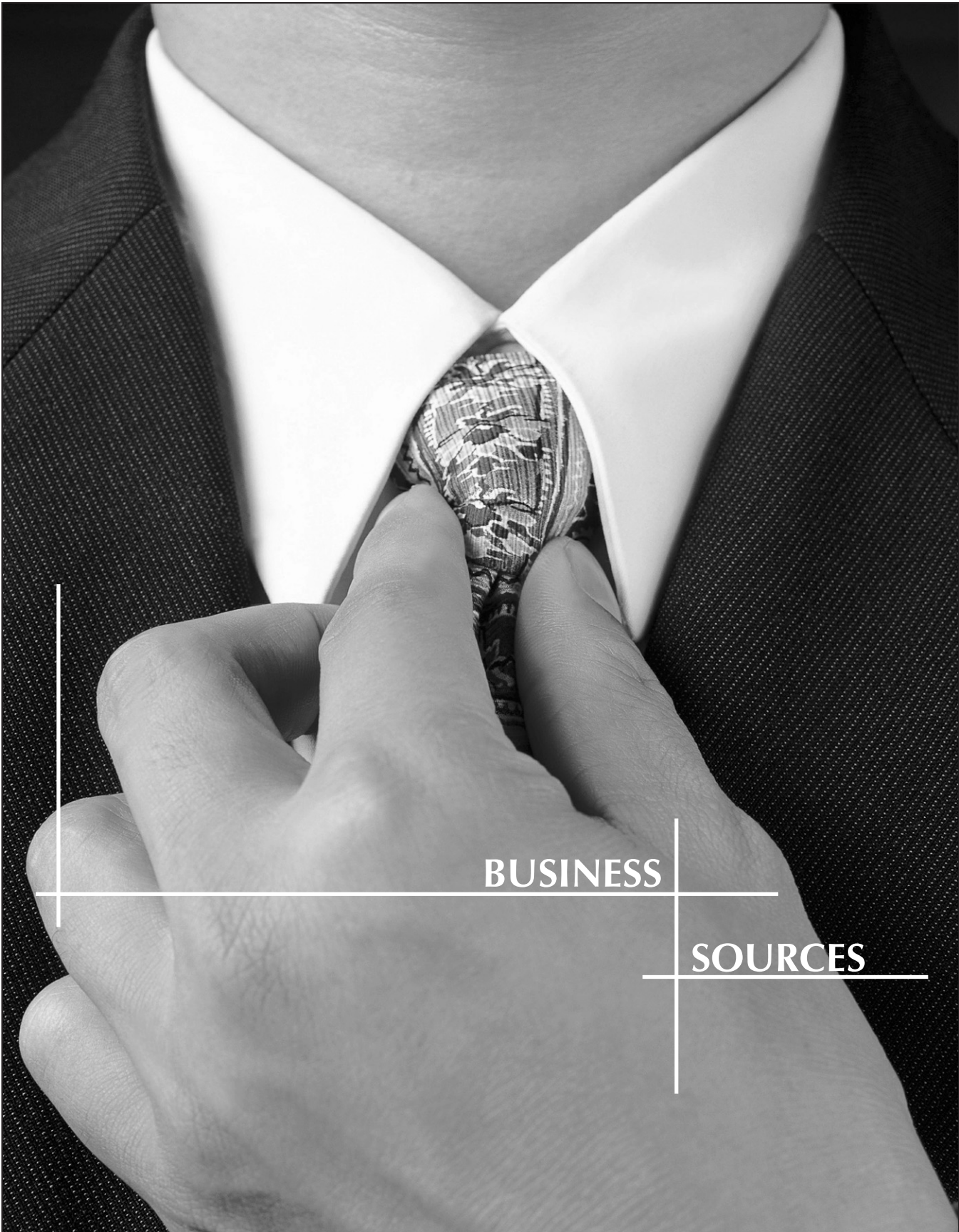
The WOTC and WtW Tax Credit cannot be claimed for the same individual in the same taxable year. There is no tax credit for relatives, federally-subsidized programs or previously employed employees.

Ohio Department of Job and Family Services
 Bureau of Tax Credit Services
 WOTC/WtW Section
 145 S. Front St., Second Floor
 Columbus, OH 43215-4156
 (614) 644-7206
 FAX: (614) 644-7102
www.state.oh.us/odjfs/wotc/index.stm

WORKING CAPITAL LOAN PROGRAM

The Working Capital Loan Fund provides short-term below-market interest rate loans to existing firms for eligible working capital purposes. Seventy percent of the WC Fund is targeted specifically for minority businesses, with the remaining funds directed to small businesses in general. Applicants must be able to demonstrate that the loan will result in permanent, full-time job creation in their business as well as be physically located within the city's corporate limits.

City of Columbus Working Capital Loan Program
 Department of Development
 109 N. Front St.
 Columbus, OH 43215
 (614) 645-3899
 FAX: (614) 645-8591
www.cityofcolumbus.org



BUSINESS

SOURCES

Business Sources

1ST STOP BUSINESS CONNECTION

The 1st Stop Business Connection (formerly the One-Stop Business Permit Center), part of the SBDC of Ohio, provides comprehensive information about state rules and regulations for business start-ups and expansion in Ohio. 1st Stop serves as a depository for state business-related forms, which can be quickly supplied to the public via their full-service Web site. Potential and existing entrepreneurs can also order a business information "start up" kit via 1st Stop's toll-free number. In addition, 1st Stop acts as a referral service to direct new or expanding businesses to technical, financial or managerial assistance available from state agencies and local SBDCs.

Small Business Development Centers of Ohio
Ohio Department of Development
Economic Development Division
Office of Small Business
PO Box 1001
77 S. High St., 28th Floor
Columbus, OH 43216-1001
(800) 248-4040 or (614) 466-4232
FAX: (614) 466-0829
www.odod.state.oh.us/edd/1stStop

ASIAN AMERICAN COMMERCE GROUP

The Asian American Commerce Group provides a forum and infrastructure for consultation for Asian American business owners and professionals. It also facilitates a cooperative relationship between the Asian American business community and Ohio's various government sectors and facilitates trade relationships between Ohio and Asian countries.

Asian American Commerce Group
6121 Huntley Road
Columbus, OH 43229
(614) 888-0040
FAX: (614) 436-0161
www.aacg.org

CITY OF COLUMBUS AUDITOR, DIVISION OF INCOME TAX

The Division of Income Tax provides businesses and individuals information about Columbus city income tax.

City of Columbus Auditor
Division of Income Tax
Beacon Building
50 W. Gay St., Fourth Floor
Columbus, OH 43215
(614) 645-7370
FAX: (614) 645-7193
www.columbusntax.net

CITY OF COLUMBUS, EQUAL BUSINESS OPPORTUNITY COMMISSION OFFICE

The Equal Business Opportunity Commission Office provides assistance to small businesses, minority and female-owned companies seeking contracting opportunities with the city of Columbus. Certified companies are entitled to contracting assistance, bid preparation assistance, training seminars and supplier outreach programs designed to increase their success in doing business with the city of Columbus.

Equal Business Opportunity Commission Office
City of Columbus
109 N. Front St., Fourth Floor
Columbus, OH 43215-9036
(614) 645-4764
FAX: (614) 645-6669
www.columbus.gov, click on EBOC link

CITY OF COLUMBUS, LICENSE SECTION

The License Section issues licenses for various businesses, including vehicles for hire, burglar and fire alarms, arcades, dance halls, pushcarts, weapons dealers and charitable solicitors.

License Section
City of Columbus
1555 Bryden Road
Columbus, OH 43205
(614) 645-8366
FAX: (614) 645-8912
www.publicsafety.ci.columbus.oh.us/license.htm

COLUMBUS DEPARTMENT OF DEVELOPMENT

The Department of Development was established to plan for, stimulate and regulate the city's growth. Through five interdependent divisions and two offices (Building Services Division, Economic Development, Housing, Neighborhood Services, Planning, Downtown Development and Land Management). The Department of Development provides programs and services that guide planned growth, facilitate economic opportunity and help build thriving neighborhoods for the citizens of Columbus. The Department of Development is a diverse department within city government that offers a variety of services to residents and businesses of the city of Columbus. From building inspection and home rehabilitation assistance to international business and neighborhood planning, the Department of Development helps encourage and guide the growth and development of this world-class city.

City of Columbus Department of Development
50 W. Gay St.
Columbus, OH 43215
(614) 645-8032
FAX: (614) 645-7855
www.cityofcolumbus.org

COMMUNITY CAPITAL DEVELOPMENT CORP.

The Community Capital Development Corp. is a private, not-for-profit corporation that makes loans to small businesses in Central Ohio. CCDC works in partnership with Central Ohio banks. CCDC's financing programs assist healthy, growing small businesses to invest in land, building and/or equipment. CCDC also provides working capital, inventory and small equipment loans for both new and existing small businesses. Established in 1981, CCDC is certified by the U.S. Small Business Administration and the Ohio Department of Development to make loans under programs administered by those agencies.

Community Capital Development Corp.
 900 Michigan Ave.
 Columbus, OH 43215
 (614) 645-6171 or (888) 756-2232
 FAX: (614) 645-8588
www.ccdcorp.org

COLUMBUS ENTERPRISE CENTER

The Columbus Enterprise Center's mission is to increase the number of new business start-ups and to help existing businesses increase their sales and boost their employment. The Enterprise Center provides a single point of access to various training and technical assistance organizations, as well as to representatives from major, and less known, public and private lenders. Through intensive assistance, the Center can help small businesses expand by increasing management capacity and improving their chances to secure capital necessary for growth.

Columbus Enterprise Center
 1393 E. Broad St., Second Floor
 Columbus, OH 43205
 (614) 252-7806
 FAX: (614) 252-7809

EDISON WELDING INSTITUTE INC.

EWI is the nation's leading organization dedicated to materials joining and related technologies. Headquartered in Columbus, EWI provides technology innovations and solutions to more than 3,300 customer locations and federal agencies, including the U.S. Navy, for which it operates the Navy Joining Center. From its 132,000 square-foot, state-of-the-art facility, EWI's staff works hand-in-hand with customers to increase product quality, productivity, customer satisfaction and profitability by delivering innovative solutions to today's most critical manufacturing issues.

EWI
 1250 Arthur E. Adams Dr.
 Columbus, OH 43221-3585
 (614) 688-5000
 FAX: (614) 688-5001
www.ewi.org

ENTERPRISE WORKS

Enterprise Works is a non-profit, statewide organization that helps people prepare to run their own businesses. The organization focuses on a three-step approach to business development by partnering with local organizations to conduct classes, to share research information and to be a link to local resources for financing and support.

