

# 2009 *Central Ohio* Business Resource Guide

A supplement to *The Daily Reporter*



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Photo by April Moening



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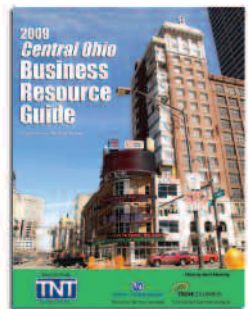
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## Central Ohio Business Resource Guide

A supplement to  
*The Daily Reporter*

Vice President & Publisher  
Dan L. Shillingburg

Editor  
Cindy Ludlow

Associate Editor  
Chris Bailey

Advertising Sales Manager  
Jeffrey S. Zeigler

The Daily Reporter Inc.  
580 South High Street, Suite 316,  
Columbus, Ohio 43215-5644  
Phone: 614-228-NEWS (6397)  
Fax: 614-224-8649  
e-mail: [cdr@sourcenews.com](mailto:cdr@sourcenews.com)

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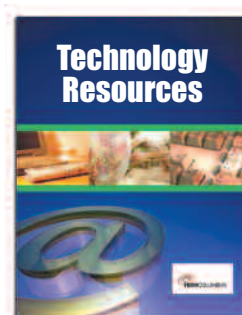
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**THE DAILY REPORTER**

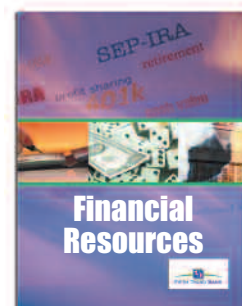
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# 2009 Central Ohio Business Resource Guide

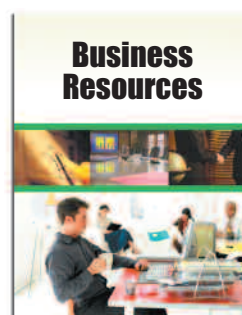
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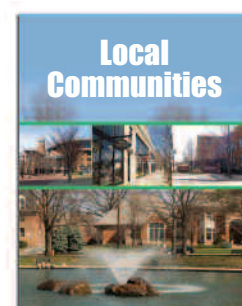
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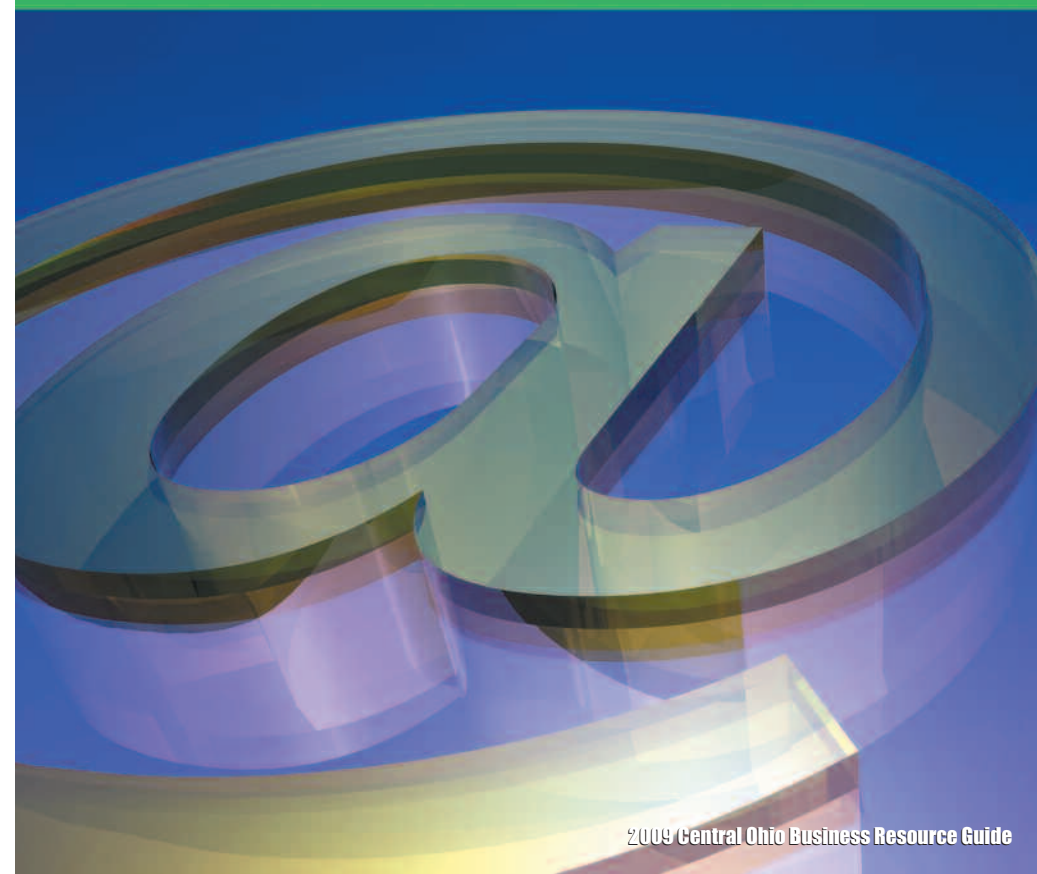
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# Technology Resources



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#### BioOhio

BioOhio 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.

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

#### 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 Drive  
Columbus, OH 43221  
614-688-5000  
FAX: 614-688-5001  
[www.ewi.org](http://www.ewi.org)

#### Platform Lab

Platform Lab is the nation's only non-profit IT test and training facility and is headquartered in Columbus, with branches in Cincinnati, Cleveland and Toledo. It is managed by TechColumbus and funded by the Ohio Department of Development in order to provide a competitive advantage for Ohio firms and organizations by providing rapid, custom testing solutions requiring key IT hardware, software, massive bandwidth and setup at minimal cost. Most firms utilize Platform Lab for 3 percent to 20 percent of the cost of doing IT projects in-house. Common utilizations of Platform Lab are disaster recovery plan evaluation, scalability load and stress testing, cluster computing, proof-of-concept evaluation and IT classroom training.

**Platform Lab**  
1275 Kinnear Road  
Columbus, OH 43212  
614-675-3711  
FAX: 614-487-3704  
[www.platformlab.org](http://www.platformlab.org)

#### Small Business Innovation Research Program

The Small Business Innovation Research Program 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 and Innovation Division**  
PO Box 1001  
77 S. High St., 25th Floor  
Columbus, OH 43215  
614-466-3887  
FAX: 614-644-5758  
[www.development.ohio.gov/technology.htm](http://www.development.ohio.gov/technology.htm)

#### TechColumbus

TechColumbus is the catalyst for technology-driven economic growth in Central Ohio. It works to create new companies, strengthen existing businesses, open doors to technology resources, help promote and attract the next generation of high-wage/high-growth industry sectors, support the attraction and retention of talented people and promote opportunity for all citizens. TechColumbus carries out its mission through strategic advocacy, a robust member services program, world-class business formation and incubation services, capital formation and technology-related real estate development.

**TechColumbus**  
1275 Kinnear Road  
Columbus, OH 43212  
614-487-3700  
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 and Innovation Division**  
PO Box 1001  
77 S. High St., 25th Floor  
Columbus, OH 43215  
614-466-3887 or (800) 848-1300  
FAX: 614-644-5758  
[www.development.ohio.gov/technology.htm](http://www.development.ohio.gov/technology.htm)

#### 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  
614-466-3887 or (800) 848-1300  
Fax: 614-644-5758  
[www.odod.state.oh.us/tech/Edison](http://www.odod.state.oh.us/tech/Edison)

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Columbus, OH 43235  
614.436.2022  
[Roger.Mar@lhh.com](mailto:Roger.Mar@lhh.com)  
**LHH.com**  
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## Need a qualified electrical contractor?

### CONTACT

Central Ohio Chapter, NECA, Inc.  
P.O. Box 163128  
Columbus, OH 43216-3128  
Ph: 614-224-4408  
E-mail: [coh.neca@electricaltrades.org](mailto:coh.neca@electricaltrades.org)

Local Union No. 683, IBEW  
P.O. Box 8127  
Columbus, OH 43201-0127  
Ph: 614-294-4786  
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# Financial Resources

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#### 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 SBA office address listed here. 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 be acquired through the Regional 166 Direct Loan Program. ODO's maximum loan normally is \$1 million, however loans can exceed that amount with the approval of the ODO director. The interest rate is fixed at two-thirds of prime. The standard term for the loan is the useful life of the assets being financed.

