

THE SMALL BUSINESS RESOURCE DIRECTORY

is a listing of small business resource organizations that provide assistance to small business owners and individuals starting a small business in Southwest Ohio, Northern Kentucky, and Southeast Indiana. The organizations listed are non-profit or government agencies whose purpose is to help the small business community grow and prosper. Services are provided on a no charge or low charge basis.

This tenth edition of the Small Business Resource Directory was made possible because of the dedication to detail and persistence provided by the staff of the Ohio Small Business Development Center (SBDC) at the University of Cincinnati, College of Business.

It is our intention to revise the Directory continually. Please mail or fax any revisions, corrections, or additions to:

Ohio Small Business Development Center (SBDC)
University of Cincinnati, College of Business
7162 Reading Road, Suite 725
Cincinnati, OH 45237
(513) 556 -2072
(513) 556-2074 (Fax)
bill.fioretti@uc.edu

September, 2003

10th Edition

BACKGROUND AND ACKNOWLEDGMENTS

In 1991, a group of small business development advocates joined together to explore ways to take the confusion out of “who does what” among the non-profit and government agency small business service providers. The conclusion was that a one-stop clearinghouse of small business resources would provide more efficient and effective services to the small business community. The result of this ad hoc committee was the publication of the Small Business Resource Clearinghouse Directory in April, 1992. The name was subsequently shortened to the Small Business Resource Directory.

Special thanks and credit must go to the original members of the Small Business Resource Clearinghouse Committee whose creativity and efforts made this publication possible.

They were:

Sandy Eustis, Ph.D. Director, Xavier (University) Entrepreneurial Center; Bill Fioretti, Director, Ohio Small Business Development Center at the University of Cincinnati College of Business (SBDC); Bob Friedman, retired small business owner and SCORE counselor; John Graham, First Assistant, and Connie Menefee, Library Assistant, Government and Business Department, Public Library of Cincinnati and Hamilton County; Gloria Parker, UC SBDC Consultant; David Stocker, Attorney at Law specializing in small business; and David Boyd, and, subsequently Kitty Strauss, Vice President, Local and Small Business Development, Greater Cincinnati Chamber of Commerce.

And finally, THANK YOU to all of you who took the time and made the extra effort to submit information about your organizations in a timely manner. This was truly an example of teamwork in action among all us who are dedicated to serving the small business community.

September 2003

TABLE OF CONTENTS

| | |
|--|----|
| Quick Reference Guide to Local Area Business Assistance | v |
| BIO/START | 1 |
| C-Cap | 2 |
| Center for Emerging Enterprise (TechSolve) | 3 |
| Certified Development Company of Butler County, Inc. | 4 |
| Cincinnati Business Incubator, Inc. | 5 |
| Cincinnati Minority Contractors Business Assistance Program (MCBAP) | 6 |
| Small Business Development Center (SBDC) at University of Cincinnati | 7 |
| City of Cincinnati | |
| Department of Economic Development | 8 |
| Office of Contract Compliance and Administrative Hearings..... | 9 |
| Clermont Chamber of Commerce Small Business Development Center (SBDC) | 10 |
| Commonwealth Small Business Development Center | 11 |
| Community | 12 |
| 4C ... For Children | 13 |
| Covington Economic Development Department..... | 14 |
| Downtown Cincinnati, Inc..... | 15 |
| Executive Service Corps of Cincinnati (ESCC) | 16 |
| Fairfield Chamber of Commerce | 17 |
| Great Oaks Institute of Technology & Career Development..... | 18 |
| Greater Cincinnati Chamber of Commerce | 19 |
| Greater Cincinnati Microenterprise Initiative..... | 20 |
| Greater Cincinnati & Northern Kentucky African American Chamber of Commerce..... | 21 |
| Greater Cincinnati Venture Association..... | 22 |
| Hamilton County Business Center, Inc. | 23 |
| Hamilton County Chamber of Commerce | 24 |
| Hamilton County Development Company, Inc. | 25 |
| Hamilton County Development Co., Inc., Microloan Program | 26 |
| Hamilton County Office of Economic Development | 27 |
| Hamilton County Regional Planning Commission..... | 28 |
| Indiana State Data Center | 29 |
| Kenton County Public Library) | 30 |
| Kentucky Cabinet for Economic Development | |
| Business Information Clearinghouse..... | 31 |
| Kentucky Procurement Assistance Program (KPAP)..... | 32 |
| Kentucky Economic Development Finance Authority (KEDFA) | 33 |
| Small and Minority Business Division | 34 |
| Lawyer Referral Service..... | 35 |
| Manufacturing Small Business Development Center (MSBDC) | 36 |
| Mid-Miami Valley Small Business Development Center (SBDC) | 37 |
| Minority Business Opportunity Center (MBOC) | 38 |
| Northern Kentucky Chamber of Commerce..... | 39 |
| Northern Kentucky University Small Business Development Center (SBDC) | 40 |
| Northern Kentucky University Stealy Library – Documents | 41 |
| Ohio Department of Administrative Services Equal Opportunity Division | 42 |

TABLE OF CONTENTS continued

Ohio Department of Development

| | |
|--|----|
| Economic Development Division..... | 43 |
| International Trade Division..... | 44 |
| Minority Contractors Business Assistance Program..... | 45 |
| Ohio Investment in Training Program (OITP) | 46 |
| Technology Division Ohio Small Business Innovation Research Program (SBIR) | 47 |
| Ohio Valley Regional Development Commission..... | 48 |
| Over The Rhine Chamber of Commerce | 49 |
| Procurement Technical Assistance Center | 50 |
| Public Library of Cincinnati & Hamilton County | 51 |
| Service Corps Of Retired Executives (SCORE)..... | 52 |
| Small Business Development Centers (SBDC) | |
| Small Business Development Center at University of Cincinnati | 7 |
| Clermont County Small Business Development Center | 10 |
| Manufacturing Small Business Development Center | 36 |
| Mid-Miami Valley Small Business Development Center | 37 |
| Southeastern Indiana Small Business Development Center | 57 |
| Warren County Small Business Development Center | 63 |
| Small Business Institute | 53 |
| Smart Money Community Services..... | 54 |
| Sounding Board | 55 |
| South Central Minority Business Council, Inc. | 56 |
| Southeastern Indiana Small Business Development Center (SBDC) | 57 |
| State of Ohio, Office of the Treasurer of State | 58 |
| TechSolve Edison Technology Center | 59 |
| Center for Emerging Enterprises | 3 |
| Manufacturing Small Business Development Center | 36 |
| Procurement Technical Assistance Center | 50 |
| U.S. & Foreign Commercial Service..... | 60 |
| U.S. Small Business Administration | 61 |
| Urban Financial Services Coalition..... | 62 |
| Warren County Small Business Development Center (SBDC)..... | 63 |
| Women’s Business Resource Program, Small Business Development Center..... | 64 |
| Xavier Entrepreneurial Center..... | 65 |

GENERAL BUSINESS INFORMATION

| | |
|---|----------------|
| City of Cincinnati Economic Development | 352-3485 |
| Downtown Cincinnati Inc. | 412-4440 |
| Fairfield Chamber of Commerce | 881-5500 |
| Great Oaks Institute of Technology & Career Development | 612-5709 |
| Greater Cincinnati & Northern Kentucky African American Chamber of Commerce | 579-3100 |
| Hamilton County Chamber of Commerce | 984-6555 |
| Kentucky Business Information Clearinghouse | (800) 626-2250 |
| Kentucky Cabinet for Economic Development | (502) 564-4252 |
| Northern Kentucky Chamber of Commerce | (859) 578-8800 |
| Ohio 1 st Stop Business Permit Center | (800) 248-4040 |
| Ohio Department of Development | (800) 848-1300 |
| Ohio Valley Regional Development Commission (OVRDC) | (800) 223-7491 |
| Over the Rhine Chamber of Commerce | 241-2690 |
| Public Library of Cincinnati and Hamilton County | 369-6900 |
| U.S. Government Information Line | (800) 688-9889 |
| U.S. Small Business Administration | 684-2814 |
| Women's Business Resource Program | (800) 848-1300 |

BUSINESS CONSULTING

| | |
|---|----------------|
| Cincinnati Small Business Development Center, University of Cincinnati, College of Business | 556-2072 |
| Clermont Chamber of Commerce Small Business Development Center | 576-5000 |
| Greater Cincinnati Chamber of Commerce | 579-3100 |
| Manufacturing Small Business Development Center | 948-2092 |
| Mid-Miami Valley Small Business Development Center | 422-4551 |
| Minority Contractors Business Assistance Program | 631-7666 |
| Northern Kentucky Chamber of Commerce | (859) 578-8800 |
| Northern Kentucky University Small Business Development Center | (859) 572-6524 |
| Ohio Department of Development Minority Contractors Business Assistance Program | (614) 466-5700 |
| Service Corps of Retired Executives | 684-2812 |
| Small Business Institute, University of Cincinnati | 556-7123 |
| Southeastern Indiana Small Business Development Center | (812) 265-3127 |
| Warren County Small Business Development Center | 695-1224 |
| Xavier Entrepreneurial Center | 745-3932 |

FINANCIAL ASSISTANCE

| | |
|--|----------------|
| Blue Chip Venture Fund | 723-2300 |
| C-Cap | 791-2884 |
| Certified Development Company of Butler County | 887-3404 |
| Cincinnati Local Development Company | 352-4989 |
| City of Cincinnati Community Development Department | 352-3950 |
| City of Covington Community Development Department | (859) 292-2163 |
| Commonwealth Small Business Development Corporation | (502) 696-9444 |
| Greater Cincinnati Microenterprise Initiative | 569-4816 |
| Greater Cincinnati Venture Association | 686-2946 |
| Hamilton County Development Company | 631-8292 |
| Ohio Department of Development Small Business Innovation Research (SBIR) | (800) 848-1300 |
| River Cities SBIC | 621-9700 |
| Smart Money Community Services | 241-3116 |
| South Central Ohio Minority Business Council, Inc. | 579-3104 |
| State of Ohio, Office of the Treasurer of State | (800) 228-1102 |
| U.S. Small Business Administration | 684-2814 |

