



Investing in the growth
of small business



ECDI and the Women's Business Centers of Ohio



About our Organization

Our Story

Inna Kinney, Founder & CEO

- Refugee from former Soviet Union
- Inspired by how entrepreneurial opportunity shaped her family's life in America
- Realized the difficulty immigrants had finding access to funding
- Sought to fill that gap by launching ECDI in 2004
- Came to see access to business capital as form of social justice





Our Mission

Investing in people to create measurable and enduring social and economic change.

Locations



Columbus (HQ)
Central Ohio

Cleveland
Northern Ohio

Cincinnati
Southwest Ohio and Greater Cincinnati (IN and KY)

Portsmouth
Southeast Ohio and Central Appalachia, (KY and WV)

Field Offices in Toledo, Akron, Canton

About ECDI

Nonprofit small business support center

One-stop resource, supporting small businesses with:

- Training
- Coaching
- Access to Capital

Largest SBA intermediary microlender in U.S. by loan volume

Community Development Financial Institution (CDFI)





About CDFIs

What are they?

- Private (often nonprofit) financial institutions that deliver affordable capital to small businesses
- Seek to create stronger communities by helping business owners become financially self sufficient through coaching, training, and access to capital



About CDFIs

How do they work?

- Funded by federal and local governments, banks, and institutional investors with goal of strengthening communities
- Not obligated to make a profit
- Serve under-banked, un-banked or credit-invisible entrepreneurs – overcoming lack of financial history with training and support



Educate. Invest. Innovate.

Business Incubation and Innovation Center (BIIC)

Wrap-around services, training and incubator/accelerator programs to increase business success

Lending

Access to capital for entrepreneurs who are underserved by traditional lenders



Loan readiness and beyond

BIIC and ECDI Women's Business Centers:

- 1:1 business coaching
- Business plan and projections review
- Access to computer lab with Wi-Fi
- Networking events
- Professional Advisory Network
- Meeting and coworking space
- Printing and notary services
- Legal assistance referrals
- Basic assistance is available for any entrepreneur; additional benefits with affordable membership





BIIIC: Training, Education, Mentoring

**Giving entrepreneurs the foundation they need
to succeed**



Investing in the growth
of small business



BIIC, current programs

Women's Business Centers of Ohio

General support (for all genders) from business planning to industry trainings and beyond

Food Business Incubation Services

Restaurant and food truck incubator/accelerator

Minority Contractor Resource Center

Enabling minority sub-contractors to grow

Social Enterprise Hub

Supporting meaningful job creation for vulnerable populations



Small Business Lending Programs

Providing fair access to responsible, affordable
loan capital



Investing in the growth
of small business

Microloan Program

Small business loans for inventory, equipment and working capital

- Start-up businesses: up to \$75,000
- Established businesses: up to \$500,000
- 590+ credit score
- Loan terms: 6-84 months
- No early repayment penalty
- Fixed interest rate: 6%-12%
- Closing costs: 1% to 5% of loan amount



Community Advantage

Small business loans for inventory, equipment and working capital

- Start-up and existing businesses
- Loan sizes \$50,000 - \$250,000
- Qualifying SBA score
- Additional collateral and equity considerations
- Loan terms: up to 120 months (10 Years)
- Interest rate: prime +6%
- Closing costs: maximum 5% of loan amount



Scored Loan

Loans for established businesses

- Up to \$50,000 – minimum CBR of 720
- \$30,000 – minimum CBR of 680
- \$20,000 – minimum CBR of 640
- \$5,000 – minimum CBR of 590
- Businesses must show 12 months of commercial activity from the application date. Start-up businesses are ineligible.
- No more than \$20,000 of Working Capital

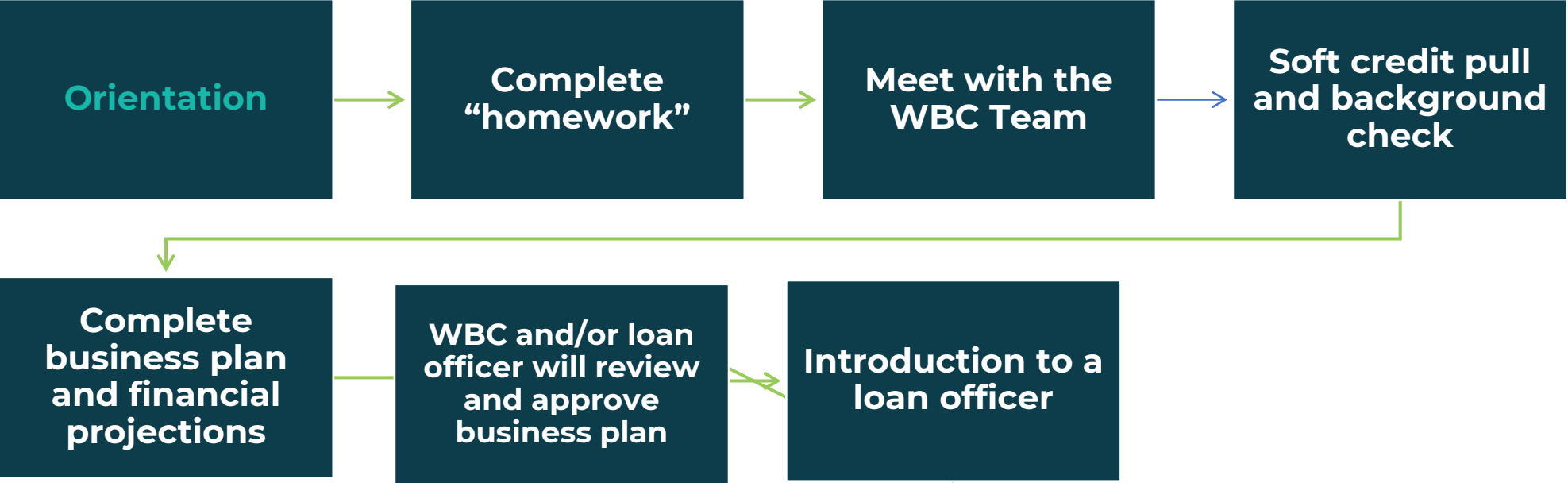




Lending Process

What to expect when preparing and applying for a business loan

Pre-Loan Process





Next Steps

For details about next steps, please visit:

<https://www.wbcoho.org/orientation-checklist>

WBC Contact information

- Columbus / Central Ohio – Edwin Quinones: equinones@ecdi.org
- Cleveland / Northern Ohio – Korin Green: kgreen@ecdi.org
- Cincinnati Tri-State Area / Southwestern Ohio – Isa Shakir: ishakir@ecdi.org
- Portsmouth / Central Appalachia / Southeastern Ohio – Bonnie Barker: bbarker@ecdi.org



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of small business

Questions?