**Ohio Dept. of Development**  
**Strategic Business Investment**  
**Division**  
**Office of Financial Incentives**  
77 S. High St., 28th Floor  
Columbus, OH 43215  
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 may apply. Entities involved in industrial manufacturing, wholesale, retail and services are eligible, but the entities must be located in a rural community with a population of less than 50,000. The loan maximum is set at \$10 million, with preference given to loans of under \$5 million. Loan requests of under \$500,000 generally will be referred to the Small Business Administration. Interest rates are negotiated as fixed or variable. A start-up business must have a minimum tangible balance sheet equity of 20 percent excluding subordinated debt or appraisal surplus. An established business 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 0.25 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

CAPLines (Contract Lines, Builders, Seasonal Lines, Asset Based Lines) 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. CAPLines only are provided on a guaranteed basis and can be up to \$2 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)

#### City of Columbus Loan Program

Community Capital Development Corp. manages the City of Columbus Economic Development Loan programs, including the Business Development Fund for real estate and equipment (maximum \$199,000) and the Working Capital Fund (maximum \$100,000) 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 Facade 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**  
**888-756-2232**  
**FAX: 614-645-8588**  
[www.ccdcorp.org](http://www.ccdcorp.org)

#### 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 finance programs assist healthy, growing small businesses to invest in land, buildings and 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**  
**888-756-2232**  
**FAX: 614-645-8588**  
[www.ccdcorp.org](http://www.ccdcorp.org)

#### Community Reinvestment Area Program

The CRA program is a real property tax exemption program benefiting property owners who renovate existing buildings or construct new buildings within an authorized CRA area. There are two types of CRAs in Ohio: those created prior to July 1, 1994 and those created after that date. The rules and regulations governing each type vary considerably. The CRA law permits municipal corporations or counties to offer the following incentives: fixed exemptions of real property taxes for residential projects in either a Pre-1994 CRA or a Post-1994 CRA and real property tax exemptions for commercial or industrial projects where the exemption is fixed (much like residential projects) in a Pre-1994 CRA and negotiated on a case-by-case basis in a Post-1994 CRA. New construction projects may receive an exemption for up to 15 years at the determined rate and renovation projects may receive up to 12 years (10 years for one- or two-family residential projects). Certain incentive packages may require board of education approval.

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

#### Economic and Community Development Institute

The Economic and Community Development Institute is a non-profit organization that provides small loans to businesses in Franklin, Licking, Delaware, Madison, Fairfield, Union, Mahoning and Pickaway counties. Through its Microloan Program, ECDI makes loans in amounts of \$1,000 to \$35,000. The program is intended to provide financing to borrowers with insufficient credit history. Eligible loan applicants include retail, service and manufacturing businesses employing up to five full-time employees, including the owner. All loans have fixed interest rates and maturity up to 60 months. Start up and existing businesses are eligible to apply for working capital, equipment and inventory loans.

**Economic and Community Development Institute**  
**Lending Department**  
**475 E. Mound St.**  
**Columbus, OH 43215**  
**614-559-0115**  
**FAX: 614-732-0986**  
[www.ecdi.org](http://www.ecdi.org)

#### Enterprise Zone Program

The EZ program provides local and state tax incentives for businesses that expand or locate in designated areas of Ohio. An entity may receive up to and including at 75 percent exemption in an incorporated area and up to and including 60 percent in an unincorporated area on real property improvements or tangible personal property (this tax is slated to be completely phased-out in taxable year 2009) for up to and including 10 years. Local school board approval is required to exceed these thresholds; however agreements may neither exceed 15 years in duration nor exempt more than 100 percent of real property improvements or tangible personal property placed into productive service at the project site. Businesses must finalize an Enterprise Zone Agreement prior to project initiation; agree to retain or create employment positions; and establish, expand, renovate or occupy a facility in an EZ zone. To establish exemption authority, a metropolitan statistical area principal city or a county must apply to the Director of Development for certification. To secure benefits under the program businesses (generally non-retail) must apply to the local legislative authority for real property tax exemptions and to the Director of Development for state incentives under ORC § 5709.64-66.

**Ohio Dept. of Development**  
**Strategic Business Investment**  
**Division**  
**Office of Tax Incentives**  
**PO Box 1001**  
**77 S. High St.**  
**Columbus, OH 43216**  
**614-466-2317**  
**FAX: 614-644-1789**  
[www.odod.state.oh.us/edd/ez](http://www.odod.state.oh.us/edd/ez)

#### Export Express Loan Program

The export express is a small loan program offered by the SBA that provides loans and lines of credit under \$250,000. The SBA provides a speedy approval of less than 36 hours. The exporter must document that funds will open or expand a new or existing export market.

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

#### Export Working Capital Program

This program enables the SBA to guarantee up to 90 percent of a secured loan or line of credit 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. Central Ohio exporters may obtain information from the Columbus SBA District Office at 401 N. Front St., Suite 200.

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

#### Financial Planning Association

The Financial Planning Association is a non-profit membership organization for the financial planning community. It connects business owners to Certified Financial Planner professionals who are dedicated to using the financial planning process to help businesses reach decisions to make the most of their financial resources. By preparing, implementing and monitoring a comprehensive financial plan, a CFP professional can help a business owner establish financial goals and objectives, cash flow analysis, benefits planning, retirement planning, tax planning, financial risk management, and succession and estate planning.

**FPA of Central Ohio**  
**5481 Haverhill Drive**  
**Dublin, OH 43017**  
**614-336-9333**  
[www.fpacentralohio.org](http://www.fpacentralohio.org)





#### **Guaranty Loan Program-7(A)**

SBA-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. Rates can be fixed or variable, but the interest rate maximum is 2.75 percent above prime on loan terms of seven years or greater, and 2.25 percent above prime for terms of fewer than seven years. Collateral consists of available assets as well as a personal guarantee by the business' chief executive and principal owners. If insufficient commercial assets exist, a personal lien may be placed. Loan guarantees are 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. Equity investment varies from 15 percent and 40 percent, or 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. 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. Companies must have fewer than 150 employees at the time of application, be organized for profit, maintain existing facilities and offices exclusively in Ohio, 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 \$50,000 in the project. Collateral for the loan is dependent upon bank requirements.

**Ohio Treasurer of State**  
30 E. Broad St.  
Columbus, OH 43215  
614-466-2160 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 or machinery. 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)

*Local Intermediary*  
**Economic & Community  
Development Institute**  
475 E. Mound St.  
Columbus, OH 43215  
614-559-0115  
FAX: 614-732-0986

#### **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; and the Minority Business Bonding Program. The Minority Business Direct Loan Program offers state-certified and NMSDC certified Minority Business Enterprise loans at low interest rates. The loans 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  
614-644-7708  
800-848-1300 ext. 65700  
FAX: 614-466-4172  
[www.development.ohio.gov/DMBA](http://www.development.ohio.gov/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  
Enterprise Division  
PO Box 1001  
77 S. High St., 26th Floor  
Columbus, OH 43216  
614-466-2525 or 800-848-1300  
FAX: 614-466-4172  
[www.development.ohio.gov/DMBA](http://www.development.ohio.gov/DMBA)

#### **Neighborhood Commercial Revitalization Program**

The Neighborhood Commercial Revitalization Program, coordinated by Columbus' Economic Development Division, stimulates investment in 15 designated business districts. The NCR Program is a redevelopment partnership between the city, local merchants and developers. It builds upon the economic base of these areas to create an environment conducive to business growth and expansion. The elements of the program are: financial incentives, planning and design, public improvements and business association activities. There are four loan and grant programs to aid in the renovation of the business districts. Grants range from \$250-\$3,000 for exterior facade renovation. The loan programs range from \$7,500-\$300,000 for acquisition and exterior renovation of commercial buildings.