Enterprise Works
 88 E. Broad St., Suite 1770
 Columbus, OH
 (800) 867-2997

FAMILY BUSINESS CENTER OF CENTRAL OHIO

The Family Business Center is a non-profit organization providing access to information through educational events that focus on family business topics. These events explore topics such as resolving conflict in the family business, compensating and keeping non-family member employees within the company, managing across generations, leadership succession, buying or selling the family business and designing a strategic plan.

Family Business of Central Ohio
 Ohio Dominican University campus
 1216 Sunbury Road
 Columbus, OH 43219
 (614) 253-4820
www.familybusinesscenter.com

FRANKLIN COUNTY AUDITOR

Franklin County Auditor serves as the administrator of the Data Center, Secretary of the Board of Revision, Secretary of the Budget Commission and a member of the Tax Incentive Review Council. In addition, the auditor oversees the following departments: Administration, Consumer Services, Estate Tax, Fiscal Services, Personal Property Tax and Real Estate Tax - Geographic Information System.

Franklin County Auditor
 Franklin County Courthouse
 373 S. High St., 21st Floor
 Columbus, OH 43215-6310
 (614) 462-3200
 FAX: (614) 462-7384
www.franklincountyauditor.com

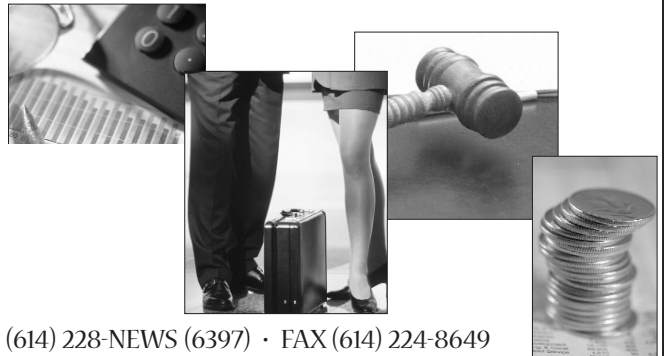
GREATER COLUMBUS ADVANCED LOGISTICS COUNCIL

The Greater Columbus Advanced Logistics Council works to build Greater Columbus as a center of excellence, competitively supporting the full breadth of logistics management capabilities nationally and internationally.

Advanced Logistics Council
 Greater Columbus Chamber of Commerce
 37 N. High St.
 Columbus, OH 43215
 (614) 225-6905
 FAX: (614) 469-8250

THE DAILY REPORTER

central Ohio's only daily
 business and legal newspaper.



580 S. High St., Suite 316 • Columbus, OH 43215 • Phone (614) 228-NEWS (6397) • FAX (614) 224-8649

GREATER COLUMBUS CHAMBER OF COMMERCE

The Greater Columbus Chamber of Commerce leads and supports economic growth and development for the Greater Columbus community in the global marketplace by advocating for a competitive Greater Columbus; building strong businesses; and promoting Greater Columbus. In addition, the Chamber is implementing the region's economic development strategy by working to create the high-skill, high-paying, high-demand jobs of the future for Greater Columbus. This strategy, a collaborative effort among the city of Columbus, The Ohio State University and the Greater Columbus Chamber is focused on advanced logistics, life sciences and creative services/downtown. The Chamber also provides numerous services including individualized business assistance, access to capital, international trade assistance, minority-owned and women-owned business programs, development seminars and education programs, and exciting networking opportunities such as Business AfterHours, ClamBake! and the Jazz & RibFest.

Greater Columbus Chamber of Commerce
 37 N. High St.
 Columbus, OH 43215
 (614) 221-1321
 FAX: (614) 221-9360
www.columbus-chamber.org



INSTITUTE FOR JAPANESE STUDIES

The Institute for Japanese Studies provides training, information and consultation services on Japanese business and culture for local development agencies interested in recruiting the Japanese market. It assists companies that work with Japanese firms or clientele by providing market information, translation and interpreting referrals, and travel and business protocol information.

Institute for Japanese Studies
 Ohio State University
 322 Oxley Hall
 1712 Neil Ave.
 Columbus, OH 43210
 (614) 292-3345
 FAX: (614) 292-4273
www.japan@osu.edu

INTERNAL REVENUE SERVICE

The Ohio district of the Internal Revenue Service has services for new and existing businesses and can help them deal with a variety of federal tax matters. The Taxpayer Education Office offers free tax workshops about tax rights and responsibilities throughout Ohio for new and prospective small business owners and self-employed people. The IRS also offers the publication "Free Tax Tips Calendar for Small Businesses," which contains important tax dates, general tax information and a list of IRS business publications and forms.

Internal Revenue Service
 200 N. High St.
 Columbus, OH 43215
 (800) 829-3676
 (513) 684-2828 (Taxpayer Education Office)
www.irs.ustreas.gov

INTERNATIONAL MARKET DEVELOPMENT PROGRAM

The International Market Development Program provides food companies and agribusinesses access to international trade shows and events, market research, buying missions, trade leads, export training seminars and assistance with the technical aspects of exporting: transportation, packaging, financing, tariffs and foreign business practices.

International Market Development Program
 Ohio Department of Agriculture
 Division of Markets
 8995 E. Main St.
 Reynoldsburg, OH 43068
 (614) 752-9816
 FAX: (614) 644-5017
www.ohioagriculture.gov

INTERNATIONAL TRADE ASSISTANCE CENTERS

The International Trade Assistance Centers serve as the first point of contact for information, resources, referrals, trade events and consulting for businesses interested in entering the international marketplace. Located in several SBDCs throughout Ohio, the ITACs represent a working partnership between the U.S. Department of Commerce, the Ohio SBDC program and the Ohio Department of Development's International Trade Division.

Small Business Development Centers of Ohio
 Ohio Department of Development
 Economic Development Division
 Office of Small Business
 PO Box 1001
 77 S. High St., 28th Floor
 Columbus, OH 43216-1001
 (800) 848-1300 ext. 6-2711
 (614) 466-2711
 FAX: (614) 466-0829
www.ohiosbdc.org or www.odod.state.oh.us

INTERNATIONAL TRADE DIVISION

The Ohio Department of Development's International Trade Division promotes the export of Ohio products and services to strengthen Ohio's economy and advance its leadership position in the global market. ITD provides companies with market research and information; participates in trade shows; operates 10 international offices; and assists with export finance and incentive opportunities. ITD also works with the Economic Development Division to promote Ohio and attract foreign investments into the state. Ohio's international trade offices are located in Brussels, Belgium; Tokyo, Japan; Hong Kong, People's Republic of China; Toronto, Canada; Tel Aviv, Israel; Mexico City, Mexico; and joint offices through partnerships with the Council of Great Lakes Governors in Sao Paulo, Brazil; Santiago, Chile; Buenos Aires, Argentina, and Johannesburg, South Africa. These offices offer assistance to Ohio companies seeking representation in their respective markets and help foreign companies seeking Ohio businesses as suppliers of products and services. In addition, Ohio's international offices assist companies interested in joint ventures, licensing arrangements and technology transfers.

International Trade Division
Ohio Department of Development
PO Box 1001
77 S. High St., 29th Floor
Columbus, OH 43216-1001
(614) 466-5017
FAX: (614) 463-1540
www.odod.state.oh.us/itd

MANUFACTURING ASSISTANCE CENTERS

Ohio Manufacturing and Defense Transition SBDCs serve as the initial point of contact for information, resources, referrals and counseling for small manufacturing businesses and defense-dependent industries. OMDTs represent a working partnership between the U.S. Small Business Administration, the SBDC program, the Ohio Department of Development's Technology Division and NIST Manufacturing Extension Centers.

Small Business Development Centers of Ohio
Ohio Department of Development
Economic Development Division
Office of Small Business
PO Box 1001
77 S. High St., 28th Floor
Columbus, OH 43216-1001
(800) 848-1300 ext. 62711
(614) 466-2711
FAX: (614) 466-0829
www.ohiosbdc.org or www.odod.state.oh.us

MINORITY BUSINESS AFFAIRS

The Ohio Procurement Technical Assistance Centers area office of the Division of Minority Business Affairs within the Ohio Department of Development helps small and minority-owned businesses compete for government contracts. These centers make procurement contract information available to clients, as well as helps them work through the application, proposal and bid process. The Office of Management & Technical Services within the Division of Minority Business Affairs provides counseling services, referrals, management assistance and technical assistance to minority business owners. The OMTS also assists companies interested in exporting and will make the appropriate referrals. In addition, this office provides seminars in most fields of business operations and concerns and even offers a technical assistance grant. The OMTS works in conjunction with the PTAC office of the Division of Minority Business Affairs.

Division of Minority Business Affairs
Ohio Department of Development
PO Box 1001
77 S. High St.
Columbus, OH 43216-1001
(614) 466-5700
(800) 848-1300 ext. 65700
FAX: (614) 466-4172

MINORITY BUSINESS BONDING PROGRAM

Administered by the Ohio Department of Development's Division of Minority Business Affairs, this program has been expanded to include certified minority businesses that provide goods and services, as well as contractors. Companies must be state certified as a minority business enterprise. In addition, the applicant company must have been denied bonding by two surety companies within its current fiscal year. The applicant must not have defaulted on a previous bond, and the project must be economically feasible and sound. This program provides surety bonding. Maximum bond prequalification is set at \$1 million with a premium not in excess of 2 percent of the face value of the bonds.

Minority Business Bonding Program
Ohio Department of Development
Division of Minority Business Affairs
PO Box 1001
77 S. High St., 26th Floor
Columbus, OH 43216-1001
(614) 644-7708 or (800) 848-1300 ext. 47708
FAX: (614) 466-4172
www.odod.state.oh.us

NATIONAL ASSOCIATION OF WOMEN BUSINESS OWNERS

NAWBO was incorporated in July 1975. Women across the United States established chapters and began recruiting members. More than 25 years later, NAWBO has grown to more than 12,000 members and more than 92 chapters. NAWBO is a powerful advocate for women business owners at local, state and federal levels. NAWBO Columbus advances women entrepreneurs toward economic, social and political achievement by developing and growing strong, profitable women-owned businesses; building strategic alliances, coalitions and affiliations; transforming public policy, influencing opinion makers and affecting changes in the business culture.

National Association of Women Business Owners
(614) 792-8486
FAX: (614) 792-8487
www.nawbo.org
www.nawbocolumbusohio.com

NXLEVEL ENTREPRENEURIAL TRAINING

NxLevel is a highly refined, professionally developed community-based training and development program for existing entrepreneurs, business start-ups, agricultural entrepreneurs, micro-entrepreneurs and enterprising youth throughout the nation. The NxLevel Training Network, funded by the U.S. West Foundation, was established in 1992 and is based at the University of Colorado at Denver's Colorado Center for Community Development.