Connect with us:



@ecdioh



@ecdioh



@ecdi_oh



Economic and Community
Development Institute

www.ECDI.org



**Small Business
Development Centers**
Columbus State Community College

Ohio Business Resource



Small Business
Development Centers



Small Business
Development Centers
Columbus State Community College

Meet Your Presenter: Tonya Wilson

- Certified Business Advisor for the Ohio SBDC at CSCC
- Specializes in accessing capital
- Manages SBDC's Microloan Program Kiva and FFB
- 25+ years of Experience Working with Small Businesses
- Serial Entrepreneur
- GrowthWheel Certified
- QuickBooks Certified
- Notary

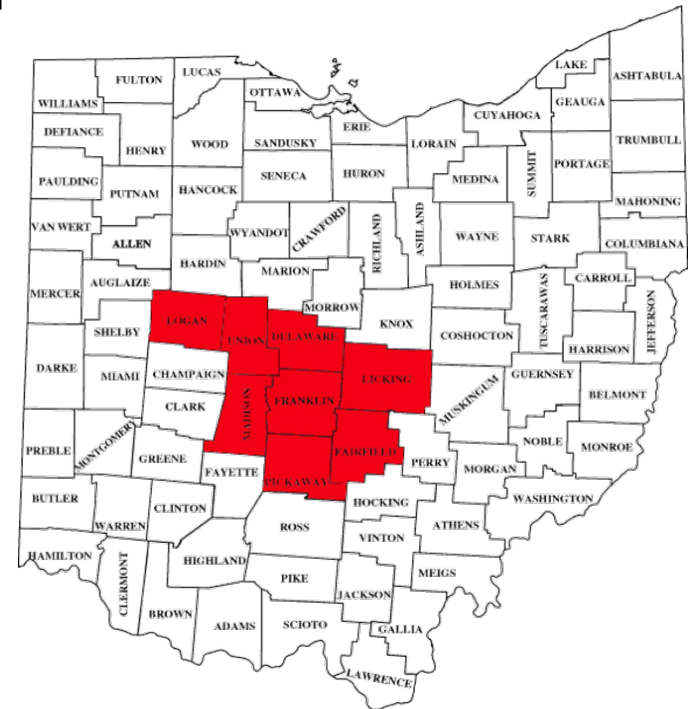


Ohio Small Business Development Center at Columbus State Community College

- Economic Development Entity – Joined CSCC 2004
- Cover Central Ohio - 8 County Region
- 29 Centers in Ohio
- National Network: 1000 nationwide



<https://americassbdc.org/find-your-sbdc/>



SBDC Advising Services

- One-on-one Business Counseling
- Business Assessment Evaluation
- Strategic Business Planning
- Cash Flow Analysis
- Financial Projections Development
- Identifying Sources Of Capital
- Loan Packaging
- Kiva Loans
- Market Feasibility And Research
- Marketing Strategy Development
- Manufacturing And Technology
- Export Assistance
- Workshops And Training Programs



Ohio SBDC Export Assistance Network



Roberta Winch

Director
Ohio SBDC Export Assistance Network
rwinch@cscc.edu

Assists Ohio companies with entering new export markets or increasing their exports small and medium-sized businesses with topics such as international business planning, market research, export documentation, local product requirements and logistics.

- **International Market Access Grant for Exporters (IMAGE) Program**
 - Focused Increase Exports and Create Jobs
 - Provides financial assistance for small businesses to promote their products and services in international markets
 - Grant provides 50% reimbursement up to \$10,000 per fiscal year for qualifying activities
 - <http://IMAGE.development.ohio.gov>
- **Ohio Export Internship Program**
 - Program matches export students with Ohio companies wanting to increase their current export activities
 - Program provides 50% reimbursement for intern wages, up to \$3,600.
 - <http://EIP.development.Ohio.gov>
- **International Market Support Program**
 - Aids with providing detailed market research and matchmaking with potential customers

We are NOT just for Start-Ups

We serve small businesses for the life of the business. From ideation to succession planning and everything stage in between, whatever the need look to the SBDC for advising and resources.

One-on-One Business Advising

One-on-one business advising is free of charge. Advising meetings are conducted by Certified Business Advisors and are by appointment only. The goal of each one-on-one meeting is to advance the business forward helping each succeed *regardless of where they are in the business cycle*.

Become a client: [Click for Request for Counseling](#)

Training Events

Training events augment our one-on-one advising services. Our training events are offered free or at cost. Training events enable us to accelerate our client's business knowledge and make business execution the focus of our one-on-one appointments. www.SBDCColumbus.com/events



Small Business
Development Centers



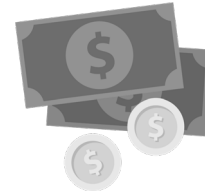
Small Business
Development Centers
Columbus State Community College



Our 2020 Results



Advised **1,755**
Small Businesses



Facilitated **\$16 million**
in Financing



Started **64**
New Businesses



Assisted in Creation/
Retention of **1031** jobs



Increased Client Sales
by **\$14.03 Million**



Conducted **117** Training
events for **4,016** attendees

Online Business Startup Model

<https://sbdccolumbus.com/startup-model/>

The screenshot shows the website's header with the Ohio Small Business Development Centers logo, social media icons, and a search bar. The navigation menu includes links for About Us, Services, Events, StartUp Model, Accelerate Columbus, Resources, Blog, and Contact Us. The main content area features a title 'Online Business StartUp Model' and three paragraphs of introductory text. A right-hand sidebar contains a search bar, a newsletter sign-up form, and a 'Submit' button. Below the text, there is a list of three modules: 'Module 1: Entrepreneurship Overview', 'Module 2: The Idea', and 'Module 3: The Research', each with a play button icon and a red underline.