**City of Columbus Department of Development**  
**Economic Development Division**  
**Neighborhood Commercial Revitalization Program**  
109 N. Front St.  
Columbus, OH 43215  
614-645-8644  
FAX: 614-645-6675  
[www.cityofcolumbus.org](http://www.cityofcolumbus.org)

#### **Ohio Bureau of Workers' Compensation**

Since 1912, the Ohio Bureau of Workers' Compensation, has helped employers and employees with workplace injuries in providing medical and compensation benefits for work-related injuries, diseases and deaths. The BWC has a central office in Columbus and customer service offices located statewide.

**Ohio Bureau of Workers' Compensation**  
30 W. Spring St.  
Columbus, OH 43215  
800-OHIOBWC  
FAX: 877-520-OHIO (6446)  
[www.ohiobwc.com](http://www.ohiobwc.com)

#### **Ohio Enterprise Bond Fund**

Administered by the Ohio Department of Development and approved by the Development Financing Advisory Council and the State Controlling Board, The Ohio Enterprise Bond Fund 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 projects include the purchase of land 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  
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 Global Markets 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 foreign payment procedures and helps investigate export-financing alternatives to maximize 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**  
**Global Markets Division**  
PO Box 1001  
77 S. High St., 29th Floor  
Columbus, OH 43216  
614-466-5017  
FAX: 614-463-1540  
[www.globalmarkets.development.ohio.gov](http://www.globalmarkets.development.ohio.gov)

#### **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 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 mandated. The maximum loan amount is \$350,000. Terms are 15 years on real estate and five years on machinery. The rate is two-thirds of prime at the time of closing. Personal guarantees from all major owners and a shared lien on assets are required.

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

**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)



#### **Ohio Statewide Development Corp.**

The Ohio Statewide Development Corp. is a private, not-for-profit corporation founded in 1982 to provide financing to Ohio small businesses by acting as an agent or conduit for public financing programs. OSDC is a certified development company licensed by the U.S. Small Business Administration to provide low cost, long-term SBA loans to eligible small businesses in Ohio. OSDC also is designated by the Ohio Department of Development as an administrator of the Ohio regional 166 Loan Program that provides low rate loans for business real estate and equipment investments.

**Ohio Statewide Development Corp.**  
**1600 Watermark Dr., Suite 120**  
**Columbus, OH 43215**  
**614-481-3214**  
**FAX: 614-481-3215**  
**www.osdc.net**

#### **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**  
**Strategic Business Investment Division**  
**Office of Financial Incentives**  
**77 S. High St., 28th Floor**  
**Columbus, OH 43215**  
**614-466-5420**  
**FAX: 614-644-1789**  
**www.odod.state.oh.us**

#### **Revolving Loan Funds**

Administered by the Office of Housing and Community Partnerships within the Ohio Department of Development, this program is designed to revitalize small cities through economic development projects. Companies apply for funds through community governments with a certified Revolving Loan Fund. Eligibility requirements include a project proposal that must create or retain jobs and must pass environmental review, with 51 percent of all jobs employing low- to moderate-income households. Funds may be used for 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**  
**614-466-2285**  
**FAX: 614-752-4575**  
**www.odod.state.oh.us**

#### **SBA 504 Loan Program**

This is a participation loan made in conjunction with a financial institution to an eligible small business. The loan provides long-term, fixed-rate financing for capital projects such as construction, the purchase of land and buildings, 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. A typical loan can be up to \$1.5 million, or up to \$2 million for a project that meets certain public policy goals. Loans of up to \$4 million are available 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 loans. Personal guarantees from all major owners and a subordinate lien on the purchased asset are required. Job creation of at least one job per \$50,000 loaned is required but may be waived under certain conditions.

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

**Ohio Statewide Development Corp.**  
**1600 Watermark Dr., Suite 120**  
**Columbus, OH 43215**  
**614-481-3214**  
**FAX: 614-481-3215**  
**www.osdc.net**

#### **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 with maximum maturity of seven years. The lender will decide if collateral may be required 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**

#### **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.

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

#### **U.S. Small Business Administration**

##### **Office of Disaster Assistance**

The U. S. Small Business Administration is the primary source of federal funds for long-term recovery assistance in the form of low-interest loans for homeowners, renters, businesses and nonprofit organizations that suffered losses as a result of declared disaster. Homeowners may be eligible for up to \$200,000 to repair or replace a primary residence. Homeowners and renters are eligible for up to \$40,000 to repair or replace personal property. Businesses and non-profit organizations are eligible for up to \$2 million for property damage, including buildings, machinery and equipment, furniture and fixtures, inventory and other business assets. Small businesses, and most private non-profit organizations, that suffered economic losses as a result of the disaster may apply for working capital loans for necessary and ongoing operating expenses until business returns to normal.

**Small Business Administration**  
**Office of Disaster Assistance - FOCE**  
**101 Marietta St., 7th Floor**  
**Atlanta, GA 30303**  
**800-659-2955**  
**FAX: 404-331-0273**  
**www.sba.gov/services/disasterassistance**

#### **Work Opportunity Tax Credit**

The Work Opportunity Tax Credit Program is a tax credit that provides Ohio employers with a tax credit against their federal tax liability for hiring individuals from nine target groups. There are only two forms required to apply for these tax credits. The IRS form 8850 from the Internal Revenue Service opens the request for a tax credit, and the ETA Form 9061 from the Department of Labor lists the different target groups. A Spanish version of these forms is available. The WOTC Tax Credits are administered by the Ohio Department of Job and Family Services. Ohio processes requests in accordance with the business rules established by the Internal Revenue Service and the Department of Labor for all target groups.

**Ohio Department of Job and Family Services**  
**Bureau of Local Area Support and Oversight**  
**WOTC Section**  
**PO Box 1618**  
**Columbus, OH 43216**  
**1-888-2WORK-411, Option 9**  
**FAX: 614-644-7102**  
**www.jfs.ohio.gov/wotc**

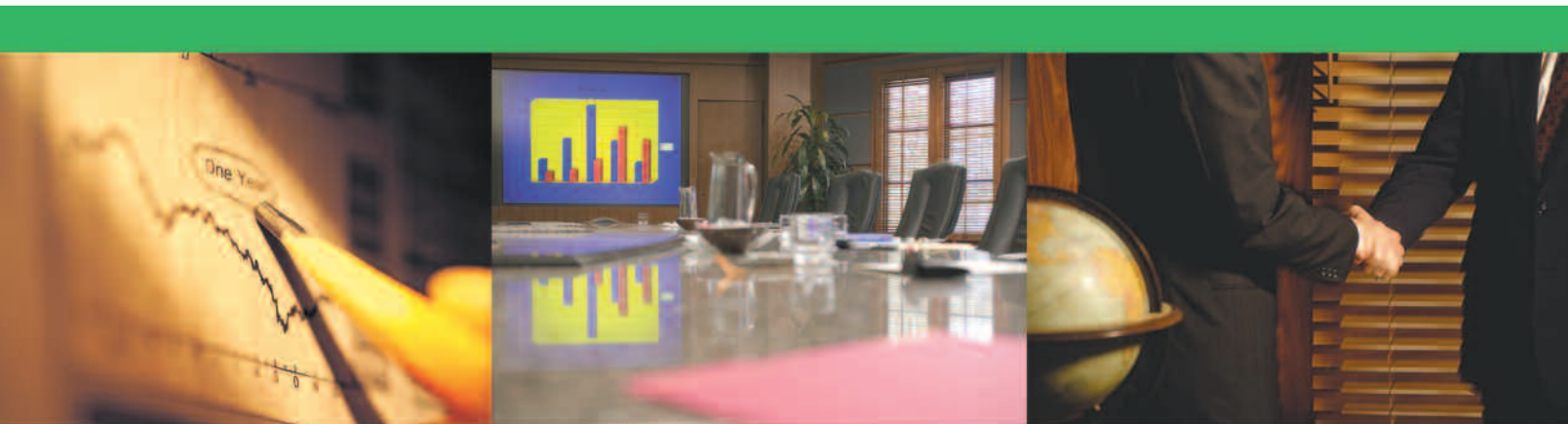
#### **Working Capital Loan Program**

The Working Capital Loan Fund provides short-term, below market interest rate loans to local firms for the purpose of purchasing inventory, defraying increased operating costs incurred in business expansion and the acquisition of small equipment.

