

# 2006 Central Ohio Business Resource Guide

A supplement to *The Daily Reporter*



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 Judge Taylor's words

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**CENTRAL OHIO  
 BUSINESS RESOURCE  
 GUIDE**

A supplement to  
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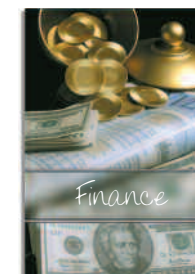
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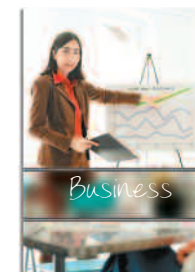
# 2006 Central Ohio Business Resource Guide

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# Financial Resources

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Greenwich Associates is a leading worldwide strategic consulting and research firm specializing in financial services. Excellence award selection was based upon the results of the 2005 Business Banking Study conducted by Greenwich Associates. Banks selected for an award had to have a significantly different percentage of "excellent" ratings than the mean for all banks at a 95% confidence level. Member FDIC. ® and Huntington® are federally registered service marks of Huntington Bancshares Incorporated. ©2006 Huntington Bancshares Incorporated.



**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. Rules now 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 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. To register for orientation, call (614) 469-6860, or register online at [www.sba.gov/oh/columbus](http://www.sba.gov/oh/columbus), under 8a portfolio registration.

**Small Business Administration**

401 N. Front St., Suite 200  
Columbus, OH 43215  
(614) 469-6860  
FAX: (614) 469-2391  
[www.sba.gov](http://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 Direct 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 Dept. of Development  
Economic Development Division  
Office of Financial Incentives**  
77 S. High St., 28th Floor  
Columbus, OH 43215-6130  
(614) 466-5420  
FAX: (614) 644-1789  
[www.odod.state.oh.us](http://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 of 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 plus a 1/4 percent annual servicing fee.

**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/](http://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 \$1.5 million except for the Small Asset-Based loan, which is limited to \$200,000.

**Small Business Administration**

401 N. Front St., Suite 200  
Columbus, OH 43215  
(614) 469-6860  
FAX: (614) 469-2391  
[www.sba.gov/financing/](http://www.sba.gov/financing/)

**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 anywhere in the state of Ohio 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](http://www.ccdcorp.org)

**CITY OF COLUMBUS LOAN PROGRAM**

Community Capital Development Corporation manages the City of Columbus Economic Development Loan programs, including the Business Development Fund (BDF) for real estate and equipment (maximum \$199,000) and the Working Capital Fund (maximum \$50,000) for businesses located in Columbus. In addition, CCDC manages the Neighborhood Commercial Revitalization loan programs that includes loans for real estate acquisition (NCR Investment Fund, maximum \$199,000), for storefront renovation (NCR Façade Program, maximum \$7,500) and other exterior renovations (NCR CILF, maximum \$25,000). Rates and terms vary depending on the 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](http://www.ccdcorp.org)

**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 Dept. of Development  
Economic Development Div.  
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](http://www.odod.state.oh.us/edd/cra)

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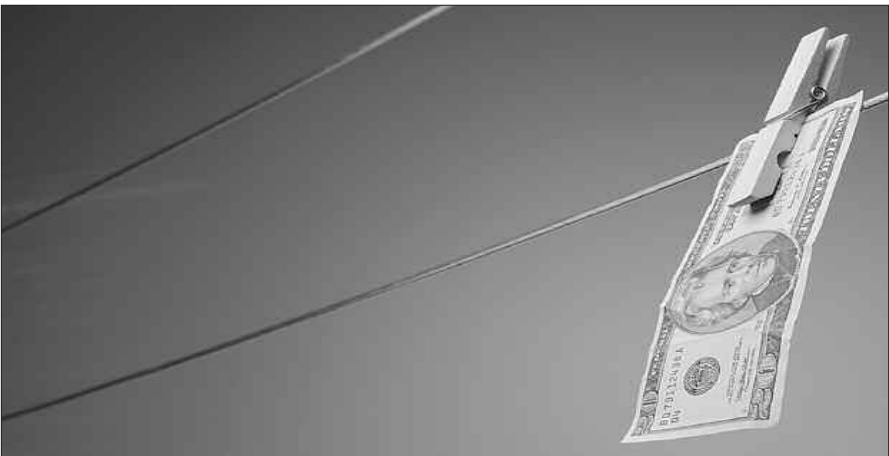
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**ENTERPRISE ZONE PROGRAM**

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 Dept. of Development  
Economic Development Div.  
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](http://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 \$1.5 million. Loan maturity may be for up to 12 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.

**U.S. Small Business  
Administration  
600 Superior Ave., Suite 700  
Cleveland, OH 44114  
(216) 522-4731  
FAX: (216) 522-2235  
[www.sba.gov/oit](http://www.sba.gov/oit)**

*Central Ohio exporters may also receive information from the newly relocated Columbus SBA District Office at 401 N. Front St., Suite 200, Columbus, OH 43215.*

**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 \$2 million. Fees are set on a sliding scale from 2 percent to 3.75 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. Asset investment ranges between 15 percent and 40 percent, and may amount up to 50 percent on risky ventures.

**Small Business Administration  
401 N. Front St., Suite 200  
Columbus, OH 43215  
(614) 469-6860  
FAX: (614) 469-2391  
[www.sba.gov/financing/](http://www.sba.gov/financing/)**

**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 \$1.5 million. 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  
401 N. Front St., Suite 200  
Columbus, OH 43215  
(614) 469-6860  
FAX: (614) 469-2391  
[www.sba.gov/financing/](http://www.sba.gov/financing/)**

**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 300 basis points from normal borrowing rate. 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.tos.ohio.gov/](http://www.tos.ohio.gov/)**



**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  
401 N. Front St., Suite 200  
Columbus, OH 43215  
(614) 469-6860  
FAX: (614) 469-2391  
[www.sba.gov/financing/](http://www.sba.gov/financing/)**

**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 and building, machinery or equipment costs related to expansion efforts.