SBDC Managed Funding Solutions

kiva



Kiva Columbus

<https://sbdccolumbus.com/kiva-columbus/>



Kiva is a character-based, community-backed lender. Kiva provides funding opportunities for entrepreneurs who do not fit into the box of traditional conventional financing.

The Loan Program	Funding Potential	Interest Rate	Loan Fee	Repayment Terms
Small Business Borrowers	\$1000 - \$11,000 0% Owners Investment	0%	\$0	Up to 36 Months
Existing Business Owners Impacted by Covid-19	Up to \$15,000 Owners Investment	0%	\$0	<ul style="list-style-type: none">• Up to 36 Months• 3 Month Payment Deferment

Ellen Harvey
Kiva Columbus Capital Access Manager
Ohio SBDC Certified Business Advisor

Columbus@local.kiva.org

For more information and to apply visit <https://us.kiva.org/columbus/>

*[Click here to view
Kiva Funded Borrowers](#)*

KIVA's mission is "We envision a financially inclusive world where all people hold the power to improve their lives."

microlending program

Microloan business program for Greater Columbus and surrounding counties

At First Financial Bank, our goal is to provide small business owners with the tools and resources they need to grow their business. We're proud to work with Ohio Small Business Development Center at Columbus State Community College to provide loans to small, minority, and at-risk businesses. This lending initiative was created to support economic growth and development within Greater Columbus and surrounding counties.

Who Should Apply?

- Businesses that may not qualify for traditional bank financing due to loan size or other terms
- Businesses with revenues up to \$500,000 per year
- Businesses with 10 or fewer employees
- Minority Business Enterprises (MBE) defined as businesses that are at least 51% owned by a member of a minority group

Program Details

- The loan amount is limited to a maximum of \$10,000 per borrower¹
- Funds will carry a fixed interest rate
- Repayment period is up to 48 months with no penalty for early repayment
- Borrower has six (6) months from the loan approval date to draw the funds
- Borrowers are allowed one microloan at a time

How to Apply

- Applicants must complete an application (available through Ohio Small Business Development Center at Columbus State Community College)
- Start-up business applicants are recommended to provide a business plan which includes an explanation of how funds will be used and a description of business operations, but are not required

¹All loans subject to credit review and approval.



Contact Information

Ohio Small Business Development Center at Columbus State Community College
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eharvey9@cscc.edu
www.SBDCColumbus.com

First Financial Bank
Linda Fitzgerald
Linda.Fitzgerald@bankatfirst.com
(614) 392-8663

Need more information?

Visit bankatfirst.com or your local First Financial Bank financial center.

FIRST[®]
first financial bank

bankatfirst.com



Rev. 08/2021



Small Business
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Columbus State Community College

Webinars On Demand and Virtual Trainings 2022

- Funding Your Business – The Complete Loan Packaging Process
October 1, 2022, 12:00 am - December 31, 2022, 11:00 pm Getting a loan for your small business can be a challenge but, if you know what you are doing you can greatly increase your odds of success.
- Business Clinic Series - Workers' Compensation
- Understanding Small Business Certifications and How to Apply
 - A discussion about business certifications, Local, State and Federal government procurement opportunities, what is available and how you can grow your business through certification.
- Ohio SBDC Small Business Tax Workshop
Business tax laws, legal structure, deductions and expenses explained by local CPAs and tax professionals.



Webinars On Demand and Virtual Trainings 2022

- [Social Media Strategy for Small Business: The Plan Before the Post](#)
Learn how to prepare, build, manage and evaluate the results of your social media strategy to catapult your business success!
- [BASE: Basis of a Successful Enterprise](#)
Thinking of starting a business? Set yourself up for success by building a solid business foundation by attending BASE
- [Lifting One to Lift Many - Kiva Capital and Community Funding Dreams](#)
 - Kiva provides funding opportunities for entrepreneurs who do not fit into the box of traditional conventional financing due to limited collateral, credit challenges, limited investments, or being an early-stage business.
- [Small Business Breakthroughs](#)
 - Speaker: Teresa Stevenson, Certified Everything DiSC Practitioner, All Things In Common LLC



Small Business
Development Centers



Small Business
Development Centers
Columbus State Community College

Capital Crash Course 2022

December 09, 2022 10:00am to 3:00pm

[Click Here](#)



Dec 09



Capital Crash Course 2023

Once a year we bring together financial experts & lenders to provide you with the newest financing options available!

By [Ohio Small Business Development Center](#)

2009 followers

[Follow](#)

Free

[Reserve a spot](#)

