

SMALL BUSINESS

Resource Guide



Get to know our featured small business



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INTRODUCTION

Today's financial institutions have put tighter, leaner lending practices in place, making it difficult for companies seeking new sources of financing. Often times, many smaller companies still overlook some of the best financing options available, especially in the federal tax and program areas. Many state and federal government programs remain an underutilized source for company financing. While some companies looking to participate in the global marketplace are becoming adept at accessing these sources, others have yet to review the range of financial options available that may be applicable to their unique business circumstances or financial requirements.

Raising capital is an important part of the business foundation but for many small businesses, it can be a complex and frustrating process. This guide will help eliminate the confusion that many businesses face by providing information for small business leaders, from internal cash management processes to entrepreneurship assistance.

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1. INTERNAL CASH MANAGEMENT PRACTICES

The first step in any finance and investment strategy should be to analyze a company's internal cash management practices. This includes exploring relationships with vendors, suppliers, and customers in context of what the company wishes to accomplish and determining how existing assets can be leveraged to support the company's capacity and capital growth goals. Better efficiencies in the management of internal cash can result in a reduced need for additional outside financing. Moreover, better cash flow will improve a company's chances at obtaining funding and at rates that are more desirable. Finally, having cash management as a guiding strategy will allow a company to have more choices in identifying external sources of financing that reflect the company's values, management style, and objectives. Areas that may offer opportunities to improve company cash flow and add to the supply of working capital include:

ACCOUNTING MANAGEMENT PRACTICES

In order for a company to analyze its internal cash management practices, it needs to first verify that it is using accounting management practices that accurately measure and project the amounts of cash and cash equivalents entering and leaving the company. The practice of creating credible cash flow statements is critical to understanding how much cash a company generates through the core products and services, and how much cash the core operations consume. Cash flow statements complement, but are distinct from income statement and balance sheets in that they do not include the amount of future incoming and outgoing cash that is recorded on credit. A company can use the cash flow statements to confirm that there is enough money on hand to buy new inventory, internally finance new investments in equipment and labor, and channel any excess into the asset column of its balance sheet. Preparing accurate cash flow statements also allows a company to project future cash flow, which is essential for accurate budgeting. All potential lenders require these cash projections before approving loans to ensure that cash is adequate to cover future loan expenses. The cash projections conveyed in these statements can be used to help a company decide whether to seek outside funding, even when this decision may seem obvious based on the company's current market activities.

VENDOR AND SUPPLIER FINANCING

One way of realizing working capital is through supplier financing. Typically, suppliers and vendors provide goods with the understanding that payment is due within 30 days. However, suppliers may be willing to extend payment terms to 60, 90, or even 120 days. Vendors and suppliers frequently offer discounts for early payment and penalize slow paying companies with interest charges. In some instances, companies may be able to extend payment terms in lieu of discounts. In addition, some suppliers may enable a company to pay for specific items only as they sell, with the supplier retaining ownership of goods until payment is received.

CUSTOMER FINANCING

In some cases, companies may have the option of negotiating a full or partial advancement from customers to help finance any preparation costs associated with taking on their business. Stepped or partial payments, which are payable at a defined stage of progress, are sometime possible in project oriented industries. Companies may also want to consider a deposit for all work to finance production costs associated with orders and to reduce the need for lines of credit. A deposit collected for work that involves special orders or services can also serve to prove that the customer is committed to the order and help avoid situations where the company needs to absorb costs resulting from customer late or non-payment.

INVENTORY FINANCING

Inventory financing is a bank line of credit secured by a company's inventory. For companies that maintain high levels of inventory to conduct ongoing business, this type of financing can free up cash tied up in inventory to purchase supplies for the next production cycle. Generally, lending institutions are not interested in gaining ownership of inventory and are more interested in assurances that the loan is repaid.

FACTORING ACCOUNTS RECEIVABLE

One option that is available for some companies with limited working capital is to utilize a factor company to purchase at a discount invoices and accounts receivable. Good factoring companies can also provide credit management expertise. The advantage of factoring is that the company receives cash

right away and can focus on the next sale while the factoring company waits and assumes risks for payment.

The disadvantage is that factoring can be more expensive than other forms of finance and requires strategies to incorporate the factoring costs into pricing and invoicing or earning it back from suppliers.

RENTING OR LEASING VS. BUYING

Leasing equipment can be a better option for companies that have limited capital or need equipment that need upgrades every few years. Leasing has the advantages

of potentially freeing up equity capital for investment in other areas of greater return for a company and freeing up additional borrowing power. In contrast, buying equipment can be a better option for an established business with cash or when needing equipment that has a long usable life. Although buying may necessitate a large initial capital investment, companies can usually reap significant tax benefits through depreciation. Since every company's situation is unique, any decision to buy or lease depends on the needs of the company, factoring in the cash reserves, the equipment's usable life, and tax advantages and strategies.

2. DEBT & EQUITY FINANCING

DIFFERENCES BETWEEN DEBT & EQUITY

Financing generally falls into two main categories: debt financing and equity financing.

- **Debt financing** occurs when a capital provider lends money to a company.
- **Equity financing** happens when a capital provider buys a share of ownership in the company.

Growing businesses often need both types of financing at different stages. Each type offers different benefits for funding growth, and companies should aim for a balanced debt-to-equity ratio. Lenders and investors pay close attention to this ratio to assess the company's financial health.

Although acceptable debt-to-equity ratios can vary by industry, banks typically view a ratio between 1:2 and 1:1 as reasonable. When considering a loan application, lenders also review the ratio of a company's current assets to its current liabilities, favoring a ratio of 2:1 or better.

DEBT FINANCING

Debt financing can be either short term or long-term. In either case, common lending principles apply. Lenders typically consider the risk of lending to borrowers based on:

- *Cash flow history and projections*
- *Character of the borrower*
- *Collateral available to secure a loan*

- *Credit history*
- *Loan documentation: Financial statements, tax returns, and a business plan*

SOURCES OF DEBT FINANCING

There are several sources of debt financing available, including commercial banks, commercial finance companies, community lenders, and programs sponsored by the U.S. Small Business Administration (SBA). State and local governments also offer programs such as revolving loan funds (RLFs) to support the growth of small businesses.

Commercial banks have traditionally been the main source of loans for small companies, providing most short-term loans. The SBA Guaranteed Lending Program was created to encourage banks and financial institutions to lend to small businesses by reducing the lenders' risk and maximizing available funds. Banks participating in the SBA's certified and preferred lender programs often offer quick loan approvals.