**Office of Minority Business  
Financial Incentives  
Ohio Dept. 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](http://www.odod.state.oh.us/DMBA)**



**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 3 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 Dept. 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. 47708  
FAX: (614) 644-1789  
[www.odod.state.oh.us](http://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](http://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](http://www.ohiobwc.com)

**OHIO ENTERPRISE BOND FUND**

The Ohio Enterprise Bond Fund, rated AA- by Standard & Poor's, allows large and small credit worthy, but unrated businesses access to the national capital markets. Through the OEBF, the Ohio Department of Development issues bonds, the proceeds of which are provided to businesses for eligible projects in the form of a loan. The interest rate is fixed for the term of the loan and is determined at the amount the bond is sold. Eligible businesses include those engaged in, but not limited to, manufacturing, research and development and distribution. Retail projects are ineligible for the OEBF. Eligible project costs include the purchase of land and/or buildings, machinery and equipment, and building construction or renovation costs. Refinancing is ineligible. The OEBF may provide financing up to 90 percent of the total eligible project costs directly related to the fixed-asset purchase. The minimum loan amount is \$1.5 million and the maximum loan amount is \$10 million. The term of any loan awarded through the OEBF is conditioned upon the useful life of the financed assets, with the maximum limit up to 15 years for real estate and up to 10 years for machinery and equipment. Ohio prevailing wage rates apply. Benefits to the OEBF are long-term fixed rates, 90 percent project financing and access to the national capital markets.

**Ohio Dept. of Development  
Economic Development Division  
Office of Financial Incentives**  
77 S. High St., 28th Floor  
Columbus, OH 43215-6130  
(614) 466-5420  
FAX: (614) 644-1789  
[www.odod.state.oh.us](http://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 sales and 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 loans and guarantees applications and exports credit insurance to finance exporters and their foreign buyers.

**Ohio Dept. 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](http://www.odod.state.oh.us/itd)

**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 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 and start-up costs. 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. The loan is at the prevailing interest rate of the private lender. Collateral consists of a shared position on behalf of the state and lender. No fees exist.

**Ohio Mini-Loan Guarantee  
Program**  
**Ohio Dept. 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) 466-4172  
[www.odod.state.oh.us](http://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. CCDC makes Ohio 166 loans throughout the state of Ohio.

**Community Capital Development  
Corp.**  
900 Michigan Ave.  
Columbus, OH 43215  
(614) 645-6439 or  
(888) 756-2232  
FAX: (614) 645-8588  
[www.ccdcorp.org](http://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.**  
1600 Watermark Dr., Suite 120  
Columbus, OH 43215  
(614) 481-3214  
FAX: (614) 481-3215  
[www.osdc.net](http://www.osdc.net)

**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**  
401 N. Front St., Suite 200  
Columbus, OH 43215  
(614) 469-6860  
FAX: (614) 469-2391  
[www.sba.gov/oh/columbus](http://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**

**401 N. Front St., Suite 200  
Columbus, OH 43215  
(614) 469-6860  
FAX: (614) 469-2391  
[www.sba.gov/financing/](http://www.sba.gov/financing/)**

**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 Regional 166 Direct Loans.

**Ohio Dept. of Development  
Economic Development Division  
Office of Financial Incentives and Servicing**

**77 S. High St., 28th Floor  
Columbus, OH 43215-6130  
(614) 466-4551  
FAX: (614) 644-1789  
[www.odod.state.oh.us](http://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 fixed assets such as acquisition, machinery and equipment, and new construction for improvements 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 Dept. 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](http://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 typical loan size can go up to \$1.5 million; up to \$2 million for a project that meets certain public policy goals; and up to \$4 million for manufacturing companies. 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 43215  
(614) 645-6171 or  
(888) 756-2232  
FAX: (614) 645-8588  
[www.ccdcorp.org](http://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 \$350,000. In return, the SBA guarantees up to 50 percent of each loan. These loans can be set up as a revolving line of credit and no collateral may be pledged for loans of \$25,000 or less.

**Small Business Administration**

**401 N. Front St., Suite 200  
Columbus, OH 43215  
(614) 469-6860  
FAX: (614) 469-2391  
[www.sba.gov/financing/](http://www.sba.gov/financing/)**

**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**

**401 N. Front St., Suite 200  
Columbus, OH 43215  
(614) 469-6860  
FAX: (614) 469-2391  
[www.sba.gov/financing/](http://www.sba.gov/financing/)**

**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](http://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 qualified wages up to \$3,000 for 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.jfs.ohio.gov/wotc/](http://www.jfs.ohio.gov/wotc/)**

**WORKING CAPITAL LOAN PROGRAM**

The Working Capital Loan Fund provides short-term favorable interest rate loans to existing firms for eligible working capital purposes. Seventy percent of the WC Fund is targeted primarily for minority-owned 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) 645-8668  
FAX: (614) 645-2486  
[www.cityofcolumbus.org](http://www.cityofcolumbus.org)**





**Winning  
awards.**

**Winning  
your trust.**

**Committed to SBA lending.**

We're proud to be named a Top Ten SBA 504 Lender nationally by the SBA. Here in Central Ohio, Key received the 2005 Bank of the Year award from the Community Capital Development Corporation. Every day, clients across a broad range of industries tap into the expertise of Key's Small Business Banking Team. Our specialists deliver customized financial solutions including SBA loans\* to help meet diverse project needs.

**If your business could benefit from the creativity and depth of services offered by Key, please call Dave Townsend at 614-460-3418. You can trust us to help you achieve your goals.**

**Achieve anything.**



\*Subject to credit approval.

SBA Preferred Lender  
©2006 KeyCorp.



**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.

**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](http://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](http://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.columbustax.net](http://www.columbustax.net)

Sponsored by **KeyBank** 

**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](http://www.columbus.gov) (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  
750 Piedmont Road  
Columbus, OH 43224  
(614) 645-8366  
FAX: (614) 645-8912  
[www.publicsafety.ci.columbus.oh.us/license.htm](http://www.publicsafety.ci.columbus.oh.us/license.htm)

**COLUMBUS CHAMBER  
OF COMMERCE**  
The Columbus Chamber of Commerce leads and supports economic growth and development for the Greater Columbus community by advocating for a competitive Greater Columbus; building strong businesses; and promoting the Greater Columbus region. The Chamber provides numerous services including business development seminars and education programs, exciting networking opportunities and special member benefit programs.