Small Business Development Centers of Ohio
Ohio Department of Development
Economic Development Division
Office of Small Business
PO Box 1001
77 S. High St., 28th Floor
Columbus, OH 43216-1001
(800) 848-1300 ext. 62711
(614) 466-2711
FAX: (614) 466-0829
www.ohiosbdc.org or www.odod.state.oh.us

OHIO DEPARTMENT OF TAXATION

The Ohio Department of Taxation, in administering 20 different state taxes, provides a variety of tax assistance and information. Taxpayers can access ODT services offered through the department's Web site, by telephone, by e-mail or in person at either of the Taxpayer Service Centers in Columbus. The Web site and toll-free numbers provide answers to many frequently asked questions. Another service is the Ohio Business Gateway, which provides business taxpayers the option of filing online, in one place, sales taxes, employer withholding taxes, unclaimed funds reports, unemployment insurance and workers' compensation premiums. Most tax forms, tax news and a wealth of tax data are also available on the Web site.

Ohio Department of Taxation
30 E. Broad St.
Columbus, OH 43215
(800) 282-1780 (individuals) or (888) 405-4039 (businesses)
FAX: (614) 387-1851
www.ohio.gov/tax

OHIO EPA SMALL BUSINESS ASSISTANCE OFFICE

The Small Business Assistance Office is available for small businesses looking for assistance with Ohio's environmental regulations. Free and confidential services include assistance with permits, on-site compliance evaluations and training seminars. The SBAO has a technical assistance hotline for business owners with environmental questions.

Ohio EPA Small Business Assistance Office
3232 Alum Creek Dr.
Columbus, OH 43207-3417
(614) 728-8573
(800) 329-7518 (hotline)
FAX: (614) 728-8579
www.epa.state.oh.us/sbao/

OHIO JOB CREATION TAX CREDIT

This program is administered by the Ohio Department of Development in conjunction with the Ohio Department of Tax Incentives. The Job Creation Tax Credit program is a refundable state corporate franchise or income tax credit designed to encourage businesses to expand or locate in Ohio. The credit is based on the state income tax withheld on new, full-time employees. The amount of the tax credit can be up to 75 percent for up to 10 years. The tax credit can exceed 75 percent only upon recommendation of the director of the ODOT that there is an extraordinary circumstance that merits an exception. Projects, which must be approved by the five-member Tax Credit Authority, generally receive tax credits ranging between 50 percent and 60 percent for a term of five to 10 years. Businesses must agree to create at least 25 new, full-time jobs with a minimum average wage of at least 150 percent of the current federal minimum wage within three years of operations, or in certain circumstances, as few as 10 full-time jobs paying an average of 400 percent of the Federal Minimum Wage. In addition, the business must demonstrate to the state that the tax credit is a major factor in its decision to go forward with the project. The local community must also provide financial support for the project. Municipalities can provide similar tax credits with their local employee income taxes.

Ohio Department of Development
Economic Development Division
Office of Tax Incentives
PO Box 1001
77 S. High St., 28th Floor
Columbus, OH 43216-1001
(614) 466-4551
FAX: (614) 644-1789
www.odod.state.oh.us

OHIO SBDC INTERNATIONAL TRADE ASSISTANCE CENTER

The Central Ohio International Trade Assistance Center specializes in helping new-to-export businesses evaluate their ability to enter the international trade arena. ITAC offers information, referrals, counseling and education on exporting, importing and trade compliance. ITAC also provides assistance with international business plans and market research.

Ohio Small Business Development Center
International Trade Assistance Center
Greater Columbus Chamber of Commerce
37 N. High St.
Columbus, OH 43215
(614) 225-6949
FAX: (614) 469-8250
www.columbus-chamber.org/a/services/itac.htm

OHIO SECRETARY OF STATE

All businesses that intend to incorporate must do so through this office.

Ohio Secretary of State
180 E. Broad St., 16th Floor
Columbus, OH 43215
(614) 466-3910
(877) SOS-FILE
FAX: (614) 995-2238
www.sos.state.oh.us

OHIO SMALL BUSINESS DEVELOPMENT CENTER

The Ohio Small Business Development Center at the Greater Columbus Chamber of Commerce is a public-private partnership effort supported by the U.S. Small Business Administration, the Ohio Department of Development, the Greater Columbus Chamber of Commerce and other local partners. Through its programs and services, the Center provides entrepreneurial development assistance and business counseling to start-up and emerging business owners. Many of its services are offered at no cost to the client, and all services are provided on a non-discriminatory basis.

The SBDC Regional office is located in Columbus and is housed within the Greater Columbus Chamber of Commerce, servicing Delaware, Fairfield, Fayette, Franklin, Licking, Logan, Madison, Pickaway and Union counties. Satellite offices are located within each of these counties.

Services at SBDC include access to a business library offering demographic and research information. Business counseling is also offered regarding access to capital, strategic planning and financial concerns, marketing, sales, public relations strategies, human resource guidance, accounting and bookkeeping records. One-on-one professional guidance from attorneys, accountants, bankers, etc. is provided through SBDC's Professional Resource Opportunity Service.

Ohio Small Business Development Center
Greater Columbus Chamber of Commerce
37 N. High St.
Columbus, OH 43215
(614) 225-6910
FAX: (614) 469-8250
www.columbus-chamber.org/sbdc.html

OSU COLLEGE OF ENGINEERING

This office facilitates industrial relationships for the benefit of the business community and Ohio State University with the College of Engineering.

Ohio State University
169 Hitchcock Hall
2070 Neil Ave.
Columbus, OH 43210-1275
(614) 292-9915
FAX: (614) 688-8700
www.eng.ohio-state.edu/

OHIO WOMEN'S BUSINESS CENTER

The OWBRN Ohio Women's Business Center is a program of Enterprise Works and a cooperative agreement of the U.S. Small Business Administration. WBC is available to all women interested in starting, managing or expanding a business in Ohio. WBC provides women entrepreneurs with business training and counseling, technical assistance, mentoring and access to the SBA's programs and services

Ohio Women's Business Center
88 E. Broad St., Suite 1770
Columbus, OH 43215
(614) 224-5688
FAX: (614) 228-4160

PROCUREMENT TECHNICAL ASSISTANCE CENTERS OF OHIO

The PTACs help Ohio small and minority-owned businesses sell goods and services to local, state and federal governments by providing assistance with marketing, e-commerce training, bid preparation, post-award issues, subcontracting, one-on-one training, information resources and trade shows. The PTAC mission is to maximize contracting dollar awards by mentoring qualified contractors in the government procurement arena. The services are provided through local centers. The PTACs also provide:

- Bid Matching Services — Automatically match your company's product or services with daily bid notices.
- Buy History Service — Provide technical descriptions and important information about service or product history.
- MIL-SPEC and FAR Assistance — Help you understand local, state and federal government regulations.

A broad range of procurement technical assistance services are made available. The program is operated in partnership with the U.S. Defense Logistics Agency and Ohio Department of Development. The program is supported by a number of community-based organizations serving local businesses.

Procurement Technical Assistance Centers of Ohio
Division of Minority Business Affairs
Ohio Department of Development
PO Box 1001
77 S. High St.
Columbus, OH 43216-1001
(614) 466-5700
(800) 848-1300 ext. 65700
FAX: (614) 466-4172

SERVICE CORPS OF RETIRED EXECUTIVES

The Service Corps of Retired Executives Association Inc. provides no cost, one-on-one counseling for entrepreneurs and aspiring entrepreneurs. All counselors are volunteers with an average experience of about 35 years. Columbus Chapter 27 offers approximately 50 training seminars annually with a nominal cost. The principal seminar, How to Start Your Business, is an eight-hour seminar and is offered monthly.

Service Corps of Retired Executives
2 Nationwide Plaza, Suite 1400
Columbus, OH 43215-2542
(614) 469-2357
FAX: (614) 469-5848
www.scorecolumbus.org

SMALL BUSINESS ADMINISTRATION

Established by an act of Congress in 1953, the Small Business Administration is a federal entity which is dedicated to the development of the 25 million small businesses in the United States. Reliant upon private lenders, this entity stimulates capital formation and investment with minimal cost to taxpayers. The SBA sponsors various loan and bonding programs and provides services within the following areas: business development, financial assistance, international trade, minority business assistance, women business ownership assistance, procurement assistance, investment/surety guarantees, veterans assistance, research and development, disaster assistance and advocacy.

Small Business Administration
2 Nationwide Plaza, Suite 1400
Columbus, OH 43215-2552
(614) 469-6860
FAX: (614) 469-2391
Internet: www.sba.gov/oh/columbus/
Internet for publications: www.sba.gov/library
Internet U.S. Business Advisor: www.business.gov

SMALL BUSINESS DEVELOPMENT CENTERS OF OHIO

The Small Business Development Centers of Ohio program is the premier technical assistance program offered to Ohio's small businesses. The SBDC program is provided through a partnership between the Ohio Department of Development, the U.S. Small Business Administration and several of Ohio's chambers of commerce, colleges and universities. There are 23 SBDCs throughout Ohio. The SBDC network offers free, confidential, in-depth business consulting by highly trained professionals who are experts at assisting new business ventures and helping existing businesses succeed and grow. Ohio SBDCs also serve as a valuable clearinghouse of federal, state and local regulatory and program information. Their services are focused on businesses that will employ or currently employ one to 500 employees.

Small Business Development Centers of Ohio
Ohio Department of Development
Economic Development Division
Office of Small Business
PO Box 1001
77 S. High St., 28th Floor
Columbus, OH 43216-1001
(800) 848-1300 ext. 6-2711 or
(614) 466-2711
FAX: (614) 466-0829
www.ohiosbdc.org or www.odod.state.oh.us



SMALL BUSINESS INNOVATION RESEARCH PROGRAM

Small Business Innovation Research is a federally-funded program that awards more than \$1.6 billion annually in grants and contracts to small technology companies to conduct high risk research and development in support of agency missions. It stimulates technological innovation in the private sector by strengthening the role of small business concerns in meeting federal research and development needs, increasing the commercial application of federally supported research results. It also fosters and encourages participation by socially and economically disadvantaged persons and women-owned businesses in technology innovation. The Small Business Technology Transfer Program further expands the goals through cooperative research and development carried out between small business concerns and research institutions. The staff of Ohio's SBIR Outreach Program helps Ohio's small business take advantage of the SBIR opportunities by assisting in topic selection, proposal preparation and post-award support through one-on-one consultations, regional workshops, statewide conferences and a comprehensive Web site.

Small Business Innovation Research Program
Ohio Department of Development Technology Division
PO Box 1001
77 S. High St., 25th Floor
Columbus, OH 43216-1001
(614) 466-3887
FAX: (614) 644-5758
www.odod.state.oh.us/tech/sbir

SOUTH CENTRAL OHIO MINORITY BUSINESS COUNCIL

The SCOMBC links the minority business community with the corporate purchasing community. The council offers minority companies new avenues for sales, and corporate purchasers with a source to identify qualified minority suppliers who can meet their needs. It also offers access to a number of minority-focused services including working capital, national referrals, a business opportunity trade fair, mentorship programs, local trade missions, corporate open houses and consultation. All participating companies must be certified by SCOMBC as being minority owned and controlled. This certification is recognized nationally among the Minority Supplier Development Council network.