In addition to banks, commercial finance companies are another important source of business loans. These companies provide financing specifically for purchasing inventory, equipment, or other revenue-generating assets, rather than for consumer loans. They are particularly useful for businesses with adequate collateral and often offer accounts receivable and inventory financing.

EQUITY FINANCING

Equity financing investments are often introduced to strategic investors through banks, brokerage firms, professional advisors,

other investors, or through various professional and personal networks.

Some firms focus on specific sectors, such as manufacturing companies with proprietary products needing expansion capital, while others consider a wide range of industries. A critical aspect of negotiating deals between a company and an investor is aligning their interests. For example, some owners may prioritize family continuity, while others aim to maximize the company's value for potential buyers. Negotiations generally center on creating an ownership strategy that covers the entire period the owner will remain as a shareholder and manager.

General Contact Information

Small Business Investor Alliance (SBIA)

529 14th St NW, Washington, DC 20045

202-628-5055

<https://sbia.org/>

STRATEGIC INVESTORS

Strategic investors or investment groups provide equity capital to complete transactions that include recapitalization and growth financing, management buyouts of private companies or divisions of a corporation, management buy-ins, family succession, industry consolidations, other acquisition, or ownership transitions.

SOURCES - Strategic investors may raise their investment funds from other affluent individuals, insurance companies, bank affiliates, endowment funds, or other investment groups.

TERMS - Strategic investors look for companies that can grow quickly or made more efficient within a relatively short time. Strategic investors may also seek to recoup their initial investment and make a profit by exiting during that period through the sale of the company to a strategic buyer, financial buyer, or in some cases an initial public offering.

CONDITIONS - Strategic investors typically seek companies with good management. Many are willing to take a minority ownership position, with company management accountable to clearly defined performance benchmarks. In general, most look to existing management to run the daily operations while providing support and strategic planning at the board level.

OPTIONS FOR BUSINESS OWNERS

RECAPITALIZATIONS - For many business owners, their financial net worth is tied up in the company. A business owner can sell a portion of his or her equity to an investment group to realize liquidity or to reinvest the proceeds back in the business. The advantage of a recapitalization over an outright sale of the company may include access to growth capital, continuing equity and partnership in future growth, liquidity, and additional management support in developing new products or markets.

GROWTH FINANCING - Access to beyond what a bank can provide in terms of capital, contacts, and expertise to enable a strategic acquisition or to support organic growth through expansion.

GENERATIONAL TRANSITIONS - Retiring company owners may be able to transfer their ownership through an insider transaction with family members, partners, management, or employees while achieving liquidity.

MANAGEMENT AND EMPLOYEE BUYOUTS - Opportunities often exist for management or employees in private companies or divisions of public companies to buy out ownership and resources to support continued company growth after the transaction.

BUY-OUT OR SALE - Company owners may seek to maximize their liquidity and financial security through an outside sales transaction with investors who are interested in assuming company ownership and management responsibilities. Sales can be timed and planned to ensure maximum value and liquidity for the owners.

ANGEL INVESTMENT

Angel investors play a crucial role in the informal, unregulated market for small business equity capital. While there is no standard profile for an angel investor, they are typically successful entrepreneurs who have sold their own businesses and are now interested in supporting new ventures within their community. They might also be corporate leaders or professionals with industry expertise.

Angel investors often have a strong interest in specific business sectors and seek opportunities where their skills and experience can contribute to a company's growth. While they generally do not aim to control the business, many prefer to be more involved than passive investors, offering their experience and advice in an advisory capacity.

This involvement can provide significant advantages compared to other forms of financing, as it brings strategic guidance and valuable connections that can help a business access new markets, attract customers, or secure favorable supplier relationships. This blend of capital, management support, industry knowledge, and connections is often referred to as “smart money” and can be crucial for a company’s future success.

FINDING A BUSINESS ANGEL INVESTOR

Connecting with a business angel investor can be a challenge. Here are some things to take under consideration when meeting potential angel investors:

- *Has a net worth in excess of \$1,000,000 and meets the legal definition of an “accredited” investor.*
- *Can invest \$20,000 - \$150,000 of their own money but may participate in a syndicate of other investors to boost the total investment amount.*
- *Prefers to stay close to home, which is a distinct advantage for “flyover” locations outside major population centers.*
- *Has previous experience in the industry and can help open new distribution channels, broaden product and service offerings, and locate suppliers and customers.*
- *Enjoys advising companies and likes to be part of the action.*
- *Is comfortable being a minority rather than a majority investor.*
- *Understands the riskiness of investing and therefore looks for an overall portfolio that will bring a return on investment, but accepts a variety of losses and strong returns in their investment portfolio.*
- *Expects to stay invested for 5-7 years but may be open to cashing out earlier or being patient for a longer period.*
- *Acts independently, but also in concert with other angels to share information about possible investments and pool resources.*
- *Refers deals to other private investors even if the angel has chosen not to invest.*

NOT ALL ANGELS ARE ALIKE

Angel investors come from diverse backgrounds and have varying approaches to investing. Experienced, active angel investors often focus on specific industries, while passive angels may not have a particular industry focus. While many angels concentrate on early-stage companies with high growth potential, some are open to investing in moderate-growth or niche businesses.

Angels typically use a more subjective approach to evaluating investments compared to venture capitalists, and their due diligence may be less rigorous. Many base their investment decisions on personal impressions or “gut feelings” about the company, its product, and the market. As a result, each investment deal can be quite different.

It is also important to note that angel investors vary widely in their sophistication. Some may not add significant value to the companies they invest in, and in some cases, they might even hinder the company’s future growth and ability to secure additional capital. Finding the right angel investors can be a time-consuming process that requires considerable effort.

General Contact Information

Angel Capital Association

10977 Granada Lane, Suite 103

Overland Park, KS 66211

913-894-4700

<https://www.angelcapitalassociation.org/>

Angel Resource Institute

101 Lombard Street #16E

San Francisco, CA 94111

415-370-9954

<https://angelresourceinstitute.org/>

3. FEDERAL & STATE LOAN PROGRAMS

NOTE ON SBA FINANCING PROGRAMS

The SBA offers various financing options through its loan guaranty program in collaboration with commercial banks and lending institutions. However, the SBA itself does not provide direct loans or grants to start or grow a business.

