Small Business RESOURCE GUIDE

How to Grow Your BUSINESS in Central & Southern Ohio
GEICO for your business, too.

Running a business takes a lot of hard work. We're here to make it easier by helping you save time and money. Get a quote today.

geico.com/business | 1-866-509-9444 | Local Office
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ON THE COVER
Kristen Bailey, courtesy of the SBA
Let us help give voice to your story.

SCOPE OF SERVICES

Brand Voice
Articles
Blogs
Website Content
Social Media Posts
Email Content
Brochures
Catalogs
Visitor Guides
Books
Copywriting
Photography
Videos

We have all heard the phrase “content is king.” Creating rich, engaging, and inspiring content differentiates your brand in the marketplace. But who has time to focus on anything other than running their business? Narrative works with you to develop the tools to tell your story across all media platforms. Powerful and authentic storytelling helps you stand out. It inspires action. It creates an emotional impact and forges enduring relationships. It separates you from the competition.

To schedule a meeting or to learn more, contact Buddy Butler at buddy@newsouthmediainc.com or call 304.615.9884.
Small businesses power our economy.

The SBA powers small businesses.

Whether you dream of transforming your business idea into a thriving company, growing your customer base, or expanding into new markets or locations, the SBA is here for you. We offer programs, expertise, and access to capital that will empower you to take your small business to the next level of success.

Stop by your local SBA office or visit SBA.gov to learn how you can move your business forward with confidence.
Welcome to the 2019-2020 edition of the U.S. Small Business Administration’s Columbus District Small Business Resource Guide. The SBA helps make the American dream of small business ownership a reality. We are the only federal agency dedicated to helping our 30 million small businesses start, grow, expand, or recover after a disaster. Small business drives the Ohio economy, employing 2.2 million people, or 46% of the state’s workforce, which produces a GDP of more than $656 billion. The SBA wants to help you build on your hard-earned successes, overcoming the obstacles and challenges you face as entrepreneurs and small business owners. The SBA provides solutions to those who are looking for business counseling, access to capital, or government contracting assistance. We do that by working with an extensive network of business advisers and lenders to help Ohio’s 950,000 small businesses at every stage of development.

Across Ohio in the last year, we empowered the state’s small businesses to:

- Find an ally, advocate or mentor via the 24 local locations of our SBA Resource Partners, which includes SCORE, Small Business Development Centers, Women’s Business Centers, and the Veterans Business Outreach Center, all powered by the SBA.
- Access over $589 million in SBA-guaranteed loans using 140 local banks, credit unions, community-based lenders, and microlenders. The 950,000 businesses that qualified for SBA funding programs then hired thousands of new employees, bought needed equipment, and built or renovated facilities.
- Provide over $2 million in SBA disaster assistance funding to those affected by the May 2019 severe storms, straight-line winds, tornadoes, flooding, and landslides.
- Gain more than $2.2 billion in federal contracting awards.

Use our Small Business Resource Guide to power your dream of starting, growing, or expanding your small business here in Ohio. Stay up to date on SBA events near you and get valuable Ohio business information by following us on Twitter at @SBA_Columbus. Register for email updates at sba.gov/updates.

Sincerely,

Everett Woodel
Columbus District Director
Made to Last

Joyce and Jerado Reynolds used SBA support to succeed.

Written by Micaela Morrissette
Reynolds Welding & Fabrication has grown steadily, building a loyal customer base, since Jerado Reynolds founded the company in 2005. “At first the company was just Jerado,” recalls his wife and co-owner, Joyce Reynolds. “Then it was him and me part time.” During the day she worked as a nurse and spent her evenings doing all the company’s paperwork. The Reynolds sank everything they earned into the business—money, time, and energy. She remembers with pride helping Jerado weld a stair railing at a local school. Her son later attended that same school, and she watched her child and others using the rail, benefiting from the hard work the couple did together. It was then Joyce decided as much as she loved her day job, she wanted to devote herself full time to the family business in Windsor, Connecticut. She wanted to work side-by-side with her husband, fully focused on administration and business growth. As they both hoped, word of mouth spread; clients made referrals. Joyce was soon overwhelmed with paperwork. They brought on two employees—doubling up in the busy seasons. They were able to maintain four full-time employees by 2009. After this, Joyce says, they saw that “things were not moving.” She wanted to scale up.

Challenge
The company wasn’t growing in part because it wasn’t certified with the state department of transportation or prequalified with the Connecticut State Department of Administrative Services, Joyce says. She decided to tackle the certification problem full time, leaving her nursing career. This was the change she’d been wanting to make, but since her background was in health care, Joyce didn’t feel fluent in the languages of construction or business. Joyce wanted to learn, and she had incentive: they needed the certifications to bid on bigger jobs. “Never be afraid to ask questions,” she says. Joyce needed to find people with answers.