SMALL BUSINESS INCUBATORS

| | |
|--|----------|
| BIO/START (Biomedical Industries Only) | 475-6610 |
| Cincinnati Business Incubator | 362-2700 |
| Hamilton County Business Center | 631-8292 |

TECHNICAL AND ENVIRONMENTAL ASSISTANCE

| | |
|--|----------------|
| Greater Cincinnati Chamber of Commerce | 579-3100 |
| Main Street Ventures | 241-6695 |
| New Economy Transition Team (NET) | (859) 578-8800 |
| Ohio's Thomas Edison Program | (800) 848-1300 |
| TechSolve | 948-2000 |

PROCUREMENT ASSISTANCE

| | |
|---|----------------|
| Minority Business Opportunity Center | 684-2101 |
| Northern Kentucky Chamber of Commerce | (859) 578-8800 |
| Procurement Technical Assistance Center | 948-2083 |
| South Central Ohio Minority Business Council, Inc. | 579-3104 |

INTERNATION TRADE ASSISTANCE

| | |
|---|----------------|
| Greater Cincinnati Chamber of Commerce | 579-3100 |
| International Trade Assistance Center (ITAC) | 948-4062 |
| Northern Kentucky Chamber of Commerce | (859) 578-8800 |
| Ohio Department of Development, International Trade Division | (800) 848-1300 |
| U.S. Department of Commerce, International Trade Administration | 684-2944 |
| U.S. SBA & DOC Export Assistance Center | (312) 353-8040 |

BIO/START
3130 Highland Ave. 3rd Floor
Cincinnati, OH 45219-2374
(513) 475-6610
(513) 221-1980 (FAX)
cfranken@biostart.org (E-MAIL)
www.biostart.org (Web-Site)

Ms. Carol J. Frankenstein, President

BIO/START is Cincinnati's only biomedical business incubator located near the University of Cincinnati Medical Center and Children's Hospital Research Foundation. Opened in 1996, the incubator provides networking, business counseling, entrepreneurial education and an infrastructure of support including laboratory space, shared technical equipment, and administrative services, to life science start-up companies. An Ohio not-for-profit corporation, BIO/START has 6 tenant companies, four graduates, and over 75 corporate sponsors. Among the participating and sustaining members are companies, research institutions, Ohio's Thomas Edison Program, and the City of Cincinnati.

ELIGIBILITY:

Open to pre-seed, seed, and early stage companies in the bio/medical industry (biotechnology; pharmaceutical; medical devices, instruments and equipment; as well as medical software). Prospective tenant companies are required to submit an application, and present their business concept to BIO/START Tenant Success Committee.

FEES:

Tenant companies can lease wet lab space for \$24.00 per sq. ft. yearly, and dry lab or entrepreneurial office space for \$18.00 per sq. ft. yearly, including utilities, housekeeping, and use of shared equipment. Business support services such as faxing, copying, postage, clerical assistance and bookkeeping are available on a fee-for-service basis. Tenants are entitled to \$5,000/year of pro bono professional services (i.e. legal, accounting, marketing etc.) and \$6,500/year of staff business assistance.

C-Cap
c/o The Circuit
4500 Cooper Road
Suite 206
Cincinnati, OH 45242
(513) 791-2884 ext. 202
(513) 791-4808 FAX
c-cap@thecircuit.net (E-MAIL)
www.c-cap.net and www.thecircuit.net (Websites)

James J. Cunningham, Director

C-Cap acts as an early stage capital hub, connecting entrepreneurs with individual investors, and with other resources needed by early stage growth companies. C-Cap focuses on high-growth-potential companies of the types that would be eligible for professional venture capital financing at a later stage.

A number of individual investors are members of C-Cap. An entrepreneur can submit an executive summary of a business plan to C-Cap, and that summary is circulated to C-Cap's investor members for review and possible funding. C-Cap's investor members usually provide "angel" capital, defined as the funds needed by a growth company after money from friends and family has been exhausted, and before the company qualifies for professional venture capital funding. The template for an acceptable business plan summary is available from C-Cap. There is a small application fee, but C-Cap does not receive any other compensation from entrepreneurs.

C-Cap also conducts boot camps for entrepreneurs and for "angel" investors, and participates in other programs.

C-Cap is an initiative of The Circuit, the association of information technology companies in the Greater Cincinnati region. The Circuit is a nonprofit association dedicated to helping companies within Cincinnati's high-tech community become more successful through educational events, networking opportunities and government advocacy. As a member of Ohio's IT Alliance, the Circuit partners with other technology organizations to leverage information and resources throughout the state of Ohio. The Circuit is also a member of the Council of Regional IT Associations (CRITA), which nationally represents more than 26,000 IT organizations.

ELIGIBILITY:

All entrepreneurs with business plans for high-growth companies are eligible.

FEES:

Small fixed fees are charged for submitting a business plan summary and for attendance at events

Center for Emerging Enterprises
TechSolve
6705 Steger Dr.
Cincinnati, OH 45237
(513) 948-2092
(513) 948-2109 (FAX)
Vaillancourt@techsolve.org (E-Mail)

Mr. Bruce Vaillancourt

CEE is the first stop for emerging manufacturing and technology businesses to find expert counseling in opportunity analysis, planning, marketing, and profit improvement. Key programs include: Ohio Department of Development centers of: 1) Manufacturing Small Business Development Center and 2) Procurement Technical Assistance Center. Educational programs include “KickStart” leading to formalized business plans, how to contract with the government, and how to export products. Products and counseling include business assessments, industrial marketing and Lean Manufacturing.

ELIGIBILITY:

Small/mid-sized manufacturing and technology companies (and certain start-ups)

FEES:

Basic counseling and referral services are at no charge. Relatively low costs for more extensive audits/assessments, counseling, and educational services.

Certified Development Company Of Butler County, Inc.
130 High Street, 6th Floor
Hamilton, Oh 45011
(513) 887-3404
(513) 785-5723 (FAX)
allenj@butlercountyohio.org (E-MAIL)

Ms. Jenea Norris Allen, Executive Director

The Certified Development Company of Butler County, Inc. (CDC), “the right connection for small business”, is a non profit corporation established in 1983 for the primary purpose of providing the small business sector alternative fixed asset financing through federal and state programs. With the support of the Small Business Administration (SBA) and the U.S. Department of Housing & Urban Development (HUD), this CDC can offer long term, fixed rate and low down payment financing through the SBA 504 Affordable Loan Program and Butler County’s Revolving Loan Fund. Qualifying existing businesses can take advantage of these programs which will not only assist their internal operations, but also enhance the economic development of Butler County through expansive growth and job creation.

ELIGIBILITY:

2-3 year old existing businesses residing or wishing to locate to Butler County

FEES:

Range from \$100.00 to \$1000.00

Cincinnati Business Incubator, Inc.
1634 Central Parkway
Cincinnati, OH 45210
(513) 362-2700
(513) 784-0810 (FAX)
whicks@cbincubator.org (E-MAIL)
www.cbincubator.org (website)

Mr. Wayne Hicks, President & CEO

MISSION STATEMENT:

Cincinnati Business Incubator (CBI) is committed to supporting the small business community of Greater Cincinnati by providing training, management and financial resources including expertise and support networks that enable new and existing businesses to become successful and prosper.

SERVICES:

Business Incubation

- Below market rates for wonderfully furnished office and conference space.
- 24-hour access to building complete with security system.
- Near downtown, off-street parking available.
- Home-based business assistance offered through our Affiliate Program.
- Affordable “Shared Services” available to keep overhead low such as copy and fax machine use, secretarial support, mail, phone, voice mail, phone answering support and janitorial service.

Business Learning and Education at the Entrepreneur Training Institute (ETI)

- The ETI provides practical hands-on training for developing a small business from start-up to expansion. Courses teach participants how to develop a business idea, write a business plan, sharpen accounting skills, manage human resources and produce marketing material.
- The Small Business Clearinghouse (SBC) provides one-on-one counseling to identify needs and direction to problem solving resource providers for technical or financial assistance.

Food Ventures Center at *Cincinnati Cooks* – COMING IN LATE 2001

- *Cincinnati Cooks* will feature a program offering below market rental rates for a shared use kitchen for incubation of up to 15 food-based businesses.
- Culinary equipment, refrigeration, storage, and preparation space available.
- Located at 425 Ezzard Charles Drive.
- Access to grower/producers from Findlay Market.

ELIGIBILITY: We serve all businesses with a special focus on minority and women owned companies. Some programs have specific eligibility requirements.

FEES: Available upon request.

Cincinnati Minority Contractors Business Assistance Program (MCBAP)
Ohio Statewide Minority Business Development Center (MBDC)
7162 Reading Road, Suite 630
Cincinnati, OH 45237-3844
(513) 631-7666
(513) 631-7613 (FAX)
omartin@ohiostatewidembdc.org (E-MAIL)

Mr. Onnie R. Martin, Executive Director

Ohio Statewide Minority Business Development Center (MBDC), funded by the Minority Business Development Agency (MBDA), U.S. Department of Commerce, provides technical and management assistance to minority entrepreneurs with the goal of increasing marketplace opportunities domestically and internationally. Eligible entrepreneurs and/or businesses are those owned and/or controlled by one or more disadvantaged persons including African-Americans, Aleuts, Asian-Pacific Americans, Eskimos, Hasidic Jews, Hispanics, and Native American Indians.

Cincinnati Minority Contractors Business Assistance Program (MCBAP), funded by Ohio's Department of Development (ODOD), Division of Minority Affairs, provides the minority business community with management, technical, financial, and procurement assistance as well as loans, grants, and bonding packaging services and MBE certification assistance.