**City of Columbus Working Capital Loan Program**  
**Department of Development**  
**150 S. Front St., Suite 220**  
**Columbus, OH 43215**  
**614-645-8668**  
**FAX: 614-645-2486**  
**www.development.ohio.gov**



# Business Resources



**1st Stop Business Connection**  
The 1st Stop Business Connection (formerly the One-Stop Business Permit Center) provides free comprehensive kits with information about state-level business regulations and licensing and permit requirements. It also serves as a referral service to direct businesses to technical, financial or managerial assistance from state agencies and local Small Business Development Centers. The 1st Stop Business Connection also distributes many of the state's business forms including those for business name registration and articles of incorporation. Each kit is tailored to a specific type of business and is accessible through 1st Stop's Web site or ordered by phone.

**Ohio Department of Development  
Division of Entrepreneurship & Small Business**  
Small Business Development Centers  
PO Box 1001  
77 S. High St., 28th Floor  
Columbus, OH 43216  
614-466-4232  
800-248-4040  
FAX: 614-466-0829  
[www.development.ohio.gov/onestop](http://www.development.ohio.gov/onestop)

**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 relationships between the Asian American business community and government sectors.

**Asian American Commerce Group**  
6121 Huntley Road  
Columbus, OH 43229  
614-888-0040  
FAX: 614-334-3848

**Better Business Bureau of Central Ohio**  
BBB of Central Ohio serves Columbus and 21 surrounding counties as a leader in advancing marketplace trust by encouraging best practices, celebrating role models, and denouncing substandard behavior. BBBs provide free and easily accessible Reliability Reports on businesses, Wise Giving Reports on charities, educational information, objective advice and dispute resolution of marketplace complaints.

**BBB of Central Ohio Inc.**  
1169 Dublin Road  
Columbus, OH 43215  
614-486-6336  
FAX: 614-486-6631  
[www.bbb.org](http://www.bbb.org)

**City of Columbus, Office of the City Auditor, Division of Income Tax**  
The Division of Income Tax administers and collects the city income tax, providing information and assistance relating to the tax to businesses, employers and individuals. The division also administers the hotel/motel excise tax for Columbus and Franklin County.

**City of Columbus,  
Office of the City Auditor  
Division of Income Tax**  
Beacon Building, Fourth Floor  
50 W. Gay St.  
Columbus, OH 43215  
614-645-7370  
FAX: 614-645-7193  
[www.columbustax.net](http://www.columbustax.net)

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

**Equal Business Opportunity  
Commission Office**  
City of Columbus  
109 N. Front St., Fourth Floor  
Columbus, OH 43215  
614-645-4764  
FAX: 614-645-6669  
[www.eboc.ci.columbus.oh.us](http://www.eboc.ci.columbus.oh.us)

**City of Columbus, License Section**  
The city's License Section's function is to provide, administer and enforce all laws, rules and regulations relating to licensing requirements for various types of businesses, charitable solicitations and users of burglar and fire alarm systems.

**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 leads and supports economic growth and development in the eight-county Columbus region. The Chamber works to attract new businesses and jobs, and retain and expand existing businesses. The Chamber markets the region to prospective new businesses, advocates on behalf of business and provides programs, networking and marketing opportunities and money-saving benefits for local businesses.

**Columbus Chamber of Commerce**  
150 S. Front St., Suite 200  
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. 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 Columbus.

**City of Columbus Department of Development  
Office of the Director**  
50 W. Gay St.  
Columbus, OH 43215  
614-645-7795  
FAX: 614-645-6675  
[www.cityofcolumbus.gov](http://www.cityofcolumbus.gov)





**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 plan room that enables clients to view plans and specifications and the DODGE reports.

**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

**Entrepreneurship and Small  
Business Division-ODOD**

The ODOD's Entrepreneurship and Small Business Division offers Ohio entrepreneurs and small businesses information, assistance and advocacy. The division works with a network of public and private service providers to assist and prepare entrepreneurs for growth and prosperity. The Entre-preneurship and Small Business Division host programs such as the Small Business Development Centers, 1st Stop Business Connection, Minority Con-tractors Business Assistance Program, Procurement Technical Assistance Centers and the Manufacturing and Technology Small Business Develop-ment Centers.

**Ohio Department of Development  
Division of Entrepreneurship  
& Small Business**  
PO Box 1001  
77 S. High St., 28th Floor  
Columbus, OH 43216  
614-466-2711  
800-848-1300, ext. 62711  
FAX: 614-466-0829  
www.development.ohio.gov/entrepreneurship/sbdc.htm

**EnterpriseWorks**

EnterpriseWorks, a statewide non-profit organization, provides business tools, information and counseling for small businesses and microenterprises, and the exploration of career options for disadvantaged youth. EnterpriseWorks provides education, training and mentoring that prepare challenged populations to achieve self-sufficiency and exercise social responsibility.

**EnterpriseWorks**  
411 E. Town St.  
Columbus, OH 43215  
800-867-2997  
FAX: 614-621-9222  
www.enterpriseworks.biz

**Franklin County Auditor**

The Franklin County Auditor's office can provide information concerning estate taxes, personal property taxes and real estate taxes, in addition to providing a Geographic Information System that allows visitors to view specific details of properties in Franklin County.

**Franklin County Auditor**  
**Franklin County Courthouse**  
373 S. High St., 21st Floor  
Columbus, OH 43215  
614-462-4663  
FAX: 614-462-7384  
www.franklincountyohio.gov/auditor

**Global Markets Division-ODOD**

The Ohio Department of Development's Global Markets Division strengthens Ohio's economy by providing customized consulting services to increase the exports of Ohio companies, and marketing Ohio as a business location to foreign-owned companies. ITD provides companies with market research and information, participates in trade shows, operates 14 international offices and assists with export finance and incentive opportunities. ITD also works with the state's 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 Shanghai, China in cooperation with the Soybean Council. In addition, ITD maintains 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.

**Ohio Department of Development  
Global Markets Division**  
PO Box 1001  
77 S. High St., 29th Floor  
Columbus, OH 43216  
614-466-5017  
FAX: 614-463-1540  
www.globalmarkets.development.ohio.gov

**INCREASE Community Development Corporation**

INCREASE CDC is a not-for-profit organization with the mission to increase economic self-sufficiency through micro-enterprise development, personal finance education, asset development and job creation. Courses are offered in business planning and personal finance throughout the year. Students who successfully complete the business planning course may qualify for business loans up to \$50,000. INCREASE CDC also provides technical assistance, business consultation, matched-savings accounts and other programs and seminars for personal and business development. Business services are designed for businesses that employ no more than five employees. In addition to its Business Network, INCREASE CDC provides networking opportunities through its annual Micro Entrepreneur Awards Program, a golf outing, and the Business Resources Expo.

**INCREASE CDC**  
3146 Agler Rd.  
Columbus, OH 43219  
614-476-1758  
FAX: 614-476-3645  
www.increasecdc.org

**Institute for Japanese Studies**

The Institute for Japanese Studies at The Ohio State University was established in 1985, and provides practical training and information about Japanese businesses and related topics, as well as supporting on-campus academic program development and off-campus outreach programs for businesses and the general community.

**Institute for Japanese Studies**  
**Ohio State University**  
306 Oxley Hall  
1712 Neil Ave.  
Columbus, OH 43210  
614-292-3345  
FAX: 614-292-7589  
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

**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 Marketing**  
8995 E. Main St.  
Reynoldsburg, OH 43068  
614-752-9816  
FAX: 614-644-5017  
www.agri.ohio.gov

**International Trade  
Assistance Centers**

The International Trade Assistance Centers serve as a first point of contact for information, resources, referrals, trade events and consulting for businesses interested in entering the international marketplace. Centers offer various services including expert business consulting, trade lead development, international market research, marketing plan development assistance, market readiness assessment, direct or indirect strategic plan development assistance and various export related training.