Instead, the SBA supports businesses in securing loans by sharing the risk with lenders. This reduces the likelihood of loss for the lender, making it easier for them to extend credit. For small businesses that cannot obtain favorable loan terms from conventional lenders, the SBA’s guaranty program can be crucial in successfully securing a loan.

General Contact Information

Small Business Administration (SBA)

409 3rd St., SW

Washington, DC 20416

800-827-5722

<https://www.sba.gov/>

HOW TO BEGIN: LOCAL FINANCIAL INSTITUTION

When visiting a local financial institution, the lender reviews the company's business plan, financial records, or projections if the company is in its early stages, as well as the specific plans for using the borrowed funds. Participating lenders are fully informed about the SBA's loan guaranty programs and the required SBA application forms. The prospective borrower does not need to contact the SBA directly.

If the lender determines that the business meets both SBA and the institution's eligibility and credit requirements, they can recommend the most suitable SBA guaranty program for the loan.

166 DIRECT LOAN

The 166 Direct Loan provides financial assistance for economic development, business expansion, and job creation. Eligible projects include those related to industry, commerce, distribution, or research activities. Retail and refinancing projects are not eligible. Loan terms can extend up to 20 years for financed real estate and up to 10 years for financed machinery and equipment. The interest rate is fixed and set at or below market rates .

OHIO ENTERPRISE BOND FUND (OEBF LOAN)

The Ohio Enterprise Bond Fund (OEBF) promotes economic development, creates and retains quality jobs and assists governmental operations. The program enables non-profit and for-profit borrowers to access the national capital markets through bonds issued through OEBF. The Ohio Department of Development administers the program and the Ohio Treasurer of State provides financing. The minimum borrowing amount is \$2.5 million and the maximum amount is \$10 million, requiring a 10% reserve in the amount of the OEBF loan.

SBA 7(A) LOAN PROGRAM

This is the SBA's primary loan program where the SBA guarantees major portions of loans made to small businesses

by private lenders. This program is intended for for-profit businesses with: good character, fair credit record; sufficient management expertise; a feasible business plan; adequate equity in the business sufficient collateral; and adequate cash flow to repay debt from historical or projected cash flow. The fund may be used for business acquisition or start-up, purchase or remodeling of real estate, leasehold improvements, equipment purchases, working capital, and inventory. The maximum for a 7(a) loan is \$5 million.

RESEARCH AND DEVELOPMENT INVESTMENT LOAN FUND (R&D LOAN)

The Research and Development Investment Loan (R&D Loan) provides loans partnered with a tax credit to Ohio businesses that create research and development capabilities and high-wage jobs. R&D Loans typically ranging in size from \$500,000 to \$5,000,000 with rates that are fixed and have terms similar to those of commercial bank financing.

SBA 504 LOAN PROGRAM

The 504 Loan Program offers growing businesses long-term financing for fixed assets with a minimal equity contribution required from the borrowing company. Funds can be used for land acquisition, building construction, purchasing existing buildings, site improvements, renovations, restorations, and acquiring major equipment. Maximum 504 Loans can range from \$4 million to \$5.5 million, depending on the type of business. These loans feature fixed interest rates and come with terms of 10, 20, or 25 years .

SBA EXPRESS LOAN PROGRAM

The SBA Express program allows approved lenders to expedite applications for the SBA's most common loan type—the 7(a) loan—without requiring SBA review. Qualifying businesses can benefit from a turnaround time of up to 36 hours, making this a fast loan processing option. Borrowers may receive up to \$500,000 as a term loan or a revolving line of credit. Funds can be used for either a term loan or a revolving line of credit for up to 10 years, though there are some limitations on real estate and construction uses. The loan is provided by a private lender, with the SBA guaranteeing up to 50% of the loan amount

GROWNOW

GrowNOW is a partnership between eligible banks and the Ohio Treasury. The program offers small business owners up to a 3%

reduction in interest rates on new or existing loans for two years, with the possibility of renewal. To qualify, small business owners must commit to creating or retaining at least one full-time job or two part-time jobs in Ohio for every \$50,000 borrowed, up to a maximum of \$400,000.

SBA CAPLINES LOAN PROGRAM

The CAPLines program offers loans up to \$5 million to help small businesses meet their short-term and cyclical working capital needs. These loans can be used for various purposes, including financing seasonal working capital, covering the direct costs of construction, service, and supply contracts, or providing general working capital lines of credit with specific repayment requirements. CAPLines encompasses four distinct loan programs:

- *Seasonal Line of Credit Program: Supports the buildup of inventory, accounts receivable, or labor and materials beyond normal usage for seasonal demands.*
- *Contract Loan Program: Finances costs associated with contracts, subcontracts, or purchase orders, with proceeds disbursed before work begins.*
- *Builders Line Program: Provides financing for small contractors or developers to construct or rehabilitate residential or commercial properties, with the intention of selling to an unknown third party upon completion.*
- *Working Capital Line of Credit Program: Offers a revolving line of credit to provide short-term working capital.*

ENERGY LOAN FUND

The Energy Loan Fund provides low-cost financing to small businesses and manufacturers for energy improvements that lower energy usage and associated costs, reduce fossil fuel emissions, and/or create or retain jobs. Funding is sourced from the Advanced Energy Fund and the U.S. Department of Energy's State Energy Program.

Eligible activities include energy retrofits, energy distribution technologies, and renewable energy technologies. Projects must achieve at least a 15% reduction in energy usage, demonstrate economic and environmental benefits, and align with a long-term energy strategy.

Eligible efficiency measures encompass insulation, LED lighting, energy-efficient lighting technologies, energy management control systems, HVAC upgrades, weather sealing, door and window replacements, combined

heat and power systems, and cogeneration systems.

SBA MICRO LOANS

The Microloan Program provides loans up to \$50,000 to assist small businesses and certain not-for-profit childcare centers in starting up and expanding. The average microloan amount is approximately \$13,000. Microloans can be used for:

- *Working capital*
- *Furniture or fixtures*
- *Inventory or supplies*
- *Machinery or equipment.*

MINORITY BUSINESS BONDING PROGRAM

The Minority Business Bonding Program provides bid, performance, and payment surety bonds to state-certified minority-owned businesses that are unable to obtain bonding through surety companies. To qualify for this program, the project must be economically feasible, and the business must not have defaulted on a previous bond issued by the Ohio Department of Development. Additionally, the business must demonstrate a benefit to Ohio residents by creating or expanding employment opportunities

MINORITY BUSINESS DIRECT LOAN PROGRAM

The Minority Business Direct Loan Program offers low, fixed-interest rate loans—currently at 1.5%—directly to certified minority-owned businesses, covering up to 75% of project costs, with the loan amount ranging from \$45,000-\$1.5 million. This program assists minority-owned businesses in purchasing or improving fixed assets at lower rates, thereby contributing to job creation for Ohio residents. Funds from the Minority Business Direct Loan Program can be used to cover part of the costs for the acquisition, renovation, or construction of depreciable fixed assets and must align with the term of any associated bank loan.