South Central Ohio Minority Business Council
Greater Columbus Chamber of Commerce
37 N. High St.
Columbus, OH 43215
(614) 225-6959
FAX: (614) 469-8250
www.scombc.org

USDA RURAL DEVELOPMENT

USDA Rural Development provides assistance to rural communities, families and small-town business owners by offering access to lower cost, high-quality loans. The business does not have to be involved in an agriculture-related pursuit.

U.S. Department of Agriculture
Rural Development
Room 507, Federal Building
200 N. High St.
Columbus, OH 43215
(614) 255-2500
FAX: (614) 255-2559
www.rurdev.usda.gov/oh/

U.S. DEPARTMENT OF COMMERCE, U.S. COMMERCIAL SERVICE

The U.S. Commercial Service offers one-on-one exporting and international marketing assistance, trade finance advice and market contact services geared toward small and medium-sized businesses. Services include a network of overseas contacts (158 offices in 84 countries), customized export counseling, international market research, trade contact services and international trade promotion events.

U.S. Department of Commerce
U.S. Commercial Service
280 N. High St., Suite 1400
Columbus, OH 43215
(614) 365-9510
FAX: (614) 365-9598
www.export.gov/es

WOMEN'S BUSINESS ENTERPRISE COUNCIL-SOUTHEAST

The Women's Business Enterprise National Council is the nation's leading advocate of women-owned businesses as suppliers to America's corporations. It also is the largest third-party certifier of businesses owned and operated by women in the United States. Dedicated to enhancing opportunities for women's business enterprises, WBENC works in partnership with women's business organizations throughout the country to provide a national standard of certification for women-owned businesses. The Women's Business Enterprise Council-Southeast is one of 14 partner organizations across the country that handles certification as well as provides support and resources to Women Business Enterprises. WBEC-SE is a resource for more than 500 U.S. companies and government agencies that rely on certification as an integral part of their supplier diversity programs.

Women's Business Enterprise Council-Southeast
88 E. Broad St., Suite 1770
Columbus, OH 43215
(614) 228-4150
FAX: (614) 228-4160

WOMEN'S BUSINESS OWNERSHIP PROGRAM

The Women's Business Ownership Program is a national program providing advocacy and services to women business owners. Locally, the Women's Business Ownership representative is available to answer questions about Small Business Administration programs and provide referral service. The representative can help direct women business owners to appropriate organizations, including local women's organizations and associations, counseling and technical assistance programs, mentoring programs, training programs and programs for socially or economically disadvantaged women.

Small Business Administration
2 Nationwide Plaza, Suite 1400
Columbus, OH 43215-2552
(614) 469-6860
FAX: (614) 469-2391
www.sba.gov/oh/columbus

WOMEN'S NETWORK FOR ENTREPRENEURIAL TRAINING

The Women's Network for Entrepreneurial Training is a result-based programmed process that provides a support, mentoring, networking and training mechanism for women business owners and professionals within Greater Columbus.

As participants of WNET, women business owners learn from each other through sharing their knowledge and experiences, attending a series of educational seminars and workshops, networking their resources and having the opportunity of being linked to women in business who may hold the experience and expertise they need.

Women's Network for Entrepreneurial Training
OSBDC at the Greater Columbus Chamber of Commerce
37 N. High St.
Columbus, OH 43215
(614) 225-6910
FAX: (614) 469-8250
www.columbus-chamber.org/wnet.html

At the newsstand, in your mail or on the Internet

Monday through Friday we provide local business news that you may not find anywhere else — insight from local financial, legal and real estate professionals, as well as from small business owners and those helping them grow their companies.

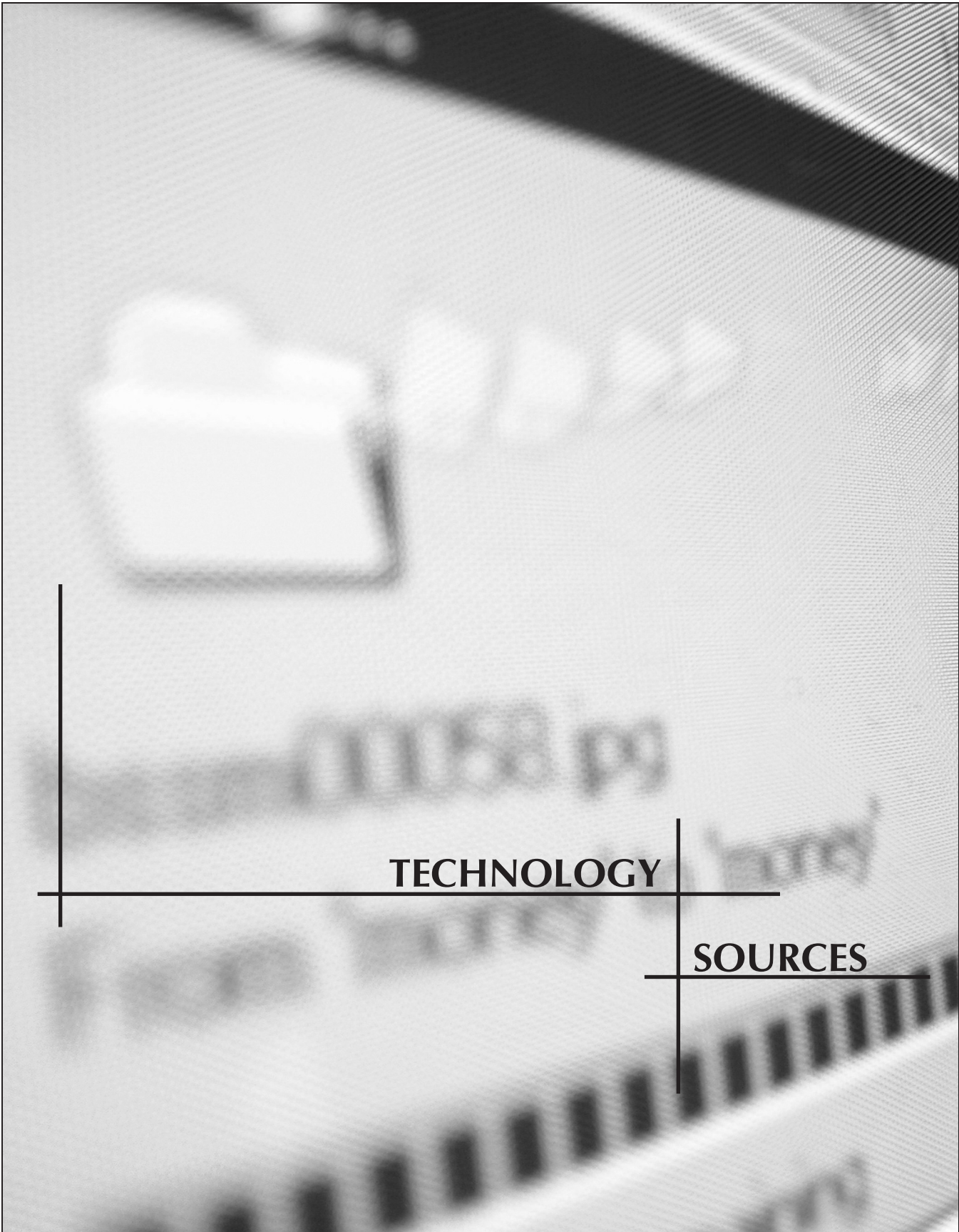
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BUSINESS TECHNOLOGY CENTER

The Business Technology Center accelerates the formation of investable, sustainable technology-based businesses by providing qualified entrepreneurs with the specialized infrastructure, guidance and networking contacts necessary to launch and realize their vision. Rather than “go it alone,” BTC clients can increase their probability of success and accelerate business growth by complementing their technical and market expertise with the insights gained from full-time and volunteer business professionals who have “been there and done that” for early stage companies. Through collaboration, intellectual honesty and professional partnering, the Business Technology Center plays an integral role in the growth of new ventures, emerging industries and the Ohio economy.

Business Technology Center
1275 Kinnear Road
Columbus, OH 43212-1155
(614) 487-3700
FAX: (614) 487-3704
www.btccolumbus.com

COLUMBUS TECHNOLOGY COUNCIL

The Columbus Technology Council provides leadership to the Columbus metropolitan area technology community. The primary mission of the Columbus Technology Council is to stimulate the growth of technology resulting in economic development for the entire region. This mission includes facilitating the development of existing technology companies as well as the creation of new entities.

Through its awareness building, coalition building, advocacy and public policy shaping efforts the CTC strives to be the primary leader for technology-driven economic development in the Columbus region. By providing unique forums for networking and education, the Columbus Technology Council brings together local technology companies to connect, learn and grow. CTC member organizations cover a broad variety of industries including information technology, life sciences, manufacturing, schools, government agencies and professional service organizations. The CTC is a non-profit organization funded by member dues, program income, sponsorships and grants.

Columbus Technology Council
37 N. High St.
Columbus, OH 43215
(614) 225-6086
FAX: (614) 469-8250
www.ColumbusTechnology.org



IT INCUBATOR PROGRAM

The IT Incubator Program is a focus area within the Business Technology Center, funded through the Ohio Department of Development. The program provides business services and infrastructure to support the commercialization of new IT products and services.

**Business Technology Center
IT Incubator**
1275 Kinnear Road
Columbus, OH 43212-1155
(614) 675-3714
FAX: (614) 487-3704
www.btccolumbus.com

OHIO APPLIED TECHNOLOGY TRANSFER SERVICES

Formerly the Ohio Technology Transfer Organization, the Ohio Applied Technology Transfer Services, a division of Ohio State University's Technology Transfer Research Resource Program, provides access to technologies and knowledge management systems at cost. It also provides hands-on assistance with new technologies as well as access to information resources such as NASA, private research facilities, universities and state-of-the-art databases. All technology transfer or knowledge management services are tailored to the client's needs.

Ohio Applied Technology Transfer Services
Ohio State University
Bevis Hall, Room 212
1080 Carmack Road
Columbus, OH 43210
(614) 292-5485

OHIO'S IT ALLIANCE

Ohio's IT Alliance is a statewide network of six regional organizations with one common goal: growing and improving the competitiveness of Ohio's information technology industry. These six groups — located in Athens, Cincinnati, Cleveland, Columbus, Dayton and Toledo — serve as a rallying point for their region's IT activities and create the structure for defining and developing programming necessary to retain and grow the industry across the state.