**Columbus Chamber of Commerce**  
37 N. High St.  
Columbus, OH 43215  
(614) 221-1321  
FAX: (614) 221-9360  
[www.columbus.org](http://www.columbus.org)

**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**  
Office of the Director  
50 W. Gay St.  
Columbus, OH 43215  
(614) 645-7795  
FAX: (614) 645-7855  
[www.cityofcolumbus.org](http://www.cityofcolumbus.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  
[www.colsenterprisecenter.com](http://www.colsenterprisecenter.com)

**COLUMBUS MINORITY  
CONTRACTORS 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  
Business Assistance Program**  
1393 E. Broad St., Second Floor  
Columbus, OH 43205  
(614) 252-8005  
FAX: (614) 258-9667  
[www.comba.com](http://www.comba.com)

**COMMUNITY CAPITAL  
DEVELOPMENT CORP.**  
The Community Capital Development Corp. is a private, not-for-profit corporation that makes loans to small businesses throughout Ohio. CCDC works in partnership with 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 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](http://www.ccdcorp.org)



Sponsored by **KeyBank** 

**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 critical manufacturing issues.

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

**ENTERPRISEWORKS**  
EnterpriseWorks, a statewide, non-profit organization provides business tools, information, and counseling for small business and micro enterprise. EnterpriseWorks specializes in self-employment and micro-enterprise opportunities for people with disabilities, the development of business opportunities for women, and the exploration of career options for youth.

**EnterpriseWorks**  
100 E. Broad St., Suite 2460  
Columbus, OH 43215  
(800) 867-2997  
FAX: (614) 621-9222  
[www.enterpriseworks.biz](http://www.enterpriseworks.biz)

**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 chairman 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 and Geographic Information System.

**Franklin County Auditor**  
Franklin County Courthouse  
373 S. High St., 21st Floor  
Columbus, OH 43215-6310  
(614) 462-3223  
FAX: (614) 462-7384  
[www.franklincountyauditor.com](http://www.franklincountyauditor.com)

**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**  
321 Oxley Hall  
1712 Neil Ave.  
Columbus, OH 43210  
(614) 292-3345  
FAX: (614) 292-4273  
[www.japan.osu.edu](http://www.japan.osu.edu)

**INTERNAL REVENUE SERVICE**  
The Internal Revenue Service has several locations across Ohio and one main office in Columbus. Small business owners can attend special IRS tax workshops, and the IRS offers walk-in service to taxpayers at the downtown Columbus location through same-day appointments. Tax dates, general tax information and downloadable tax forms can be found at the IRS Web site.

**Internal Revenue Service**  
200 N. High St.  
Columbus, OH 43215  
(800) TAX-1040  
[www.irs.gov](http://www.irs.gov)

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

**Ohio Department of Agriculture  
Division of Markets**  
8995 E. Main St.  
Reynoldsburg, OH 43068  
(614) 752-9816  
FAX: (614) 644-5017  
[www.ohioagriculture.gov](http://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.

**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](http://www.ohiosbdc.org)

**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; 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, and Johannesburg, South Africa; including representation in Buenos Aires, Argentina. These offices assist Ohio companies seeking representation and help foreign companies seeking Ohio businesses as suppliers of products and services.

**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](http://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.

**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](http://www.ohiosbdc.org)

**MINORITY BUSINESS AFFAIRS**

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.

**Ohio Department of Development  
Division of Minority Business  
Affairs**  
PO Box 1001  
77 S. High St., 26th Floor  
Columbus, OH 43216-1001  
(614) 466-5700  
(800) 848-1300 ext. 65700  
FAX: (614) 466-4172  
[www.odod.state.oh.us](http://www.odod.state.oh.us)



**MINORITY BUSINESS BONDING PROGRAM**

Administered by the Ohio Department of Development's Division of Minority Business Affairs, this program assists 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.

**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  
(800) 848-1300 ext. 47708  
FAX: (614) 466-4172  
[www.odod.state.oh.us](http://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) 889-5014  
FAX: (614) 889-5530  
[www.nawbo.org](http://www.nawbo.org)  
[www.nawbocolumbusohio.com](http://www.nawbocolumbusohio.com)

**NxLeveL ENTREPRENUERIAL 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.

**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](http://www.ohiosbdc.org) or [www.odod.state.oh.us](http://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)  
(888) 405-4039 (businesses)  
FAX: (614) 387-1851  
[www.tax.ohio.gov](http://www.tax.ohio.gov)

**OHIO EPA OFFICE OF COMPLIANCE ASSISTANCE AND POLLUTION PREVENTION**

The Office of Compliance Assistance and Pollution Prevention is available for small businesses looking for assistance with Ohio's environmental regulations and reducing waste. Free services include assistance with permits, training seminars, on-site compliance and pollution prevention evaluations. Compliance assistance services are not shared with Ohio EPA's regulatory programs and confidentiality is provided for air pollution matters. OCAPP has a hotline for business owners with environmental questions.

**Ohio EPA  
Office of Compliance Assistance and Pollution  
Prevention**  
122 South Front St.  
Columbus, OH 43216-1049  
(614) 644-3469  
(800) 329-7518  
[www.epa.state.oh.us/ocapp](http://www.epa.state.oh.us/ocapp)

**OHIO JOB CREATION TAX CREDIT**

This program is administered by the Ohio Department of Development in conjunction with the Ohio Tax Credit Authority. The program provides a refundable tax credit on corporate franchise or income tax, based on performance, to encourage businesses to expand or locate in Ohio. The credit is based on the state income tax withheld on net new, full-time employees. Generally, the tax credit rate and term can be up to 75 percent for up to 10 years, depending upon the parameters of the project. It must be approved by the five-member Tax Credit Authority. The tax credit can exceed 75 percent, or there can be a term of up to 15 years, if the ODOT director rules extraordinary circumstances merit an exception. 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. Retail projects do not qualify for this program. 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](http://www.odod.state.oh.us)

**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](http://www.sos.state.oh.us)





### 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.

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

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**columbuscareers@rlstevens.com**



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**614-431-3653**

**614-431-5580 (fax)**

1105 Schrock Road, Suite 821  
Columbus, OH 43229

**www.interviewing.com**

### 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  
401 N. Front St., Suite 200  
Columbus, OH 43215  
(614) 469-6860  
FAX: (614) 469-2391  
www.sba.gov/oh/columbus/  
Publications: www.sba.gov/library  
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 25 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.

**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 or  
(614) 466-2711  
FAX: (614) 466-0829  
www.odod.state.oh.us**

### SMALL BUSINESS INNOVATION RESEARCH PROGRAM

Small Business Innovation Research is a federally-funded program that awards 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.