When and where



Date and time

Fri, December 9, 2022,
10:00 AM - 3:00 PM EST



Location

To be announced



Small Business
Development Centers

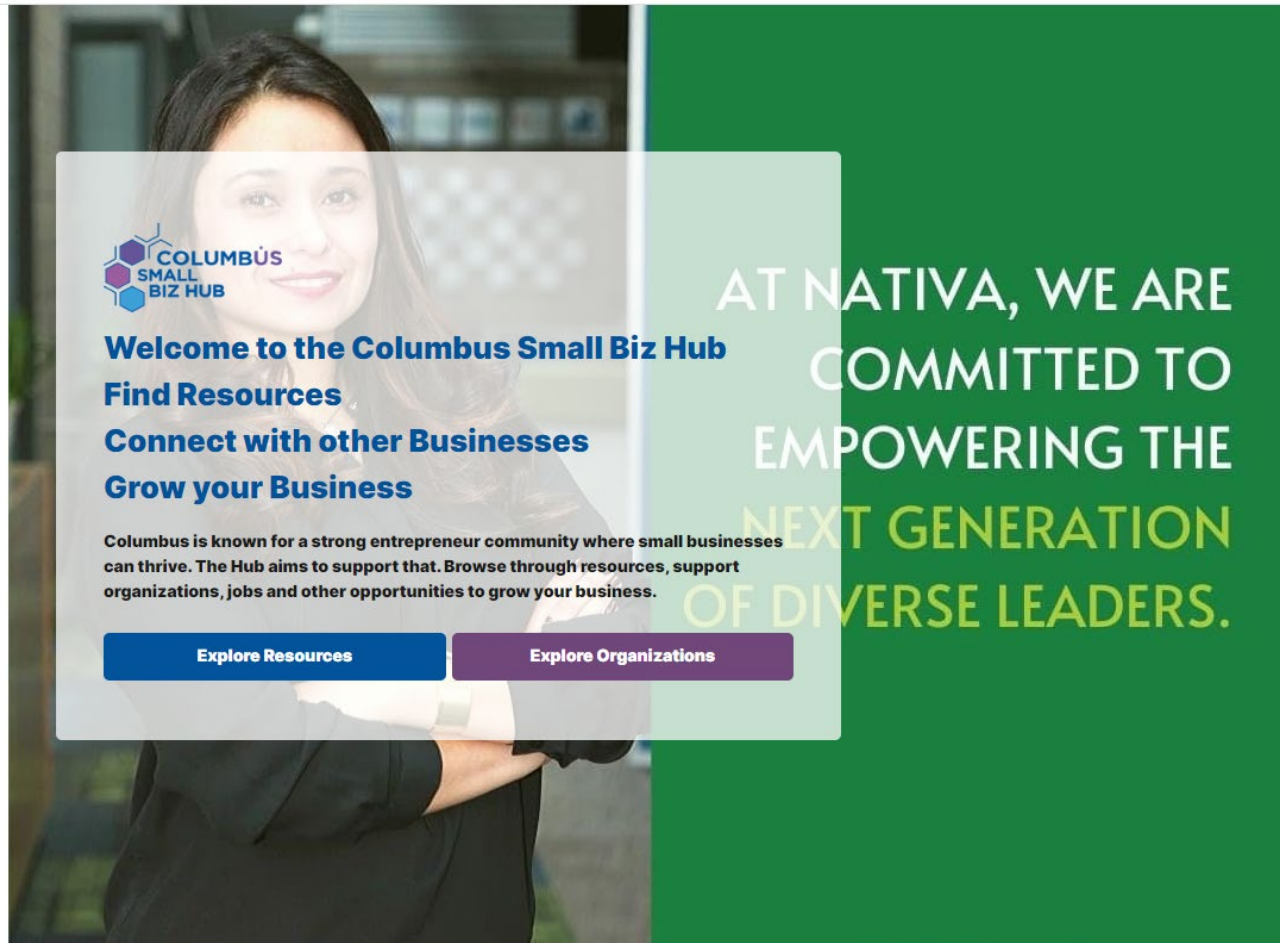



U.S. Small Business
Administration



Small Business
Development Centers
Columbus State Community College

<https://cbussmallbizhub.com/>



 **WELCOME TO THE COLUMBUS SMALL BIZ HUB**
Find Resources
Connect with other Businesses
Grow your Business

Columbus is known for a strong entrepreneur community where small businesses can thrive. The Hub aims to support that. Browse through resources, support organizations, jobs and other opportunities to grow your business.

[Explore Resources](#) [Explore Organizations](#)

AT NATIVA, WE ARE
COMMITTED TO
EMPOWERING THE
NEXT GENERATION
OF DIVERSE LEADERS.

**For more information and to engage
with the Ohio SBDC at CSCC...**

Ohio

**Small Business
Development Centers**
Columbus State Community College

VISIT www.SBDCColumbus.com

EMAIL SBDC@csccl.edu

CALL 614.287.5294

Ohio

Small Business
Development Centers



Ohio

Small Business
Development Centers
Columbus State Community College



SCORE - A Trusted Business Resource for Entrepreneurs

Presented By: Mike Hadra, Certified Mentor
To: Meet Your Local Small Business Resources
Date: October 26, 2022



Columbus OH



What is SCORE?

- Non-profit resource partner with U.S. Small Business Administration (SBA)
- Nation's largest network of volunteer small business experts
- Offers advice and education to current & aspiring small business owners
- Support entrepreneurs *"For the Life of Their Business"*

Services Provided



Free, confidential **Mentoring** – in-person and virtual (video, e-mail, phone) with certified business mentors



Free or low-cost educational **Workshops** and events – in-person and virtual with business experts



Free small business **Resources** – online library of tools, templates, articles, blogs, etc. at www.score.org

Small Business...Big Impact

SCORE Nationwide

- 10,000+ Volunteers
- 240+ Chapters
- Wide variety of skills and industry expertise
- SCORE Columbus
60+ Volunteers





SCORE Columbus Local Impact

2021 Results

177

New Businesses Started

240

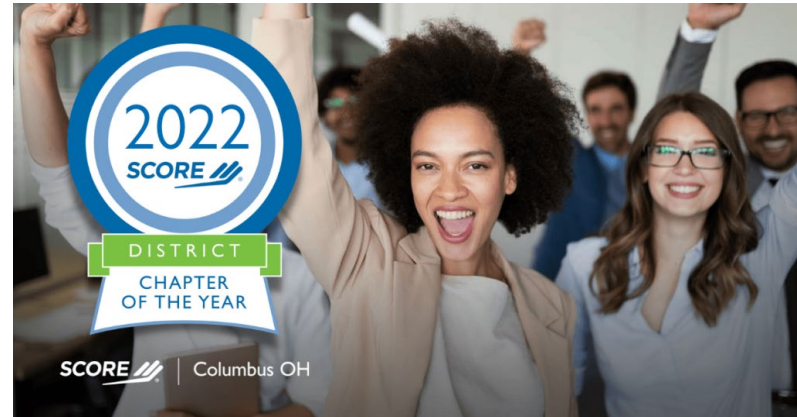
Total Jobs Created

3,735

Mentoring Sessions & Workshop Attendees



SCORE Columbus Awards



**Best Small Business
Resources in Central Ohio**



SCORE Client & Volunteer Diversity

SCORE Clients

- 63% Women
- 47% Minorities

SCORE Volunteers

- 35% Women
- 21% Minorities





SCORE Columbus Volunteer Opportunities

Join Our Team of Volunteers!