Ohio's IT Alliance
c/o Brandon S. Cohen, Esq.
1301 N. Summit St.
Toledo, OH 43604
(419) 243-5274
FAX: (419) 243-7556
www.daytonitalliance.net

OMERIS (FORMERLY EDISON BIOTECHNOLOGY CENTER)

Omeris works closely with medical research institutions, biomed/biotech companies and community development organization within the state to commercialize research, foster company formation and growth and promote Ohio bio-science resources.

Omeris
1275 Kinnear Road
Columbus, OH 43212-1155
(614) 675-3686
FAX: (614) 675-3687
www.omeris.org

OSU OFFICE FOR TECHNOLOGY PARTNERSHIPS

TechPartners is an umbrella organization coordinating seven university and non-university organizations. This is the Ohio State University center for licensing technology and business contracting for research.

OSU Office for Technology Partnerships
Ohio State University
1960 Kenny Road
Columbus, OH 43210-1063
(614) 292-1315
FAX: (614) 292-8907
www.techpartners.osu.edu

PLATFORM LAB

Platform Lab, a non-profit IT test facility, directly serves the technology needs of Ohio businesses and organizations. By offering practical, low-cost opportunities to expedite delivery and improve quality of technology products for high-yield growth, clients are afforded the "on demand" availability of technology resources that otherwise may be cost prohibitive and limited in scope. Platform Lab provides companies with rapid access to the hardware, software, project space and connectivity required to conduct a multitude of IT-related projects, including proof of concept testing, multi-platform testing, quality assurance testing, load and stress testing, database porting, prototype evaluations, pre-sale software evaluations, disaster recovery drills and training. Platform Lab is a partnership between the Business Technology Center and the Ohio Supercomputer Center.

Platform Lab
1275 Kinnear Road
Columbus, OH 43212-1155
(614) 675-3711
FAX: (614) 487-3704
www.platformlab.org

TECHNOLOGY INVESTMENT TAX CREDIT

Ohio's Technology Investment Tax Credit program offers a variety of benefits to Ohio taxpayers who invest in small research and development and technology-oriented firms. Through this program, Ohio investors may reduce their state taxes by up to 25 percent of the amount they invest in qualified, technology-based Ohio companies. The program's maximum credit of \$62,500 per investment may be applied to personal income tax, corporation franchise tax, public utility excise tax or the tax on dealers in intangibles.

Ohio Department of Development
Technology Division
PO Box 1001
77 S. High St., 25th Floor
Columbus, OH 43215-6130
(614) 466-3887
FAX: (614) 644-5758
www.odod.state.oh.us/tech/titc

THOMAS EDISON PROGRAM

Ohio's Thomas Edison Program seeks to grow the state's economy by leveraging public resources designated for technology economic development with those of the private sector. The Edison Technology Centers provide services to industry in the areas of product innovation and commercialization, process innovation, business assistance and linking Ohio research to in-state applied innovation. The Edison Technology Incubators provide services and facilities that nurture emerging technology firms in the state.

Thomas Edison Program
Ohio Department of Development
Technology Division
PO Box 1001
77 S. High St., 25th Floor
Columbus, OH 43215-6130
(614) 466-3887
FAX: (614) 644-5758
www.odod.state.oh.us/tech/edison

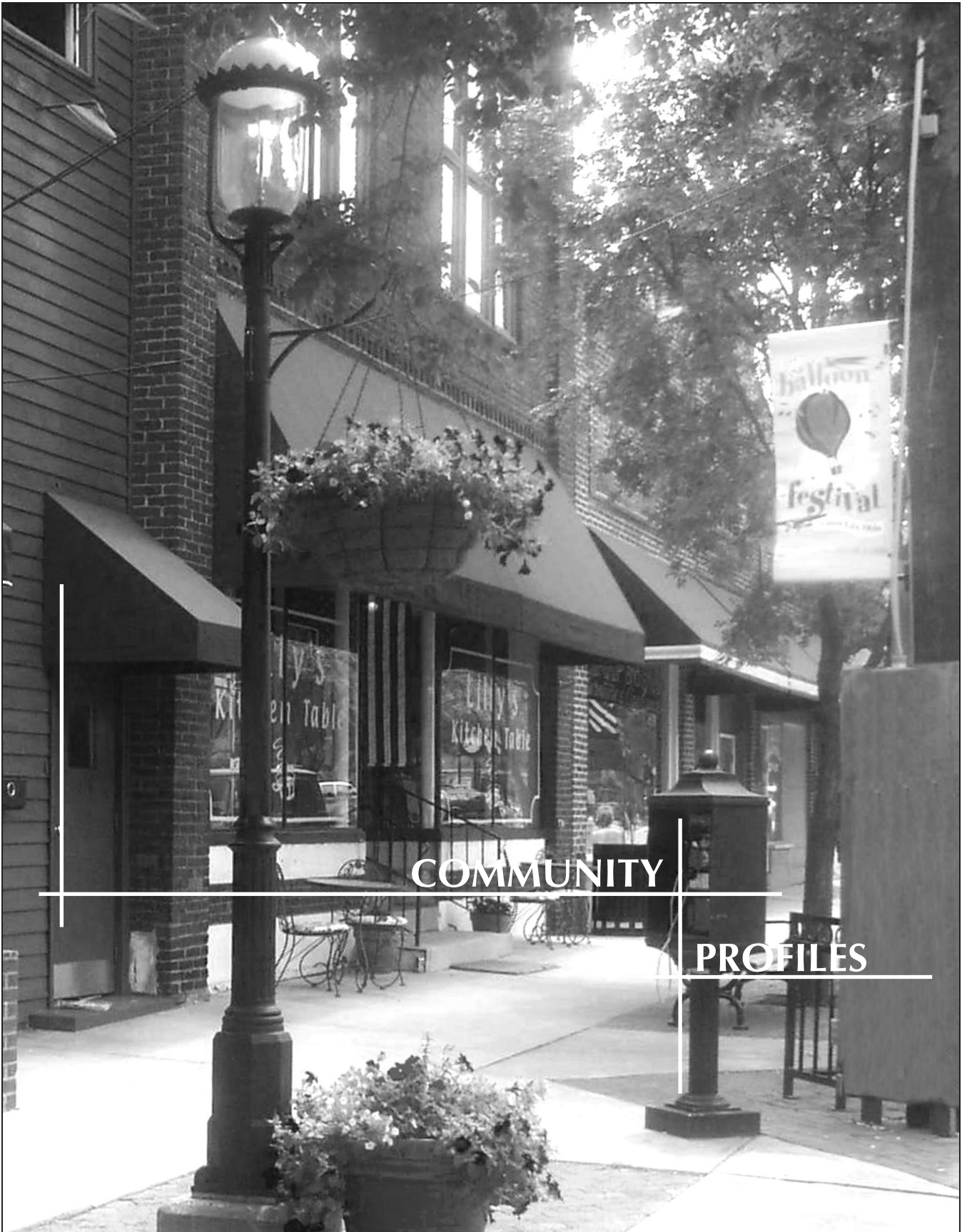
ONLINE Database

The Daily Reporter serves the public and the courts as the area's only official legal journal. In addition to in-depth coverage of local business news, it provides legal listings that include vendors licenses, building permits, deeds and mortgages, mechanics' liens, sheriff's sales and bankruptcies. All of the legal information published in our print edition is available in an online, downloadable database version providing our subscribers information vital to the day-to-day operations of their businesses. For immediate access to *The Daily Reporter's* legal databases, contact our circulation department at (614) 228-NEWS (6397).

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COMMUNITY

PROFILES

Location is critical, but choices abound in Central Ohio

Daily Reporter Staff

While there are many factors that determine whether a business will succeed or fail, location is still one of the most important contributors.

According to some philosophies, location can make or break a business.

Kathleen Haytas, president of the Columbus Commercial Industrial Investment Realtors, a local association made up of professionals who specialize in the sale and leasing of commercial, industrial and investment real estate, said there are different factors businesses must think about based on what type of space is needed, whether it's retail, office or industrial space.

"They have to ask themselves 'How is that real estate serving them as far as their bottom line?'"

When it comes to retail space, she noted, location is very important. Businesses that have easy access and egress, in addition to a visible location, have advantages over their less visible competitors.

If a business is not willing to spend the money for the best retail location, it should be willing to invest heavily in advertising, Haytas recommends. Without visibility of some type, many businesses find they cannot succeed.

"You can either spend your money on the best location or you can spend it on advertisement," she said.

Given the retail competition in Columbus, with the additions of Easton Town Center and Polaris Fashion Place, the best choice may for retailers and service providers may be a combination of both: location *and* advertising.

With all of the competition, in addition to all of the Internet and mail order catalogs, consumers can shop anywhere. Therefore, visibility becomes critical.

Haytas said one of the most important decisions a retailer must make is whether to be in a strip mall or shopping center, an enclosed mall, or be freestanding. She noted that it is important that there be some other businesses around to generate traffic.

When it comes to office space, she said, businesses looking for space can find some great deals due to high vacancy rates in Downtown Columbus and surrounding suburbs.

"It is very refreshing to see all of the downtown (resi-

dential) units coming on to the market," she said, explaining that housing is one key component to attracting and retaining businesses downtown.

"For some businesses, it's part of their image to be connected to the downtown," she said, adding that many people enjoy all the entertainment venues the downtown has to offer.

Haytas said some companies feel suburban locations better accommodate their needs because there are such perks as free parking and single-story buildings, something hard to find in the downtown area.

She said the biggest factors when determining where to get office space is convenience for the customers — and for the employees.

This may mean locating near areas where there are amenities nearby. Companies trying to find a location also have to think about accessibility, and whether customers and employees can get to the workplace easily.

In addition, companies that need back-office/distribution space have to decide whether a particular space has an appropriate setting, especially for logistical reasons.

When it comes to companies looking for industrial space, she said, there are many areas in Central Ohio that have become attractive for the industrial sector.

"In the past 10-15 years, we have seen a rise if the Foreign Trade Zone at Rickenbacker. There are many companies exporting and importing there."

Haytas said there are many different types of perks to locating in the zone, such as the tax incentives offered. "The incentives are usually tied to jobs," she said.

Haytas said areas such as Groveport and Grove City, just south and southwest of Columbus, also continue to attract a lot of business, but industrial vacancies, overall, remain high in Central Ohio.

"There is a lot of product out there because of the growth of industrial space in the last five years."

Because of that, she said, there are many opportunities for companies looking for space.

One aspect that companies in the industrial sector have to think about is logistics.

"A lot of companies are coming here for the transportation advantages," such as close proximity to Interstates 70, 71 and 270, she said.

Delaware County

<http://www.co.delaware.oh.us/>

2000 Population:

109,989

Land Area:

442.5 sq. mi.

