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2010

***Central Ohio* Business Resource Guide**

A supplement to *The Daily Reporter*



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WOMEN *in* BUSINESS

"Women in Business" highlights the many accomplishments of women business owners throughout Central Ohio and focuses on legal, financial and personal issues that impact their careers.

In addition to resource information and profiles of business leaders, this annual magazine will include a roundtable discussion that features some of the leading business professionals of Greater Columbus.

For details, contact a Daily Reporter account manager at 614-228-NEWS (6397).

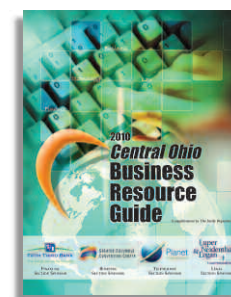


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THE DAILY REPORTER

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THE DAILY REPORTER

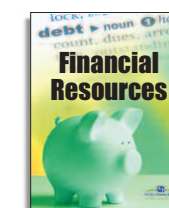
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2010 *Central Ohio* Business Resource Guide

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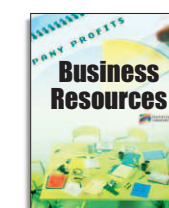
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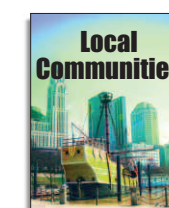
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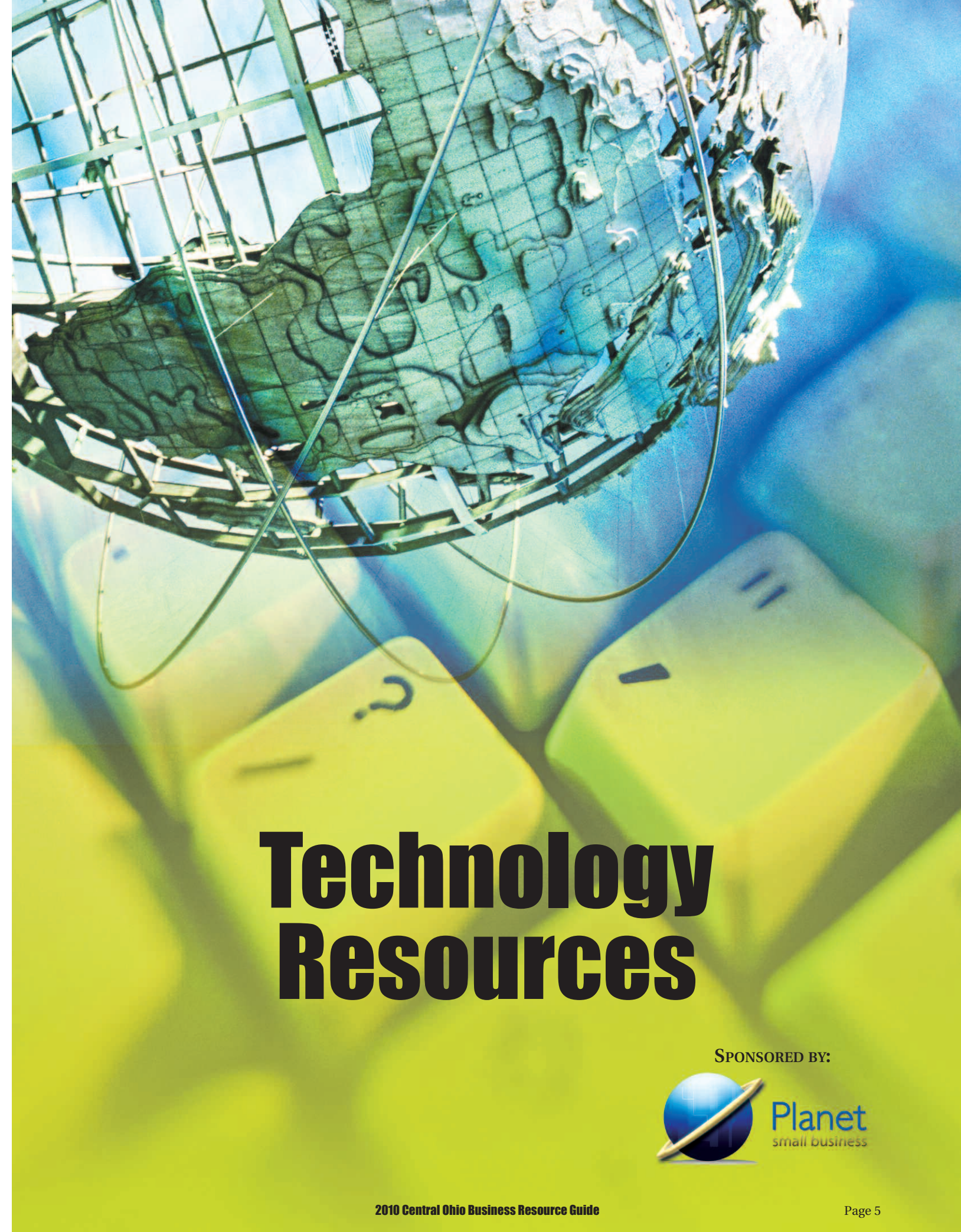
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Technology Resources