**Ohio Department of Development  
Division of Entrepreneurship  
& Small Business**  
PO Box 1001  
77 S. High St., 28th Floor  
Columbus, OH 43216  
614-466-2711  
800-848-1300, ext. 62711  
FAX: 614-466-0829  
www.development.ohio.gov/  
entrepreneurship/sbdc.htm

**Manufacturing and  
Technology Small Business  
Development Centers**

Ohio Manufacturing and Technology Small Business Development Centers serve as the first point of contact for information, resources, referrals, and consulting for small manufacturing businesses and defense-dependent industries. The centers represent a working partnership between the U.S. Small Business Administration, the Small Business Development Center program, the Ohio Department of Development's Technology Division and NIST Manufacturing Extension Centers. The Manufacturing and Technology Small Business Development Centers provide expert business consulting, workshops and seminars, market and product development, defense transition and commercialization and strategic partnerships through the Federal and State Technology program.

**Ohio Department of Development  
Division of Entrepreneurship  
& Small Business**  
PO Box 1001  
77 S. High St., 28th Floor  
Columbus, OH 43216  
614-466-2711  
800-848-1300, ext. 62711  
FAX: 614-466-0829  
www.development.ohio.gov/  
entrepreneurship/sbdc.htm

**Office of Management  
and Technical Services**

**Minority Business Enterprise Division**  
The Office of Management and Technical Services within the Division of Minority Business Enterprise Division provides counseling services, referrals, management assistance and technical assistance to minority business owners. The OMTS also assist companies interested in exporting and will make the appropriate referrals. In addition, this office provides seminars in most fields of business operations and concerns.

**Ohio Department of Development  
Minority Business Enterprise Division**  
PO Box 1001  
77 S. High St., 26th Floor  
Columbus, OH 43216  
614-466-5700  
800-848-1300, ext. 65700  
FAX: 614-466-4172  
www.development.ohio.gov/DMBA

**NxLevel Entrepreneural Training**

NxLevel is a community-based training program created to help small-to-medium-sized businesses "reach the next level of success" through classes and easy-to-use materials. All NxLevel entrepreneurial training programs address business plan or concept development, basic business skills, market research analysis and financial management. NxLevel has five major training programs: NxLevel for Entrepreneurs, NxLevel for Business Start-Ups, "Tilling the Soil of Opportunity"-NxLevelTM Guide for Agricultural Entrepreneurs, "Get the Buzz on Biz!"-NxLevelTM Guide for Enterprising Youth, "Business Plan Basics"-NxLevelTM Guide for Micro-Entrepreneurs. Each NxLevel training program is offered through and endorsed by the Small Business Development Centers of Ohio.

**Ohio Department of Development  
Division of Entrepreneurship  
& Small Business**  
PO Box 1001  
77 S. High St., 28th Floor  
Columbus, OH 43216  
614-466-2711  
800-848-1300, ext. 62711  
FAX: 614-466-0829  
www.development.ohio.gov/  
entrepreneurship/sbdc.htm



#### **Ohio Capital Access Program**

Administered by the Ohio Department of Development's Minority Business Enterprise Division, this program is designed to help financial institutions lend funds to small businesses that may not meet conventional underwriting criteria. Eligible borrowers must have a significant presence in Ohio, less than \$10 million in revenues and must be creating or retaining jobs. Borrowers must not use loans for passive real estate acquisition or development, and they must not use loans for residential housing development. CAP loans can be used for working capital (maximum \$250,000), fixed asset purchases (maximum \$500,000) and refinancing existing debt.

**Ohio Department of Development  
Minority Business Enterprise Division  
PO Box 1001  
77 S. High St., 26th Floor  
Columbus, OH 43216  
614-644-7708  
800-848-1300, ext. 47708  
FAX: 614-466-4172  
[www.development.ohio.gov/cap](http://www.development.ohio.gov/cap)**

#### **Ohio Department of Taxation**

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

**Ohio Department of Taxation  
30 E. Broad St.  
Columbus, OH 43215  
800-282-1780 (individuals)  
888-405-4039 (businesses)  
[www.tax.ohio.g](http://www.tax.ohio.g)**

#### **Ohio EPA Office of Compliance Assistance and Pollution Prevention**

The Office of Compliance Assistance and Pollution Prevention is available to help small businesses looking for assistance with Ohio's environmental regulations or in 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 toll-free hotline for business owners with environmental questions.

**Ohio EPA Office of Compliance Assistance  
and Pollution Prevention  
50 W. Town St.  
Suite 700  
Columbus, OH 43216  
614-644-3469  
800-329-7518  
FAX: 614-644-2807  
[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 CATs (commercial activities taxes) or income taxes, 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 ODOD 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  
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: 614-485-7526  
[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 to automatically match a company's product or services with daily bid notices;
- buy history service to provide technical descriptions and important information about service or product history; and
- MIL-SPEC and FAR assistance to help business owners understand local, state and federal government regulations.

The program is operated in partnership with the U.S. Defense Logistics Agency and Ohio Department of Development, and is supported by a number of community-based organizations serving local businesses.

**Ohio Department of Development  
Minority Business Enterprise Division  
Procurement Technical Assistance Centers of Ohio  
PO Box 1001  
77 S. High St.  
Columbus, OH 43216  
614-466-5700  
800-848-1300, ext. 65700  
FAX: 614-466-4172  
[www.development.ohio.gov](http://www.development.ohio.gov)**

#### **Service Corps of Retired Executives**

SCORE, Counselors to America's Small Business, is a free resource for the small business owner developed by the SBA in 1964. SCORE offers free one-on-one counseling, free speakers bureau and low cost seminars. SCORE is an all volunteer organization of successful small business owners and retired executives who reach out within the community to share their success and expertise. The group's principal seminar, "Get Your Business Up and Running", is an eight-hour seminar that is offered monthly.

**Service Corps of Retired Executives  
401 N. Front St., Suite 200  
Columbus, OH 43215  
614-469-2357  
FAX: 614-469-5848  
[www.scorecolumbus.org](http://www.scorecolumbus.org)**

#### **Small Business Administration**

Established by an act of Congress in 1953, the Small Business Administration is a federal entity dedicated to the development of the 25 million small businesses in the United States. Reliant upon private lenders, the SBA stimulates capital formation and investment with minimal cost to taxpayers. It also 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](http://www.sba.gov/oh/columbus)  
Publications: [www.sba.gov/library](http://www.sba.gov/library)  
U.S. Business Adviser: [www.business.gov](http://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. Created in 1985, this partnership of the U.S. Small Business Administration and the Ohio Department of Development helps to foster a climate conducive for small business service, advocacy and awareness. The program has more than 40 community partnerships that contribute more than \$10 million in cash and resources to the support of small business development. There are 36 centers throughout the state that offer free, confidential, in-depth business consulting by highly trained professionals who assist entrepreneurs with new business ventures and existing business owners seeking growth opportunities. The centers also operate as a clearinghouse for federal, state and local regulatory and program information. Services offered by the SBDCs are designed for businesses that will or currently employ between one and 500 employees.

**Ohio Department of Development  
Division of Entrepreneurship and Small Business  
PO Box 1001  
77 S. High St., 28th Floor  
Columbus, OH 43216  
614-466-2711 or 800-848-1300, ext. 62711  
FAX: 614-466-0829  
[www.development.ohio.gov/entrepreneurship/sbdc.htm](http://www.development.ohio.gov/entrepreneurship/sbdc.htm)**



#### South Central Ohio Minority Business Council

SCOMBC links the minority business community with the corporate purchasing community. The council offers minority companies new avenues for sales, and gives corporate purchasers 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](http://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](http://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 more than 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., Suite 200  
Columbus, OH 43215  
614-365-9510  
FAX: 614-365-9598  
[www.export.gov](http://www.export.gov)

#### Women's Business Resource Program

The Women's Business Resource Program is available to all women interested in starting, managing or expanding a business in central and southern Ohio. The program 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 also is provided for business women interested in enhancing their leadership skills.

Women's Business Resource Program  
3360 E. Livingston Ave., Suite 2B  
Columbus, OH 43227  
614-222-6700  
FAX: 614-222-6799  
[www.development.ohio.gov/entrepreneurship/womensbusinessorganizations.htm](http://www.development.ohio.gov/entrepreneurship/womensbusinessorganizations.htm)

#### Women's Business Enterprise Council Southeast

The Women's Business Enterprise Council Southeast is a Women's Business Organization Partner of the Women's Business Enterprise National Council. WBENC is the nation's leading advocate of women-owned businesses as suppliers to America's corporations. It also is the leading third party certifier of businesses owned for women business enterprises. WBEC-SE provides WBE certification on behalf of WBENC to women's businesses throughout Ohio and surrounding states. The council also provides support and resources to Women Business Enterprises. The mission of the group is to increase business opportunities for women-owned businesses and provide qualified suppliers to buyers.