**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.

**SCOMBC  
37 N. High St.  
Columbus, OH 43215  
(614) 225-6959  
FAX: (614) 221-1669  
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.

**USDA Rural Development  
Room 507, Federal Building  
200 N. High St.  
Columbus, OH 43215  
(614) 255-2400  
FAX: (614) 255-2561  
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 (in over 80 countries), customized export counseling, international market research, trade contact services and international trade promotion events.

**U.S. Department of Commerce  
U.S. Commercial Service  
401 N. Front St., #200  
Columbus, OH 43215  
(614) 365-9510  
www.export.gov/  
E-MAIL:  
office.columbus@mail.doc.gov**

### THE WOMEN'S BUSINESS DEVELOPMENT CENTER

The Women's Business Development Center is a program available to all women interested in starting, managing or expanding a business in Central and Southern Ohio. In partnership with Project For L.I.F.E., CAS, and Step Forward I, the WBC provides women entrepreneurs with business training and counseling, technical and management assistance, and mentoring. A WNET Roundtable Series that focuses on access to markets, finding/retaining customers and sales strategies is offered the second Monday of every month. A Leadership Academy is also provided for women in business interested in enhancing their leadership skills.

**The Women's Business  
Development Center  
35 E. Gay St., Suite 501B  
Columbus, OH 43215  
(614) 222-6700  
FAX: (614) 222-6799  
E-MAIL: cascenter@aol.com**







### THE WOMEN'S BUSINESS ENTERPRISE COUNCIL SOUTHEAST

The Women's Business Enterprise Council Southeast (WBEC-SE) is a Women's Business Organization Partner of the Women's Business Enterprise National Council (WBENC). WBENC the nation's leading advocate of women-owned businesses as suppliers to America's corporations. It is also the leading third party certifier of businesses owned for women business enterprises. WBEC-SE provides WBE certification on behalf of WBENC to women businesses throughout Ohio and surrounding states. The Council also provides support and resources to Women Business Enterprises. WBEC-SE is a resource for more than 750 U.S. companies and government agencies that rely on certification as an integral part of their supplier diversity programs. The mission of the WBEC-SE is to increase business opportunities for women-owned businesses and provide qualified suppliers to buyers.

**Women's Business Enterprise Council Southeast**  
35 E. Gay St., Suite 501A  
Columbus, OH 43205  
(614) 222-6700  
FAX: (614) 222-6799  
[www.wbec-se.org](http://www.wbec-se.org)  
E-MAIL: [info@wbec-se.org](mailto:info@wbec-se.org)

### 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**  
401 N. Front St., Suite 200  
Columbus, OH 43215  
(614) 469-6860  
FAX: (614) 469-2391  
[www.sba.gov/oh/columbus](http://www.sba.gov/oh/columbus)

## 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](http://Columbus.gov) and click on the EBOCO link.*

Networking is important,  
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# Technology Resources

## 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**  
1275 Kinnear Road  
Columbus, OH 43212  
(614) 340-3356  
FAX: (614) 487-3704  
[www.ohita.net](http://www.ohita.net)

## OMERIS

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

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

## PLATFORM LAB

Platform Lab, Ohio's non-profit IT test and training facility, directly serves the technology needs of Ohio businesses and organizations. Platform Lab provides companies with rapid access to the hardware, software, project space and Third Frontier Network connectivity required to conduct a multitude of IT-related test projects on demand and at a non-profit rate. Common projects include disaster recovery plan exercise, load/stress testing of websites and applications, IT classroom training, high-bandwidth application evaluation, proof of concept testing, multi-platform testing, quality assurance testing and pre-sale hardware and software evaluations. 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](http://www.platformlab.org)

## TECHCOLUMBUS

TechColumbus provides leadership and advocacy for the central Ohio technology/business community. The mission of TechColumbus is to accelerate the business of technology by providing membership services, business incubation facilities and services, access investment capital for tech-based companies, and development of facilities for tech-based companies. TechColumbus works with OSU, Battelle, and other sources of technology in the community to accelerate the transfer of technology to entrepreneurs and technology businesses in the region. TechColumbus members cover a broad variety of industries including information technology, life sciences, manufacturing, education, government agencies, and professional service organizations. TechColumbus is a nonprofit organization funded by membership dues, program income, sponsorships and public and private grants.

**TechColumbus**  
1275 Kinnear Road  
Columbus, OH 43212  
(614) 675-3714  
FAX: (614) 487-3704  
[www.techcolumbus.org](http://www.techcolumbus.org)

## TECHNOLOGY INVESTMENT TAX CREDIT

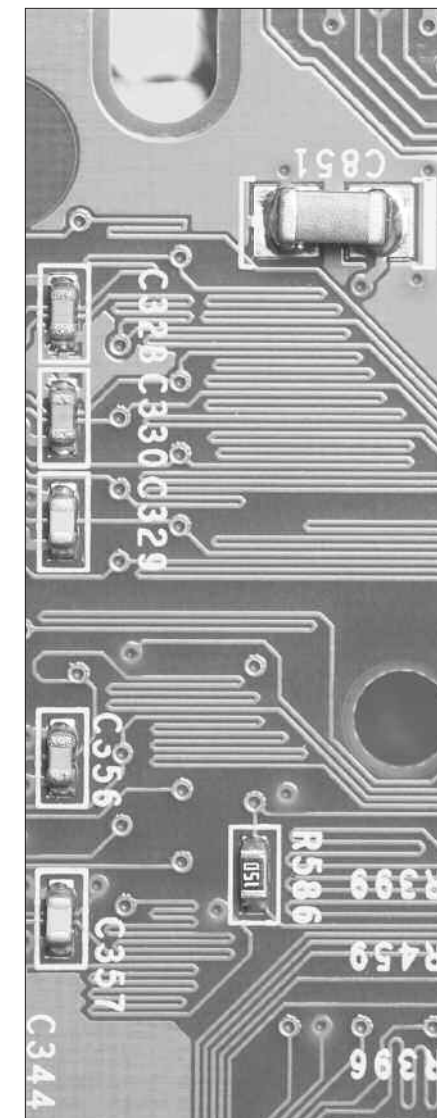
Ohio's Technology Investment Tax Credit program offers a variety of benefits to Ohio taxpayers who invest in small research and development and technology-oriented firms. Through this program, Ohio investors may reduce their state taxes by up to 25 percent of the amount they invest in qualified, technology-based Ohio companies. The program's credit 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](http://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.