OHIO MICRO-LOAN PROGRAM

The Ohio Micro-Loan Program fosters the growth of new and existing businesses by providing micro-loans with a 0% interest rate. Loan amounts range from \$10,000 to \$45,000. Loans must be repaid within five years for permanent working capital and seven years for equipment. To qualify, the business must have its principal place of business and its operations located in Ohio.

INNOVATION OHIO LOAN FUND (IOF LOAN)

This program was established to support existing Ohio companies in developing next-generation products and services within specific targeted industry sectors. It provides financing for the acquisition, construction, and related costs of technology, facilities, and equipment. The targeted industry sectors are:

- *Advanced Materials*
- *Power and Propulsion*
- *Instruments, Controls, and Electronics*
- *Biosciences*
- *Information Technology*

The IOF Loan aims to provide capital to Ohio companies that have limited access to conventional financing due to the risks involved in developing new products or services. The loan can cover up to 75% of allowable project costs, with typical loan amounts ranging from \$500,000 to \$1,500,000.

AG-LINK FINANCING

The Ag-LINK program allows farm operators, agribusinesses, and cooperatives to receive up to a 3% reduction in the interest rate on new or existing operating loans. Ag-LINK allows Ohio farmers and other agricultural businesses to apply for this interest rate reduction on loans or lines of credit up to \$150,000. Applications are accepted annually from January through March.

If approved, the Ohio Treasurer invests with the lender for one year, and the lender, in turn, reduces the interest rate on the loan.

General Contact Information

Ohio Treasurer Office
30 E. Broad Street - 9th Floor
Columbus, Ohio 43215
800-228-1102
<https://www.tos.ohio.gov/>

4. OHIO THIRD FRONTIER PROGRAMS

The Ohio Third Frontier is a globally recognized, technology-driven economic development initiative that is transforming Ohio's economy. It collaborates with innovative startup companies across the state, establishing Ohio as a premier destination for technology entrepreneurs. This comprehensive network of resources helps convert advanced ideas into successful technology businesses. The Ohio Third Frontier is a technology-based economic development initiative, and a part of the larger Ohio Department of Development.

General Contact Information

Department of Development
77 South High Street, 29th Floor
Columbus Ohio 43215
800-848-1300
<https://development.ohio.gov/home>

CURRENT PROGRAMS:

The College & Inclusion Technology Internship Program offers an excellent opportunity for college students to gain experience at some of Ohio's most innovative companies.

These paid internships provide valuable business and entrepreneurship experience for students, while companies benefit from the fresh perspectives and diverse talent that can help them compete and grow.

The goal of the **Entrepreneurial Services Provider (ESP)** Program is to enhance technology-based entrepreneurial commercialization outcomes and focus efforts on strategic technology sectors with significant economic development potential. Each ESP represents a coordinated network of high-value services and support providers that are easily accessible to technology entrepreneurs and small tech-based companies. By integrating sources of deal flow, entrepreneurial support, and capital, each ESP effectively fosters the growth of technology-based commercialization outcomes.

The High School Tech Internship Pilot Program allows Ohio employers to hire high school interns while receiving reimbursement for a portion of their wages. This pilot program aims to connect high school students with technology roles and technology businesses in Ohio at an earlier stage.

The **Pre-Seed/Seed Plus Fund Capitalization Program** is a statewide network of early-stage investment funds designed to provide capital for starting and growing technology-based or tech-enabled businesses. These funds can help tech companies secure the investment needed to launch new products, get off the ground, or hire key employees.

The Ohio Third Frontier **Technology Validation and Start-up Fund (TVSF)** aims to drive economic growth in Ohio by supporting start-up companies that commercialize technologies developed by Ohio's institutions of higher education and not-for-profit research institutions.

5. SMALL BUSINESS INNOVATION RESEARCH (SBIR) & SMALL BUSINESS TECHNOLOGY (STTR) PROGRAMS

The **SBIR** and **STTR** programs are highly competitive initiatives designed to encourage domestic small businesses to engage in Federal Research and Development (R&D) with significant potential for commercialization. These programs offer competitive awards to help small businesses explore their technological potential and provide incentives for commercialization.

Mission/Goals

- Stimulate technological innovation.
- Address Federal research and development needs.
- Promote participation in innovation and entrepreneurship by women and socially or economically disadvantaged individuals.
- Enhance private-sector commercialization of innovations derived from Federal research and development funding.
- Facilitate technology transfer through cooperative R&D between

small businesses and research institutions.

Eligibility

- The company must be for-profit, U.S.-owned/operated, and employ fewer than 500 people.
- All work must be conducted within the U.S.
- Focus is on performing R&D, not on purchasing equipment, commercializing already developed technologies, or funding low-risk projects that only require capital.

General Contact Information

SBIR STTR America's Seed Fund

<https://www.sbir.gov/>

6. FEDERAL AND STATE TAX PROGRAMS

JOB CREATION TAX CREDIT (JCTC)

The Ohio Job Creation Tax Credit (JCTC) assists businesses that have been approved for a tax credit by the Ohio Department of Taxation. Projects approved by the Authority must enter into a tax credit agreement that outlines the commitments and compliance requirements as specified by the Ohio Revised Code and the Ohio Administrative Code. These agreements typically include:

- The awarded percentage and term of the tax credit, along with the start date;
- A stipulation that the business must maintain operations at the project site for the duration of the tax credit plus an additional 3 years;

- The pay increase factor;
- An obligation for the business to submit an annual report detailing employment, payroll, withholdings, and investment information;
- A requirement for the Director of the Ohio Department of Development to review the annual report and issue a compliance certificate if the project meets all requirements.

The tax credit program mandates that businesses submit a detailed annual report to the Department of Development by March 1 each year.