Solution
She and Jerado connected with the University of Hartford Entrepreneurial Center & Women’s Business Center, an SBA Resource Partner, where “from day one it was, Eureka! Everyone wanted to see us win.” Women entrepreneurs receive essential business counseling and training from this national network of community-based centers. Most helpful was the detailed personal attention available through free one-on-one business counseling. Joyce also learned about workshops offered by providers like the Metropolitan District, a Connecticut nonprofit municipal corporation offering water and sewer services. At a meet-and-greet, Joyce understood how much the SBA could help her business. An SBA professional walked Joyce through the extensive paperwork and, crucially, helped her register the company in the System for Award Management (sam.gov), positioning the company for new federal contracts.

“Resources like the Entrepreneurial Center and the SBA will train you from bottom to top,” Joyce says. “They have finance classes that open your eyes regarding taxes. You’ll learn how to register your business. They’ll help with a contract or your website or accountability statements. Everything!”

Before the SBA, Reynolds Welding attempted the DOT certification on five separate occasions, always falling short because the process was so complicated. Joyce secured the certification with SBA guidance on the first attempt.

Benefit
Reynolds Welding now employs more than 15 workers, constructing stairs, rails, structural beams, and columns throughout the region. Jerado is working on two bridges—a lifelong dream. Joyce continues to move forward, getting Reynolds qualified for the SBA 8(a) Business Development Program, which provides free business development education to small businesses so they can better compete in the public sector. “When I came on full time, I set a goal for what I would like for the company, and I’ve achieved 80% of that,” Joyce says. When she secures 8(a) certification for Reynolds, she’ll have hit all her objectives. Then, she admits, she’ll probably come up with some new ones.

5 Tips for Success

Find a great business mentor.
To find your local SBA office and resource partners in your area, visit sba.gov/localresources.

Have a healthy view of competition.
We’re not always competing. We’re a competitor, but if a similar business has extra work, they’ll send it to us and vice versa. That’s the relationship to have.

Record everything you do.
Navigating business relationships in this age means keeping an email record of everything you do. Leave a clear paper trail.

Sacrifice to ensure quality.
We don’t cut corners. Sometimes you have to lose money to do quality work—it’s rough, but nothing is more important.

Seek SBA assistance to see if you qualify for business certifications.
We used to look for jobs. Now that we’re on the SBA Subcontracting Network database, SubNet, and sam.gov, we have a continuous flow of contractors reaching out to us.
SBA Resource Partners

No matter your industry, location, or experience, if you have a dream, the SBA is here to help you achieve it. Our SBA Resource Partners offer mentoring, counseling, and training to help you startup and thrive at all stages of the business life cycle. These independent organizations operating across the United States and U.S. territories are funded through SBA cooperative agreements or grants.

**SMALL BUSINESS DEVELOPMENT CENTERS**

950+
Small Business Development Centers

Achieve your dream of business ownership and remain competitive in an ever-changing global economy with assistance from your local SBDC. Access free counseling and free or low-cost training on topics like regulatory compliance, technology development, and international trade. Find an SBDC adviser at [sba.gov/sbdc](http://sba.gov/sbdc).

**SCORE**

300+
SCORE chapters

Join the ranks of other business owners who have experienced higher revenues and increased growth thanks to SCORE, the nation’s largest network of volunteer business mentors. Experienced executives share real-world knowledge to fit your busy schedule. SCORE mentors are available for free as often as you need, in person, via email or over video chat. Find a mentor at [sba.gov/score](http://sba.gov/score).

**WOMEN’S BUSINESS CENTERS**

100+
Women’s Business Centers

Women entrepreneurs receive essential business counseling and training from this national network of community-based centers. Each center tailors its services to help you navigate the challenges women often face when starting or growing a business. To learn about SBA resources for women visit [sba.gov/women](http://sba.gov/women).

**VETERANS BUSINESS OUTREACH CENTERS**

20+
Veterans Business Outreach Centers

Veteran and military entrepreneurs receive business training, counseling, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, [sba.gov/vboc](http://sba.gov/vboc). Receive procurement guidance to better compete for government contracts. VBOCs also serve active duty service members, National Guard or Reserve members, veterans of any era, and military spouses.
Our Local SBA Resource Partners

SBA’s Resource Partners are independent organizations funded through SBA cooperative agreements or grants.

SCORE
Visit sba.gov/score to start working on your business goals. Contact your local office to schedule an appointment.

Cincinnati Chapter
Chair Patricia McKay
525 Vine St., suite 1030
(513) 684-2812
greatercincinnati.score.org

Columbus Chapter
Chair Randy Zipfel
401 N. Front St., suite 200
(614) 664-7267
columbusoh.score.org

Dayton Chapter
Chair Ann Riegle-Crichton
200 W. Second St., suite 104
(937) 225-2887
dayton.score.org

East Central Ohio Chapter
Chair John Carlson
14 N. Park Place
Newark
(740) 345-7458
eastcentralohio.score.org

Marietta branch office
308 Front St.
(740) 373-5150

North Central Ohio Chapter
Chair Shil Chawla
55 N. Mulberry St.
Mansfield
(419) 522-3211
northcentralohio.score.org