**Ohio Department of Development  
Technology Division**  
**Thomas Edison Program**  
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](http://www.odod.state.oh.us/tech/edison)





Sources for information: Ohio Department of Development, Office of Strategic Research and the U.S. Census Bureau.



# Local Communities

## Cities and Counties

## Delaware County

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

2004 Business Starts: ..... 483  
2004 Active Businesses: ..... 2,614  
2004 Civilian Labor Force: ..... 74,200  
2004 Unemployment Rate: ..... 4.0

Taxable Value of Real Property: ..... \$4,179,500,220  
Ohio Income Tax Liability: ..... \$222,066,708  
Median Household Income in 1999: ..... \$67,258  
Owner-Occupied Home, median value: ..... \$190,400

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

2004 Population  
(estimated):  
142,503

Land Area:  
442.5 sq. mi.

County Seat:  
Delaware City

### MAJOR EMPLOYERS:

DELAWARE CITY BOARD  
OF EDUCATION

JP MORGAN CHASE & Co.

KROGER Co.

McGraw Hill Companies

OHIOHEALTH/  
GRADY MEMORIAL HOSPITAL

OHIO WESLEYAN UNIVERSITY

OLENTANGY LOCAL BOARD OF  
EDUCATION

PPG INDUSTRIES INC.

SHOWA CORP./AMERICAN  
SHOWA INC.

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## Fairfield County

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

2004 Business Starts: ..... 473  
2004 Active Businesses: ..... 3,152  
2004 Civilian Labor Force: ..... 70,700  
2004 Unemployment Rate: ..... 5.4

Taxable Value of Real Property: ..... \$2,335,342,000  
Ohio Income Tax Liability: ..... \$93,762,064  
Median Household Income in 1999: ..... \$47,962  
Owner-Occupied Home, median value: ..... \$129,500

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

2004 Population  
(estimated):  
136,063

Land Area:  
505.7 sq. mi.

County Seat:  
Lancaster City

### MAJOR EMPLOYERS:

CYRIL-SCOTT Co.

FAIRFIELD MEDICAL  
CENTER

GLOBAL HOME  
PRODUCTS/ANCHOR

HOCKING

KROGER Co.

LANCASTER CITY  
BOARD OF EDUCATION

MEIJER INC.  
PICKERINGTON LOCAL  
BOARD OF EDUCATION

RALCORP/RALSTON  
FOODS

STATE OF OHIO



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## Fayette County

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

2004 Business Starts: ..... 54  
2004 Active Businesses: ..... 555  
2004 Civilian Labor Force: ..... 16,100  
2004 Unemployment Rate: ..... 5.7

Taxable Value of Real Property: ..... \$417,163,040  
Ohio Income Tax Liability: ..... \$12,362,098  
Median Household Income in 1999: ..... \$36,735  
Owner-Occupied Home, median value: ..... \$85,800

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

2004 Population  
(estimated):  
28,134

Land Area:  
406.6 sq. mi.

County Seat:  
Washington CH

### MAJOR EMPLOYERS:

FAYETTE COUNTY MEMORIAL  
HOSPITAL

MIAMI TRACE LOCAL BOARD  
OF EDUCATION

SAINT-GOBAIN/CALMAR INC.

STEELOX SYSTEMS LLC

SUGAR CREEK PACKING CO.

WAL-MART STORES INC.

WASHINGTON CH CITY BOARD  
OF EDUCATION

YAMASHITA RUBBER/YUSA  
CORP.

## Licking County

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

2004 Business Starts: ..... 382  
2004 Active Businesses: ..... 3,348  
2004 Civilian Labor Force: ..... 80,300  
2004 Unemployment Rate: ..... 6.0

Taxable Value of Real Property: ..... \$2,789,059,940  
Ohio Income Tax Liability: ..... \$103,646,683  
Median Household Income in 1999: ..... \$44,124  
Owner-Occupied Home, median value: ..... \$110,700

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

2004 Population  
(estimated):  
152,866

Land Area:  
686.5 sq. mi.

County Seat:  
Newark

### MAJOR EMPLOYERS:

ANOMATIC CORP.

ARVINMERITOR INC.

BOEING CO.

DENISON UNIVERSITY

KROGER CO.

LICKING MEMORIAL HOSPITAL

NEWARK CITY BOARD OF  
EDUCATION

OWENS-CORNING

STATE FARM MUTUAL  
AUTOMOBILE INSURANCE CO.



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## Franklin County

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

2004 Business Starts: ..... 3,596  
2004 Active Businesses: ..... 24,021  
2004 Civilian Labor Force: ..... 606,600  
2004 Unemployment Rate: ..... 5.4

Taxable Value of Real Property: ..... \$21,754,118,890  
Ohio Income Tax Liability: ..... \$873,980,431  
Median Household Income in 1999: ..... \$42,734  
Owner-Occupied Home, median value: ..... \$116,200

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

2004 Population  
(estimated):  
1,088,971

Land Area:  
540 sq. mi.

County Seat:  
Columbus City

### MAJOR EMPLOYERS:

ABBOTT LABORATORIES/ROSS  
PRODUCTS

AMERICAN ELECTRIC POWER CO.

ASHLAND SPECIALTY CHEMICAL CO.

BATTELLE MEMORIAL INSTITUTE

GRANT/RIVERSIDE METHODIST  
HOSPITALS

HUNTINGTON BANCSHARES INC.

JP MORGAN CHASE & CO.

LIMITED BRANDS INC.

NATIONAL CITY CORP.

NATIONWIDE MUTUAL INSURANCE CO.

OHIO STATE UNIVERSITY

SCHOTTENSTEIN STORES CORP.

STATE OF OHIO

WENDY'S INTERNATIONAL INC.

WORTHINGTON INDUSTRIES

## Madison County

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

2004 Business Starts: ..... 115  
2004 Active Businesses: ..... 1,091  
2004 Civilian Labor Force: ..... 19,700  
2004 Unemployment Rate: ..... 5.9

Taxable Value of Real Property: ..... \$602,170,940  
Ohio Income Tax Liability: ..... \$24,756,254  
Median Household Income in 1999: ..... \$44,212  
Owner-Occupied Home, median value: ..... \$104,300

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

2004 Population  
(estimated):  
41,113

Land Area:  
465.2 sq. mi.