OHIO MOTION PICTURE TAX INCENTIVE

The Ohio Motion Picture Tax Credit (OMPTC) offers a refundable, transferable tax credit to eligible productions.

They can receive 30 percent on production cast and crew wages, as well as other qualifying in-state expenditures. To qualify, a production must spend a minimum of \$300,000 for each project in the state of Ohio, on the production of entertainment content created in whole or in part within this state for distribution or exhibition to the general public.

OHIO HISTORIC PRESERVATION TAX CREDIT PROGRAM

The Ohio Historic Preservation Tax Credit Program offers tax credits for rehabilitation expenses incurred by owners

and lessees of historically significant buildings. To be eligible, a building must either be individually listed on the National Register of Historic Places, contribute to a National Register Historic District, a National Park Service Certified Historic District, or a Certified Local Government historic district, or be designated as a local landmark by a Certified Local Government. This competitive program accepts applications twice a year, in March and September.

7. WORKFORCE DEVELOPMENT

PRE-EMPLOYMENT RECRUITMENT, TESTING, AND SCREENING SERVICES

The Ohio Department of Job and Family Services can provide a variety of skills testing and employee recruitment services at its county branch offices. These services are typically available to companies at no cost, and the company still maintains control over the final employee screening and hiring processes.

General Contact Information

Ohio Department of Job & Family Services
30 E Broad St,
Columbus, OH 43215
614-466-6282
<https://jfs.ohio.gov/home>

BUREAU OF WORKER'S COMPENSATION PREMIUM DISCOUNTS

Through a variety of employer-led safety initiatives, companies in Ohio can further reduce their annual worker's compensation premiums. Local discount programs include the Drug-Free Workplace and the Miami Valley Safety Council.

General Contact Information

Ohio Bureau of Workers' Compensation
30 W. Spring St.
Columbus, OH 43215-2256
800-644-6292
<https://info.bwc.ohio.gov/home>

INCUMBENT WORKER TRAINING VOUCHER PROGRAM

The Ohio Incumbent Workforce Voucher Program will reimburse employers for up to 50 percent of the eligible employee training costs, up to \$4,000 per employee, after the employer pays the full cost of the training, and the employee successfully completes the training. The Program is designed to allow employers to retain and grow their existing Ohio workforce and create a statewide workforce that can meet the present and future demands in an ever-changing economy. In Montgomery County, employers can be reimbursed at least 50% of the costs of certain training programs.

General Contact Information

OhioMeansJobs
Incumbent Worker Training
1111 South Edwin C. Moses Blvd. Dayton, Ohio 45422
937-225-JOBS (5627)
<https://thejobcenter.org/employers/incumbent-worker-training/>

ON THE JOB TRAINING (OJT)

On the Job Training is a federal funded program that helps employers hire and train individuals for long-term employment. There are opportunities for an employer to work with the local OhioMeansJobs Center to recruit, pre-screen and hire new employees, and to train them in specific skills they will need to help the business thrive.

OHIO TECHCRED

Ohio's TechCred Program provides employers with the opportunity to upskill both current and future employees in today's technology-driven economy. Employers who submit successful applications can be reimbursed up to \$2,000 per credential when their employees—whether current or prospective—complete eligible technology-focused credentials. The program covers hundreds of credentials across various fields, including Business Technology, Construction Technology,

Healthcare Technology, Information Technology, IoT and Cybersecurity, Manufacturing Technology, Robotics, and Military Transportation.

General Contact Information

Ohio TechCred

techcred@development.ohio.gov

<https://techcred.ohio.gov/home>

8. MINORITY-OWNED, WOMEN-OWNED, & VETERAN FRIENDLY BUSINESS ASSISTANCE



MINORITY BUSINESS PARTNERSHIP

The Minority Business Partnership (MBP) is dedicated to accelerating the growth of substantial and scalable minority business enterprises (MBEs) while expanding the minority entrepreneurial community in the Dayton region. The MBP promotes increased minority business participation and facilitates strategic business partnerships.

By advocating for a diverse and inclusive business environment, the MBP fosters partnership, networking, and advocacy. The program also creates supply chain opportunities for local businesses, with a particular emphasis on enhancing minority business involvement.

General Contact Information

Dayton Area Chamber of Commerce-

Minority Business Partnership

8 N. Main Street, Suite 100

Dayton, OH 454502

937-226-1444

<https://daytonchamber.org/services/chamber-programs/minority-business-partnership/>

BENEFITS FOR QUALIFIED BUYING ORGANIZATION

- *Purchasing Roundtable: Quarterly meetings for Chief Procurement Officers and Purchasing Managers to network and exchange best practices.*

- *Facilities Committee: Regular meetings for Facilities Managers to network and exchange best practices related to increasing supplier diversity within the construction and building maintenance industries.*
- *Business Opportunity Breakfast (B.O.B.): The MBP hosts industry focused networking functions where local & diverse small companies are introduced to larger buyers in our region.*
- *One-on-One Consultations: Support for Chief Executives and internal teams to help strengthen the supplier diversity process and identify new opportunities for MBE participation in an organization's supply chain.*
- *Outreach Opportunities: Ability to connect with corporate buyers and construction project owners.*

BENEFITS FOR QUALIFIED MINORITY BUSINESS ENTERPRISES

- *Enterprise Leadership and Development: Support through the Dayton Entrepreneurial Development Network as well as statewide and national partners to help companies refine and execute their plans for business growth.*
- *Financing and Mergers & Acquisitions: Referrals to counseling, information, and access for funding and support to help meet the capital needs of a growing business.*
- *Bankers' Roundtable: Quarterly meeting with an array of financial institutions to establish relationships like opening a line of credit or pitching for a business loan.*
- *Mentor-Protégé and Teaming relationships: Introductions and recommendations to potential partners interested in developing joint ventures and strategic alliances.*
- *One-on-One Consultations: Support for Chief Executives and internal teams to strengthen the company's value proposition, enhance operations, and accelerate growth potential.*

JOBSONIO SMALL BUSINESS GRANT

The JobsOhio Small Business Grant provides financial support for eligible projects in designated distressed communities or for businesses owned by underrepresented populations throughout the state. Grant decisions are based on various project factors, including company location, ownership, jobs created or retained, and investment in fixed assets.