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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.com

EWI

EWI is the nation's leading organization dedicated to materials joining and allied technologies. Headquartered in Columbus, EWI provides technology innovations and solutions to more than 3,200 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

Platform Lab

Platform Lab provides a competitive advantage for client firms by offering IT infrastructure of servers, software, bandwidth and setup. Common utilizations of Platform Lab are scalability and Web load testing, disaster recovery plan evaluation, IT classroom training environment and proof-of-concept evaluation. Most often, national and international firms leverage the custom-built IT test environments in a private cloud to conduct remote testing.

Platform Lab
1275 Kinnear Road
Columbus, OH 43212
614-675-3711
FAX: 614-487-3704
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

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

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

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

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

Local Union No. 683, IBEW
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Columbus, OH 43201-0127
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lock, **debt** ► noun ① he c
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tion, outstanding
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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, 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

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

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. However, due to the American Recovery and Reinvestment Act of 2009 (ARRA), some 90 percent guarantees are available with reduced fees of 1 percent.

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

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, 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

Columbus-Franklin County Finance Authority

The Columbus-Franklin County Finance Authority is a public financing agency that provides creative and attractive financing tools to the private and public sectors. The funds can be used by small and medium-size businesses, manufacturing, 501(c)(3) nonprofit organizations and local governments to enhance and facilitate economic activity, capital investment, job creation and retention in Central Ohio. The Finance Authority's Bond Fund program allows qualified borrowers to obtain affordable long-term and fixed-rate financing primarily for equipment, land, building and infrastructure. The Bond Fund can provide up to \$6 million in taxable or tax-exempt financing and has a BBB+ rating from Fitch. The Finance Authority's Conduit Financing program offers significant cost savings to eligible borrowers by providing access to the tax-exempt bond market for qualified capital projects allowing the borrower to pay less over the life of the financing.

Columbus-Franklin County Finance Authority
150 South Front St., Suite 200
Columbus, OH 43215
614-225-6068
FAX: 614-469-8250
www.columbusfinance.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

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

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

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

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

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



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
4010 Executive Park Drive, Suite 100
Cincinnati, Ohio 45241
877-688-8807
FAX: 513-563-9743
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 currently 90 percent. Fees have been temporarily suspended. 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

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

GrowNOW Linked Deposit Program

Administered by the Office of the Treasurer of the State of Ohio, this economic development program provides small business owners up to a 3 percent interest rate reduction on bank loans at eligible state depositories. Eligible businesses must have fewer than 150 employees at the time of application, be organized for profit, have offices and operating facilities in Ohio and have a majority of Ohio residents as employees. They also must create or retain one full-time equivalent job for a 3 percent interest rate reduction on every \$50,000 increment of the loan. The rate reduction is limited to the first \$400,000 of the loan. Credit decisions and collateral for the loan is dependent on bank requirements.