County Seat:  
London City

### MAJOR EMPLOYERS:

BATTELLE MEMORIAL  
INSTITUTE

KIKUCHI METAL ET AL/  
JEFFERSON INDUSTRIES

LONDON CITY BOARD OF  
EDUCATION

MADISON COUNTY HOSPITAL


MERCY HEALTH PARTNERS

NISSAN CHEMITEC/LONDON  
INDUSTRIES

SHOWA DEMKO KK/SHOWA  
ALUMINUM CORP.

STANLEY ELECTRIC U.S.  
CO. INC.

STATE OF OHIO




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# Pickaway County

<http://www.pickaway.com>

2004 Business Starts: ..... 129  
2004 Active Businesses: ..... 954  
2004 Civilian Labor Force: ..... 23,800  
2004 Unemployment Rate: ..... 7.4

Taxable Value of Real Property: ..... \$742,090,070  
Ohio Income Tax Liability: ..... \$26,406,040  
Median Household Income in 1999: ..... \$42,832  
Owner-Occupied Home, median value: ..... \$112,400

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

2004 Population  
(estimated):  
53,656

Land Area:  
502.2 sq. mi.

County Seat:  
Circleville City

## MAJOR EMPLOYERS:

ALSCO METALS CORP.

BERGER HEALTH SYSTEM

CIRCLEVILLE CITY BOARD  
OF EDUCATION

E I DU PONT DE NEMOURS  
& Co.

GENERAL ELECTRIC Co.

LOGAN ELM LOCAL BOARD  
OF EDUCATION

PPG INDUSTRIES INC.

STATE OF OHIO

TEAYS VALLEY LOCAL BOARD  
OF EDUCATION

WAL-MART STORES INC.



# Union County

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

2004 Business Starts: ..... 85  
2004 Active Businesses: ..... 765  
2004 Civilian Labor Force: ..... 23,600  
2004 Unemployment Rate: ..... 4.9

Taxable Value of Real Property: ..... \$846,444,790  
Ohio Income Tax Liability: ..... \$34,684,623  
Median Household Income in 1999: ..... \$51,743  
Owner-Occupied Home, median value: ..... \$128,800

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

2004 Population  
(estimated):  
44,487

Land Area:  
436.7 sq. mi.

County Seat:  
Marysville

## MAJOR EMPLOYERS:

GOODYEAR TIRE & RUBBER Co.

HONDA MOTOR Co. LTD.

MARYSVILLE EXEMPTED  
VILLAGE BOARD OF  
EDUCATION

MEMORIAL HOSPITAL OF  
UNION COUNTY

NESTLE PRODUCT  
TECHNOLOGY CENTER

SCOTTS MIRACLE-GRO Co.

STATE OF OHIO



# Population Distribution 2004

State Population: 11,459,011





# Bexley

43209

2004 Population (estimate): 12,411

	Address	Phone Number
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) 235-8694
Code Enforcement Office .....	2242 E. Main St. ....	(614) 235-8694
Emergencies		
Police Department .....	2242 E. Main St. ....	(614) 239-8881
Columbus Fire Department .....	1250 Fairwood Ave. 43206 .....	(614) 221-2345
Civic		
Bexley Chamber of Commerce .....	2242 E. Main St. ....	(614) 470-4500

## COMMUNITY'S TOP 5 INDUSTRIES IN 2003, RANKED BY NUMBER OF ESTABLISHMENTS

1. RETAIL TRADE
2. HEALTH CARE & SOCIAL ASSISTANCE
3. OTHER SERVICES (EXCEPT PUBLIC ADMINISTRATION)
4. ACCOMMODATION & FOODSERVICES
5. PROFESSIONAL, SCIENTIFIC & TECHNICAL SERVICES

# Columbus

43215

2004 Population (estimate): 730,008

	Address	Phone Number
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		
Columbus Chamber of Commerce .....	37 N. High St. ....	(614) 225-6941

## COMMUNITY'S TOP 5 INDUSTRIES IN 2003, RANKED BY NUMBER OF ESTABLISHMENTS

1. PROFESSIONAL, SCIENTIFIC & TECHNICAL SERVICES
2. OTHER SERVICES (EXCEPT PUBLIC ADMINISTRATION)
3. FINANCE & INSURANCE
4. RETAIL TRADE
5. ACCOMMODATION & FOOD SERVICES

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Lutheran  
Village of  
Columbus

# Canal Winchester

43110

2004 Population (estimate): 5,381

	Address	Phone Number
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) 837-7501
Development Department .....	Municipal Building .....	(614) 837-7501
Building Department .....	Municipal Building .....	(614) 837-7501
Emergencies		
Police Department .....		(614) 837-7913
Fire Department .....		(614) 836-5373
Civic		
C.W. Chamber of Commerce .....	58 E. Waterloo St. ....	(614) 837-1556

## COMMUNITY'S TOP 5 INDUSTRIES IN 2003, RANKED BY NUMBER OF ESTABLISHMENTS

1. CONSTRUCTION
2. OTHER SERVICES (EXCEPT PUBLIC ADMINISTRATION)
3. RETAIL TRADE
4. PROFESSIONAL, SCIENTIFIC & TECHNICAL SERVICES
5. HEALTH CARE AND SOCIAL ASSISTANCE

# Dublin

43017

2004 Population (estimate): 34,301

	Address	Phone Number
City Government		
Dublin City Building .....	5200 Emerald Parkway .....	(614) 410-4400
City Manager .....	City Building .....	(614) 410-4402
Mayor's Office .....	City Building .....	(614) 764-1314
Finance Department .....	City Building .....	(614) 410-4400
Department of Development .....	City Building .....	(614) 761-6500
Planning and Zoning .....	City Building .....	(614) 410-4600
Emergencies		
Police Administration .....	6565 Commerce Pkwy. ....	(614) 761-6530
Police (Non-Emergency) .....	6565 Commerce Pkwy. ....	(614) 889-1112
Police (Emergency) .....	6565 Commerce Pkwy. ....	(614) 761-1027
Washington Township Fire Dept. # 91 ..	6255 Shier-Rings Road ..	(614) 652-3891
Washington Township Fire Dept. # 92 .....	4497 Hard Road ..	(614) 652-3892
Washington Township Fire Dept. # 93 .....	5825 Brand Road ..	(614) 652-3893
Civic		
Dublin Chamber of Commerce .....	129 S. High St. ....	(614) 889-2001