To be considered for the grant, companies must meet at least one of the following criteria:

- *Ownership by an Underrepresented Population: This includes businesses owned by individuals from underrepresented groups, such as those defined by geographic location, race, ethnicity, gender, veterans, and persons with disabilities. Specific groups include African American, Hispanic, Alaska Native, Pacific Islander, as well as women-owned, veteran-owned, and disability-owned businesses. These businesses must be either certified or able to verify that at least 51% is owned, managed, and controlled by individuals from these underrepresented populations.*
- *Location in a Qualified Distressed Community: The project must be located in a community designated as distressed, with an index score of 50 or greater as defined by the Economic Innovation Group.*

General Contact Information

JobsOhio
41 S High St #1500
Columbus, OH 43215
614-224-6446
contact@jobsOhio.com
<https://www.jobsOhio.com/>



**Department of
Development**

Minority Business Assistance Center

MINORITY BUSINESS ASSISTANCE CENTERS

Minority Business Assistance Centers (MBAC) support the growth and sustainability of small, minority-owned, women-owned, veteran-friendly, and disadvantaged businesses in Ohio. They offer resources and services including technical and professional assistance, access to capital, and connections to business opportunities.

MBACs provide a range of services to minority firms, including:

- *Business counseling and coaching*
- *Financial analysis and planning*
- *Networking opportunities*
- *Training and educational workshops*
- *Identification of local resources*
- *Loan packaging assistance*
- *Contract procurement assistance*
- *Certification assistance (local and state)*

Eligible Ohio businesses can apply for state certifications that facilitate contracting and access to capital. These certifications, available through the Ohio Department of Development's Minority Business Development Division, include the Minority Business Enterprise (MBE) Program, Women-Owned Business Enterprise (WBE) Program, Encouraging Diversity, Growth, and Equity (EDGE) Program, and Veteran-Friendly Business Enterprise (VFBE) Program. The MBAC can assist businesses with their certification applications. Additionally, businesses may pursue cross-certification with the City of Dayton, OMSDC, WBEC-ORV, and other entities.

General Contact Information

Dayton Area Chamber of Commerce-
Minority Business Assistance Center
8 N. Main Street, Suite 100
Dayton, OH 454502
937-226-8280
<https://daytonchamber.org/dayton-minority-business-assistance-center/>

OHIO MINORITY SUPPLIER DEVELOPMENT COUNCIL (OMSDC)

The Ohio Minority Supplier Development Council (OMSDC), an affiliate of the National Minority Supplier Development Council (NMSDC), is a non-profit organization funded through corporate membership dues, contributions, and revenue from special events. Governed by an elected Board of Trustees, OMSDC includes both Corporate Members and Minority Business Enterprises (MBEs). The Board operates with a Chairperson, Vice Chairperson, Treasurer, Secretary, and various committees.

OMSDC's mission is to support the development and enhancement of effective corporate supplier diversity

programs. Our primary function is to connect corporate purchasing and procurement departments with minority business enterprises. Focused on delivering results and strategic value, we aim to provide unparalleled benefits to our membership.

General Contact Information

Ohio Minority Supplier Development Council
6956 E. Broad St, suite #310
Columbus, OH 43213
614-225-6959
<https://ohiomsgdc.org/>

OMSDC CAN ASSIST IN THE FOLLOWING AREAS:

- MBE Certification
- Supplier Diversity Training
- Working Capital Assistance - The Business Consortium Fund (BCF)
- National Referrals
- Corporate Plus
- Bid Notification
- Business Opportunity Fairs
- Mentoring Programs
- Scholarship Programs
- MBE Showcases
- Quarterly Newsletter
- MBE & Corporate Member Directory
- Consulting

WOMEN'S BUSINESS ENTERPRISE COUNCIL OHIO RIVER VALLEY (WBEC ORV)

The Women's Business Enterprise Council Ohio River Valley (WBEC ORV) provides WBENC certification to women-owned businesses in Ohio, Kentucky, and West Virginia. As one of 14 Regional Partner Organizations authorized to administer this prestigious certification across the United States, WBEC ORV offers a range of benefits to certified women business enterprises:

- **NATIONAL RECOGNITION:** Certification as a Women Business Enterprise (WBE) by WBENC, recognized by major U.S. corporations, well-known brands, and government agencies.
- **ACCESS TO OPPORTUNITIES:** Connection with supplier diversity and procurement executives at numerous major U.S. corporations and government entities that accept WBENC certification.
- **BUSINESS PROFILE:** Inclusion in WBENLink 2.0, WBENC's

national database of over 16,000 certified women business enterprises, accessible to WBENC's corporate members and other certified WBEs nationwide.

- **BUSINESS DEVELOPMENT:** Opportunities to pursue deals with national corporate members and WBENC-certified WBEs.
- **PARTNERSHIP OPPORTUNITIES:** Possibility to collaborate with other WBENC-certified WBEs to explore new business ventures.
- **EDUCATIONAL PROGRAMS:** Access to various educational and capacity-building programs and workshops.
- **MARKETING ADVANTAGE:** Use of the WBENC Certified WBE logo on marketing materials.
- **FEDERAL CERTIFICATION:** Eligibility for Women Owned Small Business (WOSB) certification, recognized by the federal government for qualified certified WBEs (Women's Business Enterprise Council Ohio River Valley, 2024).

General contact Information

Women's Business Enterprise Council—Ohio River Valley
5325 Deerfield Blvd., Mason, OH 45040
888-860-3074
<https://www.wbecorv.org/>

AVIATRA ACCELERATORS—WOMEN ON THE RISE

Aviara Accelerators is a 501(c)(3) nonprofit organization founded in 2010. Operating across multiple states, Aviara Accelerators supports women in starting and sustaining businesses by providing essential resources for success. Through expertise in business fundamentals, mentorship, coaching, and access to capital, they empower members to progress and offer support to reignite their passions when they return.

- **FOR EARLY-STAGE BUSINESS OWNERS:** If you are a first-time entrepreneur, Aviara Accelerators will help you assess the feasibility of your business idea and equip you with the tools needed to launch your startup.
- **FOR CURRENT BUSINESS OWNERS:** If you have an established business with proven revenue, you can develop an SBA-certified business plan, receive mentorship, and compete for funding opportunities.
- **FOR ALL BUSINESS OWNERS:** For those planning growth and expansion, Aviara Accelerators offers workshops and personalized programs with experts to advance your knowledge and skill.

