

2011 *Central Ohio* Business Resource Guide



A supplement to *The Daily Reporter*



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BUSINESS SECTION SPONSOR



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“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.

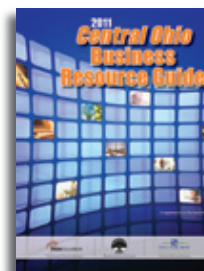
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Central Ohio Business Resource Guide

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Central Ohio Business Resource Guide

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A full-page background image showing the silhouettes of two people climbing a steep, rocky mountain peak. The scene is set against a dramatic sky at sunset or sunrise, with warm orange and yellow light near the horizon transitioning into a deep blue and purple at the top. The person lower on the rock is reaching up towards the second person, who is higher up and appears to be pulling them. The overall mood is one of achievement and teamwork.

Your Vision and Energy + Access to Resources

One Unstoppable Force

Engage with
TechColumbus today.
Call 614.487.3700 or visit
www.TechColumbus.org
to learn more about the
momentum building in
Central Ohio's growing
tech community.

\$16.4M	\$338.4M	\$277.0M	1,084	\$66,378
Invested Directly in 93 Technology Startup Companies	Capital Raised by Funded and Incubated Companies	Revenues Generated by Funded and Incubated Companies	Jobs Created by Funded and Incubated Companies	Average Annual Salary of Jobs Created

100,000+ Employees at TechColumbus Member Companies

200+ Networking Opportunities Annually



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SPONSORED BY



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



Building blocks are dependable,
unfaltering foundations for life's
most valuable assets.

For 114 years, *The Daily Reporter* has served as a strong foundation for Central Ohio, providing the knowledge base the leaders of the business and legal communities need to grow and succeed in their endeavors.

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thedailyreporteronline.com

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Business

NOT SO LONG AGO,
OUR FERTILE LAND PRODUCED ACRES OF CORN.

TODAY BUSINESS INCUBATOR DEVELOPMENT
AND INTERNATIONAL BUSINESSES ARE SPRINGING UP.

GROVE CITY. We grow business.

Like many Ohio cities, Grove City started as a farming community. Over the years it has grown into a prime location for health services, logistics and transportation businesses, and professional office space. More than 52% of manufacturing and automotive facilities are within a 600-mile radius of Grove City. With its abundant land and competent workforce, it's no wonder why companies like FedEx Ground, Wal-Mart, ProLogis, Pizzuti and others have planted their operations here. To learn why Grove City is a "growth city" please visit, www.grovecityohio.gov.



Grove City Department of
Economic Development
4035 Broadway, Grove City, OH 43123
614-277-3003



SPONSORED BY



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 website 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**

CentralOhioEntrepreneurs.org

The Entrepreneurial Edge: CentralOhioEntrepreneurs.org is a website that connects entrepreneurs, start ups and small businesses with the resources they need to start, grow and manage a small business. CentralOhioEntrepreneurs.org is a free resource provided to the Central Ohio business community through a partnership of TechColumbus, the SBDC, the Columbus Chamber, OCLC and the Columbus Metropolitan Library. The site contains more than 500 links to various types of business information.

**The Entrepreneurial Edge
1275 Kinnear Road
Columbus, Ohio 43212
614-360-3992
www.centralohioentrepreneurs.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**



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**

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 Business Assistance Center

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. CMBAC 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**

Conway Center for Family Business

The Conway Center for Family Business is a resource for family-owned businesses based in Central Ohio, providing timely educational programs and resources plus networking opportunities that support their growth and success. The center also offers peer group opportunities for experience sharing for next-generation leaders, family business CEOs and CFOs, and women in family business. The organization has more than 100 members ranging in size from three to 10,000 employees.

**Conway Center for Family Business
1216 Sunbury Road
Columbus, OH 43219
614-253-4820
www.familybusinesscenter.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**

Are you starting or expanding a food business?

ECDI offers:

- Commercial bakery space
- A mobile food cart commissary
- Dry and cold storage
- Business training, technical assistance and capitalization



**Contact ECDI at (614) 559-0115
or online at www.ecdi.org**



EnterpriseWorks

EnterpriseWorks, a statewide non-profit organization, creates self employment opportunities for persons with disabilities and career exploration for low-income 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 St.
Columbus, OH 43201
614.228.1043
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

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. 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 Corp.

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 and the Small Business Annual Conference.

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 website.

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 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.minority.development.ohio.gov

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"—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 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 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 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 website.

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.

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

The Job Creation Tax Credit is a refundable tax credit to companies generally creating at least 10 new jobs (within three years) with a minimum annual payroll of \$660,000 that pay at least 150 percent of the federal minimum wage. The tax credit is measured as a percentage of the state income tax withholdings for all new employees hired under the program, and is applied toward the company's commercial activity tax liability. Should the amount of the credit exceed the company's commercial activity tax liability for any given year, the difference is refunded. A business must apply for the credit before committing to the project. Applicants must be approved through the Ohio Tax Credit Authority before hiring begins.