Women's Business Enterprise Council Southeast  
3360 E. Livingston Ave., Suite 3A  
Columbus, OH 43227  
614-222-6700  
FAX: 614-222-6799  
[www.wbec-se.org](http://www.wbec-se.org)

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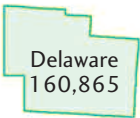
# Local Communities

Sources  
County information: Ohio Department of Development  
City/Village estimated populations: U.S. Census Bureau (census.gov)  
*All information is based on 2007 data unless otherwise noted.*



## Delaware County

2007 Population:



### MAJOR EMPLOYERS:

Delaware City Bd. of Ed.  
JP Morgan Chase & Co.  
Kroger Co.  
McGraw Hill Companies  
Ohio Wesleyan University  
OhioHealth/Grady Memorial Hospital  
Olentangy Local Bd. of Ed.  
PPG Industries Inc.  
Showa Corp/American Showa Inc.  
State of Ohio

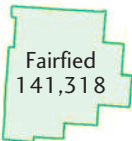
<http://www.co.delaware.oh.us>

Business Starts ..... 350  
Active Businesses ..... 3,182  
Civilian Labor Force ..... 89,500  
Unemployment Rate ..... 4.0%  
Median Household Income ..... \$67,258  
Taxable value of real property ..... \$5,782,984,060  
New Single-Unit Housing ..... 979  
Avg. Cost Per Unit ..... \$350,008

Projected Population  
2010 ..... 161,730  
2020 ..... 215,480  
2030 ..... 266,200

## Fairfield County

2007 Population:



### MAJOR EMPLOYERS:

Anchor Hocking Corp.  
Cyril-Scott Co.  
Fairfield Medical Center  
Kroger Co.  
Lancaster City Bd. of Ed.  
McDermott Int'l/Diamond Power  
Meijer Inc.  
Pickerington Local Bd. of Ed.  
Ralcorp/Ralston Foods  
State of Ohio

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

Business Starts ..... 459  
Active Businesses ..... 3,043  
Civilian Labor Force ..... 76,300  
Unemployment Rate ..... 5.0%  
Median Household Income ..... \$47,962  
Taxable value of real property ..... \$2,797,269,060  
New Single-Unit Housing ..... 375  
Avg. Cost Per Unit ..... \$205,395

Projected Population  
2010 ..... 143,860  
2020 ..... 169,540  
2030 ..... 201,010



# Franklin County

2007 Population:



**MAJOR EMPLOYERS:**

- Abbott Laboratories/Ross Products
- American Electric Power Co.
- Battelle Memorial Institute
- Cardinal Health Inc.
- Huntington Bancshares Inc.
- JP Morgan Chase & Co.
- Limited Brands Inc.
- National City Corp.
- Nationwide Mutual Insurance Co.
- Ohio State University
- OhioHealth
- Schottenstein Stores Corp.
- State of Ohio
- Wendy's International Inc.

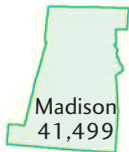
<http://www.co.franklin.oh.us>

Business Starts	3,367
Active Businesses	23,172
Civilian Labor Force	618,800
Unemployment Rate	4.7%
Median Household Income	\$42,734
Taxable value of real property	\$26,431,312,250
New Single-Unit Housing	2,094
Avg. Cost Per Unit	\$219,012

Projected Population	
2010	1,155,910
2020	1,238,250
2030	1,326,180

# Madison County

2007 Population:



**MAJOR EMPLOYERS:**

- Battelle Memorial Institute
- Kikuchi Metal et al/Jefferson Industries
- London City Bd. of Ed.
- Madison County Hospital
- Nissen Chemitec/London Industries
- Showa Demko KK/Showa Aluminum Co.
- Stanley Electric U.S. Co. Inc.
- Staples Inc.
- State of Ohio
- Target Corp.

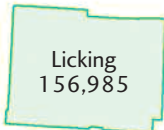
<http://www.co.madison.oh.us>

Population	41,499
Business Starts	119
Active Businesses	1,108
Civilian Labor Force	20,400
Unemployment Rate	5.2%
Median Household Income	\$44,212
Taxable value of real property	\$717,843,490
New Single-Unit Housing	81
Avg. Cost Per Unit	\$170,503

Projected Population	
2010	43,130
2020	45,190
2030	46,520

# Licking County

2007 Population:



**MAJOR EMPLOYERS:**

- Anomatic Corp.
- ArvinMeritor Inc.
- Boeing Co.
- Denison University
- Kroger Co.
- Licking Memorial Health Systems
- Newark City Bd. of Ed.
- Owens-Corning
- State Farm Mutual Automobile Ins. Co.

<http://www.lcounty.com>

Business Starts	332
Active Businesses	2,792
Civilian Labor Force	84,500
Unemployment Rate	5.2%
Median Household Income	\$44,124
Taxable value of real property	\$3,381,060,770
New Single-Unit Housing	370
Avg. Cost Per Unit	\$190,338

Projected Population	
2010	161,280
2020	179,050
2030	198,760

# Pickaway County

2007 Population:



**MAJOR EMPLOYERS:**

- ALSCO Metals Corp.
- Berger Health System
- Circleville City Bd. of Ed.
- E I du Pont de Nemours & Co.
- General Electric Co.
- Logan Elm Local Bd. of Ed.
- PPG Industries Inc.
- State of Ohio
- Teays Valley Local Bd. of Ed.
- Wal-Mart Stores Inc.

<http://www.pickaway.com>

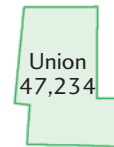
Business Starts	113
Active Businesses	938
Civilian Labor Force	24,800
Unemployment Rate	6.0%
Median Household Income	\$42,832
Taxable value of real property	\$904,734,860
New Single-Unit Housing	66
Avg. Cost Per Unit	\$179,478

Projected Population	
2010	55,680
2020	58,200
2030	59,980



# Union County

2007 Population:



Union  
47,234

## MAJOR EMPLOYERS:

Veyance Technologies Inc.  
Honda Motor Co. Ltd.  
Marysville Exempted Village Bd. of Ed.  
Memorial Hospital of Union County  
Nestle R&D  
Parker Hannifin Corp.  
Scotts Miracle-Gro Co.  
State of Ohio  
Union County Government

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

Business Starts .....	78
Active Businesses .....	742
Civilian Labor Force .....	25,600
Unemployment Rate .....	4.3%
Median Household Income .....	\$51,743
Taxable value of real property .....	\$1,080,891,210
New Single-Unit Housing .....	221
Avg. Cost Per Unit .....	\$203,837

## Projected Population

2010 .....	50,740
2020 .....	64,570
2030 .....	85,190

# Bexley

43209

2007 Population (estimate): 12,360



[www.bexley.org](http://www.bexley.org)

## City Government — Municipal Building, 2242 E. Main St.

City Hall .....	614-559-4200
Mayor's Office .....	614-559-4210
Administrative Offices .....	614-559-4200
Auditor .....	614-559-4260
Building Department .....	614-559-4240
Code Enforcement Office .....	614-559-4247

## Emergencies

Police Department .....	614-595-4444
Columbus Fire Department .....	614-221-2345

## Civic

Bexley Chamber of Commerce .....	614-470-4500
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# Canal Winchester

43110

2007 Population (estimate): 6,064



[www.canalwinchesterohio.org](http://www.canalwinchesterohio.org)

## City Government —

Municipal Building, 36 S. High St.