Ohio Treasurer of State
30 E. Broad St. 9th floor
Columbus, OH 43215
800-228-1102
FAX: 614-466-2499
www.grownow.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

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

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

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
150 S. Front St.
Columbus, OH 43215
614-645-8644
FAX: 614-645-6675
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

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

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

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 \$50,000 loaned is mandated. The maximum loan amount is \$500,000. Terms are 15 years on real estate and five years on machinery. Fixed interest rates are between 2 and 6 percent. Personal guarantees from all major owners and a shared lien on assets are required. A second lien position may be obtained with a one point premium.

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

Ohio Statewide Development Corp.
1650 Lake SHore Dr.
Suite 380
Columbus, OH 43204
614-481-3214
FAX: 614-481-3215
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.
1650 Lake Shore Dr.
Suite 380
Columbus, OH 43204
614-481-3214
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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.development.ohio.gov

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 \$65,000 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.
1650 Lake Shore Dr.
Suite 380
Columbus, OH 43204
614-481-3124
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 disasters. 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 11 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





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Conveniently located off Interstate-270 in Westerville, Akin Law Group LLC provides a variety of specialized legal services to Ohio businesses and their owners. The firm's experienced attorneys help clients select a corporate structure, properly form the entity, raise capital, contract with customers and suppliers, resolve disputes, sell the business, and plan for its transfer to successive generations. The firm works with LLCs, S-Corporations, C-Corporations, partnerships, and joint ventures. Depending upon the task, services can be provided on an hourly or flat-rate basis, allowing the business owner to budget legal expenses. Fees are discussed and agreed to in advance of the provision of services.

Akin Law Group LLC
795 Hillsdowne Road
Westerville, OH 43081-3351
614-898-9900
FAX: 614-898-9685
www.akinlawgroup.com

James E. Arnold & Associates LPA

Widely recognized as one of the top litigators in the state of Ohio, Jim Arnold founded James E. Arnold & Associates LPA to provide a Columbus-based firm with other top lawyers focused on trial practice in a variety of areas, for both plaintiffs and defendants, in both state and federal court. The firm's attorneys represent a diverse client base including individual, corporate and non-profit clients. The firm's specialty is corporate and business litigation, but it is also experienced in employment; health-care litigation; criminal defense; white collar crime; aviation law; medical malpractice; wrongful death and personal injury.

James E. Arnold & Associates LPA
115 W. Main St., Suite 400
Columbus, OH 43215
614-460-1600
FAX: 614-469-1066
www.arnlaw.com

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With nearly 540 attorneys and other legal professionals, Barnes & Thornburg LLP is one of the 100 largest U.S. law firms, serving clients worldwide from offices in Atlanta, Chicago, Delaware, Indiana, Michigan, Minneapolis, Ohio and Washington, D.C. Attorneys in the firm's Columbus-based office practice in Barnes & Thornburg's nationally-recognized labor and employment law arena, and serve client needs in business litigation, worker's compensation and legislative services. The office also provides businesses in Ohio with an entry point to the firm's full range of legal services.

Barnes & Thornburg LLP
Fifth Third Center, Suite 1850
21 E. State St.
Columbus, OH 43215-4219
614-628-0096
FAX: 614-628-1433
www.btlaw.com

Bricker & Eckler LLP

Bricker & Eckler LLP is one of Ohio's leading law firms. Located in Columbus, Cleveland and Cincinnati-Dayton, the firm represents corporations, nonprofit organizations, government agencies, health care facilities, school districts, and municipalities, as well as individuals. The firm's attorneys are dedicated to providing superior client service through their focus on the industries in which clients do business. In addition, the attorneys offer extensive experience in a variety of specialized practice areas. Founded in 1945 by John W. Bricker, a three-term Ohio governor, two-term U.S. senator from Ohio, and a former candidate for vice president of the United States, the firm continues its founder's tradition of public service by placing its clients and its communities first.

Bricker & Eckler LLP
100 S. Third St.
Columbus, OH 43215
614-227-2300
FAX: 614-227-2390
www.bricker.com

Duncan Law Firm LLC

Duncan Law Firm LLC seeks to offer affordable legal solutions while always keeping the client in mind. The firm prides itself on a positive and personal attorney-client relationship, a flexible schedule and numerous payment options. The Duncan Law Firm represents individuals and large and small business owners alike, with the goal of quickly resolving disputes that have arisen. The firm offers free consultations.