Ohio Department of Development
Strategic Business Investment Division
Office of Grants and Tax Incentives
PO Box 1001
77 S. High St., 28th Floor
Columbus, OH 43216
614-466-4551
FAX: 614-644-1789
www.development.ohio.gov

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

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

Finance



SPONSORED BY



It was the economy
that slowed,
not your ambitions.



Now's the time to reinvest in your business.

The Small Business Jobs and Credit Act gives you a new opportunity to jump-start your business' growth. Whether it's buying new equipment, improving your working capital, or reinforcing your overall finances, Fifth Third Business Bankers can help you take advantage of this new opportunity to reinvest in your business. Stop in your local Fifth Third Bank, call 614-744-7553, or visit 53.com, and let's get your business moving.

Loans subject to credit review and approval. Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp. Fifth Third Bank. Member FDIC.

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

The 166 Direct Loan provides loans for land and building acquisition, construction, expansion, or renovation, and equipment purchases for eligible businesses. The program provides low-interest loans up to \$1 million.

Ohio Dept. of Development
Strategic Business Investment Division
Loans and Servicing Office
77 S. High St., 28th Floor
Columbus, OH 43215
614-466-5420
FAX: 614-644-1789
www.development.ohio.gov

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

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 \$5 million except for the Small Asset-Based loan, which is limited to \$200,000.

Small Business Administration
401 N. Front St.
Columbus, OH 43215
614-469-2391
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, 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. 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 S. 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

Community Reinvestment Areas provide companies locating in a designated Community Reinvestment Area an exemption of up to 100 percent of improvement value for up to 15 years on real property taxes. To be eligible, a company must make an agreement with the local community prior to going forward with the qualifying project.

Ohio Dept. of Development
Strategic Business Investment Division
Office of Grants and Tax Incentives
PO Box 1001
77 S. High St., 28th Floor
Columbus, OH 43216
614-466-2317
FAX: 614-644-1789
www.development.ohio.gov/business/cra

Economic and Community Development Institute

The Economic and Community Development Institute is a nonprofit organization that provides training, grants and loans to underserved entrepreneurs. ECDI's Small Business Lending Program provides loans in amounts up to \$100,000 to small businesses in Central Ohio and Southwest Ohio. Under this program, ECDI is able to make loans to low and moderate-income entrepreneurs, or to those with insufficient credit histories to qualify for a loan through a traditional financial institution. Rates and terms depend on the risk, size and profitability of the business as well as the needs of the borrower; however, these interest rates are fixed. In addition to traditional, fixed-rate loan products, interest-free, fee-based loans are available for borrowers whose religious beliefs preclude them from paying interest. In addition to capitalization, ECDI offers classroom training and one-on-one technical assistance.

Economic and Community Development Institute
1655 Old Leonard Ave.
Columbus, OH 43219
614-559-0115
FAX: 614-732-0986
www.ecdi.org

Enterprise Zone Program

The Ohio Enterprise Zone program provides real property tax incentives for businesses that expand or relocate in Ohio. To establish an Enterprise Zone, a municipality of county must apply to the Director of Development for certification. To secure benefits, businesses must apply to the local community. Certain qualifying businesses may be eligible for additional benefits.

Ohio Dept. of Development
Strategic Business Investment Division
Office of Grants and Tax Incentives
PO Box 1001
77 S. High St.
Columbus, OH 43216
614-466-2317
FAX: 614-644-1789
www.development.ohio.gov/business/ez

Export Express Loan Program

The export express is a small loan guaranty program offered by the SBA that provides loans and lines of credit up to \$500,000. 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
401 N. Front St.
Columbus, OH 43215
614-469-6860
FAX: 614-469-2391
www.sba.gov

Grow Your Business in



- Low income tax rate
- Business incubator
- Great demographics
- Relocation assistance
- Newly formed Community Improvement Corporation offering incentives for new business

Ready to grow?

Contact David Betz, Powell's Director of Development, or Eric Fischer, Powell's Development Planner, to learn more about the benefits of doing business in Powell. Your success starts here!