Child Day Care Revolving Loan Program (CDCRLP), funded by the Financial Fund, provides expansion capital for existing and start-up childcare centers. Operated with the assistance of Firststar Bank, up to \$25,000 for five (5) years can be borrowed for working capital, equipment, minor remodeling and minor facility upgrades to meet licensing code requirements.

ELIGIBILITY:

Minority owned as defined by the State of Ohio and U.S. Department of Commerce, Minority Business Development Agency.

FEES:

None

Small Business Development Center at University of Cincinnati (SBDC)
University of Cincinnati College of Business
7162 Reading Road
Suite 725
Cincinnati, OH 45237-3844
(513) 556-2072 (Hamilton County)
(513) 695-1224 (Warren County)
(513) 556-2074 (FAX)
bill.fiorett@uc.edu (E-MAIL)
sbdc.uc.edu/ (Web Site)

Mr. Bill Fioretti, Director

Provides business management assistance to small business start-ups and to established small businesses. Services are offered through free and confidential one-on-one consultations; low cost workshops, courses and conferences; and by making referrals to appropriate resources. Direct consultation includes:

- Strategic Planning
- Business Plan Preparation
- Feasibility
- Start-up Assistance
- Financial Analysis and Forecasting
- Marketing and Sales Planning

The UC SBDC in cooperation with the UC College of Evening and Continuing Education (Communiversitiy) also offers a seminar series that includes:

- Starting a Small Business
- Business Plan Preparation
- Cash Flow Management
- Tax and Record Requirements

That series is presented three times a year during the Fall, Winter, and Spring.

ELIGIBILITY:

Hamilton and Warren County residents and small businesses owners.

FEES:

"No Charge" for consultation services. Minimal charges for training events.

City of Cincinnati
Department of Community Development and Planning
805 Central Avenue, Suite 700
Cincinnati, OH 45202
(513) 352-6146
(513) 352-6257 (FAX)
alicia.townsend@rcc.org (E-MAIL)

www.cincinnati-oh.gov
Small Business Matters Voice Line (513) 352-3971

VACANT, Director
Toni Selvey-Maddox, Deputy Director
Alicia B. Townsend, Small Business Division Manager

The City of Cincinnati Department of Community Development and Planning is dedicated to helping the City's neighborhoods attract new private sector investment and jobs. The Department provides access to federal, state, and City sponsored financial and tax incentives alone and is linked to maximize the economic health of Cincinnati's neighborhood residents, workers and businesses. In addition, the Small Business Division helps to coordinate a system of accessible small business technical assistance and capital that meets the start-up and growth needs of Cincinnati's micro businesses, small businesses, and neighborhoods. Programs that are available to Cincinnati businesses and residents include:

- Community Development Block Grant
- Cincinnati Small Business Loan Fund
- MicroCity Loan Fund
- Grow Cincinnati Loan Fund
- Enterprise Zone Program
- Job Creation Income Tax
- SBA 504 Loan Program
- Community Reinvestment Area Tax Exemptions (Property Tax Abatement Incentives)
- Ohio Enterprise Bond Fund
- State of Ohio Jobs Bills
- Workforce Development

ELIGIBILITY:

Programs and services available to all, subject to Federal, State and/or City guidelines.

FEES:

Varies based upon program requirements.

City of Cincinnati
Office of Contract Compliance
Small Business Division
805 Central Avenue, Suite 700
Cincinnati, OH 45202-1947
(513) 352- 3448
(513) 352-3157 (FAX)
alicia.townsend@rcc.org (E-MAIL)

Ms. Alicia Townsend

The Office of Contract Compliance (OCC) Small Business Division administers the Small Business Enterprise (SBE) Program for the City of Cincinnati as governed by the Ordinance 335-1999 and modified with the passage of Ordinances 435-2002, 436-2002, 437-2002, 438-2002, 439-2002, and 440-2002. The Small Business Enterprise Program is a race and gender-neutral program. There is no set-aside or preference program.

ELIGIBILITY:

In order to qualify as a Small Business Enterprise, the firm's gross revenue or number of employees, averaged over the past three years, inclusive of any affiliates as defined by 13 C.F.R. Sec. 121.201, does not exceed the size standards as defined pursuant to section 3 of the SBE Act and for which the net worth of the owner does not exceed \$750,000. In addition, the business must have maintained fixed offices with Hamilton County for at least one year.

FEES:

No Charge

Clermont Chamber of Commerce
Small Business Development Center (SBDC)
553 Chamber Drive
Milford, OH 45150
(513) 576-5000
(513) 576-5001 (FAX)
john.melvin@clermontchamber.com (E-MAIL)

Mr. John Melvin (576-5007)

Provide a full array of services of interest to those wanting to start their own business and those already operating a business. Serve as a clearinghouse of information, resources and counseling. Offer a regular schedule of training classes.

ELIGIBILITY:

"Open to All"

FEES:

"No Charge"

Commonwealth Small Business Development Corporation
112 St. James Ct., Suite 504
Frankfort, KY 40601
(502) 696-9444
(502) 696-9493 (FAX)
CSBDC@DCR.NET (E-MAIL)
www.csbdc.com

Ms. Betty Mayes

The 504 Loan Program is a fixed asset financing program for expanding small businesses. To qualify a company must create jobs (one full-time permanent private job for each \$35,000 of 504 funds) and/or meet certain public purpose criteria. Typically 50% of a project's financing comes from a private financial institution. Forty percent comes from the CSBDC through the 504 loan, and 10% comes from equity. The 504 loan carries a fixed, below market rate, with a term of 20 years for real estate and 10 years for equipment.

ELIGIBILITY: For SBA 504 Loans

- . For-profit business. The only not-for-profits eligible for 504 funds are sheltered workshops.
- . Must meet small business qualification (under \$6 million in net worth and net profits after taxes must be under \$2 million).

Not Eligible for SBA 504 Loans:

- . Company whose stock in trade is money (stock brokerage house; bank, etc.)
- . Speculative operation
- . Lobbyists
- . Businesses with more than 1/3 of income derived from legal gambling

FEES:

The CSBDC requires a deposit in the amount of 1.5% of the 504 loan (\$750 when the application is submitted and the remainder when the loan is approved by SBA). The deposit is returned to the company when the debenture is funded. All other fees are funded through the debenture and amortized over the term of the loan or through the interest rate. The company pays the cost of filing the mortgage or liens.

For more detailed information on the 504 loan program you may access data on the Internet (www.NADCO.org) or contact Terry Walker.

Communiversiti
Business & Career Development
University of Cincinnati
College of Evening And Continuing Education
French Hall
Cincinnati, OH 45221-0146
(513) 556-9197
(513) 556-3280 (FAX)
donna.burns@uc.edu (E-MAIL)
www.uc.edu/cece (Web Site)

Ms. Donna Burns, Director

Quality, non-credit small business classes for adults. Topics range from Starting a Successful Small Business to Creating Business Plans to Tax and Record keeping and computer skills. Ideal for businesses looking for the expertise to grow and be more profitable and for persons starting a new business. Call and ask for a complete Communiversiti catalog.

ELIGIBILITY:

"Open to All"

FEES:

Range from \$75.00 to \$100.00.

4C ... For Children

1225 East McMillan Street
Cincinnati, OH 45206

(513) 221-0033 Hamilton County

(513) 887-7662 Butler County

(513) 732-3411 Clermont County

(513) 695-2276 Warren County

(859) 781-3511 Northern Kentucky

swestheimer@4c-cinci.org (E-MAIL)

www.4c@4c-cinci.org (Web Site)

4C ASSISTS:

PARENTS

- Provides referrals to licensed and legally operating child care centers and family child care homes that are licensed or have agreed to meet and uphold 4C standards.
- Helps parents understand what quality means in child care and early education.
- Recruits new family child care providers in high need areas.
- Administers the child care subsidy program for United Way and the City of Cincinnati.

CHILD CARE PROVIDERS

- Offers training and technical assistance to child care providers on a wide range of child care and early education topics.
- Helps develop child care networks to provide support and improve the profession of child care.
- Administers the Child and Adult Care Food Program to reduce the cost of serving meals in provider's home.
- Provides free referrals to registered and licensed providers.
- Helps child care programs achieve accreditation through the National Association for the Education of Young Children.
- Offers technical assistance to individuals or organizations interested in caring for children.

EMPLOYERS

- Provides enhanced resources and referral services to the employees of participating companies.
- Facilitates on-site parenting workshops & seminars for employees of participating companies.
- Consults with employers on work and family issues such as sick child care and parental leave.

THE COMMUNITY

- Advocates on behalf of children and families on relevant public policy issues.

FEES:

No charge for consultation and referral services. Minimal charges for training and specialized employer services.

Covington Economic Development Department
City of Covington
638 Madison Avenue
Covington, KY 41011
(859) 292-2163
(859) 292-2334 (FAX)
ellabro@city-of-covington.com (E-MAIL)

Ms. Ella I. Brown-Frye, Director

Covington Economic Development Department coordinates all of the following services citywide: planning, zoning, historic preservation, community development planning, business license, business development, small business technical assistance, small business loans, business recruitment, enterprise zone incentives and business outreach services.

ELIGIBILITY:

Incentive Program Assistance and Loans are limited to Covington City businesses and residents

FEES:

No charge for services

Downtown Cincinnati Inc.
617 Vine Street, Suite 1200
Cincinnati, OH 45202
(513) 421-4440 Ext. 112
(513) 562-8722 (FAX)
Lajuana@downtowncincinnati.com

Ms. Lajuana Miller, Vice President, Small Business Development

Dedicated to recruitment, retention, and growth of small businesses with a focus on minority and women owned enterprises in the Central Business District. Specific services include: site identification/selection, accessing demographic data, and technical assistance referrals.