- Small Business Mentors
- Workshop Presenters
- Event Coordinators
- Chapter Leadership
- Chapter Operations



Local Client Success Story Examples



Heart Mobile CPR – “I think starting up I was very overwhelmed. I had many questions and Leslie was always there for me. She is very knowledgeable and will find the answer if she doesn’t know it offhand. My mentor's ideas have led me down paths I would have never thought of. She has truly helped build this business into what it is today. She always has time for me.”



North Street Supply – “In a short time, we have experienced a lot of volatility in business financials, so it’s important to learn to manage our numbers—and our emotional state during the worldwide pandemic. SCORE helped us fine-tune our concept to a strong business plan.”



ARES Sportswear – “With mentorship I survived stupidity, ransomware, and Covid all in 12 months. No bankruptcy, no receivership. My SCORE mentor helped me come to terms with the fact that I am a naturally unfocused communicator. She is ruthlessly focused. She listened and figured something about me out and then got to work. The business was not going to get fixed unless I got fixed.”



Representative Workshop Topics

- **Marketing/Sales**

- Digital Marketing Strategies
- Increase Sales with Social Media
- Google My Business
- Email Marketing

- Google Analytics
- Build A Business Website
- Write a Marketing Plan
- Selling to the Government

- Paid Advertising Tactics
- Sell Online with E-Commerce
- Strengthen Your Online Presence
- How to Build Your Brand

- **Business Planning**

- Business Startup Basics
- Choosing Business Entity Type
- Social Enterprises

- Entrepreneurship 101
- Franchising Workshop
- Writing a Business Plan

- COVID-19 Recovery Roadmap
- Market Research

- **Other**

- Business Owners Financial Wellness
- Using Quickbooks

- How to Secure Financing
- Cybersecurity 101

- Financial Reporting
- Communications in Difficult Situations



Representative Workshop Topics

- Non-Profit Education Series

- Starting a Non-Profit
- Non-Profit Financials
- Marketing – Telling Your Story
- Measuring Your Impact
- Year-End Appeal & Fundraising Events
- Non-Profit Leadership
- Board Bylaws, Responsibilities & Culture
- Planning to Succeed
- Sustaining Your Organization
- Non-Profit Legal Requirements
- Board Recruitment, Retention & Management
- Theory of Change/Logic Model
- Grant Strategy & Management

B) FY2021 Workshop Metrics

General Topic	# Participants	%	# Workshops	%	Average Attendance
Marketing/Sales	742	56%	30	52%	25
Business Planning	488	37%	23	40%	21
Other (Finance, HR, etc.)	114	7%	6	9%	19
Total	1,344	100%	59	100%	23



Contact SCORE Columbus

Call, e-mail or visit us online:

- 614-664-7267
- info@scorecolumbus.org
- www.scorecolumbus.org
- [Facebook](#), [Twitter](#) and [LinkedIn](#)

Aminata Soko
MBAC Statewide
Manager

Minority Business
Development Division

Minority Business Assistance Centers (MBAC) Overview

October 26th , 2022



MBAC Purpose

The MBAC Network is the technical assistance delivery program of the Ohio Department of Development's Minority Business Development Division.

The goal of the MBAC program is to increase the competitiveness of minority and socially and economically disadvantaged businesses.