General Contact Information

Aviatra Headquarters
 114 West Pike Street Covington, KY 41011
 859-655-8343
 admin@aviatra.org
<https://www.aviatraaccelerators.org/>

MINORITY BUSINESS DEVELOPMENT AGENCY

The Minority Business Development Agency (MBDA), part of the U.S. Department of Commerce, is the only federal agency specifically created to support the establishment, growth, and global competitiveness of U.S. minority-owned businesses. Their mission is to promote the growth and global competitiveness of minority-owned businesses across the state.

MBDA achieves this by facilitating transactions through various services, including referrals, business consulting, contract bid and proposal preparation, loan packaging, and matching businesses with contract opportunities and capital sources such as loans, equity, and bonding.

MBDA assists clients in reaching their growth objectives by connecting them with strategic partners through business-to-business matching, teaming arrangements, joint ventures, and other strategic advisory services.

General Contact Information

Ohio Minority Business Development Agency
 1240 Huron Rd Em Suite 400
 Cleveland, OH 44115
 216-592-2399
<https://www.mbda.gov/about>

**CITY OF DAYTON
PROCUREMENT ENHANCEMENT PROGRAM**

The Procurement Enhancement Program (PEP) establishes aspirational goals to overcome barriers for minority-owned, woman-owned, small and local companies. These goals serve to enhance the percentage of minority-owned, woman-owned, small and local companies working with the City over the next 10 years.

General Contact Information

City of Dayton Human Relations Council (HRC)
 Procurement Enhancement Program
 101 W 3rd Street
 Dayton, Ohio 45402
 937-333-3333
<https://daytonhrc.org/business-technical-assistance/certification/procurement-enhancement-plan/>

9. INTERNATIONAL TRADE ASSISTANCE FEDERAL LOAN PROGRAMS – INTERNATIONAL TRADE**U.S. SBA EXPORT WORKING CAPITAL**

Export Working Capital loans allow small business owners to apply for loans in advance of finalizing an export sale or contract, giving exporters greater flexibility in negotiating export payment terms. The turnaround time is usually 5-to-10 business days, and can be up to \$5M.

**U.S. SBA INTERNATIONAL TRADE
LOAN PROGRAM**

International Trade loans help small businesses enter international markets and make investments to compete with other importers. These loans offer a combination of fixed asset, working capital financing, and debt refinancing with the SBA's maximum guaranty of 90 percent on the total loan amount. The maximum loan is \$5 million in total financing.

**LOCAL INTERNATIONAL TRADE ASSISTANCE
INTERNATIONAL TRADE ASSOCIATION**

The U.S. Commercial Service offers customized solutions to help your business enter and succeed in markets worldwide. In 2008 this organization assisted U.S. businesses export goods and services worth over \$34 billion. They can also assist companies enter new markets faster and more profitably with their worldwide network located within U.S. Embassies and Consulates in over 80 countries. Trade Specialists are trained to help your business grow and prosper in areas such as:

ATTEND EVENTS- Join local, national, or virtual events to learn, network, and meet buyers.

INTERNATIONAL TRADE PARTNERS - Meet pre-screened

buyers through our trade missions, International Partner Search, or personalized business meetings.

CONSULTING AND ADVOCACY - Get expert help at every step of the export process with our consulting and market access services.

MARKET RESEARCH - Target the best markets with our world-class research including: Country Commercial Guides, International Market Insights, and tools that answer specific product and market questions.

LEARN TO EXPORT - Grow your business by expanding into new markets.

TRADE EVENTS - Promote your product or service through our trade events including the International Buyer Program and catalog exhibitions.

General Contact Information

International Trade Specialist- Chris Simpson
525 Vine St., Suite 1030
Cincinnati, OH 45202
(513)684-6342
Chris.Simpson@trade.gov
<https://www.trade.gov/>

10. ENTREPRENEURSHIP ASSISTANCE

ENTREPRENEURS' CENTER (EC)

The Entrepreneurs' Center (EC) is dedicated to supporting all Miami Valley entrepreneurs. From small business, to high-tech, to research commercialization, they offer critical, free, game-changing resources to start-ups and scale-ups.

Resources

- *The Small Business Development Center (SBDC) at the EC provides free, confidential consulting and training to small business owners and potential entrepreneurs in Dayton and the Miami Valley. They help entrepreneurs make sound decisions for the successful operation of their business.*

Space Solutions

- *The EC provide affordable solutions at The Hub for more private spaces with community accommodations, such as a kitchenette and bathrooms.*

General Contact Information

Entrepreneurs' Center
937-210-9473
info@tecdayton.com
<https://tecdayton.com/>

THE HUB

The Hub, a partnership between the University of Dayton and the Entrepreneurs' Center, is one of the most affordable workplace solutions that allows for focused independence

and sharing ideas openly. It is open to the public and home to Entrepreneurs' Center, Launch Dayton, Miami Valley Small Business Development Center, Greater West Dayton Incubator and more.

General Contact Information

The Hub
31 South Main Street,
Dayton, OH 45402
937-739-6800
info@thehubdayton.com
<https://www.thehubdayton.com/>

DOWNTOWN DAYTON PARTNERSHIP

The Downtown Dayton Partnership (DDP) is a nonprofit organization funded primarily by a Special Improvement District. The Special Improvement District contracts with the DDP to provide a variety of services including business development, advocacy and marketing. Working with downtown property owners, businesses and residents, they provide strategic planning, business development and marketing services to grow and strengthen downtown Dayton.

General contact Information

Downtown Dayton Partnership
10 N. Ludlow Street, Suite 901,
Dayton, Ohio 45402
937-224-1518
info@downtowndayton.org/

THE OHIO SMALL BUSINESS DEVELOPMENT CENTERS NETWORK

The Ohio Small Business Development Centers (SBDC) is provided through a partnership between the Ohio Development Services Agency, the U.S. Small Business Administration & selected Ohio chambers of commerce, colleges and universities, and economic development agencies. Today, these federal, state, and local partnerships contribute more than \$10 million in cash and resources to the support of small business development in Ohio.

There are 28 funded SBDCs throughout Ohio staffed by highly trained, Certified Business Advisors®. Centers provide no-cost, confidential, in-depth, one-on-one counseling for businesses that will or currently employ under 500 employees. Additional services include training, e-counseling, quality-based assessments, technical assistance, loan packaging guidance, and information on federal, state, and local regulations and programs.

General Contact Information

Ohio Small Business Development Centers (SBDC)
614-466-2711
sbdcreports@development.ohio.gov.
<https://clients.ohiosbdc.ohio.gov/>

THE DAYTON CHAPTER OF SCORE

SCORE Dayton, founded in 1970 as part of a national network of experienced entrepreneurs and corporate managers, offers free one-on-one mentoring sessions.