## COMMUNITY'S TOP 5 INDUSTRIES IN 2003, RANKED BY NUMBER OF ESTABLISHMENTS

1. PROFESSIONAL, SCIENTIFIC & TECHNICAL SERVICES
2. FINANCE & INSURANCE
3. RETAIL TRADE
4. HEALTH CARE AND SOCIAL ASSISTANCE
5. WHOLESALE TRADE

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# Gahanna

43230

2004 Population (estimate): 32,791

COMMUNITY'S TOP 5  
INDUSTRIES IN 2003,  
RANKED BY NUMBER OF  
ESTABLISHMENTS

	Address	Phone Number
City Government		
Gahanna City Hall	200 S. Hamilton Road	(614) 342-4000
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) 342-4000
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 Jeff. Chamber of Commerce	94 N. High St.	(614) 471-0451

1. PROFESSIONAL,  
SCIENTIFIC &  
TECHNICAL SERVICES

2. RETAIL TRADE

3. HEALTH CARE &  
SOCIAL ASSISTANCE

4. CONSTRUCTION

5. FINANCE & INSURANCE

# Grove City

43123

2004 Population (estimate): 30,502

COMMUNITY'S TOP 5  
INDUSTRIES IN 2003,  
RANKED BY NUMBER OF  
ESTABLISHMENTS

	Address	Phone Number
City Government		
City Hall	4035 Broadway	(614) 277-3065
General Information	City Hall	(614) 277-3015
Mayor's Office	City Hall	(614) 277-3001
Building Division	City Hall	(614) 277-3075
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		
G.C. Area Chamber of Commerce	4069 Broadway	(614) 875-9762

1. CONSTRUCTION

2. RETAIL TRADE

3. OTHER SERVICES  
(EXCEPT PUBLIC  
ADMINISTRATION)

4. ACCOMMODATION &  
FOOD SERVICES

5. PROFESSIONAL,  
SCIENTIFIC &  
TECHNICAL SERVICES



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# Grandview Heights

43212

2004 Population (estimate): 6,331

COMMUNITY'S TOP 5  
INDUSTRIES IN 2003,  
RANKED BY NUMBER OF  
ESTABLISHMENTS

	Address	Phone Number
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 Village Hall	1600 Fernwood Ave.	(614) 486-6993
Emergencies		
Police Department (Non-Emergency)		
	Municipal Building	(614) 488-7901
Fire (Non-Emergency)	Municipal Building	(614) 488-5904
Civic		
Grandview Heights-Marble Cliff Chamber of Commerce	1429 King Ave.	(614) 486-0196

1. PROFESSIONAL,  
SCIENTIFIC &  
TECHNICAL SERVICES

2. RETAIL TRADE

3. OTHER SERVICES  
(EXCEPT PUBLIC  
ADMINISTRATION)

4. ACCOMMODATION &  
FOODSERVICES

5. WHOLESALE TRADE

# Groveport

43125

2004 Population (estimate): 4,576

COMMUNITY'S TOP 5  
INDUSTRIES IN 2003,  
RANKED BY NUMBER OF  
ESTABLISHMENTS

	Address	Phone Number
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 (Dispatch)	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

1. TRANSPORTATION &  
WAREHOUSING

2. OTHER SERVICES  
(EXCEPT PUBLIC  
ADMINISTRATION)

3. WHOLESALE TRADE

4. CONSTRUCTION

5. MANUFACTURING

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# Hilliard

43026

2004 Population (estimate): 26,449

COMMUNITY'S TOP 5  
INDUSTRIES IN 2003,  
RANKED BY NUMBER OF  
ESTABLISHMENTS

	Address	Phone Number
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

1. RETAIL TRADE
2. PROFESSIONAL,  
SCIENTIFIC &  
TECHNICAL SERVICES
3. CONSTRUCTION
4. HEALTH CARE AND  
SOCIAL ASSISTANCE
5. ACCOMMODATION &  
FOOD SERVICES

# Pickerington

43147

2004 Population (estimate): 14,968

COMMUNITY'S TOP 5  
INDUSTRIES IN 2003,  
RANKED BY NUMBER OF  
ESTABLISHMENTS

	Address	Phone Number
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 (Non-Emergency) .....	8700 Refugee Road NW ..	(614) 837-4123
Civic		
Pickerington Chamber of Commerce .....	13 W. Columbus St. ..	(614) 837-1958

1. CONSTRUCTION
2. OTHER SERVICES  
(EXCEPT PUBLIC  
ADMINISTRATION)
3. PROFESSIONAL,  
SCIENTIFIC &  
TECHNICAL SERVICES
4. HEALTH CARE AND  
SOCIAL ASSISTANCE
5. RETAIL TRADE

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# New Albany

43054

2004 Population (estimate): 5,333

COMMUNITY'S TOP 5  
INDUSTRIES IN 2003,  
RANKED BY NUMBER OF  
ESTABLISHMENTS

	Address	Phone Number
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) 855-8577
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

1. FINANCE & INSURANCE
2. PROFESSIONAL,  
SCIENTIFIC &  
TECHNICAL SERVICES
3. OTHER SERVICES  
(EXCEPT PUBLIC  
ADMINISTRATION)
4. CONSTRUCTION
5. RETAIL TRADE/  
ACCOMMODATION &  
FOODSERVICES

# Powell

43065

2004 Population (estimate): 9,716

COMMUNITY'S TOP 5  
INDUSTRIES IN 2003,  
RANKED BY NUMBER OF  
ESTABLISHMENTS

	Address	Phone Number
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 Dept. ..	7761 Liberty Road N. ....	(614) 881-4381
Emergencies		
Police Department .....	260 Village Park Dr. ....	(614) 885-3374
Liberty Township Fire Dept. ....	7761 Liberty Road N. ....	(614) 881-5014
Civic		
Powell Area Chamber of Commerce .....	30 W. Olentangy St., Suite 230 .....	(614) 888-1090

1. PROFESSIONAL,  
SCIENTIFIC &  
TECHNICAL SERVICES
2. CONSTRUCTION
3. RETAIL TRADE
4. HEALTH CARE AND  
SOCIAL ASSISTANCE
5. FINANCE &  
INSURANCE/  
ADMINISTRATIVE,  
SUPPORT, WASTE  
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# Reynoldsburg