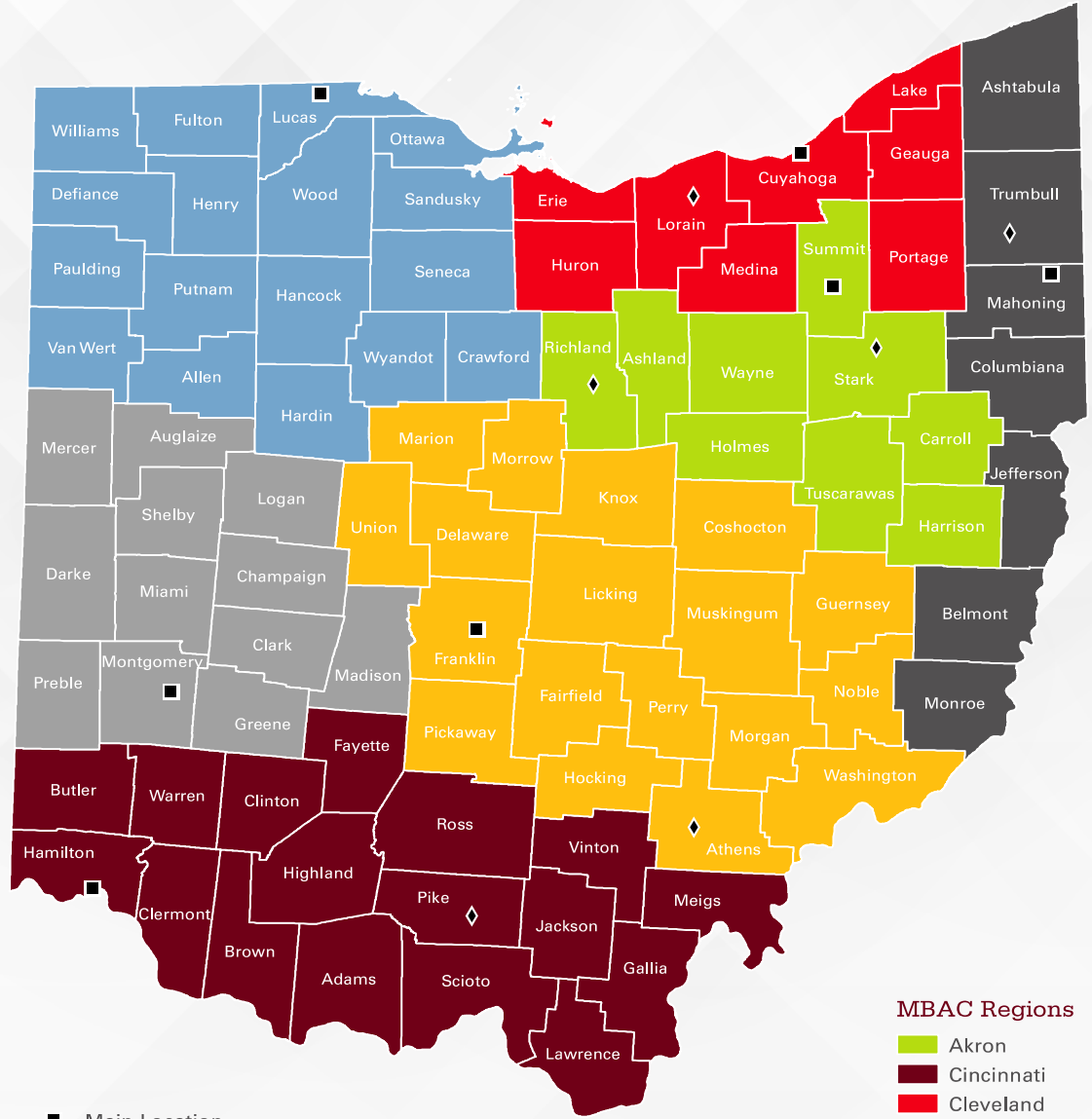


MBAC Services

Assistance includes but is not limited to:

- Business management
- Human resources
- Assistance with certification applications
- Financial package preparation
- Joint ventures
- Marketing and sales
- Business structure
- Finance and accounting
- Mergers and acquisitions
- Strategic planning
- Operations

MBAC Regions



- MBAC Regions**
- Akron
 - Cincinnati
 - Cleveland
 - Columbus
 - Dayton
 - NWO-Toledo
 - Youngstown

- Main Location
- ◆ Satellite Location

Prepared for: Minority Business Development Division, Ohio Department of Development (Research, August 2022)



MBAC KPMs FY22



Department of
Development



Contact

Aminata Soko

Aminata.Soko@development.ohio.gov

614-466-4273



Department of
Development



VETBIZCENTRAL



SERVING ARMED FORCES MEMBERS SINCE 2005

Assisting Veterans, Active Duty, Guard and Reserve Members in the formation and expansion of their businesses



VETBIZCENTRAL

Funded by US Small Business Administration, Office of
Veteran Business Development

One of twenty two Veteran Business
Outreach Centers (VBOC) nationwide

Nonprofit run by Vets for Vets

Headquartered in Flint, Michigan

Serving over 2 million veterans in three

States: Michigan, Ohio and Indiana



VETBIZCENTRAL

Assist Veterans, Active Duty, Guard and Reserve Members
AND their spouses in the formation and expansion of
Veteran Owned Businesses

Our Mission

Empowering Veterans to realize their entrepreneurial
dreams, one business at a time.



VETBIZCENTRAL PARTNERS



VETBIZCENTRAL

Services Offered

- Entrepreneurial Training & Counseling
- Mentoring Programs and Activities
- Networking Opportunities
- Assistance with CVE Verification
- Veteran Advocacy
- Referral Services



VETBIZCENTRAL

Entrepreneurial Training & Counseling

- Provide One-on-One Counseling to Veterans (and Spouses)
- Assist with clients with Researching the Feasibility of their business venture
- Target Market Research
- Business Plan Development
- Market Test Product or Service
- Reviewing Financing Options
- Launching their Business



VETBIZCENTRAL

Mentoring Programs and Activities

- Assist clients with Research in Specific Markets
- Provide clients with Mentoring in Niche Markets
- Provide referrals to Market and Industry Professionals



VETBIZCENTRAL

Networking Opportunities

- Workshops (Starting a Business, Government Contracting , Meet the Lender & more)
- Symposiums (Empowering Women in Business)
- Annual Veterans Meet & Greet



VETBIZCENTRAL

Assistance with CVE Verification

VETS FIRST VERIFICATION PROGRAM

The Vets First Verification Program affords verified firms owned and controlled by Veterans and Service-disabled Veterans the opportunity to compete for VA set asides.



VETBIZCENTRAL

Veteran Advocacy

VetBizCentral provides Advocacy and Public support for or recommendation of a particular cause or policy.



VETBIZCENTRAL

Referral Services in Michigan, Ohio & Indiana

- SBA
- Small Business Development Centers(SBDC)
- Procurement Technical Assistance Centers (PTAC)
- SCORE
- Women Business Centers
- Economic Development Centers
- Community Development Financial Institutions (CDFI)
- And More ...



VETBIZCENTRAL

Abron Andrews Jr., Executive Director, VetBizCentral

abron@vetbizcentral.org

810-767-8387

Mott Community College, Regional Technology Center

1401 E. Court St.

Flint, MI



VETBIZCENTRAL



PTAC - Government Contracting Assistance for your Business

Sharon Hopkins, Director
Ohio University Procurement Technical Assistance Center
hopkins1@ohio.edu
740-597-1868

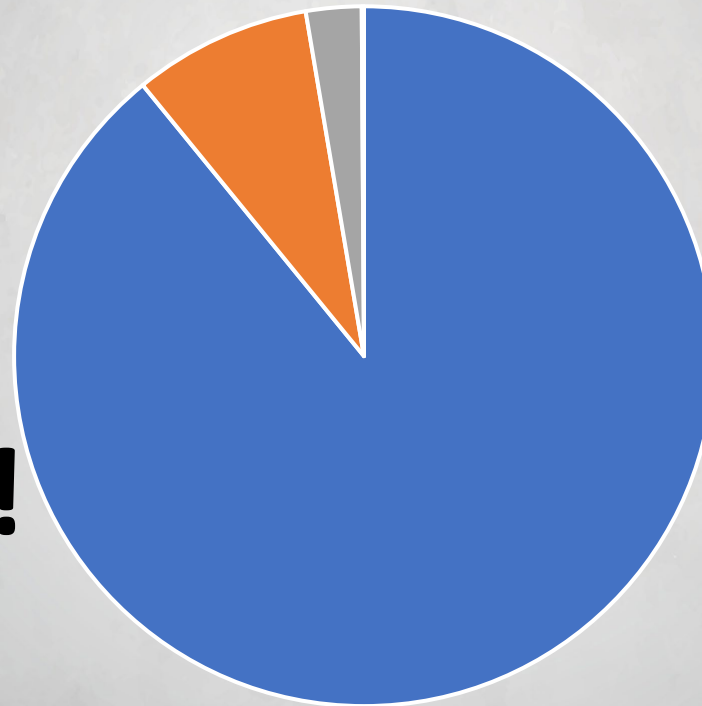
Federal Contracting

- Big Market
 - \$681+ BILLION! In FY 2020
 - Buy practically everything
- On-time payment
- Great repeat customer
- Bring the \$\$\$\$ to Ohio
- Some company somewhere is getting this work, why not you?