ELIGIBILITY:

“Open to All:

FEES:

“No Charge”

Executive Service Corps of Cincinnati (ESCC)
10921 Reed Hartman Highway, Suite 228
Cincinnati, OH 45242
(513) 791-6230
(513) 791-6267 (FAX)
ESCCDirector@cinci.rr.com

Mr. Randy Mosteller, Executive Director
Ms. Darlyne Koretos, Director of Support Services

Provides management assistance consulting services to nonprofit organizations to help them achieve their missions. Services are provided by teams of experienced business consultants.

Areas of consultation include:

| | |
|------------------------------|----------------------------|
| Strategic Planning | Board Development |
| Business Plan Development | Financial Management Plans |
| Fundraising Planning | Human Resource Needs |
| Marketing Plan Development | Mission Clarification |
| Organization Assessment | Public Relations |
| Material Management | Systems and Procedures |
| Information Systems | Communications |
| Executive Director Mentoring | |

Plus many other specialized needs.

ELIGIBILITY:

Organizations must be registered 501 (c) (3) Nonprofit Organization, School, Church or Government Entity.

FEES:

Fees are established based on Scope of Project, Number of Consultants involved, Length of Project, and Client's Budget. Our rates are well below For-Profit consulting companies. Based on need, some projects are performed at no cost to clients. Some fees are underwritten by Grants from Foundations, or Corporate gifts.

Information Session:

The Executive Service Corps of Cincinnati holds an information session open to the public on how to start a nonprofit organization. This session is held quarterly for a small fee. For more information on this session or to sign up, please call the ESCC office at (513) 791-6230.

Fairfield Chamber of Commerce
Business Development
5975 Boymel Drive
Suite 100
Fairfield, OH 45014
(513) 881-5500
(513) 881-5503 (FAX)
info@fairfieldchamber.com (EMAIL)
www.fairfieldchamber.com (Web Site)

Ms. Ginger Shawver, Executive Director

The Fairfield Chamber of Commerce is a not-for-profit business organization with approximately 500 members. The vision of the Fairfield Chamber of Commerce is to assure the ideal environment for business success.

ELIGIBILITY:

Business owners, retirees, and employees.

FEES:

\$210.00 base plus \$3.25 per full time employee or full time equivalent.

Great Oaks Institute of Technology & Career Development
Scarlet Oaks CDC
3254 East Kemper Road
Cincinnati, OH 45241
(513) 612-5793
(513) 771-4928 (FAX)
griffinh@greatoaks.com (E-MAIL)
www.greatoaks.com (Web Site)

Ms. Harrell Griffin,

The Start Your Business Program provides the basics of starting and running a small business including: characteristics of entrepreneurs, how to develop and write a business plan, establish policies and procedures, how to make the most of your resources, where to go for assistance, and discovering how to effectively handle the challenges of running a small business.

Call 771-8881 or 1-800-441-OAKS (6257) for schedules of classes.

ELIGIBILITY:

“Open to All”

FEES:

\$130

Greater Cincinnati Chamber of Commerce
300 Carew Tower
441 Vine Street
Cincinnati, OH 45202
(513) 579-3100
(513) 579-3101 (FAX)
register@gccc.com (E-MAIL)
www.cincinnati-chamber.com (Web Site)

Mr. David Owens

The Greater Cincinnati Chamber of Commerce is a 6,600 - member business organization that works to strengthen the economic vitality and quality of life in the eight-county Greater Cincinnati region. “Making great businesses greater” is at the heart of the Chamber mission. The Chamber provides a wide range of business development programs aimed at growth oriented companies.

The topics include Strategic Planning, Leadership Development, Marketing and Sales Effectiveness, Succession Planning, Operational Excellence, Small Business of the Year Award-based on the Malcolm Baldrige National Quality and the Ohio Award for Excellence Awards criteria, ISO/AS/QS 9000, and International Programs.

ELIGIBILITY:

Open to all Member Organization

FEES:

Range from “no fees” to \$7,500. Members receive discounts.

Greater Cincinnati Microenterprise Initiative

1501 Madison Road

Cincinnati, OH 45206

(513) 569-4816 Ext. 28

(513) 569-0075 (FAX)

www.gcmi.org (Web-Site)

The Greater Cincinnati Microenterprise Initiative, Inc. (GCMi) is a joint effort of Cincinnati-Hamilton County Community Action Agency and the United Way & Community Chest of the Cincinnati Area. GCMi is a Microenterprise Loan Fund & Business Support Program for the Greater Cincinnati Area. Our purpose is to provide training and access to credit to aspiring entrepreneurs in low-to moderate income communities who have viable business ideas and many of the characteristics of successful small business operators but who do not qualify for credit from existing small business lenders, both traditional and alternative. GCMi's mission is to promote individual self-sufficiency and community economic development by stimulating and supporting entrepreneurship among low and moderate-income people. GCMi is a certified community development financial institution.

SERVICES:

- 10 week entrepreneurial training on business plan development and business management
- Small Business Resource Library.
- Loan Administration Services.
- One-on-one technical support for start-up and existing businesses.
- Small business loans \$500 - \$10,000. 36 months maximum repay period.
- Bank One Technical Assistance Provider and Originator for the SBA Community.
- Express Loan Cincinnati and Dayton areas. Loans from \$10,000 to \$250,000.
- Financial literacy education.

ELIGIBILITY:

- Low to moderate-income individuals.

FEES:

- One-time fees may range from \$50.00-\$185.00 based upon annual household income plus any out-of-pocket loan fees.

Greater Cincinnati & Northern Kentucky
African American Chamber Of Commerce
2945 Gilbert Ave.
Cincinnati, OH 45206
(513) 751-9900
(513) 751-9100 (FAX)
mgcaacc@fuse.net (E-MAIL)
www.gcaacc.com (Web Site)

The Greater Cincinnati and Northern Kentucky African American Chamber of Commerce (GCNKAACC) was founded in 1996 by business owners and consumers seeking to improve their economic status. Their vision was to form an organization which would advocate on behalf of emerging and established businesses to create new market opportunities, provide access to capital and revitalize the African American community.

The GCNKAACC provides a variety of programs and services to assist, educate, inform, motivate and prepare members to achieve economic empowerment for themselves and the African American Community. The AACC is supported by the City of Cincinnati.

The GCNKAACC programs and services include:

- § Business Development Institute - Seminars, Workshops and Computer Training
- § Monthly membership network meetings
- § Chamber Moment Radio Advertising
- § Chamber Speaks Newspaper Column
- § Special Events Sponsorship
- § Data collection/dissemination
- § Membership newsletter and other publications
- § Internet advertisement opportunity - www.gcaacc.com

ELIGIBILITY:

The GCNKAACC membership is open to business owners and supporters of economic development in the African American community in Cincinnati and Northern Kentucky.

FEES:

Membership ranges from \$20.00 to \$5,000.00.

Each member package is valid for one year and is not transferable.

Greater Cincinnati Venture Association
(an affiliate of the Greater Cincinnati Chamber of Commerce)
4540 Cooper Rd., Suite 305
Cincinnati, Ohio 45242-5617
(513) 686-2946
(513) 686-2999 (FAX)
mjustice@gccc.com (E-MAIL)
www.gcva.com (Web Site)

Ms. Mandy Justice

The Greater Cincinnati Venture Association (GCVA) was organized in 1986 to facilitate and encourage investment in new and growing businesses. GCVA membership is open to professional venture capitalists, private investors, investment bankers, commercial bankers, entrepreneurs, attorneys, accountants, consultants and others involved in the investment community.

GCVA is a forum for bringing together all parties that share a vested interest in building a strong entrepreneurial community. Our services provide opportunities for members to promote new ventures, participate in ongoing education, network among interested parties on a regular basis and provide a dedicated medium for communicating issues about entrepreneurship.

Greater Cincinnati Venture Association Luncheons are held the third Tuesday of each month from September through June. Meetings provide opportunities for entrepreneurs to network, present their business, and learn from educational keynote presentations.

ELIGIBILITY:

To Present a Business Plan for Funding: Visit www.gcva.com and click on the Presenters link for specific instructions. Open to all industries and seed stage, start-up and established business ventures that have potential for success.

FEES:

To Present a Business Plan for Funding: No Charge. Membership: Individual - \$125/year
Corporate - \$300/year.

Hamilton County Business Center, Inc.
1776 Mentor Avenue
Norwood, OH 45212
(513) 631-8292
(513) 351-0610 (FAX)
Longo@hcdc.com (E-MAIL)

Mr. Patrick N. Longo, Director

The Hamilton County Business Center, Inc. (HCBC) manages a small business incubation process that oversees the development and maturation of entrepreneurs in Southwest Ohio. Our incubator campus encompasses two buildings with 75,000 square feet of useable space. HCBC offers an entrepreneur much more than economical and flexible leasing arrangements. HCBC offers one on one counseling, monthly CEO roundtable discussions, access to Sounding Board, and quarterly seminars. Networking with fellow tenants and local small business intermediaries is facilitated by HCBC. Shared office services, such as secretarial assistance, copying, fax telephone answering services, and high speed internet connectivity are provided at a nominal fee.

HCBC participates in the State of Ohio's Edison Technology Program. Through HCBC's affiliation with the Edison Technology Program, our tenants have access to technology and manufacturing consultants throughout the State of Ohio.

ELIGIBILITY:

Program focuses on entrepreneurs looking to grow their business. Per HCBC's affiliation with the Edison Technology Program, 50% of all tenants must be technology-oriented entities. The remaining 50% is open to light manufacturing, contractors, service providers, consultants, professionals, and engineers. HCBC's useable space is not conducive to heavy manufacturing and retail oriented entities.

FEES:

Basic rental fee includes all utilities, access to common area docks, US Postal Mailbox, and 30 person conference facility. Shared office services are billed as used. No charge for counseling, CEO roundtable discussions and quarterly seminars provided by HCBC.

Tenant responsible for monthly phone expense from local provider and commercial renter's insurance.