Ashland branch office
211 Claremont Ave.
(419) 281-4584 x1011

Mt. Vernon branch office
400 S. Gay St.
(740) 393-1111 x24

HOW THE SBA HELPED ME SUCCEED
The SBA gave Rachel Upton the tools she needed to keep scooping delicious ice cream in Columbus. Cream & Sugar operates in the low income area of Hilltop, which is revitalizing thanks to the help of entrepreneurs like Rachel. She revised her business plan and designed a growth strategy with the help of Finance Fund counselor John Rush. The SBA awarded Ohio’s Finance Fund Capital Corp. a $150,000 grant to support and strengthen new entrepreneurs like Rachel, who employs six local seasonal workers.
### Small Business Development Centers

<table>
<thead>
<tr>
<th>ASHLAND</th>
<th>HAMILTON</th>
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| Ashland University SBDC  
Director Michalina Lacy  
401 College Ave.  
(419) 207-6910  
mlacy@sbdc6.com | Hamilton Mill SBDC  
Director David Riggs  
20 High St.  
(513) 737-6543  
driggs@butlercountysbdc.com |

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<tr>
<th>ATHENS</th>
<th>LEBANON</th>
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| Ohio University SBDC  
Regional Director Lissa Jollick  
The Ridges  
19 E. Circle Drive, suite 110  
(740) 593-0473  
jollickl@ohio.edu | Warren County Port Authority SBDC  
Director Mike Stater  
Warren County Career Center  
3525 North State Route 48  
(513) 932-8145 x5317  
mike.stater@warrencountysbdc.com |

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<tr>
<th>CAMBRIDGE</th>
<th>LIMA</th>
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| Ohio University-Cambridge Branch SBDC  
Director Cindy Voorhies  
Willett-Pratt Training Center  
9900 Brick Church Road  
(740) 588-1331  
voorhiec@ohio.edu | James A. Rhodes State College SBDC  
Director Kathy Keller  
Keese Hall  
4240 Campus Drive  
(419) 995-8184  
keller.k@rhodesstate.edu |

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<tr>
<th>CINCINNATI</th>
<th>MARIETTA</th>
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| Clermont County Chamber of Commerce SBDC  
Director James Buckner  
4355 Ferguson Drive, suite 150  
(513) 576-5007  
james.buckner@clermontchamber.com | Ohio University-Marietta Branch SBDC  
Business Advisor John Voorhies  
2163 State Route 821, building 6-A  
(740) 373-9056  
voorhies@ohio.edu |

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<th>COLUMBUS</th>
<th>PIKETON</th>
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| Columbus State Community College SBDC  
Director Mike Bowers  
320 N. Grant Ave., suite 1062  
(614) 287-5294  
mbowers3@cscce.edu | The Ohio State University-South Centers SBDC  
Director Brad Bapst  
Endeavor Center  
1864 Shyville Road  
(800) 860-7232  
bapst.4@osu.edu |

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| Hamilton Mill SBDC  
Director David Riggs  
20 High St.  
(513) 737-6543  
driggs@butlercountysbdc.com | Springfield SBDC Inc.  
Director Rob Alexander  
100 S. Limestone St., suite 411  
(937) 322-7821  
ralexander@springfieldsbdc.com |

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Director Mike Stater  
Warren County Career Center  
3525 North State Route 48  
(513) 932-8145 x5317  
mike.stater@warrencountysbdc.com | Business Outreach Center  
Veteran entrepreneurs or small business owners can receive business training, counseling and mentoring, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. This is also the place to receive procurement guidance, which can help your business better compete for government contracts.  
**VetBiz Central**  
Executive Director Matt Sherwood  
1401 E. Court St.  
RTC 3118  
Flint, MI  
(810) 767-8387  
vetbizcentral.org |

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Keese Hall  
4240 Campus Drive  
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keller.k@rhodesstate.edu |               |

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**VetBiz Central**  
Executive Director Matt Sherwood  
1401 E. Court St.  
RTC 3118  
Flint, MI  
(810) 767-8387  
vetbizcentral.org |
Your Advocates

The SBA’s offices of advocacy and ombudsman are independent voices for small business within the federal government.

Advocacy

When you need a voice within the federal government for your interests as a small business owner, the SBA’s regional advocates are here to assist. The advocates analyze the effects of proposed regulations and consider alternatives that minimize the economic burden on small businesses, governmental jurisdictions, and nonprofits. Find your regional advocate at sba.gov/advocacy.

Your advocate helps with these small business issues:

» if your business could be negatively affected by regulations proposed by the government

» if you have contracting issues with a federal agency

» when you need economic and small business statistics

The SBA’s Office of Advocacy also independently represents small business and advances its concerns before Congress, the White House, federal agencies, federal courts, and state policy makers.

Ombudsman

Entrepreneurs who have an issue with an existing federal regulation or policy can receive assistance from the SBA’s national ombudsman.

The ombudsman’s office helps you:

» resolve regulatory disputes with federal agencies

» reduce unfair penalties and fines

» seek remedies when rules are inconsistently applied

» recover payment for services done by government contractors

Make your voice heard by participating in a Regional Regulatory Enforcement Fairness Roundtable or a public hearing hosted by the SBA’s national ombudsman. These events are posted periodically on the ombudsman website, sba.gov/ombudsman.