Government Contracting is Big Business

CY 2021 Contract Dollars to Ohio PTAC Clients

**\$1B+ in
prime &
subcontracts!**



■ Federal Prime Contracts

■ Federal Subcontracts

■ State & Local Prime Contracts

■ State & Local Subcontracts

Federal Spending Goals

Small Business – 23% (\$136+ Billion)

5% (\$25+ Billion) Women-Owned

5% (\$25+ Billion) Disadvantaged/8(a)

3% (\$15+ Billion) HUBZone

3% (\$15+ Billion) Service-Disabled Veterans

The Veterans Administration

- 12% Veteran-Owned
- 10% Service-Disabled Veteran-Owned

Mission

- PTAC works with businesses to train them in the pursuit of prime **government** contracts or subcontracts
 - Not grants or B2B
- Client appointments – guidance, advice, answer questions
- Group training events
- Bid matching services tailored to your business
- Access to research results from market intelligence tools
- PTAC services are **FREE** to our clients*

* Some training events may require a fee to defray expenses of the event (i.e. facility rental, etc.)

Services Include

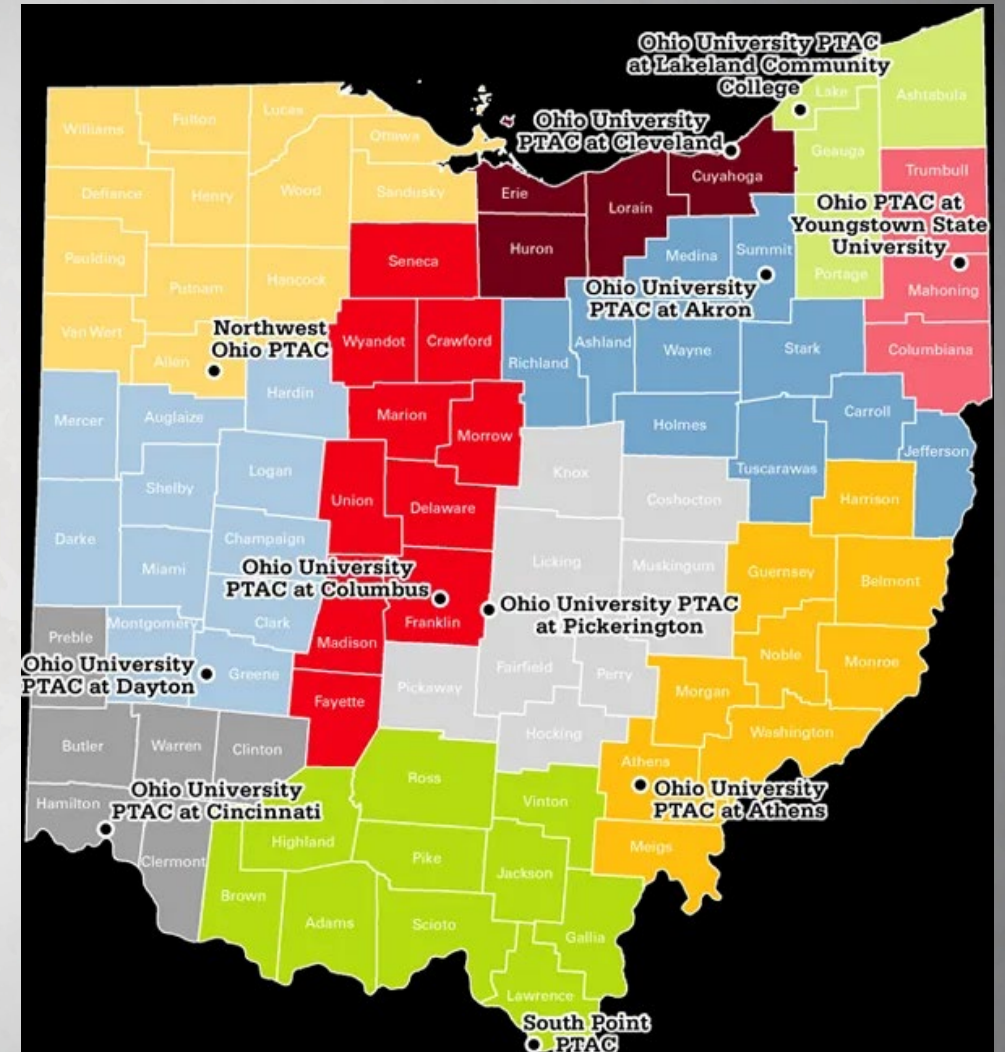
- Federal, State & Local Government procurement
 - Certifications – assist with application
 - SAM registration – unique to Federal Government
 - Service-Disabled Veteran Verification
- Capability Statement Development
- Marketing Research/Bid Match
- Proposal Development & Review
- Post Award Considerations
- Other topics such obtaining a GSA Schedule

- Procurement Professionals in Ohio

<https://ptac.ohio.edu/>

- Across the Country

<https://www.aptac-us.org/>



How to Obtain PTAC Services

- Select the PTAC office that services the county where your business resides
- Complete the on-line application at:
 - <https://ptac.ohio.edu/>
 - select the New Client Registration tab
- Will schedule an initial appointment
- PTAC will support you to the level you desire – but can not represent your company to the government

Funding

- PTAC funding for the Ohio University PTAC comes from three sources in descending order of contribution
 - Federal Government (Department of Defense)
 - State of Ohio
 - Ohio University
- PTAC is not affiliated with any business or for-profit enterprise – independent and free of bias

Summary

- Government procurement is tough – strong competition for every solicitation
- If you don't understand the process and procedures, you are at a severe disadvantage
- Network, Network, Network
- Ensure you are ready for government procurement before you begin
- Your local PTAC office is ready to help!