Hamilton County Chamber of Commerce
P.O. Box 42250
Cincinnati, OH 45242
(513) 984-6555
(513) 793-1063 (FAX)

Mr. J. Gruber, Executive Director

The purpose of the Chamber of Commerce is to interface with the area outside Hamilton County, respond to inquiries about Hamilton County and provide people in business with a stage to display their talent.

ELIGIBILITY:

"Open to All"

FEES:

Dues - same for all - Annually. Currently at \$150.00 per company, per year.

Hamilton County Development Company, Inc.
1776 Mentor Avenue
Cincinnati, OH 45212
(513) 631-8292
(513) 631-4887 (FAX)
andrew@hcdc.com (E-MAIL)

Mr. Andrew Young

Hamilton County Development Co., Inc. (HCDC) is a non-profit, certified development company, created to promote economic development.

The lending arm of HCDC helps businesses gain access to stable long-term financing through the U.S. Small Business Administration's 504 Loan Program and the State of Ohio 166 Loan Program. The SBA 504 Loan Program provides subordinated, fixed rate, long term financing for fixed asset expansion. A private lender may provide a loan for 50% of the project cost. The borrower must contribute 10% of the project cost, while HCDC can provide up to 40% of project costs, not to exceed \$750,000 (\$1 million in special cases). Terms are 10 and 20 years, depending on the economic life of the asset financed. HCDC administers the 504 Program in Hamilton, Clermont, Adams, Brown, Highland and Clinton Counties.

HCDC also administers the Regional, State of Ohio 166 Loan Program. The "166" Program is designed to assist manufacturing businesses acquire machinery, equipment and real estate through blending the "166" loan with conventional bank financing. The borrower must contribute 10% of the project cost in cash, while HCDC can provide up to 40% of cost, up to a \$350,000 loan. The term is equal to or less than the term of the private lender, not to exceed 7 years on equipment and 15 years on real estate. The "166" loan is fixed at 2/3 of the Prime Rate. HCDC administers the "166" Program in Hamilton, Clermont, Butler, Warren, Adams, Brown, Highland and Clinton Counties.

ELIGIBILITY:

For profit small business

FEES:

Charged as follows: Contact Lending Officer

Hamilton County Development Co., Inc.
Microloan Program
1776 Mentor Avenue
Norwood, OH 45212
(513) 631-8292
(513) 351-0610 (FAX))
lawalden@hcdc.com (E-MAIL)

Ms. Lou Ann Walden, Microloan Business Assistance Officer

Hamilton County Development Co., Inc. (HCDC) administers a Microloan for start-up and expanding businesses. The Microloan Program can provide loans up to \$20,000 for a start-up business or up to \$35,000 for an existing business that is unable to obtain conventional financing elsewhere. Loan proceeds may be used for inventory, equipment, supplies, and working capital.

ELIGIBILITY:

The business must meet SBA size and eligibility requirements, and must operate out of one of the following Ohio counties: Adams, Brown, Butler, Clermont, Clinton, Hamilton, Highland, and Warren.

FEES:

No fees.

Hamilton County Office of Economic Development
1776 Mentor Avenue
Norwood, OH 45212-3597
(513) 631-8292
(513) 631-4887 (FAX)
www.hcdc.com (Web-Site)
blanton@hcdc.com (E-MAIL)

Mr. Harry Blanton

The Office of Economic Development is charged with the mission of promoting the economic welfare and improving the economic opportunities for the people of Hamilton County. To accomplish this, the Office assists in the establishment and expansion of industrial, commercial, and research facilities in Hamilton County with the intent to (1) create and preserve employment opportunities for our residents, and (2) to expand the tax base for the continued enhancement of the quality of life in Hamilton County.

Programs: Tax Incentives: Enterprise Zones and Community Reinvestment Areas (unincorporated areas); Sitetracker: a database of available buildings and land sites in the County; Neighborhood Business District Revitalization; Land Development; Information/Referrals: Public Financing, Brownfield Redevelopment, State and Federal Programs.

ELIGIBILITY:

“Open to All” in Hamilton County

FEES:

Vary

Hamilton County Regional Planning Commission
County Administration Building
138 East Court Street
Room 807
Cincinnati, OH 45202
(513) 946-4500
(513) 946-4475 (FAX)
info@rpc.hamilton-co.org (E-MAIL)
www.hamilton-co.org/hcrpc (Web Site)

The Data Products division of the Hamilton County Regional Planning Commission offers numerous products and services to public officials and government agencies, the business community, and the general public. As an affiliate of the Ohio Data Center, the Data Products division is a major source of U.S. Census information not only for Hamilton County but for the Region (Cincinnati Metropolitan Statistical Area). Decision Support Manuals provide maps and detailed demographics for each of the 49 political jurisdictions in Hamilton County. Other documents include information on School Enrollment, Benchmarks for Progress and the 2001 Data Book (A snapshot of the County's demographics). The Data Products division provides an interactive web site with free, downloading color maps, graphs and charts at www.hamilton-co.org/hcrpc. The division also provides demographic analysis, population estimates, mapping services, statistical analysis, and data consulting services. With easy access to CAGIS (Cincinnati Area Geographical Information System) and number data, the Data Products division offers its clients unparalleled mapping and data services and sources.

ELIGIBILITY:
"Open to All"

FEES:
Price List Provided Upon Request.

Indiana State Data Center
140 North Senate Avenue
Indianapolis, IN 46204
(317) 232-3733
(317) 232-3728 (FAX)
www.statelib.lib.in.us (Web Site)
datacenter@statelib.lib.in.us

Ms. Roberta Brooker

The Indiana State Data Center provides demographic and economic statistics from the Census Bureau, other federal agencies and Indiana State Agencies for Indiana counties, townships and incorporated cities.

ELIGIBILITY:

"Open to All"

FEES:

Twenty-five cents (.25) a page for photocopying.
\$1.25 for up to 10 pages long distance fax.

Kenton County Public Library
502 Scott Blvd.
Covington, KY 41011
(859) 962-4060
(859) 962-4096 (FAX)
www.kenton.lib.ky.us (Web Site)

Mr. Wayne Onkst

Public Library specializing in information regarding Northern Kentucky, includes internet services and word processing programs.

ELIGIBILITY:

"Open to All"

FEES:

"No Charge"

Kentucky Cabinet for Economic Development
Business Information Clearinghouse
500 Mero Street
Capital Plaza Tower
Frankfort, KY 40601
(502) 564-4252
(800) 626-2250
(502) 564-5932 (FAX)
Craig.Kelly@mail.state.ky.us (E-MAIL)

Mr. Craig Kelly, Departmental Manager

Provide complete state, federal, and local license and permit information on starting or expanding a business in Kentucky; serve as a business information referral service to Kentucky's new and expanding businesses on state, federal and local business assistance programs.

ELIGIBILITY:

"Open to All"

FEES:

"No Charge"

Kentucky Cabinet for Economic Development
Kentucky Procurement Assistance Program (KPAP)
500 Mero Street
Capital Plaza Tower, 22nd Floor
Frankfort, KY 40601
(800) 838-3266
(502) 564-5932 (FAX)
tim.back@mail.state.ky.us (E-MAIL)

Mr. Tim Back

The Kentucky Procurement Assistance Program provides information on how to do business with government agencies. Services include automatic bid notification and market research, one-on-one consulting, and group training programs.

ELIGIBILITY:

Any business entity located in Kentucky that is interested in marketing their goods and services to federal, state and local government agencies.

FEES:

All services (except some training events) are provided free of charge.
A nominal fee is charged for some training events.

Kentucky Cabinet for Economic Development
Kentucky Economic Development Finance Authority (KEDFA)
500 Mero Street
Capital Plaza Tower, 24th Floor
Frankfort, KY 40601
(502) 564-4554 Ext. 4413
(502) 564-7697 (FAX)

Mr. Don Goodin, KEDFA Direct Loan Program

Provides financing for new and expanding businesses to promote economic development. Companies must create new jobs to be eligible for financing.

KEDFA(Kentucky Economic Development Finance Authority) offers three loan programs targeted to small and growing companies.

1. KEDFA Small Business Loan Program

Long term fixed rate financing at below market rates to fixed assets. If the total fixed asset costs of the project are less than \$100,000, KEDFA may participate in financing up to 45% of the total, with the equity holder providing a minimum of 10%. The remaining 45% can come from any other leading source.

2. KEDFA Direct Loan Program

Encourages economic development, business expansion, and job creation by providing business loans at market rates. The loans are available for fixed asset financing. KEDFA may participate in the financing of qualified projects with a secured loan for up to \$10,000 per new job created, not to exceed 25% of a project's total fixed asset cost. The minimum loan amount is \$25,000 with a maximum loan of 500,000. Targeted industries include agribusiness, tourism, manufacturing, and service businesses. No retail projects are eligible.

ELIGIBILITY:

No retail operations or developers.

FEES:

Five-hundred dollars (\$500) application fee, plus 1% closing cost with a minimum for closing for \$1,000.

3. The Linked Deposit Loan Program (No fees with this program)

For small businesses and agribusinesses located in Kentucky. The Kentucky State Investment Commission invests funds at a set rate with local lenders. The lenders then agree to provide loans for up to \$100,000 to eligible small businesses and agribusinesses at 1% below the Prime Rate.

Kentucky Cabinet for Economic Development
Small & Minority Business Division
67 Wilkinson Boulevard
Frankfort, KY 40601
(877) 355-3822
(502) 564-9758 (FAX)

Ms. Brenda Johnson, Director

Coordinates small and minority business enterprise activities throughout the state's administrative structure; and acts as an advocacy agency for the furtherance and expansion of small & minority businesses through the utilization of resources available through the state or under the purview of the state. Assists in sponsoring workshops to inform the small & minority business community of policies and procedures, regulations and practices of doing business with the public sector including all areas of state government.