County Seat:

Delaware

2002 Business Starts:	352
2002 Active Businesses:	2,231
2002 Civilian Labor Force:	67,700
2002 Unemployment Rate:	3.3

Taxable Value of Real Property:	\$3,209,060,890
Ohio Income Tax Liability:	\$184,476,968
Median Household Income:	\$67,258
Owner-Occupied Home, median value:	\$190,400

Projected Population:	
2010	161,731
2020	215,482
2030	266,196

Major Employers:

- Bank One Corp.
- CIGNA Corp.
- Delaware City Board of Education
- Grady Memorial Hospital
- Meijer Inc.
- Ohio Wesleyan University
- Olentangy Local Board of Education
- PPG Industries
- Showa Corp./American Showa Inc.
- State of Ohio



DELAWARE AREA
CHAMBER OF COMMERCE

Delaware County leads the Central Ohio region in business development — Central Ohio at its best!

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Tel: 740-369-6221 Fax: 740-369-4817 www.delawareohiochamber.com

Fairfield County

<http://www.co.fairfield.oh.us/>

2000 Population:

122,759

Land Area:

505.7 sq. mi.

County Seat:

Lancaster

2002 Business Starts:	447
2002 Active Businesses:	2,884
2002 Civilian Labor Force:	67,800
2002 Unemployment Rate:	4.7

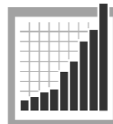
Taxable Value of Real Property:	\$2,189,556,560
Ohio Income Tax Liability:	\$81,415,310
Median Household Income:	\$47,962
Owner-Occupied Home, median value:	\$129,500

Projected Population:	
2010	143,864
2020	169,543
2030	201,012

Major Employers:

- Cyril-Scott Co.
- Fairfield Medical Center
- Kroger Co.
- Lancaster Board of Education
- McDermott International/ Diamond Power
- Meijer Inc.
- Newell Rubbermaid/ Anchor Hocking
- Pickerington Local Board of Education
- Ralcorp/Ralston Foods
- State of Ohio

L A N C A S T E R
ECONOMIC DEVELOPMENT



R. Michael Pettit, Director of Economic Development
1424 Camp Ground Road, Lancaster, OH 43130-9503
Phone: 740-687-6670 ext. 10
E-mail: rmpettit@ci.lancaster.oh.us
Web: www.ci.lancaster.oh.us

Fayette County

<http://www.fayette-co-oh.com>

2000 Population:
28,433

Land Area:
406.6 sq. mi.

County Seat:
Washington CH

2002 Business Starts: 63
2002 Active Businesses: 545
2002 Civilian Labor Force: 15,800
2002 Unemployment Rate: 5.3

Taxable Value of Real Property: \$383,860,990
Ohio Income Tax Liability: \$11,632,420
Median Household Income: \$36,735
Owner-Occupied Home, median value: \$85,800

Projected Population:
2010 28,675
2020 29,567
2030 30,288

Major Employers:

- Fayette County Memorial Hospital
- Miami Trace Local Board of Education
- Saint-Gobain/Calmar Inc.
- Steelox Systems LLC
- Sugar Creek Packing Co.
- TI Automotive
- Wal-Mart Stores Inc.
- Washington CH City Board of Education
- Yamashita Rubber/YUSA Corp.

Franklin County

<http://www.co.franklin.oh.us>

2000 Population:
1,068,978

Land Area:
540 sq. mi.

County Seat:
Columbus

2002 Business Starts: 3,586
2002 Active Businesses: 22,677
2002 Civilian Labor Force: 624,700
2002 Unemployment Rate: 4.4

Taxable Value of Real Property: \$18,742,775,080
Ohio Income Tax Liability: \$831,395,764
Median Household Income: \$42,734
Owner-Occupied Home, median value: \$116,200

Projected Population:
2010 1,155,911
2020 1,283,245
2030 1,326,184

Major Employers:

- Abbott Laboratories
- American Electric Power
- Ashland Chemical Co.
- Banc One Corp.
- Battelle Memorial Institute
- Grant/Riverside Hospitals
- Huntington Bancshares Inc.
- Limited Brands
- National City Corp.
- Nationwide
- Ohio State University
- Schottenstein Stores Corp.
- State of Ohio
- Wendy's International Inc.
- Worthington Industries

Licking County

<http://www.lcounty.com/>

2000 Population:

145,491

Land Area:

686.5 sq. mi.

County Seat:

Newark

2002 Business Starts:	446
2002 Active Businesses:	3,125
2002 Civilian Labor Force:	77,800
2002 Unemployment Rate:	4.7

Taxable Value of Real Property:	\$2,322,174,540
Ohio Income Tax Liability:	\$90,895,801
Median Household Income:	\$44,124
Owner-Occupied Home, median value:	\$110,700

Projected Population:	
2010	161,279
2020	179,054
2030	198,762

Major Employers:

Anomatic Corp.
 ArvinMeritor Inc.
 Boeing Co.
 Denison University
 Kroger Co.
 Licking Memorial Hospital
 Newark City Board of
 Education
 Owens-Corning
 State Farm Group

Madison County

<http://www.co.madison.oh.us/>

2000 Population:

40,213

Land Area:

465.2 sq. mi.

County Seat:

London

2002 Business Starts:	122
2002 Active Businesses:	1,043
2002 Civilian Labor Force:	20,200
2002 Unemployment Rate:	4.1

Taxable Value of Real Property:	\$517,410,220
Ohio Income Tax Liability:	\$20,996,527
Median Household Income:	\$44,212
Owner-Occupied Home, median value:	\$104,300

Projected Population:	
2010	43,131
2020	45,188
2030	46,520

Major Employers:

Battelle Memorial Institute
 Kikuchi Metal et al/
 Jefferson Industries
 London Board of Education
 Madison County Hospital
 Mercy Health Partners
 Nissen Chemitec/
 London Industries
 Shintoa Corp./Showa
 Aluminum Corp.
 Stanley Electric U.S. Co. Inc.
 State of Ohio

Pickaway County

<http://www.pickaway.com>

2000 Population:

52,727

Land Area:

502.2 sq. mi.

County Seat:

Circleville

2002 Business Starts:	127
2002 Active Businesses:	910
2002 Civilian Labor Force:	24,700
2002 Unemployment Rate:	5.2

Taxable Value of Real Property:	\$633,760,960
Ohio Income Tax Liability:	\$23,275,162
Median Household Income:	\$42,832
Owner-Occupied Home, median value:	\$112,400

Projected Population:	
2010	55,679
2020	58,197
2030	59,978

Major Employers:

Berger Hospital
 Circleville City Board
 of Education
 E I du Pont de Nemours
 & Co.
 General Electric Co.
 Logan Elm Local Board
 of Education
 Thomson SA
 Wal-Mart Stores Inc.

Union County

<http://www.co.union.oh.us/>

2000 Population:

40,909

Land Area:

436.7 sq. mi.

County Seat:

Marysville

2002 Business Starts:	102
2002 Active Businesses:	739
2002 Civilian Labor Force:	20,300
2002 Unemployment Rate:	3.8

Taxable Value of Real Property:	\$765,603,030
Ohio Income Tax Liability:	\$26,744,291
Median Household Income:	\$51,743
Owner-Occupied Home, median value:	\$128,800

Projected Population:	
2010	50,736
2020	64,568
2030	85,193

Major Employers:

Adecco SA
 Denison International plc
 Goodyear Tire &
 Rubber Co.
 Honda Motor Co. Ltd.
 Invensys plc/Ranco NA
 Marysville Exempted Village
 Board of Education
 Memorial Hospital of
 Union County
 Nestle R&D Center
 Scotts Co.
 State of Ohio



Bexley
43209

2002 Population: 12,850

**COMMUNITY'S TOP 5 INDUSTRIES,
RANKED BY NUMBER EMPLOYED**

1. Accommodation & Foodservices
2. Retail Trade
3. Health Care & Social Assistance
4. Professional, Scientific & Technical Services
5. Administrative, Support, Waste Management & Remediation Services

CONTACT INFORMATION

	<u>Address</u>	<u>Phone Number</u>
City Government		
Municipal Building	2242 E. Main St.	(614) 235-8694
Administrative Offices	2242 E. Main St.	(614) 235-8694
Auditor	2242 E. Main St.	(614) 235-2754
Building Department	2242 E. Main St.	(614) 235-0956
Code Enforcement Office	2242 E. Main St.	(614) 235-0221
Emergencies		
Police Department	2242 E. Main St.	(614) 239-8881
Columbus Fire Department	1250 Fairwood Ave. 43206	(614) 221-2345 or (614) 221-3132
Civic		
Bexley Chamber of Commerce	361 Clifton Ave.	(614) 470-4500

Canal Winchester

43110

2002 Population: 5,049

**COMMUNITY'S TOP 5 INDUSTRIES,
RANKED BY NUMBER EMPLOYED**

1. Administrative, Support, Waste Management & Remediation Services
2. Retail Trade
3. Health Care & Social Assistance
4. Accommodation & Foodservices
5. Wholesale Trade

CONTACT INFORMATION

	<u>Address</u>	<u>Phone Number</u>
City Government		
Municipal Building	36 S. High St.	(614) 837-7493
Mayor's Office	Municipal Building	(614) 837-7493
City Council	Municipal Building	(614) 837-7493
Planning and Zoning Department	Municipal Building	(614) 837-6742
Development Department	Municipal Building	(614) 837-1894
Building Department	Municipal Building	(614) 837-7501
Emergencies		
Police Department		(614) 837-7913
Fire Department		(614) 836-5373
Civic		
Canal Winchester Chamber of Commerce	96 N. High St.	(614) 837-1556

Columbus

43215

2002 Population: 725,228

**COMMUNITY'S TOP 5 INDUSTRIES,
RANKED BY NUMBER EMPLOYED**

1. Retail Trade
2. Accommodation & Foodservices
3. Administrative, Support, Waste Management & Remediation Services
4. Wholesale Trades
5. Professional, Scientific & Technical Services

CONTACT INFORMATION

	<u>Address</u>	<u>Phone Number</u>
City Government		
City Hall	90 W. Broad St.	(614) 645-2489
Mayor's Office	90 W. Broad St.	(614) 645-7671
City Attorney	90 W. Broad St.	(614) 645-7385
Prosecutor's Office	375 S. High St.	(614) 645-7483
City Auditor	90 W. Broad St.	(614) 645-7615
City Council	90 W. Broad St.	(614) 645-7380
Clerk of Courts (Civil)	90 W. Broad St.	(614) 645-7220
Clerk of Courts (Criminal)	90 W. Broad St.	(614) 645-8186
Director of Trade and Development	50 W. Gay St.	(614) 645-8591
Building and Development Services	757 Carolyn Ave.	(614) 645-7433
Emergencies		
Police Division	120 Marconi Boulevard	(614) 645-4545
Fire Division	3675 Parsons Ave.	(614) 645-8308
Emergency Medical Services	3639 Parsons Ave.	(614) 645-7384
Civic		
Greater Columbus Chamber of Commerce	37 N. High St.	(614) 225-6941