To report how a proposed federal regulation could unfairly affect you, find your regional SBA advocate at sba.gov/advocacy.

To submit a comment about how your business has been hurt by an existing regulation, visit sba.gov/ombudsman/comments.

To submit a comment or complaint through the online form, visit sba.gov/ombudsman/comments. Your concerns will be directed to the appropriate federal agency for review. The SBA will collaborate with you and the agency to help resolve the issue.
How to Start a Business in Ohio

Thinking of starting a business? Here are the nuts & bolts.

The Startup Logistics
Even if you’re running a home-based business, you will have to comply with many local, state, and federal regulations. Do not ignore regulatory details. You may avoid some red tape in the beginning, but your lack of compliance could become an obstacle as your business grows. Taking the time to research regulations is as important as knowing your market. Carefully investigate the laws affecting your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties, and jeopardize your business.

Market Research
Need to do research on your clients and location? View consumer and business data for your area using the Census Business Builder: Small Business Edition, https://cbb.census.gov/sbe. Filter your search by business type and location to view data on your potential customers, including consumer spending, and a summary of existing businesses, available as a map and a report.

Business License & Zoning
Licenses are typically administered by a variety of state and local departments. It is important to consider zoning regulations when choosing a site for your business. Contact the local business license office where you plan to locate your business. You may not be permitted to conduct business out of your home or engage in industrial activity in a retail district.

Name Registration
Register your business name with the county clerk where your business is located. If you’re a corporation, also register with the state.

Ohio Secretary of State
180 E. Broad St., 16th floor, Columbus
(614) 466-2655
sos.state.oh.us

Taxes
As a business owner, you should know your federal tax responsibilities and make some business decisions to comply with certain tax requirements. The IRS Small Business and Self-Employed Tax Center, go.usa.gov/xPxYR, offers information on a variety of topics including: obtaining an Employer Identification Number, paying and filing income tax, virtual workshops, forms, and publications.

As the IRS continues to implement some of the Tax Cuts and Jobs Act provisions, your tax obligations may change. Visit the Tax Reform Provisions that Affect Businesses page on irs.gov for the latest tax reform updates that affect your bottom line.
IRS Tax Assistance Centers
Cincinnati
550 Main St.
(513) 263-3333

Columbus
200 N. High St.
(614) 280-8691

Dayton
200 W. Second St.
(937) 610-2182

Lima
401 W. North St.
(419) 223-5873

Mansfield
180 N. Diamond St.
(419) 522-9204

Mansfield alternate by appointment only
(419) 522-9204

State Taxes
Ohio Department of Taxation
4485 Northland Ridge Blvd., Columbus
(888) 405-4039
tax.ohio.gov

Social Security
If you have any employees, including officers of a corporation but not the sole proprietor or partners, you must make periodic payments, and/or file quarterly reports about payroll taxes and other mandatory deductions. You can contact the IRS or the Social Security Administration for information, assistance, and forms, at (800) 772-1213 or visit socialsecurity.gov/employer. You can file W-2s online or verify job seekers through the Social Security Number Verification Service.

Employment Eligibility Verification
The Federal Immigration Reform and Control Act of 1986 requires employers to verify employment eligibility of new employees. The law obligates an employer to process Employment Eligibility Verification Form I-9. The U.S. Citizenship and Immigration Service offers information and assistance through uscis.gov/i-9-central. For forms call (800) 870-3676. For the employer hotline call (888) 464-4218 or email I-9central@dhs.gov. E-Verify, operated by the Department of Homeland Security in partnership with the Social Security Administration, electronically verifies the Social Security number and employment eligibility information reported on Form I-9. It's the quickest way for employers to determine the employment eligibility of new hires. Visit e-verify.gov, call (888) 464-4218 or email e-verify@dhs.gov.

Health & Safety
All businesses with employees are required to comply with state and federal regulations regarding the protection of employees, visit dol.gov for information. The Occupational Safety and Health Administration provides information on the specific health and safety standards used by the U.S. Department of Labor. Call (800) 321-6742 or visit osha.gov.

Cincinnati U.S. Department of Labor
Wage & Hour Division
550 Main St., room 10-409
(513) 684-2908

Columbus U.S. Dept. of Labor
Wage & Hour Division
200 N. High St., room 646
(614) 469-5678

Cincinnati OSHA Area Office
36 Triangle Park Drive
(513) 841-4132

Columbus OSHA Area Office
200 N. High St., room 620
(614) 469-5582

Toledo OSHA Area Office
420 Madison Ave., suite 600
(419) 259-7542

Ohio Bureau of Workers’ Compensation
30 W. Spring St., Columbus
(800) 644-6292
info.bwc.ohio.gov

Ohio Department of Commerce
Division of Industrial Compliance & Labor
6606 Tussing Road, Reynoldsburg
(614) 644-2223
com.ohio.gov

Employee Insurance
Check with your state laws to see if you are required to provide unemployment or workers’ compensation insurance for your employees. For health insurance options, call the Small Business Health Options Program at (800) 706-7893 or visit healthcare.gov/small-businesses/employers.