Duncan Law Firm LLC
580 S. High St., Suite 100
Columbus, OH 43215
614-220-9000
FAX: 614-224-9300
www.brianduncanlaw.com

Kegler, Brown, Hill and Ritter

Kegler, Brown, Hill and Ritter is a professional services law firm providing innovative legal solutions for small businesses throughout Central Ohio. Founded in Columbus in 1964, the firm serves clients locally, nationally and globally. It has built its business on partnering with some of Central Ohio's best known companies as they've grown into international corporations. The firm offers a full range of services to small business owners, including business formation, government relations, real estate, intellectual property protection and employee relations.

Kegler, Brown, Hill & Ritter
Capitol Square, Suite 1800
65 E. State St.
Columbus, OH 43215
614-462-5430
FAX: 614-464-2634
www.keglerbrown.com

Saia & Piatt Inc.

The Law Offices of Saia & Piatt Inc., founded in 1996 by Jon Saia and Richard Piatt, have established an extensive practice throughout Central Ohio, focusing on the defense of OVI charges, criminal matters, traffic offenses and domestic relations law. The attorneys at Saia & Piatt Inc. bring a combination of experience, dedication and commitment providing unmatched legal representation for a variety of legal matters. Saia & Piatt Inc. has office locations in both Columbus and Delaware and provide free initial consultations by appointment.

Saia & Piatt Inc.
713 S. Front St.
Columbus, OH 43206
614-444-3036
FAX: 614-445-7873
www.splaws.com

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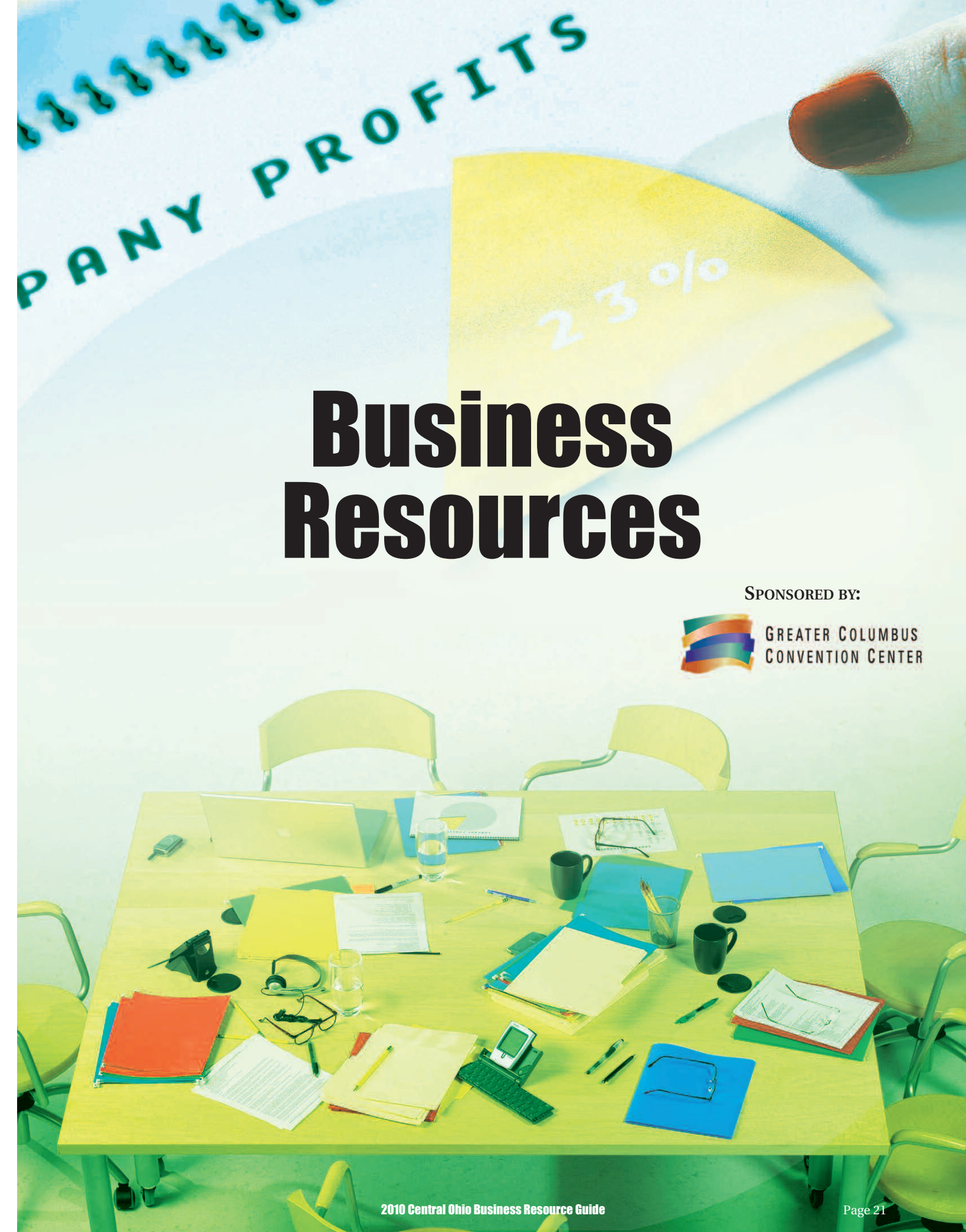