ELIGIBILITY:

Minorities are ethnic minorities as defined by the U.S. Department of Commerce, Minority Business Development Agency. Small businesses are those small businesses as defined by the U.S. Small Business Administration. However, emphasis is placed on those businesses with 50 or fewer employees.

FEES:

"No Charge"

Lawyer Referral Service
Cincinnati Bar Association
225 E. 6th Street
Cincinnati, OH 45202
(513) 381-8359
(513) 381-0528 (FAX)

The Lawyer Referral Service (LRS) makes referrals of callers to attorneys in the Greater Cincinnati area to do the type of legal work needed by the caller. (Phone service only).

Please note that we do not give legal advice at our office. We are a “referral” agency.

ELIGIBILITY:

"Open to All"

FEES:

No fee to the LRS. The attorney will charge no more than \$20.00 for the first half-hour of consultation and his/her regular fee thereafter.

Manufacturing Small Business Development Center (MSBDC)
Center for Emerging Enterprises
TechSolve, Inc.
1111 Edison Dr.
Cincinnati, OH 45216
(513) 948-2092
(513) 948-2109 (FAX)
vaillaincourt@techsolve.org (E-MAIL)

Mr. Bruce Vaillancourt

Located within The Center for Emerging Enterprises (CEE) at TechSolve, the Manufacturing Small Business Development Center assists the small manufacturing and technology enterprise in expansion and growth efforts by providing confidential services including:

- One-on-one and Group Counseling for Business Plan Review and Development;
- Marketing Plan Coaching;
- Selling to the Government;
- Exporting;
- Referrals to 3rd party providers in Human Resources, Computers, ISO Certification, Lean Manufacturing, and Technical Support
- Ohio Manufacturing Machinery and Equipment Tax Credit Application
- Ohio Technology Investment Tax Credit Application

In association with the personnel and resources available at TechSolve, we are able to provide a complete range of manufacturing services at below market costs in the following areas;

- Value Stream Mapping
- Lean Manufacturing
- Plant Layout and Design
- Industrial Marketing Assistance
- Financial Benchmarking Analysis
- Specialized KickStart Business Plan Development Workshops

ELIGIBILITY:

Small manufacturing and technology enterprises in Hamilton, Clermont, Butler and Warren counties.

FEES:

Basic Counseling and Referral Services at no charge.

Below market costs for Training Workshops, Marketing Assessment; Financial Assessment, and similar services.

Mid-Miami Valley Small Business Development Center (SBDC)
1500 Central Ave.
Middletown, OH 45044
(513) 422-4551
(513) 422-6831 (FAX)
craig@mmvchamber.org (E-MAIL)
www.mmvchamber.org (Web Site)

Mr. Craig Maynard

The Mid-Miami Valley Small Business Development Center is a member of the state-wide SBDC network in Ohio. It provides “free” consulting services for start-up and expanding small businesses in the areas of finance, accounting, marketing and business start-up.

ELIGIBILITY:

“Open to All”

FEES:

“No Charge”

Minority Business Opportunity Center (MBOC)
550 Main St. Room 1116
Cincinnati, Ohio 45202
(513) 684-2101
(513) 684-2515 (FAX)

Mr. Don Yost

Volunteer organization of government purchasing specialists and service providers who are interested in promoting and serving MBE/WBE in their government procurement efforts. MBE/WBE's are given the opportunity to present to this group and are assisted with developing appropriate government contacts. We also sponsor/co-sponsor several workshops annually.

ELIGIBILITY:

Focus on providing assistance to Historically Underutilized Businesses.

FEES:

Varies according to program or seminar. Otherwise, no charge.

Northern Kentucky Chamber of Commerce
300 Buttermilk Pike Suite 330
Ft. Mitchell, KY 41017
(859) 578-8800
(859) 578-8802 (FAX)
nchristian@nkychamber.com (E-MAIL)
<http://www.nkychamber.com/>(Web Site)

Ms. Nicole Christian, Vice President of Business Development

The mission of the Northern Kentucky Chamber of Commerce is to develop strong businesses and a vibrant economy through business advocacy and leadership resulting in a better quality of life.

The Chamber of Commerce is an organization of business and volunteer community leaders, supported by a professional staff.

Programs and services include (but are not limited to):

- Educational seminars and discussion groups
- Networking events and lead referrals
- Business Advocacy – local, state & federal
- Business growth and development assistance
- Technology and new economy initiatives – New Economy Transition Team (N.E.T.T.)
- Northern Kentucky International Trade Association (NKITA)
- Leadership Development
- SME, MBE, and WBE procurement assistance

ELIGIBILITY:

"Open to All"

FEES:

A minimum of \$330.00 per year Membership dues; actual dues are based on company size.

Northern Kentucky University
Small Business Development Center (SBDC)
222 BEP Center
Highland Heights, KY 41099
(859) 572-6524
(859) 572-6567 (FAX)
landrys@nku.edu (E-MAIL)
<http://www.nku.edu/~sbdc> (Web Site)

Mr. Sutton Landry, Director

Provides a wide variety of professional consulting and training to small business owners, and prospective small business owners, in Northern Kentucky and the Greater Cincinnati metropolitan area. In a typical year the NKU SBDC provides assistance to several thousand individuals through free, confidential consulting, classroom seminars, and telephone consulting. Free consulting services include:

- Feasibility Assessments
- Financing Assessments
- Start-up Assistance
- Business Plan Assistance
- Loan Packaging Assistance
- Accounting Development
- Marketing Planning
- Accounting System Reviews
- Growth Financing Assessments
- Management Audits
- Financial Analysis and Planning
- Strategic Planning Assistance

The Center also presents 40 seminars per year on the following topics:

- Starting a Successful Small Business (Free)
- Accounting & Financial Management (free)
- Developing a Marketing Plan (free)
- Financing the Small Business (free)
- Legal Issues for Small Businesses (free)

ELIGIBILITY:

Northern Kentucky and Greater Cincinnati residents and small business owners.

FEES:

No charge for consulting or most seminars. Nominal fee for some seminars.

Northern Kentucky University
Steely Library - Documents
Nunn Drive
Highland Heights, KY 41099-6101
(859) 572-5455
(859) 572-5683
(859) 572-5390 (FAX)
refdept@nku.edu (E-MAIL)

Mr. Philip A. Yannarella, Documents Librarian

University Library/Federal Depository Library receiving, organizing, and United States Government Publications. The Documents Department Librarian and reference librarians provide informational and retrieval assistance for the University and surrounding community of users. The Federal and State(s) publications are for in-house use and circulation. Personal and phone inquiries are welcomed. More information about the Steely Library (<http://www.edu/~library/>) and the Documents Collection can be found at their websites (<http://www.nku.edu/~library/dept/govdocs.html>)

ELIGIBILITY:

Circulation to NKU staff, faculty, students, alumni, GCLC members, other Kentucky residents who are not part of GCLC pay an annual subscription fee of \$10 for a library card. Interlibrary loan privileges for documents are by permission of the documents librarian.

FEES:

User fee. User subscription fee as applicable.

Ohio Department of Administrative Services

Equal Opportunity Division
30 East Broad Street, 18th Floor
Columbus, Ohio 43215
Phone: (614) 466-8380
Fax: (614)728-5628

Mr. Wiley H. Clodfelder, Deputy Director, State EEO Coordinator

Certify and monitor Minority Business Enterprise (MBE) and Encouraging Diversity, Growth and Equity (EDGE) businesses; assist state agencies, colleges and universities in minority procurement opportunities pursuant to Executive Orders, Ohio Revised and Administrative Codes. Several of these services are available on EOD's website: www.ohio.gov/das/eod.

ELIGIBILITY:

MBE: Identified as minority business in existence for at least one year and owned and operated by person(s) belonging to the following groups: Blacks, Native Americans, Hispanics and/or Orientals.

EDGE: Identified as a socially and economically disadvantaged business in existence for at least one year. Socially disadvantaged individual(s) have at least one objective distinguishing feature that inhibits business success, such as: race; ethnic origin; gender; disability; long-term residency in an environment isolated from mainstream Ohio society; and other objective relevant reason(s). Economically disadvantaged means the personal net worth of the owner(s) must not exceed \$250,000 upon program entry.

FEES:

No Charge

Ohio Department of Development
Economic Development Division
77 South High Street, 28th Floor
Columbus, OH 43215-6130
(800) 848 - 1300
(614) 466-4551
(614) 644-1789 (FAX)
www.odod.state.oh.us/EconomicDevelopment.htm (Web-Site)

Ms. Jean Carter Ryan, Deputy Director

The Ohio Department of Development's Economic Development Division (EDD) is working to create, retain and expand job opportunities for Ohioans. The Division focuses on issues that impact Ohio's economy and provides resources through business development, labor/management cooperation, employee training, infrastructure development and technical assistance programs. EDD also provides direct financial assistance such as loans, grants, bonds and tax incentives. These programs are helping Ohio stay at the forefront of economic development. The programs in the Economic Development Division are vital economic tools for the future of Ohio.

EDD Mission Statement

To assist in the generation of growth and prosperity in Ohio companies, communities, and citizens by making strategic investments and providing comprehensive support services, ultimately leading to jobs for Ohioans.

ELIGIBILITY:

Open to All

FEES:

No Charge

Ohio Department of Development
International Trade Division
77 South High Street, 29th Floor
P.O. Box 1001
Columbus, OH 43216-1001
(800) 848-1300
(614) 466-5017
(614) 463-1540 (FAX)
www.odod.state.oh.us/ITD.htm

Eric Neff, Trade Advisor

Headquartered in Columbus and with 10 offices in Ohio's leading export markets, the International Trade Division (ITD) promotes the export of Ohio products and services to strengthen Ohio's economy and advance its leadership position in the global market. The Division provides companies with market information; participates in trade shows; operates international offices; and assists with export finance opportunities. ITD also works with the Economic Development Division to promote Ohio and attract foreign investment into the state.