U.S. Small Business
Administration

“Meet Your Local Small Business Resources”

Webinar Training

Presented by

Jill Nagy-Reynolds

Business Opportunity Specialist, 8(a)

U.S. Small Business Administration

Columbus District Office

jill.nagyreynolds@sba.gov

614-427-1352

SBA PTAC Government Contracting Series

October 26, 2022

**The SBA works to ignite change and spark action
so small businesses can confidently...**

START • GROW • EXPAND • RECOVER



SBA Offices in Ohio

Columbus District Office

*Covers **60** of Ohio's 88 Counties*

Central & Southern Ohio

Cleveland District Office

*Covers **28** remaining Ohio Counties*

Northeast Ohio

How Does SBA Help?



Free Business **Counseling**



SBA Guaranteed **Capital**



Federal Government **Contracting**



Crisis Support for Homes and Businesses

Counseling - The SBA Resource Partner Network

If you are an aspiring entrepreneur or small business owner looking for:

- **Mentorship and advice** from volunteer real-world business executives—in-person or virtually
- **Search** mentor profiles
- **Free online workshops** and webinars



If you're an aspiring entrepreneur or small business owner looking for:

- **Free business consulting** to get started or grow
- Business Research Assistance
- **Low-cost training** on crucial topics



If you are an aspiring or current woman small business owner looking for:

- **Comprehensive training and counseling** on a variety of topics in several languages
- **Business advice** to level the playing field against unique challenges or obstacles

Women's Business Centers,
Veteran Business Opportunity Centers
Community Navigators

To Find Resources In Your Area – www.sba.gov/local-assistance

Counseling - The SBA Resource Partner Network

Veterans Business Outreach Centers:

- Provide entrepreneurial development services for transitioning service members, veterans, National Guard & Reserve members, and military spouses interested in starting or growing a small business
- Great Lakes region VetBiz Central, Inc.



Community Navigator:

- Pilot Program is an American Rescue Plan initiative
- Designed to reduce barriers that underrepresented and underserved entrepreneurs
- Springfield - SBDC



To Find Resources In Your Area – www.sba.gov/local-assistance

Capital- Need a Business Loan to Start, Grow, or Expand?

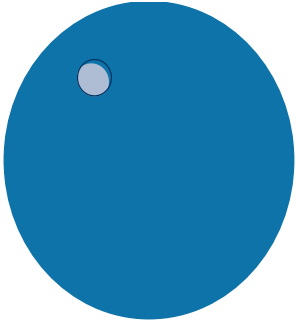


The SBA works with approved lenders to offer **microloans** and **SBA-guaranteed loans** with:

- Start-up friendly
- Competitive terms
- Lower down payments
- Longer maturities
- Lower risk (for lenders)



SBA Loan Programs



504 Loan



7(a) Loan



Microloan



Community Advantage Loans



International Trade Loans

Are You Ready to Consider Federal Contracting?



The world's largest customer, buying all kinds of products & services



Required by law to provide contract opportunities to small businesses



Evaluate your readiness & learn more by visiting [SBA.gov/contracting](https://www.sba.gov/contracting)



Qualify for Federal **Contracts** with Certifications



The SBA works with federal agencies to award at least 23% of all prime government contracting dollars each year to small businesses that are certified with the **SBA's contracting programs**. Programs include:

8(a) Business Development Program

Historically Underutilized Business Zones (HUBZone) Program

Women-Owned Small Business (WOSB) Program

Service-Disabled Veteran-Owned Program

Learn more and determine your eligibility at www.sba.gov/federal-contracting

Federal Set-Asides for Certification Programs and Socio-Economic Categories

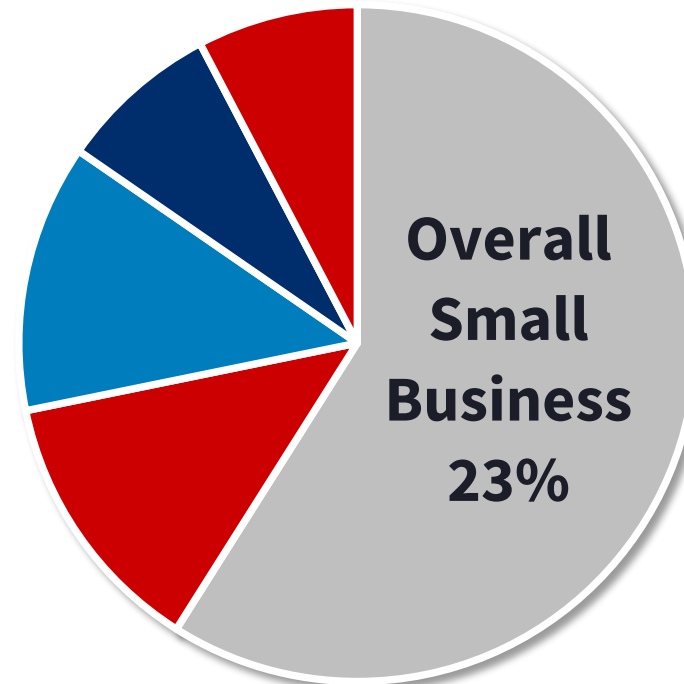
Targeted Acquisition Goals:

**Women-Owned Small Businesses
(including EDWOSB) (5%)**

**Small Disadvantaged Businesses
(including 8(a)) (5%)**

HUBZone Businesses (3%)

**Service-Disabled Veteran-Owned
Small Businesses (3%)**



Set-asides are reserved for small business between \$10,000 (Micro purchase Threshold) to \$250,000 (Simplified Acquisition Threshold)

Crisis - SBA Disaster Assistance Loans

SBA provides billions of dollars in low-interest, long-term **disaster loans** to help small businesses, homeowners, and renters recover from declared disasters. This is the **only loan program** in which SBA lends the money directly to approved applicant. Loans may cover:



Real Estate



Personal Property



Economic Injury



Machinery & Equipment



Inventory



Active Duty Military



Q & A Session

Questions??



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Thank You!!