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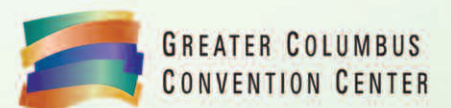
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www.columbusconventions.com



Business Resources

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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 Entrepreneurship & Small Business Division

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

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

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.columbus-tax.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

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 supports local businesses through research and programs that connect them to the resources they need to grow and prosper.

Columbus Chamber of Commerce
150 S. Front St., Suite 200
Columbus, OH 43215
614-221-1321
FAX: 614-221-9360
www.columbus.org

Columbus Department of Development

The Department of Development was established to plan for, stimulate and regulate the city's growth. Through four interdependent divisions and two offices (Building Services Division, Economic Development, Housing, 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

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 Entrepreneurship and Small Business Division host programs such as the Small Business Development Centers, 1st Stop Business Connection, Minority Contractors Business Assistance Program, Procurement Technical Assistance Centers and the Manufacturing and Technology Small Business Development Centers.

**Ohio Department of Development
Entrepreneurship
& Small Business Division**
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](http://www.development.ohio.gov/entrepreneurship/sbdc.htm)

EnterpriseWorks

EnterpriseWorks, a statewide non-profit organization, creates self employment opportunities for persons with disabilities and career exploration for disadvantaged youth. Our mission is to provide education, training and mentoring that prepare challenged populations to achieve self-sufficiency and exercise social responsibility.

EnterpriseWorks
1055 North High Street
Columbus, OH 43201
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: 614-462-5083
www.franklincountyohio.gov/auditor

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Global Markets Division, Ohio Department of Development

The Global Markets Division of the Ohio Department of Development promotes the export of Ohio products and services to strengthen Ohio's economy and advance its leadership position in the global marketplace. The Global Markets Division offers a wide variety of services to help Ohio companies in the creation or expansion of export markets for Ohio goods and services. The staff in Ohio's network of international trade and investment offices provides the following services: export counseling, agent and distributor searches, export finance, business missions and trade shows. Working closely with the department's Strategic Business Investment Division, the Global Markets' network of international offices also promotes Ohio as a premier business location, and encourages foreign companies to explore direct investment opportunities in Ohio.

**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 \$10,000. 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 Road
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
Marketing Division
8995 E. Main St.
Reynoldsburg, OH 43068
614-752-9816
800-467-7683
FAX: 614-644-5017
www.ohioproud.org**

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 Entrepreneurship
& Small Business Division
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 Entrepreneurship
& Small Business Division
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 Entrepreneurial 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"- NxLevelTLM Guide for Agricultural Entrepreneurs, "Get the Buzz on Biz!"- NxLevelTLM Guide for Enterprising Youth, "Business Plan Basics"- NxLevelTLM 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 Entrepreneurship
& Small Business Division
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**



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.gov

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.ohio.gov/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

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

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

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, free advisory boards 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