Dublin

43017

2002 Population: 32,806

**COMMUNITY'S TOP 5 INDUSTRIES,
RANKED BY NUMBER EMPLOYED**

1. Professional, Scientific & Technical Services
2. Retail Trade
3. Administrative, Support, Waste Management & Remediation Services
4. Accommodation & Foodservices
5. Health Care & Social Assistance

CONTACT INFORMATION

	<u>Address</u>	<u>Phone Number</u>
City Government		
Dublin City Building	5200 Emerald Parkway	(614) 761-6500
City Manager	City Building	(614) 761-6500
Mayor's Office	City Building	(614) 761-9321
Finance Department	City Building	(614) 410-4420
Department of Development	City Building	(614) 410-4615
Planning and Zoning	City Building	(614) 410-4653
Emergencies		
Police Administration	City Building	(614) 761-6530
Police (Non-Emergency)	City Building	(614) 889-1112
Police (Emergency)	City Building	(614) 761-1027
Washington Township Fire Dept. # 91	6255 Shier-Rings Road	(614) 798-2204
Washington Township Fire Dept. # 92	4497 Hard Road	(614) 336-1945
Washington Township Fire Dept. # 93	5825 Brand Road	(614) 764-1252
Civic		
Dublin Chamber of Commerce	129 S. High St.	(614) 889-2001
Dublin Convention and Visitors Bureau	9 S. High St.	(614) 792-7666

Gahanna

43230

2002 Population: 33,502

**COMMUNITY'S TOP 5 INDUSTRIES,
RANKED BY NUMBER EMPLOYED**

1. Retail Trade
2. Accommodation & Foodservices
3. Professional, Scientific & Technical Services
4. Health Care & Social Assistance
5. Administrative, Support, Waste Management & Remediation Services

CONTACT INFORMATION

	<u>Address</u>	<u>Phone Number</u>
City Government		
Gahanna City Hall	200 S. Hamilton Road	(614) 471-6009
Mayor's Office	City Hall	(614) 342-4045
Zoning Department	City Hall	(614) 342-4015
Development Department	City Hall	(614) 342-4015
Finance Department	City Hall	(614) 342-4060
Public Information	City Hall	(614) 471-6009
Emergencies		
Police Department	City Hall	(614) 342-4240
Mifflin Township Fire Dept. #131		(614) 471-0542
Mifflin Township Fire Dept. #134		(614) 471-0568
Civic		
Gahanna Jefferson Chamber of Commerce	94 N. High St.	(614) 471-0451

Grandview Heights
43212

2002 Population: 6,488

**COMMUNITY'S TOP 5 INDUSTRIES,
RANKED BY NUMBER EMPLOYED**

1. Accommodation & Foodservices
2. Wholesale Trade
3. Professional, Scientific & Tech Services
4. Retail Trade
5. Administrative, Support, Waste Management & Remediation Services

CONTACT INFORMATION

	<u>Address</u>	<u>Phone Number</u>
City Government		
Grandview Heights Municipal Building	1016 Grandview Ave. . . .	(614) 488-3159
Mayor's Office	Municipal Building	(614) 488-6214
Clerk of Courts	Municipal Building	(614) 481-6205
City Attorney	Municipal Building	(614) 481-6216
Department of Development	Municipal Building	(614) 481-6225
Clerk of Council	Municipal Building	(614) 481-6217
Marble Cliff City Hall	1600 Fernwood Ave.	(614) 486-5256
Emergencies		
Police & Fire Department(Emergency)	Municipal Building	(614) 488-3157
Police & Fire Department (Non-Emergency) .	Municipal Building	(614) 488-7901
Civic		
Grandview Heights-Marble Cliff Chamber of Commerce	1429 King Ave.	(614) 486-1096

Grove City
43123

2002 Population: 28,979

**COMMUNITY'S TOP 5 INDUSTRIES,
RANKED BY NUMBER EMPLOYED**

1. Accommodation & Foodservices
2. Retail Trade
3. Wholesale Trade
4. Health Care & Social Assistance
5. Arts, Entertainment & Recreation

CONTACT INFORMATION

	<u>Address</u>	<u>Phone Number</u>
City Government		
City Hall	4035 Broadway	(614) 277-3011
General Information	City Hall	(614) 277-3015
Mayor's Office	City Hall	(614) 277-3001
Building Division	City Hall	(614) 277-3090
Development Department	City Hall	(614) 277-3000
Finance Department	City Hall	(614) 277-3025
Clerk of Council	City Hall	(614) 277-3065
Emergencies		
Police Administration	3360 Park St.	(614) 277-1700
Police Dispatch	3360 Park St.	(614) 277-1710
Detective Bureau	3360 Park St.	(614) 277-1750
Jackson Township Fire Department	3650 Hoover Road	(614) 875-5588
Civic		
Grove City Area Chamber of Commerce . . .	4069 Broadway	(614) 875-9762
Grove City Visitors & Convention Bureau . .	4052 Broadway	(614) 539-TRIP

Groveport
43125

2002 Population: 4,213

**COMMUNITY'S TOP 5 INDUSTRIES,
RANKED BY NUMBER EMPLOYED**

1. Retail Trade
2. Wholesale Trade
3. Accommodation & Foodservices
4. Administrative, Support, Waste Management & Remediation Services
5. Real Estate Rental & Leasing

CONTACT INFORMATION

	<u>Address</u>	<u>Phone Number</u>
City Government		
Municipal Building	655 Blacklick St.	(614) 836-5301
Administration Department	655 Blacklick St.	(614) 836-5301
Planning and Development	655 Blacklick St.	(614) 836-5301
Building and Zoning	655 Blacklick St.	(614) 836-5301
Finance Department	655 Blacklick St.	(614) 836-5301
Mayor's Court	655 Blacklick St.	(614) 836-5301
Clerk of Courts	655 Blacklick St.	(614) 836-5301
City Council	655 Blacklick St.	(614) 836-5301
Town Hall	648 Main St.	(614) 836-3333
Emergencies		
Police Department	655 Blacklick St.	(614) 462-3333
Fire Department	4567 Firehouse Lane	(614) 836-5373
Madison Township Fire Department	4567 Firehouse Lane	(614) 837-7883
Civic		
Southeast Franklin County Chamber of Commerce	5151 Berger Road	(614) 836-1138

Hilliard
43026

2002 Population: 25,352

**COMMUNITY'S TOP 5 INDUSTRIES,
RANKED BY NUMBER EMPLOYED**

1. Administrative, Support, Waste Management & Remediation Services
2. Accommodation & Foodservices
3. Real Estate Rental & Leasing
4. Professional, Scientific & Technical Services
5. Wholesale Trade

CONTACT INFORMATION

	<u>Address</u>	<u>Phone Number</u>
City Government		
City Building/General Information	3800 Municipal Way	(614) 876-7361
Mayor's Office	City Building	(614) 876-7361
Building Department	City Building	(614) 876-7361
City Clerk/ Clerk of Council	City Building	(614) 876-7361
Clerk of Courts	City Building	(614) 876-7361
Engineering Department	City Building	(614) 876-7361
Finance Department	City Building	(614) 876-7361
Zoning Department	City Building	(614) 876-7361
Emergencies		
Police Department	City Building	(614) 876-7321
Norwich Township Fire Department	4164 Avery Road	(614) 876-7353
Civic		
Hilliard Chamber of Commerce	4081 Main St.	(614) 876-7666
Hilliard Convention and Visitors Bureau	5354 Cemetery Road	(614) 876-6911

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New Albany

43054

2002 Population: 4,818

COMMUNITY'S TOP 5 INDUSTRIES, RANKED BY NUMBER EMPLOYED

1. Arts, Entertainment & Recreation
2. Accommodation & Foodservices
3. Retail Trade
4. Administrative, Support, Waste Management & Remediation Services
5. Professional, Scientific & Technical Services

CONTACT INFORMATION

	<u>Address</u>	<u>Phone Number</u>
City Government		
Administrative Offices	99 W.Main St.	(614) 855-3913
Mayor's Office	Administrative Building	(614) 855-3913
Building and Zoning	Administrative Building	(614) 855-0022
Clerk of Council	Administrative Building	(614) 855-3913
Clerk of Courts	Administrative Building	(614) 855-3913
Emergencies		
Police Department	21 E. Granville St.	(614) 855-7547
Fire Department	9500 Johnstown Road	(614) 855-7370
Civic		
New Albany Chamber of Commerce	220 Market St.	(614) 855-4408



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Pickerington

43147

2002 Population: 32,796

COMMUNITY'S TOP 5 INDUSTRIES, RANKED BY NUMBER EMPLOYED

1. Retail Trade
2. Accommodation & Foodservices
3. Administrative, Support, Waste Management & Remediation Services
4. Professional, Scientific & Technical Services
5. Wholesale Trade

CONTACT INFORMATION

	<u>Address</u>	<u>Phone Number</u>
City Government		
City Hall	100 Lockville Road	(614) 837-3974
Mayor's Office	City Hall	(614) 837-3974
Mayor's Court	City Hall	(614) 837-3974
City Council	City Hall	(614) 837-3974
City Manager's Office	City Hall	(614) 837-3974
Development Department	City Hall	(614) 837-3974
Emergencies		
Police Department	51 E. Columbus St.	(614) 837-2330
Fire Department	8700 Refugee Road NW	(614) 837-7345
Fire Department (Non-Emergency)	8700 Refugee Road NW	(614) 837-4123
Civic		
Pickerington Area Chamber of Commerce	13 W. Columbus St.	(614) 837-1958

Powell

43065

2002 Population: 6,783

COMMUNITY'S TOP 5 INDUSTRIES, RANKED BY NUMBER EMPLOYED

1. Health Care & Social Assistance
2. Professional, Scientific & Technical Services
3. Administrative, Support, Waste Management & Remediation Services
4. Manufacturing
5. Real Estate Rental & Leasing

CONTACT INFORMATION

	<u>Address</u>	<u>Phone Number</u>
City Government		
City Building	47 Hall St.	(614) 885-5380
Mayor's Office	City Building	(614) 885-5380
Clerk of Council	City Building	(614) 885-5380
City Manager	City Building	(614) 885-5380
Liberty Township Zoning Department	7761 Liberty Road N.	(614) 881-4381
Emergencies		
Police Department	260 Village Park Drive	(614) 885-3374
Liberty Township Fire Department	7761 Liberty Road N.	(614) 881-5014
Civic		
Powell Chamber of Commerce	27 S. Liberty St.	(614) 888-1090
Delaware County Convention and Visitors Bureau	44 E. Winter St., Delaware, OH 43015	(740) 368-4748