43068

2004 Population (estimate): 32,943

COMMUNITY'S TOP 5  
INDUSTRIES IN 2003,  
RANKED BY NUMBER OF  
ESTABLISHMENTS

	Address	Phone Number
City Government		
Reynoldsburg Municipal Building	..... 7232 E. Main St. ....	(614) 322-6800
Mayor's Office	..... Municipal Building .....	(614) 322-6809
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) 322-6805
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

1. RETAIL TRADE
2. PROFESSIONAL,  
SCIENTIFIC &  
TECHNICAL SERVICES
3. ACCOMMODATION &  
FOODSERVICES
4. CONSTRUCTION
5. OTHER SERVICES  
(EXCEPT PUBLIC  
ADMINISTRATION)

## Reynoldsburg

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OR The Chamber of Commerce at

[www.reynoldsburgchamber.com](http://www.reynoldsburgchamber.com)

# Upper Arlington

43221

2004 Population (estimate): 31,860

COMMUNITY'S TOP 5  
INDUSTRIES IN 2003,  
RANKED BY NUMBER OF  
ESTABLISHMENTS

	Address	Phone Number
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

1. PROFESSIONAL,  
SCIENTIFIC &  
TECHNICAL SERVICES
2. RETAIL TRADE
3. HEALTH CARE &  
SOCIAL ASSISTANCE
4. FINANCE & INSURANCE
5. OTHER SERVICES  
(EXCEPT PUBLIC  
ADMINISTRATION)

## UA's business address.

Upper Arlington Area  
Chamber  
of Commerce  
[www.uachamber.org](http://www.uachamber.org)

# Westerville

43081

2004 Population (estimate): 34,846

COMMUNITY'S TOP 5  
INDUSTRIES IN 2003,  
RANKED BY NUMBER OF  
ESTABLISHMENTS

	Address	Phone Number
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 Dept.	..... 64 E. Walnut St. ....	(614) 901-6650
Emergencies		
Police Department Administration	..... City Hall .....	(614) 901-6469
Fire Department	..... 400 W. Main St. ....	(614) 901-6600
Civic		
Westerville Area Chamber of Commerce	28 S. State St. ....	(614) 882-8917

1. PROFESSIONAL,  
SCIENTIFIC &  
TECHNICAL SERVICES
2. FINANCE & INSURANCE
3. HEALTH CARE &  
SOCIAL ASSISTANCE
4. RETAIL TRADE  
ACCOMMODATION &  
FOODSERVICES
5. CONSTRUCTION



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# Whitehall

43213

2004 Population (estimate): 18,258

COMMUNITY'S TOP 5  
INDUSTRIES IN 2003,  
RANKED BY NUMBER OF  
ESTABLISHMENTS

	Address	Phone Number
City Government		
City Building	..... 360 S. Yearling Road .....	(614) 338-3106
Mayor's Office	..... City Building .....	(614) 338-3106
City Attorney	..... City Building .....	(614) 237-9802
Clerk of Courts	..... City Building .....	(614) 338-3107
Clerk of Council	..... City Building .....	(614) 237-8614
Development Office	..... 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

1. RETAIL TRADE
2. HEALTH CARE &  
SOCIAL ASSISTANCE
3. OTHER SERVICES  
(EXCEPT PUBLIC  
ADMINISTRATION)
4. ACCOMMODATION &  
FOODSERVICES
5. FINANCE & INSURANCE

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# Worthington

43085

2004 Population (estimate): 13,335

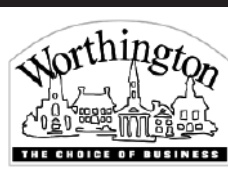
COMMUNITY'S TOP 5  
INDUSTRIES IN 2003,  
RANKED BY NUMBER OF  
ESTABLISHMENTS

	Address	Phone Number
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 Dept. ....	6555 Worthington Galena Road ..	(614) 885-4463
Worthington Fire Department .....	6500 N. High St. ..	(614) 885-7640
Sharon Township Police Dept. ....	137 E. Dublin Granville Road ..	(614) 885-3777
Civic		
Chamber of Commerce .....	25 W. New England Ave. #100	

1. PROFESSIONAL,  
SCIENTIFIC &  
TECHNICAL SERVICES
2. FINANCE & INSURANCE
3. HEALTH CARE &  
SOCIAL ASSISTANCE
4. RETAIL TRADE
5. WHOLESALE TRADE



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Ohio Bureau of Workers' Comp.	10	x	x							x			
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Ohio Regional 166	11					x							
Ohio Secretary of State	19	x	x	x									
Ohio Statewide Development Corp.	11				x	x							
Ohio's IT Alliance	25		x							x			x
Omeris	25		x										x
Physical Disaster Loan	11					x							
Platform Lab	25		x					x			x		x
Pre-Qualified Loan Program	12				x	x	x	x	x				
Procurement Tech. Assistance Centers	20		x	x				x	x	x			
Regional 166 Direct Loan	12			x		x	x						
Revolving Loan Funds	12						x						
SBA 504 Loan Program	12						x						
SBA Express	12					x	x						
Service Corps of Retired Executives	20		x					x	x	x			

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	Page	Certification, Licensing, Permits	General Business Reference	Government Procurement	International Trade	Loans: Start-up Businesses	Loans: Existing Businesses	Minority/Women's Programs	New Product Development	Marketing Strategies	Start-Up Consulting	Tax Information	Technology
Small Business Administration	20		x	x	x	x	x	x	x	x			x
Small Business Development Centers	20		x					x	x	x			x
Small Business Innovation Research Program	21			x				x	x				
Small Business Invest Cos. Program	13					x							x
South Central Ohio Minority Business Council	21						x	x	x	x			
TechColumbus	25												x
Technology Investment Tax Credit	25					x		x					
Thomas Edison Program	25		x					x			x		x
USDA Rural Development	21	x	x	x			x	x			x		
U.S. Department of Commerce, U.S. Commercial Service	21				x				x				
U.S. Small Business Administration 504 Program	13					x							
Women's Business Development Center	21						x		x	x			
Women's Business Enterprise Council Southeast	22	x					x		x	x			
Women's Business Ownership Program	22						x	x	x	x			x
Work Opportunity Tax Credit and Welfare-to-Work Tax Credit Program	13					x							
Working Capital Loan Program	13					x							





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