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 26 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
Publications: www.sba.gov/library
U.S. Business Adviser: 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 Entrepreneurship and Small Business Division

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

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: 614-225-1851
www.scombc.org

Taggart Management & Real Estate Services LLC

Taggart Management is a family owned and operated full service commercial real estate firm providing value by incorporating over 40 years of experience and expertise as a developer, licensed real estate broker and attentive property management company. The company follows a proven process to help provide solutions that help companies achieve their real estate goals and objectives. It starts with a property needs assessment, then the company offers tailored commercial brokerage services to meet its clients' exact needs. Taggart is fluent in industrial, retail and office property brokerage and property management and can provide comprehensive landscaping and irrigation services through site maintenance landscaping.

Taggart Management & Real Estate Services LLC

3780 Fishinger Blvd.
Hilliard, OH 43026
614-876-4848, Ext. 15
FAX: 614-876-8188
www.tmrco.com

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

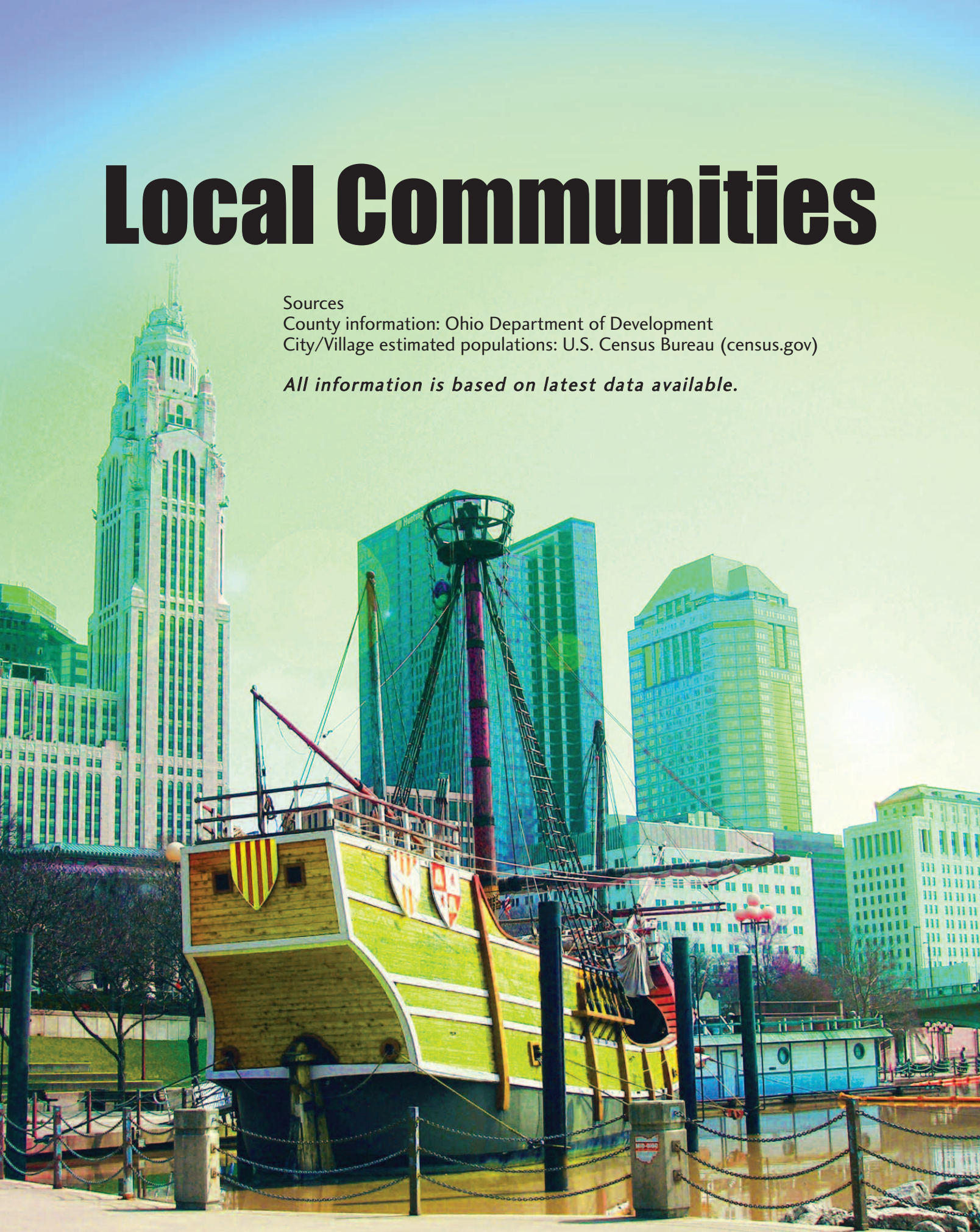
200 N. High St.
Columbus, OH 43215
614-255-2400
FAX: 614-255-2561
www.rurdev.usda.gov/oh