Reynoldsburg

43068

2002 Population: 32,796

COMMUNITY'S TOP 5 INDUSTRIES, RANKED BY NUMBER EMPLOYED

1. Retail Trade
2. Accommodation & Foodservices
3. Administrative, Support, Waste Management & Remediation Services
4. Professional, Scientific & Technical Services
5. Wholesale Trade

CONTACT INFORMATION

	<u>Address</u>	<u>Phone Number</u>
City Government		
Reynoldsburg Municipal Building	7232 E. Main St.	(614) 322-6800
Mayor's Office	Municipal Building	(614) 322-6800
Clerk of Courts	Municipal Building	(614) 322-6804
City Auditor	Municipal Building	(614) 322-6801
City Attorney	Municipal Building	(614) 322-6803
Department of Development	Municipal Building	(614) 322-6807
City Council	Municipal Building	(614) 322-6837
Truro Township Administrator's Office	900 E. Main St.	(614) 866-1317
Emergencies		
Police (Emergency)	7240 E. Main St.	(614) 866-6375
Police (Non-Emergency)	7240 E. Main St.	(614) 866-6622
Fire Department (Emergency)	6900 E. Main St.	(614) 866-6323
Fire Department (Non-Emergency)	6900 E. Main St.	(614) 864-2445
Civic		
Reynoldsburg Chamber of Commerce	1580 Brice Road	(614) 866-4753
Reynoldsburg Visitors Bureau	7374 E. Main St.	(614) 866-4888



www.ci.reynoldsburg.oh.us
 FOR COMMUNITY INFORMATION CHECK
 The Visitors Bureau at www@visitreynoldsburg.com
 OR The Chamber of Commerce at
www.reynoldsburgchamber.com

Upper Arlington

43221

2002 Population: 32,944

COMMUNITY'S TOP 5 INDUSTRIES, RANKED BY NUMBER EMPLOYED

1. Retail Trade
2. Accommodation & Foodservices
3. Health Care & Social Assistance
4. Professional, Scientific & Technical Services
5. Wholesale Trade

CONTACT INFORMATION

	<u>Address</u>	<u>Phone Number</u>
City Government		
Municipal Building	3600 Tremont Road	(614) 583-5000
City Attorney's Office	3600 Tremont Road	(614) 583-5020
Clerk of Council	3600 Tremont Road	(614) 583-5030
City Records	3600 Tremont Road	(614) 583-5034
Economic Development	3600 Tremont Road	(614) 583-5046
Development Department	3600 Tremont Road	(614) 583-5070
Building/ Electrical Department	3600 Tremont Road	(614) 583-5071
Code Compliance	3600 Tremont Road	(614) 583-5073
Planning and Zoning Department	3600 Tremont Road	(614) 583-5076
Finance Department	3600 Tremont Road	(614) 583-5280
Income Tax	3600 Tremont Road	(614) 583-5284
Police & Fire		
Police	3600 Tremont Road	(614) 459-2800
Fire Department	3600 Tremont Road	(614) 451-9700
Civic		
U. A. Area Chamber of Commerce	2120 Tremont Center	(614) 481-5710

Westerville

43081

2002 Population: 35,520

COMMUNITY'S TOP 5 INDUSTRIES, RANKED BY NUMBER EMPLOYED

1. Administrative, Support, Waste Management & Remediation Services
2. Retail Trade
3. Health Care & Social Assistance
4. Accommodation & Foodservices
5. Professional, Scientific & Technical Services

CONTACT INFORMATION

	<u>Address</u>	<u>Phone Number</u>
City Government		
City Hall	21 S. State St.	(614) 901-6400
Mayor's Court	City Hall	(614) 901-6419
Clerk of Council	City Hall	(614) 901-6410
Economic Development	City Hall	(614) 901-6409
City Manager's Office	City Hall	(614) 901-6400
Planning and Development Department	64 E. Walnut St.	(614) 901-6650
Emergencies		
Police Department Administration	City Hall	(614) 901-6470
Police Department	City Hall	(614) 882-7444
Fire Department	400 W. Main St.	(614) 882-2213
Civic		
Westerville Area Chamber of Commerce	28 S. State St.	(614) 882-8917
Westerville Visitor's and Convention Bureau	64 E. Walnut St.	(614) 794-0401

Whitehall

43213

2002 Population: 18,851

**COMMUNITY'S TOP 5 INDUSTRIES,
RANKED BY NUMBER EMPLOYED**

1. Retail Trade
2. Administrative, Support, Waste Management & Remediation Services
3. Manufacturing
4. Accommodation & Foodservices
5. Health Care & Social Assistance

CONTACT INFORMATION

	<u>Address</u>	<u>Phone Number</u>
City Government		
City Building	360 S. Yearling Road	
Mayor's Office	City Building	(614) 338-3106
City Attorney	City Building	(614) 237-9802
Clerk of Courts	City Building	(614) 338-8107
Clerk of Council	City Building	(614) 237-8614
Administrative Deputy	City Building	(614) 338-3103
Board of Zoning	City Building	(614) 237-8612
Planning Commission	City Building	(614) 237-8612
Emergencies		
Police Department	365 S. Yearling Road	(614) 237-6333
Fire Department (Non-Emergency)	390 S. Yearling Road	(614) 237-5478
Fire Department (Emergency)	390 S. Yearling Road	(614) 231-3626
Civic		
Whitehall Area Chamber of Commerce	538 S. Yearling Road	(614) 237-7792

Worthington

43085

2002 Population: 13,842

**COMMUNITY'S TOP 5 INDUSTRIES,
RANKED BY NUMBER EMPLOYED**

1. Administrative, Support, Waste Management & Remediation Services
2. Retail Trade
3. Professional, Scientific & Technical Services
4. Wholesale Trade
5. Health Care & Social Assistance

CONTACT INFORMATION

	<u>Address</u>	<u>Phone Number</u>
City Government		
Municipal Building	6550 N. High St.	(614) 436-3100
Administrative Offices	Municipal Building	(614) 436-3100
City Manager's Office	Municipal Building	(614) 786-7355
Clerk of Courts	Municipal Building	(614) 786-7351
Engineering Department	380 Highland Ave.	(614) 431-2424
Finance Department	Municipal Building	(614) 786-7352
Emergencies		
Worthington Police Department	6555 Worthington Galena Road	(614) 885-4463
Worthington Fire Department	6500 N. High St.	(614) 885-9555
Sharon Township Police Department	137 E. Dublin Granville Road	(614) 885-3777
Civic		
Chamber of Commerce	25 W. New England Ave. #100	(614) 888-3040
Convention and Visitor's Bureau	579 High St.	(614) 841-2545



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<i>Program Name</i>	<i>Page No.</i>	<i>Certifications/Licensing/Permits</i>	<i>General Business Reference</i>	<i>Government Procurement</i>	<i>International Trade</i>	<i>Loans: Start-up Business</i>	<i>Loans: Existing Business</i>	<i>Minority/Women Business</i>	<i>New Product Development</i>	<i>Marketing Strategies</i>	<i>Start-up Consulting</i>	<i>Tax Information</i>	<i>Technology</i>
OSU College of Engineering	20	x						x	x	x			
OSU Office for Technology Partnerships	26	x											x
Physical Disaster Loan	12				x								
Platform Lab	26	x					x			x			x
Pre-Qualified Loan Program Designed for Women, Veterans Minorities & Exporters.	12			x	x	x	x	x					
Procurement Technical Assistance Centers	21	x	x					x	x	x			
Regional 166 Direct Loan	12		x		x	x							
Research and Development Tax Credit	13				x	x		x		x			
Revolving Loan Funds	13					x							
SBA 504 Loan Program	13					x							
SBA Express	13				x	x							
Seed Capital Loan Program	14				x	x							
Service Corps of Retired Executives	21	x						x	x	x			
Small Business Administration	21	x	x	x	x	x	x	x	x	x			x
Small Business Development Centers of Ohio	21	x						x	x	x			x
Small Business Innovation Research Program	22		x					x	x				
Small Business Investment Companies Program	14					x							
South Central Ohio Minority Business Council	22						x	x	x	x			
Technology Investment Tax Credit	26					x		x					x
Thomas Edison Program	26	x						x		x			x
USDA Rural Development	22	x	x	x				x	x		x		
U.S. Department of Commerce, U.S. Commercial Service	22				x					x			
U. S. Small Business Administration 504 Program	14					x							
Women's Business Enterprise Council-Southeast	22	x						x		x	x		
Women's Business Ownership Program	22							x	x	x	x		x
Women's Network for Entrepreneurial Training	22							x		x	x		
Work Opportunity Tax Credit and Welfare-to-Work Tax Credit	14					x							
Working Capital Loan Program	14					x							

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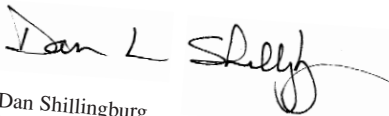
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Dear Entrepreneur,

It isn't unusual for business owners to look at any potential expense and ask, "What's in it for me?" The price of a daily subscription to *The Daily Reporter* is only \$90 a year, and this is what's in it for you:

- *The Daily Reporter* provides valuable local news for small businesses, including information on economic situations, real estate, government issues and court rulings. Our editorial staff is dedicated to providing you with the local slant on issues that pertain to your business and that of your competitors — and we know the importance of presenting it to you thoroughly, in a timely manner.
 - We also are the official newspaper of record for the Franklin County courts, listing such data as new corporations, vendors licenses, marriages, foreclosures, bankruptcy and lien information as soon as it becomes available from the courts. Subscribers use this information not only to develop business leads, but to protect their businesses from potential harm. This information also is available in online databases, available only to our subscribers.
 - In addition to our daily features, we have special publications that help business owners and managers deal with the issues they face on a daily basis or to provide information about the community in which they work. Among our special magazines are the quarterly-produced *Columbus Barbriefs*, from the Columbus Bar Association, which provides information on legal issues impacting businesses, and this publication, our annual *Central Ohio Business Resource Guide* which provides economic, regulatory and community information for local businesses.
 - In June, we will publish our annual "Developing Our Community" section which explores commercial and residential projects throughout Franklin and adjoining counties, and we will continue our *Small Business Guide* series with special sections focusing on "Green Building for Responsible Businesses," "Personnel Issues," and "Baby Boomers: Health Care Issues and Preparing for Senior Living." (Other sections in the series were "Banking Loan and Investments" and "Legal Concerns.")
- Central Ohio's small business owners share a common goal: They are committed to succeed. *The Daily Reporter* is committed to providing them with the information to help them do so. To subscribe to Central Ohio's only daily business and legal newspaper, call the circulation department at (614) 228-NEWS (6397).

Sincerely,



Dan Shillingburg
Publisher

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