Tel: 614-885-5380
www.cityofpowell.us
dbetz@cityofpowell.us
efischer@cityofpowell.us

Export Working Capital Program

This program enables the SBA to guarantee a secured loan or line of credit of \$5 million or less. Loan maturity is typically 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

401 N. Front St. Suite 200

Columbus, OH 43215

614-469-6860

FAX: 614-469-2391

www.sba.gov

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. Loan guarantees are 85 percent for loans up to \$150,000 and 75 percent if the loan is greater than \$150,000, up to \$5 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

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., Ninth floor

Columbus, OH 43215

614-466-6546 or 800-228-1102

FAX: 614-728-7651

www.grownow.ohio.gov

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

MicroLoan Program

Under the MicroLoan Program, a small business can borrow up to \$50,000 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

1655 Old Leonard Ave.

Columbus, OH 43219

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 affiliate-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.minority.development.ohio.gov

Minority Direct Loan Program

Administered by the Ohio Department of Development's Division of Minority Business Enterprise, this program is designed to assist certified minority businesses as defined under Ohio Revised Code 122. 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.minority.development.ohio.gov

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 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 Enterprise Bond Fund

The Ohio Enterprise Bond Fund provides revenue bond financing through an S&P rated fund, whereby proceeds from the sale of bonds are loaned to companies for fixed-rate, long-term capital asset financing. Rates are market-driven and fixed prior to funding. Loan terms range between seven to 10 years for equipment and 15 to 20 years for real estate. Up to \$10 million in financing is available through the program.

Ohio Dept. of Development

Strategic Business Investment Division

Loans and Servicing Office

77 S. High St., 28th Floor

Columbus, OH 43215

614-466-5420

FAX: 614-644-1789

www.development.ohio.gov

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 private sectors, export credit insurance for exporters and financing for 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.

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
FAX: 614-481-3215
www.osdc.net

Regional 166 Direct Loan

The Regional 166 Direct Loan provides loans for land and building acquisition, construction, expansion or renovation, and equipment purchases for eligible businesses. Local economic development agencies administer the program. It provides low-interest loans up to 75 percent collateral value, not to exceed \$500,000.

Ohio Dept. of Development
Strategic Business Investment Division
Loans and Servicing Office
77 S. High St., 28th Floor
Columbus, OH 43215
614-466-5420
FAX: 614-644-1789
www.development.ohio.gov

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
Office of Housing and Community Partnerships
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

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., Seventh 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

Local Communities

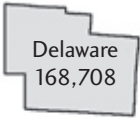


Sources
County information: Ohio Department of Development
City/Village estimated populations: U.S. Census Bureau (census.gov)

All information is based on latest data available.

Delaware County

2009 Population:



Major Employers:

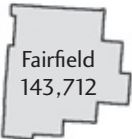
Delaware City Bd. of Ed.
JP Morgan Chase & Co.
Kroger Co.
McGraw Hill Companies
Ohio Wesleyan University
OhioHealth/Grady Memorial Hospital
Olentangy Local Bd. of Ed.
PPG Industries Inc.
Showa Corp/American Showa Inc.
State of Ohio

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

Business Starts	397
Active Businesses	3,182
Civilian Labor Force	90,400
Unemployment Rate	6.9%
Median Household Income	\$88,645
Taxable value of real property	\$6,110,657,390
New Single-Unit Housing	491
Avg. Cost Per Unit	\$291,430
Projected Population	
2020	215,480
2030	266,200

Fairfield County

2009 Population:



Major Employers:

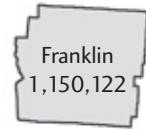
Anchor Hocking Corp.
Cyril-Scott Co.
Fairfield Medical Center
Kroger Co.
Lancaster City Bd. of Ed.
McDermott Int'l/Diamond Power
Meijer Inc.
Pickerington Local Bd. of Ed.
Ralcorp/Ralston Foods
State of Ohio

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

Business Starts	393
Active Businesses	2,950
Civilian Labor Force	76,100
Unemployment Rate	8.5%
Median Household Income	\$58,019
Taxable value of real property	\$3,123,851,420
New Single-Unit Housing	188
Avg. Cost Per Unit	\$205,395
Projected Population	
2020	169,540
2030	201,010

Franklin County

2009 Population:



Major Employers:

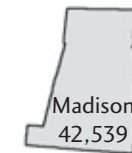
Abbott Laboratories/Ross Products
American Electric Power Co.
Battelle Memorial Institute
Cardinal Health Inc.
Huntington Bancshares Inc.
JP Morgan Chase & Co.
Limited Brands Inc.
National City Corp. (PNC)
Nationwide Mutual Insurance Co.
Ohio State University
OhioHealth
Schottenstein Stores Corp.
State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

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

Business Starts	3,169
Active Businesses	22,442
Civilian Labor Force	629,800
Unemployment Rate	8.3%
Median Household Income	\$51,246
Taxable value of real property	\$27,338,309,090
New Single-Unit Housing	1,464
Avg. Cost Per Unit	\$194,999
Projected Population	
2020	1,238,250
2030	1,326,180