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 more than 70 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.trade.gov



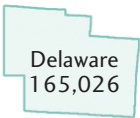
Local Communities

Sources
County information: Ohio Department of Development
City/Village estimated populations: U.S. Census Bureau (census.gov)

All information is based on latest data available.

Delaware County

2008 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	397
Active Businesses	3,182
Civilian Labor Force	90,400
Unemployment Rate	7.2%
Median Household Income	\$88,258
Taxable value of real property	\$5,782,984,060
New Single-Unit Housing	979
Avg. Cost Per Unit	\$350,008
Projected Population	
2020	215,480
2030	266,200

Fairfield County

2008 Population:



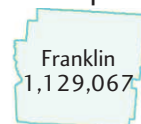
MAJOR EMPLOYERS:
Anchor Hocking Corp.
Cyril-Scott Co.
Fairfield Medical Center
Kroger Co.
Lancaster City Bd. of Ed.
McDermott Int'l/Diamond Power
Meijer Inc.
Pickerington Local Bd. of Ed.
Ralcorp/Ralston Foods
State of Ohio

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

Business Starts	393
Active Businesses	3,043
Civilian Labor Force	75,800
Unemployment Rate	8.6%
Median Household Income	\$58,019
Taxable value of real property	\$2,797,269,060
New Single-Unit Housing	375
Avg. Cost Per Unit	\$205,395
Projected Population	
2020	169,540
2030	201,010

Franklin County

2008 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. (PNC)
 Nationwide Mutual Insurance Co.
 Ohio State University
 OhioHealth
 Schottenstein Stores Corp.
 State of Ohio
 Wendy's International Inc.

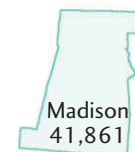
<http://www.co.franklin.oh.us>

Business Starts 3,169
 Active Businesses 23,172
 Civilian Labor Force 625,400
 Unemployment Rate 8.4%
 Median Household Income \$51,246
 Taxable value of real property \$26,431,312,250
 New Single-Unit Housing 2,094
 Avg. Cost Per Unit \$219,012

Projected Population
 2020 1,238,250
 2030 1,326,180

Madison County

2008 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>

Business Starts 98
 Active Businesses 1,108
 Civilian Labor Force 20,200
 Unemployment Rate 8.9%
 Median Household Income \$52,035
 Taxable value of real property \$717,843,490
 New Single-Unit Housing 81
 Avg. Cost Per Unit \$170,503

Projected Population
 2020 45,190
 2030 46,520

Licking County

2008 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 312
 Active Businesses 2,792
 Civilian Labor Force 84,000
 Unemployment Rate 8.9%
 Median Household Income \$52,148
 Taxable value of real property \$3,381,060,770
 New Single-Unit Housing 370
 Avg. Cost Per Unit \$190,338

Projected Population
 2020 179,050
 2030 198,760

Pickaway County

2008 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.