Municipal Building .....	614-837-7493
Mayor's Office .....	614-837-7493
Village Council .....	614-837-7493
Planning and Zoning Department .....	614-837-6742
Development Department .....	614-837-1894
Building Department .....	614-837-7501

## Emergencies

Police Department	
Fairfield Co. Sheriff.....	740-653-5223
Madison Township Police.....	614-836-5355
Columbus Police .....	614-645-4545
Fire Department	
Madison Township .....	614-837-5488
Columbus .....	614-645-8308

## Civic

C.W. Chamber of Commerce .....	614-837-1556
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614.476.1758  
www.increasecdc.org

# Columbus

43215

2007 Population (estimate): 747,755



[www.cityofcolumbus.org](http://www.cityofcolumbus.org)

City Government —  
City Hall, 90 W. Broad St.

City Hall ..... 614-645-7380  
Mayor's Office ..... 614-645-7671  
City Attorney ..... 614-645-7385  
City Auditor ..... 614-645-7370  
City Council ..... 614-645-7380  
Clerk of Courts (Civil) ..... 614-645-7220  
Clerk of Courts (Criminal) ..... 614-645-8186  
Director of Trade and Development ..... 614-645-6330  
Building and Development Services ..... 614-645-7433

Emergencies

Police Department ..... 614-645-4545  
Fire Department ..... 614-645-8308


Civic

Columbus Chamber of Commerce ..... 614-221-1321

# Gahanna

43230

2007 Population (estimate): 33,701



[www.gahanna.gov](http://www.gahanna.gov)

City Government —  
City Hall, 200 S. Hamilton Road

City Hall ..... 614-342-4000  
Mayor's Office ..... 614-342-4045  
Zoning Department ..... 614-342-4025  
Development Department ..... 614-342-4015  
Finance Department ..... 614-342-4060  
Public Information ..... 614-342-4000

Emergencies

Police Department ..... 614-478-1318  
Mifflin Township Fire Dept. #131 ..... 614-471-0542  
Mifflin Township Fire Dept. #134 ..... 614-471-0568


Civic

Gahanna Area Chamber of Commerce ..... 614-471-0451

# Dublin

43017

2007 Population (estimate): 37,954



[www.dublin.oh.us](http://www.dublin.oh.us)

City Government —  
City Building, 5200 Emerald Parkway

City Building ..... 614-410-4400  
City Manager ..... 614-410-4402  
Mayor's Office ..... 614-761-6500  
Finance Department ..... 614-410-4400  
Department of Development ..... 614-410-4600  
Planning and Zoning ..... 614-410-4600

Emergencies

Police ..... 614-889-1112  
Washington Township Fire Dept. # 91 ..... 614-652-3891  
Washington Township Fire Dept. # 92 ..... 614-652-3892  
Washington Township Fire Dept. # 93 ..... 614-652-3893  
Washington Township Fire Dept. # 95 ..... 614-652-3895


Civic

Dublin Chamber of Commerce ..... 614-889-2001

# Grandview Heights

43212

2007 Population (estimate): 6,298



[www.grandviewheights.org](http://www.grandviewheights.org)

City Government —  
Municipal Building, 1016 Grandview Ave.

Municipal Building ..... 614-488-3159  
Mayor's Office ..... 614-481-6214  
Clerk of Courts ..... 614-481-6205  
City Attorney ..... 614-481-6216  
Department of Development ..... 614-481-6215  
Clerk of Council ..... 614-481-6211

Emergencies

Police Department ..... 614-488-7901  
Fire Department ..... 614-488-5904

Civic

Grandview Heights-Marble Cliff  
Chamber of Commerce ..... 614-486-0196



# Grove City

43123  
2007 Population (estimate): 33,113



[www.grovecityohio.gov](http://www.grovecityohio.gov)

## City Government — City Hall, 4035 Broadway

City Hall ..... 614-277-3000  
Mayor's Office ..... 614-277-3001  
Building Division ..... 614-277-3075  
Development Department ..... 614-277-3000  
Finance Department ..... 614-277-3025  
Clerk of Council ..... 614-277-3065  
City Administrator ..... 614-277-3002

## Emergencies

Police Department ..... 614-277-1710  
Jackson Township Fire Department ..... 614-875-5588

## Civic

G.C. Area Chamber of Commerce ..... 614-875-9762



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- R. Jason Taggart
- 614.876.4848 Ext.15
- Cell: 614.554.2000
- [jtaggart@tmrco.com](mailto:jtaggart@tmrco.com)

# Hilliard

43026  
2007 Population (estimate): 27,514



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

## City Government — Municipal Building, 3800 Municipal Way

City Building ..... 614-529-6020  
Mayor's Office ..... 614-876-7361  
Building Department ..... 614-876-7361  
City Clerk/Clerk of Council ..... 614-876-7361  
Clerk of Courts ..... 614-876-7361  
Engineering Department ..... 614-876-7361  
Finance Department ..... 614-876-7361  
Zoning Department ..... 614-876-7361

## Emergencies

Police Department ..... 614-876-7321  
Norwich Township Fire Department ..... 614-850-9460  
Hilliard Fire Department ..... 614-876-7353

## Civic

Hilliard Area Chamber of Commerce ..... 614-876-7666

# Groveport

43125  
2007 Population (estimate): 5,174



[www.groveport.org](http://www.groveport.org)

## City Government — Municipal Building, 655 Blacklick St.

Municipal Building ..... 614-836-5301  
Administration Department ..... 614-836-5301  
Planning and Development ..... 614-836-5301  
Building and Zoning ..... 614-836-5301  
Finance Department ..... 614-836-5301  
Mayor's Court ..... 614-836-5301  
Clerk of Courts ..... 614-836-5301  
City Council ..... 614-836-5301  
Town Hall ..... 614-836-3333

## Emergencies

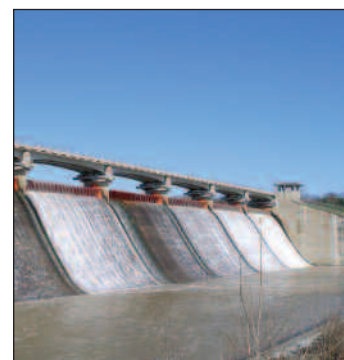
Police Department ..... 614-836-5301  
Madison Township Fire Department ..... 614-837-5640

## Civic

Southeastern Franklin County  
Chamber of Commerce ..... 614-836-1138

# New Albany

43054  
2007 Population (estimate): 6,588



[www.villageofnewalbany.org](http://www.villageofnewalbany.org)

## City Government — Administrative Offices, 99 W. Main St.

Administrative Offices ..... 614-855-3913  
Mayor's Office ..... 614-855-3913  
Building and Zoning ..... 614-855-3913  
Clerk of Council ..... 614-855-3913  
Clerk of Courts ..... 614-855-8577

## Emergencies

Police Department ..... 614-855-1234  
Plain Township Fire Department ..... 614-855-7370

## Civic

New Albany Chamber of Commerce ..... 614-855-4400



# Pickerington

43147  
2007 Population (estimate): 17,215



[www.ci.pickerington.oh.us](http://www.ci.pickerington.oh.us)

## City Government — City Hall, 100 Lockville Road

City Hall .....	614-837-3974
Mayor's Office .....	614-832-0054
Mayor's Court .....	614-837-3974
City Council .....	614-837-3974
City Manager's Office .....	614-837-3974
Development Department .....	614-837-3974

## Emergencies

Police Department .....	614-575-6911
Fire Department .....	614-837-4123

## Civic

Pickerington Area Chamber of Commerce .....	614-837-1958
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# Reynoldsburg

43068  
2007 Population (estimate): 33,553



[www.ci.reynoldsburg.oh.us](http://www.ci.reynoldsburg.oh.us)

## City Government — Municipal Building, 7232 E. Main St.

Municipal Building .....	614-322-6800
Mayor's Office .....	614-322-6809
Clerk of Courts .....	614-322-6804
City Auditor .....	614-322-6801
City Attorney.....	614-322-6803
Department of Development .....	614-322-6807
City Council .....	614-322-6805

## Emergencies

Police .....	614-866-6622
Truro Township Fire Department .....	614-864-2445

## Civic

Reynoldsburg Chamber of Commerce .....	614-866-4753
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# Powell

43065  
2007 Population (estimate): 12,162



[www.cityofpowell.us](http://www.cityofpowell.us)

## City Government — City Building, 47 Hall St.

City Building .....	614-885-5380
Mayor's Office .....	614-885-5380
Clerk of Council .....	614-885-5380
City Manager .....	614-885-5380
Liberty Township Zoning Dept. ....	614-885-5380

## Emergencies

Police Department .....	614-885-5005
Liberty Township Fire Dept. ....	740-938-2021

## Civic

Powell Area Chamber of Commerce .....	614-888-1090
---------------------------------------	--------------

# Upper Arlington

43221  
2007 Population (estimate): 31,746



[www.ua-ohio.net](http://www.ua-ohio.net)

## City Government — Municipal Building, 3600 Tremont Road

Municipal Building .....	614-583-5000
City Attorney's Office .....	614-583-5020
Clerk of Courts .....	614-583-5061
Economic Development .....	614-583-5046
Development Department .....	614-583-5077
Building Department .....	614-583-5072
Code Compliance .....	614-583-5073
Finance Department .....	614-583-5282

## Emergencies

Police .....	614-459-2800
Fire Department .....	614-451-9700

## Civic

U. A. Area Chamber of Commerce .....	614-481-5710
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## Westerville

43081  
 2007 Population (estimate): 35,739



[www.westerville.org](http://www.westerville.org)

City Government —  
 City Hall, 21 S. State St.