Department of Labor Association Health Plans allow small businesses, including self-employed workers, to band together by geography or industry to obtain healthcare coverage as if they were a single large employer. For information, visit dol.gov/general/topic/association-health-plans.

Unemployment Insurance
Ohio Department of Job and Family Services
(877) 644-6562
unemployment.ohio.gov

Environmental Regulations
State assistance is available for small businesses that must comply with environmental regulations under the Clean Air Act. State Small Business Environmental Assistance programs provide free and confidential assistance to help small business owners understand and comply with complex environmental regulations and permitting requirements. These state programs can help businesses reduce emissions at the source, often reducing regulatory burden and saving you money. To learn more about these free services visit nationalsbeap.org/states/list.

Accessibility and ADA Compliance
For assistance with the Americans with Disabilities Act, call the ADA Center at (800) 949-4232 or the Department of Justice at (800) 514-0301. Direct questions about accessible design and the ADA standards to the U.S. Access Board at (800) 872-2253, TTY (800) 993-2822, ta@access-board.gov or visit access-board.gov.

Child Support
Employers are essential to the success of the child support program and are responsible for collecting 75% of support nationwide through payroll deductions. The Office of Child Support Enforcement at Health and Human Services offers employers step-by-step instructions for processing income withholding orders for child support. Download the fact sheet about the Employer’s Role in the Child Support Program at the Office of Child Support Enforcement’s website at acf.hhs.gov/programs/css > employer responsibilities. You can also find information about other employer responsibilities and tools that can make meeting those responsibilities easier, such as electronic income withholding orders and the Child Support Portal. Send questions to employerservices@acf.hhs.gov.
Intellectual Property

Patents, trademarks, and copyrights are types of intellectual property that serve to protect creations and innovations. The United States Patent and Trademark Office is the federal agency that grants U.S. patents and registers trademarks. For information and resources about U.S. patents and federally registered trademarks consult uspto.gov. Call the patent and trademark office help center at (800) 786-9199 or visit Elijah J. McCoy Midwest Regional Office in Detroit, Michigan, uspto.gov/detroit.

A patent for an invention is the grant of a property right to an inventor, issued by the U.S. patent office. The right conferred by the patent grant is the right to exclude others from making, using, offering for sale, or selling the invention in the United States or importing the invention into the country. For information visit uspto.gov/inventors.

There are three types of patents:
- Utility patents may be granted to anyone who invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement.
- Design patents may be granted to anyone who invents a new, original, and ornamental design for an article of manufacture.
- Plant patents may be granted to anyone who invents or discovers and asexually reproduces any distinct and new variety of plant, other than a tuber propagated plant or a plant found in an uncultivated state.

A trademark or service mark includes any word, symbol, device, or any combination, used or intended to be used to identify and distinguish the goods/services of one seller or provider from those of others and to indicate the source of the goods/services. Trademarks and service marks may be registered at both the state and federal level. The U.S. Patent and Trademark Office only registers federal trademarks and service marks. Federally registered trademarks may conflict with and supersede those registered only at the state level. Visit uspto.gov/trademarks.

> State Trademarks
Ohio Secretary of State
180 E. Broad St., 16th floor, Columbus
(614) 466-2655
sos.state.oh.us

Copyrighth protect original works of authorship including literary, dramatic, musical and artistic, and certain other intellectual works. Copyrights do not protect facts, ideas, and systems, although they may protect the way they are expressed.

For general information contact:

> U.S. Copyright Office
U.S. Library of Congress
James Madison Memorial Building
101 Independence Ave. SE
Washington, DC
(202) 707-3000 or
toll free (877) 476-0778
copyright.gov

Economic Development
Ohio Chamber of Commerce
34 S. Third St., suite 100
Columbus
(614) 228-4201
ohiochamber.com

Ohio Development Services Agency
77 S. High St.
Columbus
(800) 848-1300
development.ohio.gov

Exporting Assistance
Columbus
Ohio Export Assistance Network at Columbus State
Director Roberta Winch
320 N. Grant Ave., suite 1062
(614) 287-5294

Dayton/Cincinnati
Ohio Export Assistance Network at the Entrepreneurs Center
Director Kathy Marshalek
714 E. Monument Ave.
Dayton
(937) 531-6612

Southern Ohio
Ohio Export Assistance Network at Ohio State–South Centers
Director Kelly O’Bryant
1864 Shyville Road
Piketon
(740) 289-2071
Need entrepreneurship training?
In Boots to Business, you explore business ownership and other self-employment opportunities while learning key business concepts. You will walk away with an overview of entrepreneurship and applicable business ownership fundamentals, including how to access startup capital using SBA resources. Boots to Business is conducted on all military installations as part of the Department of Defense’s Transition Assistance Program.

Who’s eligible?
Service members transitioning out of active duty and military spouses. Are you a veteran or member of the National Guard or Reserve or a military spouse? Boots to Business: Reboot teaches this entrepreneurship curriculum off base and in local communities. Register for either B2B program at https://sbavets.force.com.