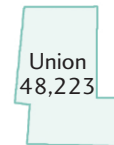
<http://www.pickaway.com>

Business Starts 94
 Active Businesses 928
 Civilian Labor Force 25,100
 Unemployment Rate 11.1%
 Median Household Income \$50,989
 Taxable value of real property \$904,734,860
 New Single-Unit Housing 66
 Avg. Cost Per Unit \$179,478

Projected Population
 2020 58,200
 2030 59,980

Union County

2008 Population:



Union
48,223

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	79
Active Businesses	742
Civilian Labor Force	25,700
Unemployment Rate	8.5%
Median Household Income	\$64,179
Taxable value of real property	\$1,080,891,210
New Single-Unit Housing	221
Avg. Cost Per Unit	\$203,837

Projected Population	
2020	64,570
2030	85,190

Bexley

43209

2008 Population (estimate): 12,507



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

2008 Population (estimate): 6,248



www.canalwinchesterohio.gov

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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Columbus

43215

2008 Population (estimate): 754,885



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
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Gahanna

43230

2008 Population (estimate): 33,892



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
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Dublin

43017

2008 Population (estimate): 38,536



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
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Grandview Heights

43212

2008 Population (estimate): 6,306



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
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Grove City

43123

2008 Population (estimate): 33,829



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

Hilliard

43026

2008 Population (estimate): 27,901



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

2008 Population (estimate): 5,240



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

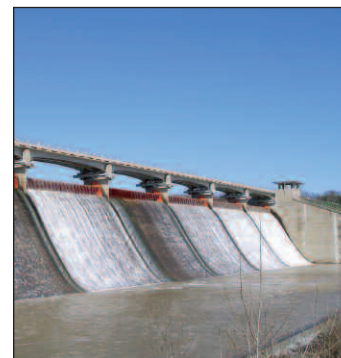
Civic

Southeastern Franklin County
Chamber of Commerce 614-836-1138

New Albany

43054

2008 Population (estimate): 7,088



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

2008 Population (estimate): 17,531



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

2008 Population (estimate): 33,657



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

2008 Population (estimate): 12,814



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
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Upper Arlington

43221

2008 Population (estimate): 31,878



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

2008 Population (estimate): 36,231



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
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Worthington

43085

2008 Population (estimate): 13,282



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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Whitehall

43213

2008 Population (estimate): 18,180



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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Manufacturing and Technology Small Business Dev. Centers	25		x					x		x			x
MicroLoan Program	12					x		x					
Minority Development Financing Advisory Board	12					x	x	x		x	x		
Minority Direct Loan Program	13					x	x						
Neighborhood Commercial Revitalization Program	13		x			x	x						
NxLevel Entrepreneurial Training	25		x					x	x	x			
Office of Management and Tech. Services Minority Bus. Ent. Div.	25		x			x		x		x	x		x
Ohio Bureau of Workers' Comp.	13	x	x					x			x		
Ohio Capital Access Program	25							x					
Ohio Department of Taxation	26											x	
Ohio Enterprise Bond Fund	13						x	x		x		x	
Ohio EPA Office of Compliance Assistance and Pollution Prevention	26	x	x	x									
Ohio Export Finance Initiative	13					x	x	x		x	x		
Ohio Job Creation Tax Credit	26					x		x			x		x
Ohio Regional 166	13							x					
Ohio Secretary of State	26	x											
Ohio Statewide Development Corp.	14					x	x						
Platform Lab	7		x					x			x		x
Procurement Tech. Assistance Centers	26		x	x					x	x	x		
Regional 166 Direct Loan	14					x	x						
Revolving Loan Funds	14						x						
Saia & Piatt Inc.	19		x								x		
SBA 504 Loan Program	14						x						
SBA Express	14					x	x						
Service Corps of Retired Executives	26		x						x	x	x		
Small Business Administration	27		x	x	x	x	x	x	x	x	x		
Small Business Development Centers of Ohio	27		x						x	x	x		x
Small Business Innovation Research Program	7								x	x			
Small Business Investment Companies Program	14					x	x						
South Central Ohio Minority Business Council	27							x	x	x	x		
Taggart Management & Real Estate Services LLC	27		x										
TechColumbus	7												x
Technology Investment Tax Credit	7						x		x				
Thomas Edison Program	7		x						x		x		x
USDA Rural Development	27	x	x	x					x	x		x	
U.S. Department of Commerce, U.S. Commercial Service	27					x				x			
U.S. Small Business Administration Office of Disaster Assistance	15					x							
Work Opportunity Tax Credit	15						x	x					
Working Capital Loan Program	15						x						

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