These are for anyone who is considering starting their own business or needs assistance with an existing business. Dayton SCORE collaborates with local chambers of commerce, the Better Business Bureau and local libraries to provide workshops and training around business strategies. The Dayton Area Chamber of Commerce collaborates with Dayton SCORE to provide special programming for women entrepreneurs and non-profit leaders..

General Contact Information

SCORE Dayton
5818 Wilmington Pike #247
Dayton, OH 45459
937-867-2000
<https://www.score.org/dayton>



Betsy Westhafer
CEO of The Congruity Group

Presenting one of her books,
“The Rarest Advantage” written
by Betsy Westhafer & Tony Bodoh

Featured Small Business



There is an often-overlooked key to business success. That key opens doors, builds loyalty, increases revenue, exposes blind spots, identifies opportunities for value co-creation, builds relationships and ultimately creates financial acceleration, and is something as simple as intentionally, strategically, and consistently engaging with key customers.

The **Congruity Group**, an Outsourced Service Provider for high-growth B2B organizations, was founded by Betsy Westhafer in 2015 to amplify the power of strategic customer engagement and to provide the methodology and tactics needed for flawless implementation of these critical initiatives.

What started out as a local company focused solely on designing and delivering executive-level Customer Advisory Boards has rapidly evolved into a global entity driving Strategic Customer Engagement as a Service. The award-winning **Congruity Group** functions as an extension of their clients' teams to protect and enhance the most critical customer relationships that drive long-term sustainability for the organization. They serve clients with a presence in the US, Africa, Australia, and the Middle East.

From Customer Engagement Assessments that provide metrics for monitoring progress, to Roundtables that engage customers to co-innovate solutions to industry challenges, to Customer Advisory Boards that provide a confidential forum where executives can have strategic dialogue with the decision makers from their most valued customers, **Congruity** has the expertise and experience to drive real business results for B2B organizations.

Congruity was among the first tenants to move into The Hub at the Arcade and credits much of their success to support and resources within the Dayton business community. Due to accelerated growth, Congruity relocated to offices in Centerville and has team members in Dayton and throughout the US.

Congruity was awarded the local 2023 BBB Torch Award for Ethics as well as the 2023 International Torch Award. In addition, founder and CEO Betsy Westhafer was awarded the *2022 Entrepreneurial Excellence Award by WinSupply and The Dayton Chamber of Commerce*.



www.thecongruitygroup.com

Resource Directory

Small Business

Investor Alliance (SBIA)

529 14th St NW, Washington,
DC 20045
(202) 628-5055
<https://sbia.org/>

Angel Capital Association

10977 Granada Lane,
Suite 103
Overland Park, KS 66211
913-894-4700
<https://www.angelcapitalassociation.org/>

Angel Resource Institute

101 Lombard Street #16E
San Francisco, CA 94111
415-370-9954
<https://angelresourceinstitute.org/>

Small Business

Administration (SBA)

409 3rd St., SW
Washington, DC 20416
800-827-5722
<https://www.sba.gov/>

Ohio Treasurer Office

30 E. Broad Street - 9th Floor
Columbus, Ohio 43215
800-228-1102
<https://www.tos.ohio.gov/>

SBIR STTR America's Seed Fund

<https://www.sbir.gov/>

Ohio Department of Job & Family Services

30 E Broad St,
Columbus, OH 43215
614-466-6282
<https://jfs.ohio.gov/home>

OhioMeansJobs

Incumbent Worker Training

1111 South Edwin C. Moses
Blvd. Dayton, Ohio 45422
(937) 225-JOBS (5627)
<https://thejobcenter.org/employers/incumbent-worker-training/>

Ohio Bureau of Workers' Compensation

30 W. Spring St.
Columbus, OH 43215-2256
<https://info.bwc.ohio.gov/home>

Ohio TechCred

techcred@development.ohio.gov
<https://techcred.ohio.gov/home>

Dayton Area Chamber of Commerce - Minority Business Partnership

8 N. Main Street, Suite 100
Dayton, OH 454502
937-226-1444
<https://daytonchamber.org/services/chamber-programs/minority-business-partnership/>

JobsOhio

41 S High St #1500
Columbus, OH 43215
614-224-6446
contact@jobsohio.com
<https://www.jobsohio.com/>

Dayton Area Chamber of Commerce- Minority Business Assistance Center

8 N. Main Street, Suite 100
Dayton, OH 454502

937-226-8280

<https://daytonchamber.org/dayton-minority-business-assistance-center/>

Ohio Minority Supplier

Development Council
6956 E. Broad St, suite #310
Columbus, OH 43213
614-225-6959
<https://ohiomsgc.org/>

Women's Business Enterprise Council- Ohio River Valley

5325 Deerfield Blvd., Mason,
OH 45040
888-860-3074
<https://www.wbecorv.org/>

Aviara Headquarters

114 West Pike Street
Covington, KY 41011
859-655-8343
admin@aviara.org
<https://www.aviaraaccelerators.org/>

Minority Business

Development Agency
1401 Constitution Ave NW
Washington, DC 20230
202-482-2332
<https://www.mbdg.gov/about>

City of Dayton Human

**Relations Council
(HRC) - Procurement
Enhancement Program**
101 W 3rd Street
Dayton, Ohio 45402
937-333-3333
<https://daytonhrc.org/business-technical-assistance/certification/procurement-enhancement-plan/>

International Trade Specialist-

Chris Simpson
525 Vine St., Suite 1030
Cincinnati, OH 45202
(513)684-6342
Chris.Simpson@trade.gov
<https://www.trade.gov/>

Entrepreneurs' Center

937-210-9473
info@tecdayton.com
<https://tecdayton.com/>

The Hub

31 South Main Street,
Dayton, OH 45402
937-739-6800
info@thehubdayton.com
<https://www.thehubdayton.com/>

Downtown Dayton Partnership

10 N. Ludlow Street, Suite 901,
Dayton, Ohio 45402
937-224-1518
info@downtowndayton.org
<https://downtowndayton.org/>

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614-466-2711
sbdcreports@development.ohio.gov.
<https://clients.ohiosbdc.ohio.gov/>

SCORE Dayton

5818 Wilmington Pike #247
Dayton, OH 45459
937-867-2000
<https://www.score.org/dayton>

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