Need financing?
Loan Fee Relief
To encourage lending to members of the military community who want to start or grow their business, the SBA reduces upfront guarantee fees on select loans. That means the cost savings will be passed down to you, the eligible veteran or qualifying military member. Ask your local SBA district office or SBA Lender about the Veterans Advantage program.

Have an employee who was called to active duty?
You may receive funds that enable your business to meet ordinary and necessary operating expenses when an essential employee is called up to active duty in the military reserve. Ask your local SBA district office or SBA Lender about the Military Reservist Economic Injury Disaster Loan.

Interested in contracting?
Veteran-owned and service-disabled veteran-owned small businesses interested in federal contracting receive training from the Veteran Institute for Procurement, which offers a platform with three training programs to assist veterans. Visit nationalvip.org.

VIP Start
Enter the federal market and become ready for procurement. Nearly 200 veteran-owned businesses from 29 states plus Washington, DC have graduated from the program.

VIP Grow
Strategize to expand and operate within the federal marketplace. More than 700 veteran-owned businesses from 42 states plus DC and Guam have graduated from this program.

VIP International
Enter or expand your federal and commercial contracting opportunities overseas.

Get certified
Learn about the service-disabled veteran-owned small business certification program on page 49.

For more assistance
Veteran and military entrepreneurs receive business training, counseling, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. For veterans business information visit sba.gov/veterans.

Members of the military community can start and grow their small businesses with the help of SBA programs.

For women veterans
Receive entrepreneurial training geared toward women veterans, service members, and spouses of service members through these SBA-funded programs:
» Veteran Women Igniting the Spirit of Entrepreneurship in Syracuse, New York
» LiftFund in San Antonio, Texas

For service-disabled veterans
Learn how to start and grow a small business using these SBA-funded programs:
» Entrepreneurship Bootcamp for Veterans with Disabilities in Syracuse, New York
» Veterans Entrepreneurship Program at the Riata Center for Entrepreneurship, Spears School of Business, Oklahoma State University in Stillwater, Oklahoma
» Veteran Entrepreneurship Jumpstart at St. Joseph’s University in Philadelphia, Pennsylvania
» Dog Tag Inc., affiliated with Georgetown University in Washington, DC

▲ HOW THE SBA HELPED US SUCCEED
Margot Adam Langstaff, left, and Elisa Hamill, right, sought assistance from their local Veterans Business Outreach Center, which helped them better compete for government contracts. LifeHealth of Littleton, CO has expanded to more than 30 states with offices in Washington, DC and San Antonio, TX. Their clients include the Department of Defense, the National Guard, and the Indian Health Service. They also expanded their business using an SBA-backed line of credit for $350,000. Margot started her career as an Army medic, eventually running one of the largest outpatient clinics in the Northeast at Ft. Devens, MA.

Opportunities for Veterans

COURTESY OF LIFEHEALTH
Entrepreneurial Opportunities

Regional Innovation Clusters
Create jobs and grow the economy through an SBA Regional Innovation Cluster.

Who should join
Small businesses driving innovation in one of these tech industries:
• advanced composites
• agTech
• bioscience
• food processing
• data sciences
• medical sciences
• power and energy
• unmanned aerial systems
• water tech
• wood products

How it works
Each industry cluster is based in a geographic region. Your small business must be located in or near that region in order to join the cluster. For example, the AgLaunch Initiative cluster, which focuses on agricultural technology, is located in the Tennessee area. A small agTech business in or near Tennessee will connect with other agTech suppliers, service providers, and related institutions through that innovation cluster.

How it benefits you
Network with other industry innovators and connect with resources that will help your small business find funding. You’ll also receive guidance on how to better compete for government contracts and other opportunities so you can grow and expand. Receive free technical and legal assistance to develop your tech and get it to market for government and industry buyers.

Get involved
Find an SBA Regional Innovation Cluster near you by visiting sba.gov/localassistance. Select the regional innovation clusters on the drop-down menu.

Online Resources
Find free short courses and learning tools to start and grow your small business at sba.gov/learning. The free SBA Online Learning Center is a great resource for every entrepreneur, especially rural business owners looking for easy access to vital business training.

Courses include:
• writing your business plan
• buying a business
• financing options
• digital and traditional marketing to win customers
• disaster recovery
• understanding your customer

Native American Workshops
Tribal enterprises and business organizations can receive training at an SBA Entrepreneurial Empowerment Workshop. These workshops cover business concepts important for starting, growing, or expanding a small business. RedWind instructors identify and help participants avoid common pitfalls. Learn how to prepare a business plan, gain access to capital, and basic bookkeeping. Request a workshop in your area by visiting nativesmallbusiness.org.
SBA Regional Innovation Clusters

2. The Ozarks Cluster – Startup Junkie (Industry focus: Food processing, supply chain, & logistics)
3. The Water Council Cluster
4. Marine Industry Science & Technology Cluster
5. BioSTL: St. Louis Biosciences Cluster
6. Oklahoma-South Kansas Unmanned Aerial Systems Cluster
7. The Appalachian Ohio Wood Products Cluster
8. Conductor RIC in Healthcare, Education & Data/Decision Sciences – Startup Junkie Consulting
9. Integrative Business Services Inc. (Industry focus: Optics)
10. Great Plains Technology & Manufacturing Cluster
11. Montana Bioscience Cluster – Montana Technology Enterprise Center
12. AgLaunch Initiative
13. Utah Advanced Material Manufacturing Initiative
Write your Business Plan

Your business plan is the foundation of your business. Learn how to write a business plan with the help of an SBA Resource Partner.