ELIGIBILITY:

Must be an Ohio business.

FEES:

"No Charge"

Ohio Department of Development
Minority Contractors Business Assistance Program
Division of Minority Affairs
77 South High Street
P.O. Box 1001
Columbus, OH 43216-1001
(614) 466-5700
(800) 848-1300
(614) 466-4172 (FAX)
www.odod.state.oh.us/dmba/MCBAP.htm (Web Site)

Ms. Evelyn Cleveland, MCBAP Program Coordinator

The Minority Contractors Business Assistance Program (MCBAP) provides outreach for the Department into the minority business community. Minority entrepreneurs are provided management, technical assistance, counseling, and training, contract procurement assistance, as well as loan, grant, and bond packaging services at no cost to the client.

ELIGIBILITY:

Existing and start-up minority business enterprises. Minority business enterprises are defined as businesses that are 51% or more owned and controlled by one of the following disadvantaged groups: African American, Hispanic, Native American and Asian.

SERVICE DELIVERY: Currently nine cities (Akron, Cincinnati, Cleveland, Columbus, Dayton, Lima, Portsmouth, Toledo, and Youngstown) house MCBAP programs in their local cities.

FEES:

Unknown

Ohio Department of Development
Ohio Investment in Training Program (OITP)
77 South High Street, 28th Floor
Columbus, OH 43215-6103
(614) 466-4155
(614) 728-9135 (FAX)

Daryl Hennessy, Manager

Fourth & Vine Tower
One West Fourth Street, Suite 425
Cincinnati, OH 45202
(513) 852-2828
(513) 852-2840 (FAX)

Ms. Brenda G. Latanza, Training Coordinator (Butler, Clermont, Hamilton and Warren Counties)

The Ohio Investment in Training Program (OITP) is an economic development tool designed to provide financial assistance and resources for customized training involving employees of new and expanding Ohio businesses on a reimbursement basis. The OITP stresses training for newly created jobs, but recognizes the importance of retraining and upgrading the skills of existing employees in an effort to retain present Ohio jobs.

ELIGIBILITY:

OITP targets primarily manufacturing and/or manufacturing/related businesses (or consortium of businesses and/or educational institutions). Other companies may be reviewed against the same criteria (new jobs, retained jobs, number trained, etc.) as manufacturing.

FEES:

"No Charge"

Ohio Department of Development
Technology Division
Ohio's SBIR Program (Small Business Innovation Research Program)
77 South High Street; 25th Floor
P.O. Box 1001
Columbus, OH 43216-1001
1-800-848-1300 Ext. 6-3887
(614) 644-5758 (FAX)
ohsbir@odod.state.oh.us (E-MAIL)
<http://www.odod.state.oh.us/tech/sbir> (Web Site)

Contacts:

Mr. Dennis Gaddis, Manager, Technology Business Assistance Office

Ohio's SBIR Program is designed to help Ohio's small technology-oriented firms take advantage of the research and development opportunities available through the federal SBIR Program. The staff of Ohio's SBIR Program is available to offer assistance statewide in response to the individual needs of business clients.

TOPIC SELECTION - The staff of Ohio's SBIR Program can help a business identify the best topic(s) for a potential SBIR project.

PROPOSALS - Ohio's SBIR is available to answer questions and assist with the proposal preparation process.

WINNERS' SUPPORT - Ohio's SBIR Program offers a variety of post-award services to Ohio firms. This includes Phase II proposal preparation advice, and conferences and workshops on topics of interest to SBIR winners.

The Small Business Innovation Research Program

Created in 1982, the SBIR Program requires all federal agencies with external R&D budgets of more than \$100 million to award a percentage of their contract research to companies with fewer than 500 employees. The agencies identify research topics and small businesses compete for the awards by submitting proposals.

ELIGIBILITY:

Technology oriented companies capable of research and development. Must be U.S. based and U.S. majority owned, organized for profit, and with 500 or fewer employees.

FEES:

None

Ohio Valley Regional Development Commission (OVRDC)

P.O. Box 728

Waverly, OH 45690-0728

(740) 947-2853

(800) 223-7491

(740) 947-3468 (FAX)

www.ovrdc.org (Web Site)

Mr. John Hemmings

Offers attractive low interest rate gap financing to help private, for profit businesses grow and expand. Also offers no-cost marketing and international trade consultant service to businesses looking to expand their markets

ELIGIBILITY:

Business and industrial concerns located or operating, or willing to locate or operate within the geographic boundaries of a 12 county territory, including Clermont County and counties immediately east.

FEES:

No fee for basic services. Large projects and training workshops have small fee.
RLF application fee of \$350 plus loan closing costs.

Over The Rhine Chamber Of Commerce

222 E. 14th Street

Cincinnati, OH 45202

(513) 241-2690

(513) 241-6770 (FAX)

www.otrchamber.com (Web Site)

Marketplex@aol.com (E-MAIL)

Mr. Tom Besanceney, President

The OTR Chamber of Commerce strives to promote a positive business environment to serve our neighborhood and the City of Cincinnati with jobs and services.

Our mission is to represent our members to government, promote retention and recruitment of businesses and provide excellent membership benefits and networking opportunities.

Membership Benefits Plans:

Health Insurance

Workers' Comp

Cellular Rates

Technology Programs

Membership Networking:

Well-attended luncheons with key speakers

Business after hours events

Annual dinner and awards gala

Membership Committee, Public Relations Committee, Local Issues Committee, Events Committee

Procurement Technical Assistance Center
Center for Emerging Enterprises
TechSolve
6705 Steger Dr.
Cincinnati, OH 45237
(513) 948-2083
(513) 948-2109 (FAX)
brown@iams.org (E-MAIL)

Ms. Jeannata Brown

A program offering of the Manufacturing Small Business Development Center, TechSolve, designed to assist small businesses to sell to the federal government. Services include identifying marketing opportunities, bid preparation assistance, a resource library, and procurement history.

ELIGIBILITY:

"Open to All"-Recommend 2 years in business.

FEES:

No charge for most services. No charge for counseling.

Public Library of Cincinnati & Hamilton County
800 Vine Street
Cincinnati, OH 45202-2071
(513) 369-6900
(513) 369-3123 (FAX)
reference@plch.lib.oh.us (E-MAIL)
<http://www.cincinnati-library.org> (Web Site)

Mr. Greg Edwards (369-4418)

The Public Library of Cincinnati and Hamilton County provides a wide variety of information tools for small businesses, including periodicals, directories, indexes, microforms, videos, and online database. General information is available at the Main Library in downtown Cincinnati or at any of the Library's 41 branches.

Specialized information on small business is available at the Main Library in two departments, Government & Business and Public Documents & Patents. The Government & Business Department (369-6932) offers comprehensive information for those seeking small business information. The department maintains a Small Business Information Center comprised of reference and circulating materials covering all aspects of small business, from developing a business plan to marketing a business. The Public Documents & Patents Department (368-6971) is a depository library for federal documents and provides a wealth of demographic, statistical, regulatory, and patent/trademark information. The Department also can provide customized maps through the Graphic Information System (GIS) Service.

Inquiries may be made in person, by mail, by fax or by email. In-depth research is not provided.

ELIGIBILITY:

"Open to All"

FEES:

Charge for photocopy and fax services, internet printing

In order to borrow materials an individual must be a registered borrower. Library cards are free to residents of Ohio, and to residents of Boone, Campbell and Kenton Counties in Kentucky who also have a library card from their county public library. A fee card is available to other individuals who do not meet residency requirements.

Service Corps Of Retired Executives (SCORE)
550 Main Street, Room 2-512
Cincinnati, OH 45202
(513) 684-2812
(513) 684-6355 (FAX)
score@scorechapter34.org (E-MAIL)
www.scorechapter34.org (Web Site)

Mr. Robert Conner

Cincinnati Chapter of National SCORE organization with 50 local members. Serving 19 counties in Greater Cincinnati/Northern Kentucky/Southeast Indiana to aid people starting small businesses or requiring help in operating their businesses. Broad scope and free services in all areas of business. Also conducts workshops on business subjects.

ELIGIBILITY:

"Open to All"

FEES:

"No Charge", but must call to apply with a "Request for Counseling" form.

Low cost for workshops - \$35.00

Small Business Institute® (SBI) Program
U.C. Center for Entrepreneurship Education & Research
University of Cincinnati
PO Box 210165
Cincinnati, OH 45221-0165
(513) 556-7123
(513) 556-4891 (FAX)
ecenter@uc.edu (E-MAIL)
www.sbi.uc.edu (Web Site)

Dr. Charles H. Matthews

The UC Center for Entrepreneurship Education and Research and the Small Business Institute® (SBI) Program provide confidential management counseling to small and medium enterprises. (The U.C. Field Case Consultation Program provides this same service to larger corporate ventures as well). Senior level and graduate CoB students working in teams under direct faculty supervision spend approximately an hour per week for ten weeks (four to six meetings) working with the owner and/or manager to record a history of the firm, identify goals and objectives, and discuss strategies to achieve these goals. The student team will prepare a comprehensive report for the client. Teams provide hands-on practical analysis and solutions while learning about strategic and operational issues confronting small, entrepreneurial, and family business ventures. For more information about the U.C. Center for Entrepreneurship, please visit our web site (www.ucecenter.org) or for more information on the Small Business Institute® Program, please visit www.sbi.uc.edu.

ELIGIBILITY:

Existing businesses.

FEES:

"No Charge"

Smart Money Community Services

SMART Business: Build Your Own Business Program
SMART Business Support Center
1800 Vine Street
Cincinnati, OH 45210
(513) 241-3116
(513) 361-4783 (FAX)

Mr. Jim Clingman, Smart Business Lead Trainer

Build your own business, provides promotion and development of microenterprises as a means for economic self sufficiency of low and moderate income persons, especially women and minorities in the Cincinnati area. We provide training, coaching and financing to new and existing businesses.