City Hall ..... 614-901-6400  
 Mayor's Court ..... 614-901-6419  
 Clerk of Council ..... 614-901-6410  
 Income Tax ..... 614-901-6420  
 City Manager ..... 614-901-6400  
 Planning and Development Dept. .... 614-901-6650

Emergencies


Police Department .....614-901-6469  
 Fire Department ..... 614-901-6600

Civic

Westerville Area Chamber of Commerce ..... 614-882-8917

## Whitehall

43213  
 2007 Population (estimate): 18,124



[www.ci.whitehall.oh.us](http://www.ci.whitehall.oh.us)

City Government —  
 City Building, 360 S. Yearling Road

Mayor's Office ..... 614-338-3106  
 City Attorney ..... 614-237-9802  
 Clerk of Courts ..... 614-338-3107  
 Clerk of Council ..... 614-237-8614  
 Development Office ..... 614-338-3103  
 Board of Zoning ..... 614-237-8612  
 Planning Commission ..... 614-237-8612

Emergencies

Police Department ..... 614-237-6333  
 Fire Department ..... 614-237-5478

Civic

Whitehall Area Chamber of Commerce ..... 614-237-7792




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## Worthington

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 2007 Population (estimate): 13,282



[www.worthington.org](http://www.worthington.org)

City Government —  
 Municipal Building, 6550 N. High St.

Municipal Building ..... 614-436-3100  
 Administrative Offices ..... 614-436-3100  
 City Manager's Office ..... 614-786-3100  
 Clerk of Courts ..... 614-786-3100  
 Engineering Department ..... 614-431-2424  
 Finance Department ..... 614-436-3100

Emergencies

Worthington Police Dept. .... 614-885-4463  
 Worthington Fire Department ..... 614-885-7640

Civic

Chamber of Commerce ..... 614-888-3040



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8 (A) Business Development Program	10					x	x		x				
166 Direct Loan	10						x		x				
1st Stop Business Connection	17	x	x	x	x				x		x	x	
Asian American Commerce Group	17		x	x				x					
BBB of Central Ohio	17												
BioOhio	6		x						x		x	x	x
Business & Industry Guaranteed Loans	10		x			x	x		x				
CAPLines	10						x						
City of Columbus Auditor, Division of Income Tax	17		x					x					
City of Columbus, Equal Business Opportunity Commission Office	17	x		x									
City of Columbus, License Section	17			x									
City of Columbus Loan Program	10					x	x						
Columbus Chamber of Commerce	17		x	x	x			x		x	x		
Columbus Dept. of Development	17			x	x					x			
Columbus Minority Contractors Business Assistance Program	18		x			x	x	x	x	x	x	x	
Community Capital Dev. Corp.	10		x	x				x	x	x	x		
Community Reinvestment Area Program	11					x	x						
Economic and Community Development Institute	11				x	x							
Edison Welding Institute Inc.	6			x							x		x
Entrepreneurship and Small Business Division-ODOD	18		x				x			x	x		
EnterpriseWorks	18		x						x	x	x		
Enterprise Zone Program	11							x				x	
Export Express Loan Program	11				x	x	x						
Export Working Capital Program	11				x		x						
Global Markets Division-ODOD	18		x		x					x			
Financial Planning Association	11		x								x	x	
Franklin County Auditor	18											x	
Guaranty Loan Program-7(A)	12						x						
INCREASE Community Development Corporation	18		x			x	x	x		x	x		x
Institute for Japanese Studies	19				x				x		x		
Internal Revenue Service	19											x	
International Market Dev. Program	19			x						x			x
International Trade Assist. Centers	19				x				x	x			
International Trade Loan Program -7(A)	12		x		x					x			x
Linked Deposit Program	12						x						
Manufacturing and Technology Small Business Development Centers	19		x						x		x		x
MicroLoan Program	12						x		x				
Minority Development Financing Advisory Board	12					x	x	x		x	x		

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Minority Direct Loan Program	12					x	x						
Neighborhood Commercial Revitalization Program	13		x			x	x						
NxLevelL Entrepreneural Training	19		x						x	x	x		
Office of Management and Technical Services Minority Business Enterprise Div.	19		x		x			x		x	x		x
Ohio Bureau of Workers' Comp.	13	x	x					x			x		
Ohio Capital Access Program	20						x						
Ohio Department of Taxation	20											x	
Ohio Enterprise Bond Fund	13					x	x		x		x		
Ohio EPA Office of Compliance Assistance and Pollution Prevention	20	x	x	x									
Ohio Export Finance Initiative	13				x	x	x		x	x			
Ohio Job Creation Tax Credit	20			x		x	x			x		x	
Ohio Regional 166	13						x						
Ohio Secretary of State	21	x											
Ohio Statewide Development Corp.	14					x	x						
Platform Lab	6		x					x			x		x
Procurement Tech. Assistance Centers	21		x	x					x	x	x		
Regional 166 Direct Loan	14			x		x	x						
Revolving Loan Funds	14						x						
SBA 504 Loan Program	14						x						
SBA Express	15					x	x						
Service Corps of Retired Executives	21		x						x	x	x		
Small Business Administration	21		x	x	x	x	x	x	x	x	x		
Small Business Development Centers of Ohio	21		x						x	x	x		x
Small Business Innovation Research	6			x					x	x			
Small Business Investment Companies Program	15					x	x						
South Central Ohio Minority Business Council	22							x	x	x	x		
TechColumbus	6												x
Technology Investment Tax Credit	7						x		x				
Thomas Edison Program	7		x						x		x		x
USDA Rural Development	22	x	x	x				x	x		x		
U.S. Department of Commerce, U.S. Commercial Service	22				x					x			
U.S. Small Business Administration Office of Disaster Relief	15					x							
Women's Business Enterprise Council Southeast	22	x								x	x		
Women's Business Resource Program	22		x					x		x	x		
Work Opportunity Tax Credit	15						x	x					
Working Capital Loan Program	15						x						



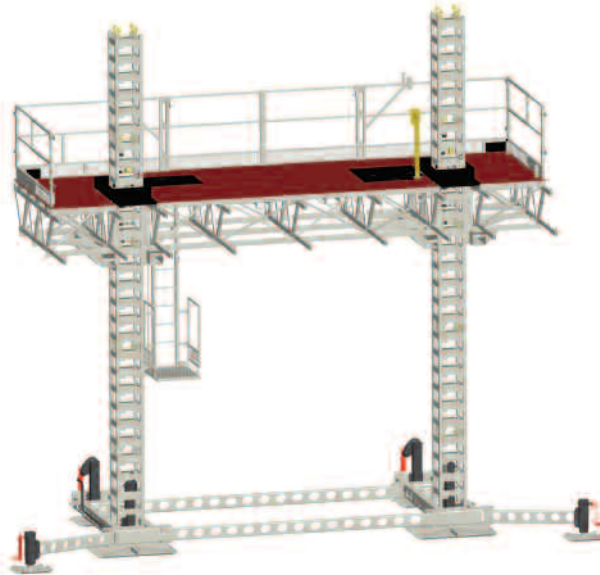
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