TRADITIONAL BUSINESS PLAN FORMAT

When you write your business plan, you don’t have to stick to the exact business plan template. Instead, use the sections that make the most sense for your business and your needs.

Executive Summary
Briefly summarize your company and why it will be successful. Include your mission statement, your product or service, and basic information about your company’s leadership team, employees, and location. You should also include financial information and high-level growth plans if you plan to ask for financing.

Company Description
Go into detail about the problems your business solves. Be specific as to audience and location. List out the consumers, organizations, or businesses your company plans to serve.

Explain the competitive advantages you have that will make your business successful. Are there experts on your team? Have you found the perfect location? Your company description is the place to boast about your strengths.

Market Analysis
Demonstrate a solid understanding of your industry outlook and target market. This is where it pays to partner with an experienced business counselor from your local Small Business Development Center, SCORE, Women’s Business Center, or Veterans Business Outreach Center—all these SBA Resource Partners provide free or low-cost business assistance. Competitive research will show what other businesses are doing and their strengths. In your market research, look for trends and themes. What do successful competitors do? Why does it work? Can you do it better? Now’s the time to answer these questions.

Organization and Management
Explain how your company will be structured and who will run it.

Describe the legal structure of your business. State whether you have or intend to incorporate your business as a C or an S corporation, form a general or limited partnership, or if you’re a sole proprietor or limited liability company.

Business plans help you run your business.
A good business plan guides you through managing your business. You’ll use your business plan as a roadmap for how to structure, run, and grow your new business.

Business plans can help you get funding or bring on new business partners. Investors want to see a return on their investment. Your business plan is the tool you’ll use to convince people that working with you—or investing in your company—is a smart investment. Brain storm with a business counselor (visit one of our SBA Resource Partners detailed on page 8) and write a traditional business plan, which uses a standard structure and detailed sections. Once you’ve got it all down, you can then condense it to a lean startup business plan, which typically contains key points on only one page.

Want to see an example of a business plan?
View examples of business plans at sba.gov/business-guide/plan/write-your-business-plan-template
Use an organizational chart to show the hierarchy. Explain how each person’s experience will contribute to the success of your venture. Consider including CVs of key members.

**Service or Product Line**
Describe what you sell or what service you offer. Explain how it benefits your customers and the product lifecycle. Share your plans for intellectual property, like copyright or patent filings. If you’re doing research and development for your service or product, explain it.

**Marketing and Sales**
Your marketing strategy should evolve and change to fit your needs in each context.

Describe how you’ll attract and retain customers. Show how a sale will actually happen. You’ll refer to this section later when you make financial projections, so be thorough.

**Funding Request**
If you’re asking for funding, outline your funding requirements. Specify whether you want debt or equity and the terms you’d like. Your goal is to clearly explain how much funding you’ll need over the next five years and how the investment will be used.

Specify if you need funds to buy equipment or materials, pay salaries, or cover specific bills until revenue increases. Explain how you’ll pay off the debt.

**Financial Projections**
Supplement your funding request with a prospective financial outlook for the next five years. Show how your business will be a financial success.

If your business is already established, include income statements, balance sheets, and cash flow statements for the last three to five years. List collateral you could put against a loan.

Include forecasted income statements, balance sheets, cash flow statements, and capital expenditure budgets. For the first year, be even more specific and use quarterly—or even monthly—projections. Make sure to clearly explain your projections and match them to your funding requests.

Use visual organization tools—graphs and charts—to tell your business’s financial story.

**Appendix**
Here you’ll attach supporting documents or other requested materials. Common items to include are credit histories, CVs, product pictures, letters of reference, licenses, permits, patents, legal documents, and other contracts.

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**LEARN STARTUP PLAN FORMAT**

Write a lean startup plan if requested from an investor, or if your business is relatively simple or you plan to regularly change and refine as you go.

Lean startup plans use more visual organization tools and only a handful of elements to describe your company’s value proposition, infrastructure, customers, and finances. They’re useful for visualizing your company’s fundamental facts. Your business counselor can help you edit down into the Business Model Canvas, used here—the most well known style, or another lean startup template.

**Key Partnerships**
Note the other businesses you’ll work with—suppliers, manufacturers, subcontractors, and similar strategic partners.

**Key Activities**
List the ways your business will gain a competitive advantage. Will you sell direct to consumers or use technology to tap into the sharing economy?

**Key Resources**
List resources you’ll leverage to create value for your customer. Your most important assets include staff, capital, or intellectual property. Leverage business resources that might be available to women, veterans, Native Americans, and HUBZone–certified businesses.