ELIGIBILITY:

Select neighborhoods - The following zip codes "Sector-Sites" are Over-The-Rhine, West End and Downtown. Participants must meet annual income specifications.

FEES:

\$50.00 charge for a 10 week, 40 hour course which includes materials and refreshments.

SoundingBoard

c/o Hamilton County Business Center
1776 Mentor Avenue
Norwood, OH 45212

Contacts:

| | |
|--|-----------------------|
| Dorothy Air – University of Cincinnati | (513) 558-6054 |
| Paul Cashen – Emerging Concepts, Inc. | (513) 475-6656 |
| Carol Frankenstein – Bio/Start | (513) 475-6610 |
| Patrick Longo – Hamilton County Business Center | (513) 631-8292 |

For additional information, please visit: www.cincysoundingboard.com

The “Sounding Board” program provides aspiring entrepreneurs the opportunity to receive coaching from seasoned entrepreneurs or assistance providers as they prepare their business/strategic plan. The entrepreneur then has the opportunity to present the plan to a panel of 4 to 8 subject matter experts who will provide feedback on the plan. The subject matter experts include: angels, seed capital funds, venture capitalists, accountants, lawyers, intellectual property specialists, seasoned entrepreneurs, business assistance providers, management and marketing specialists, university entrepreneurship specialists and representatives from pillar companies. The entrepreneurs are given the opportunity to network with the panelists and audience after the presentations.

The business plan preparation series will be a monthly morning meeting with 2-3 business plans presented. Each presentation lasts 10 minutes followed by 15-20 minutes of questions and answers. As part of each business plan review, SoundingBoard provides insight and guidance on the plan. Participants receive feedback form the SoundingBoard Panel and the audience via feedback sheets.

SoundingBoard is sponsored by Bio/Start, Emerging Concepts, Inc., Hamilton County Business Center, and the University of Cincinnati.

ELIGIBILITY:

Program focuses on early stage, innovative and scalable business opportunities that are seeking early stage funding, such as angel or seed capital. Desired industries include advanced manufacturing, life sciences, propulsion, information technology, materials, and instrumentation.

FEES:

N/A

South Central Ohio Minority Business Council
300 Carew Tower
441 Vine Street
Cincinnati, OH 45202
(513) 579-3104
(513) 579-3101 (FAX)
cdavis@gccc.com (E-MAIL)
www.scombc.org (Website)

Ms. Crystal Davis is the main contact

The South Central Ohio Minority Business Council, Inc. (SCOMBC) is headquartered in Columbus with offices in Cincinnati and Dayton, and is an affiliate of the National Minority Supplier Development Council, Inc. (NMSDC). The organization is a non-profit corporation established to foster the growth and development of business opportunities for minority-owned companies; to encourage mutually beneficial economic links between minority suppliers and the public and private sectors; and to help build a stronger, more equitable society by supporting and promoting minority business development.

ELIGIBILITY:

Certifiable businesses must be at least 51% owned, operated and controlled by a U.S. Citizen who is either African-American, Hispanic American, Native American, Asian-Pacific American or Asian-Indian American.

FEES:

\$250.00 Certification Fee.

\$100.00 Re-Certification Fee

Southeastern Indiana Small Business Development Center (SBDC)
975 Industrial Drive, Suite 2
Madison, IN 47250
(812) 265-3127
(812) 265-5544 (FAX)
www.madisonchamber.org
www.isbdc.org (Web Site)

Ms. Linda Wood, Regional Director

All centers provide initial interviews in which clients' needs, problems, and opportunities are diagnosed and a plan is developed to fill those needs. A counselor will analyze your situation and assist you in business planning or will arrange counseling sessions for you with other experts, such as accountants and lawyers who volunteer their time with our centers.

ELIGIBILITY:

"Open to All" (Indiana)

FEES:

"No Charge"

State Of Ohio, Office Of The Treasurer Of State
Linked Deposit Program
30 East Broad Street
9th Floor
Columbus, OH 43215
(800) 228-1102
(614) 752-8972 (FAX)

Joseph T. Deters

ELIGIBILITY:

Business must obtain a loan from an eligible depository, be organized for profit, have offices and facilities exclusively in Ohio, and employ less than 150 people. Jobs must be affected (newly created or saved) as a result of interest rate savings.

FEES:

"No Charge"

TechSolve
Edison Technology Center
6705 Steger Dr.
Cincinnati, OH 45216-2265
(513) 948-2000
(513) 948-2109 (FAX)

Mr. Gary Conley, President

TechSolve was founded in 1982 as a joint enterprise between industry, government, and the academic community. The organization was originally named The Institute of Advanced Manufacturing Sciences (IAMS). The name was changed to TechSolve in November, 2000. TechSolve's purpose is to assist manufacturers to increase productivity.

Named one of seven Ohio Edison Technology Centers in 1984, TechSolve offers a multi-disciplinary team of engineers and manufacturing experts that provide a variety of services for industry.

ELIGIBILITY:

"Open to All"

FEES:

Projects, assessments, seminars, training and products. An industrial membership program is available.

U.S. & Foreign Commercial Service
Cincinnati Export Assistance Center
U.S. Department of Commerce
36 East 7th Street, Suite 2650
Cincinnati, OH 45202
(513) 684-2944
(513) 684-3227 (FAX)
dao.le@mail.doc.gov

The U.S. and Foreign Commercial Service of the U.S. Department of Commerce was established in 1982 to help small and medium sized businesses compete more effectively through exporting to the world market place. International Trade specialists are located in 100 major U.S. cities and 146 foreign locations in 70 countries throughout the world. The Cincinnati Export Assistance Center offers U.S. firms free counseling and assistance on how to export, where to find export markets and gather and produce various marketing and information products to facilitate exporting.

ELIGIBILITY:

Exporters.

FEES:

Fee schedule for some marketing programs and services. No charge for counseling.

U.S. Small Business Administration
JWP Federal Building
550 Main Street, Room 2522
Cincinnati, OH 45202
(513) 684-2814 ext 205
(513) 684-3251 (FAX)
Ronald.Carlson@sba.gov (E-MAIL)
www.sba.gov (Web Site)

Mr. Ronald Carlson, Branch Manager

The agency, created by congress in 1953 helps new businesses get started and helps established businesses grow through a network of resource partners. We provide management assistance, financial assistance (loan guarantees) and help in selling to the government.

ELIGIBILITY:

"Open to All"

FEES:

"No Charge"

Urban Financial Services Coalition
Box 1364
Cincinnati, OH 45201
www.ufsc.org (Web Site)

Mr. Eric Loudon

UFSC is a non-profit organization made up of minority professionals in the financial service industry and related fields. Membership is currently represented by commercial banks and other financial service organizations located in Greater Cincinnati.

ELIGIBILITY:

Limited to minority professionals in the financial services industry.

FEES:

\$100 per member.

Warren County Small Business Development Center (SBDC)
Warren County Office of Planning and Economic Development
300 East Silver Street
Lebanon, OH 45036
(513) 695-1224
(513) 695-2989 (FAX)
bill.fiorett@uc.edu (E-MAIL)
sbdc.uc.edu (Web Site)

Ms. Karen Garrett, Director
Mr. Bill Fioretti, SBDC Director

The University of Cincinnati SBDC operates the Warren County SBDC. They provide business management assistance to small business start-ups and to established small businesses. Services are offered through free and confidential one-on-one consultations; low cost workshops, courses and conferences. Direct consultation includes:

- Strategic Planning
- Business Plan Preparation
- Feasibility
- Start-up Assistance
- Financial Analysis and Forecasting
- Marketing and Sales Planning

The SBDC in cooperation with the UC College of Evening and Continuing Education (Communiversitiy) also offers a seminar series that includes:

- Starting a Small Business
- Business Plan Preparation
- Cash Flow Management
- Tax and Record Requirements

That series is presented three times a year during the Fall, Winter, and Spring.

ELIGIBILITY:

Warren County residents and small businesses owners.

FEES:

"No Charge" for consultation services. Minimal charges for training events.

Women's Business Resource Program,
Small Business Development Center
77 South High Street, 28th Floor
Columbus, OH 43215-6130
(614) 466-2711
1-800-848-1300 (Toll Free)
(614) 466-0829 FAX
<http://www.odod.state.oh.us/edd/osb/sbdc> (Web Site)

- Program serves as an information clearinghouse of resources and referrals for women entrepreneurs and business owners through the First Stop Website, www.odod.state.oh.us.
- Helps women-owned businesses identify small business financing; government and private industry contracts, and Women Business Enterprise (WBE) certification programs through the Ohio SBDC network.
- Sponsors annual “Governors Awards for Women’s Excellence in Enterprise”.

ELIGIBILITY:

Available to all women interested in starting, expanding or managing a business in Ohio.

FEES:

"No Charge"

Database is available for \$25.00 per disc.

Xavier Entrepreneurial Center
Xavier University
3800 Victory Parkway
Scott Hall 409

Cincinnati, OH 45207-5164
(513) 745-3932
(513) 745-4383 (FAX)
waymire@xu.edu

Mr. Edward J. VonderBrink, Director

Xavier offers undergraduate major and minor in Entrepreneurial Studies. Undergraduates are eligible for the XUBOP (Xavier Undergraduate Business Ownership Program), which can provide seed funding to start a business while an undergraduate. Xavier hosts an Entrepreneurial Club providing students with networking and access to local entrepreneurs and ventures.

The Center hosts a speaker's series each semester for students and faculty featuring past Ernst & Young Entrepreneur Award winners from the Greater Cincinnati area.

Students, through a cap-stone course, assist small businesses during the winter/spring semester. Entrepreneurs interested in should call the Center @ 745-3932.

Through alliances with area business incubators and other resources, the Center acts as a conduit to local entrepreneurial companies.

ELIGIBILITY:
Unknown

FEES:
Unknown