Madison County

2009 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	1,084
Civilian Labor Force	20,400
Unemployment Rate	9.3%
Median Household Income	\$52,035
Taxable value of real property	\$816,654,070
New Single-Unit Housing	34
Avg. Cost Per Unit	\$156,940
Projected Population	
2020	45,190
2030	46,520

Licking County

2009 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	84,700
Unemployment Rate	9.3%
Median Household Income	\$52,148
Taxable value of real property	\$3,518,360,530
New Single-Unit Housing	209
Avg. Cost Per Unit	\$199,698
Projected Population	
2020	179,050
2030	198,760

Pickaway County

2009 Population:



Major Employers:

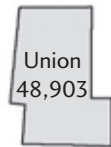
ALSCO Metals Corp.
Berger Health System
Circleville City Bd. of Ed.
E I du Pont de Nemours & Co.
General Electric Co.
Logan Elm Local Bd. of Ed.
PPG Industries Inc.
State of Ohio
Teays Valley Local Bd. of Ed.
Wal-Mart Stores Inc.

<http://www.pickaway.com>

Business Starts	94
Active Businesses	921
Civilian Labor Force	25,300
Unemployment Rate	10.8%
Median Household Income	\$50,989
Taxable value of real property	\$985,171,030
New Single-Unit Housing	20
Avg. Cost Per Unit	\$173,215
Projected Population	
2020	58,200
2030	59,980

Union County

2009 Population:



Union
48,903

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	718
Civilian Labor Force	26,200
Unemployment Rate	8.4%
Median Household Income	\$64,179
Taxable value of real property	\$1,239,316,855
New Single-Unit Housing	130
Avg. Cost Per Unit	\$190,267
Projected Population	
2020	64,570
2030	85,190

Bexley

43209

2009 Population (estimate): 13,267



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

2009 Population (estimate): 6,575



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
--------------------------	--------------

Columbus

43215

2009 Population (estimate): 778,762



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	614-889-2001
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Gahanna

43230

2009 Population (estimate): 34,447



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

2009 Population (estimate): 41,093



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

2009 Population (estimate): 6,698



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

2009 Population (estimate): 34,280



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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Hilliard

43026

2009 Population (estimate): 28,935



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
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Groveport

43125

2009 Population (estimate): 5,407



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
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New Albany

43054

2009 Population (estimate): 6,705



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	614-855-7370

Civic

New Albany Chamber of Commerce	614-855-4400
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Pickerington

43147

2009 Population (estimate): 14,728



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

Reynoldsburg

43068

2009 Population (estimate): 35,970



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

Powell

43065

2009 Population (estimate): 11,035



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 Department	614-938-2010

Civic

Powell Area Chamber of Commerce 614-888-1090

Upper Arlington

43221

2009 Population (estimate): 34,038



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

Westerville

43081

2009 Population (estimate): 37,971



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 Department	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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614.436.3100 - www.worthington.org



Worthington

43085

2009 Population (estimate): 14,228



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 Department	614-885-4463
Worthington Fire Department	614-885-7640

Civic

Chamber of Commerce	614-888-3040
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Whitehall

43213

2009 Population (estimate): 19,214



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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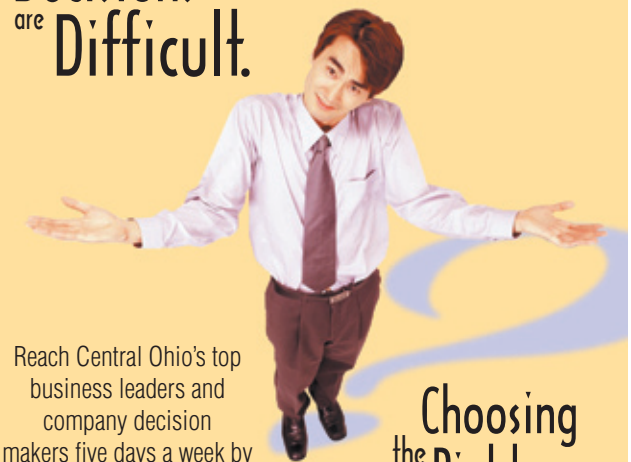
- **Tax Abatement** — to reduce costs, share risk and leverage private investment
- **Tax Increment Finance** — for streetscape, infrastructure improvements
- **Incentive Grants** — for area business, building/property owners
- **Development Standards** — providing an enhanced physical environment
- **Development Planning** — to guide decisions concerning re/development
- **Technical Assistance** — making your visions of the future a reality

Visit our web site for more information:
www.whitehall-oh.us

Or contact:

Daniel J. Lorek, Director of Development
Department of Economic & Community Development
360 S. Yearling Road
Whitehall, Ohio 43213
Phone 614-338-3103 Email dan.lorek@whitehall-oh.us

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