**Value Proposition**
Make a clear and compelling statement about the unique value your company brings to the market.

**Customer Relationships**
Describe how customers will interact with your business. Think through the customer experience from start to finish. Is it automated or personal? In person or online?

**Customer Segments**
Name your target market. Your business won’t be for everybody; it’s important to have a clear sense of who you serve.

**Channels**
List the most important ways you’ll talk to your customers.

**Cost Structure**
Will your company focus on reducing cost or maximizing value? Define your strategy, then list the most significant costs you’ll face.

**Revenue Streams**
Explain how your company makes money: direct sales, membership fees, selling advertising space? If your company has multiple revenue streams, list them all.

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**LEARN STARTUP PLAN CHECKLIST**

- Key partnerships
- Customer segments
- Key activities
- Channels
- Key resources
- Cost structure
- Value proposition
- Revenue streams
- Customer relationships
Kristen Bailey’s love of barbecue fed an entrepreneurial dream that has expanded into a thriving business thanks to SBA assistance. She smokes brisket, pulled pork and chicken, rib tips, chicken wings, and baby back ribs. Homemade sides include macaroni & cheese, BBQ baked beans, and collard greens. Adding the “sweets” to the business name, Kristen also serves sweet potato casserole (her grandmother Carolyn’s recipe), banana pudding, and crunch cake. The SBA helped Kristen expand her business so she could create jobs and contribute to her local economy. From a backyard operation in 2014, Sweets and Meats has grown to include a food truck and a take-out location, becoming a locally owned and family-run favorite. “Barbecue brings people together,” Kristen says.

• **What challenge did you have?** First, I needed expert business guidance at a minimal cost since I was just starting up. My partner, Anton, and I were hosting cookouts, serving family recipes to friends in our backyard. We wanted to learn how to expand our business concept from just one smoker and only $500. We only had a volunteer work force and no payroll for the first 18 months. I wanted to increase our capability and capacity, but I had to take on financing to do that. Traditional lenders can be hesitant to take a risk on restauranteurs. So many good restaurants, even great ones, fail in the first year. It’s a hard business and not many lenders want to take the risk.

• **What was the SBA solution?** I was accepted into MORTAR, an SBA-sponsored business accelerator, and this was the first place I felt like my dream was supported. I connected with a few local SBA Resource Partners including SCORE mentor Mike Mulligan and Larry Brown, an adviser at the Small Business Development Center at the Urban League of Greater Southwestern Ohio. Larry helped me develop a business plan, which laid the foundation for my expansion with a food truck and large-scale catering for corporate events, parties, and weddings. We also put together a loan package that helped attract a lender best for me and my business. The SBA guarantees loans made by lending institutions to small business that would not otherwise be able to obtain financing. My business qualified for an SBA-backed 7(a) loan in 2018. If it were not for the SBA guarantee and low interest rate, I don’t think we would have all the equipment we need to run the take-out restaurant.

• **What benefit did this have for you?** Sweets and Meats went from a volunteer workforce to 11 local employees. Our relationship-driven business strategy has helped grow business sales from $42,000 in 2014 to $560,000 in 2018. Our product is relational, our customers know me and they know our recipes, it’s not simply transactional. We’ve had such tremendous community support, we were able to open our Sweets and Meats Barbecue in Mount Washington in summer 2016. I believe that Sweets and Meats has encouraged the growth in the Mount Washington neighborhood. My advice to other entrepreneurs is to start with what you have. Start small and think big. Don’t get into debt or buy more than you can afford. Find a way to make the resources that you have work.
If it were not for the SBA guarantee and low interest rate, I don’t think we would have all the equipment we need to run the take-out restaurant.”

Kristen Bailey
President/Owner, Sweets and Meats
FUNDING PROGRAMS
Financing Your Small Business

How We Did It
Crafting a Business
SBA-backed financing helped Superstition Meadery expand into a multimillion dollar enterprise.

WRITTEN BY BECKY BOSSHART
Jennifer and Jeff Herbert’s home-based brewing has expanded into a global, multimillion dollar enterprise thanks to SBA assistance. Using Arizona honey and ingredients they’ve sourced from around the world (such as Tahitian vanilla and Moroccan saffron), the Herberths are selling nearly 30,000 gallons annually of their honey-based fermented beverage. They operate a downtown Prescott, Arizona tasting room and state-of-the-art production facility, creating jobs and building a local craft industry. The Herberths, founding members of the American Mead Makers Association, have traveled around the world hosting pairing events and pouring at craft beverage festivals.

Challenge
The Herberths wanted to scale up their meadery while also staying true to their values of quality ingredients and craft process. It is often difficult for new entrepreneurs or unique concepts like a meadery to get traditional financing, even though they knew they had a great idea, the backing wasn’t there to expand. They say that choosing to do something new breaks the mold, which can be uncomfortable for traditional lenders.

Solution
Thanks to guidance from an SBA Resource Partner, the Small Business Development Center at Yavapai Community College, Jennifer and Jeff learned about financing that worked for them. The SBA guarantees loans made by lending institutions to small business that would not otherwise be able to obtain financing. Their small business qualified for two SBA-backed loans totaling more than $600,000. The Herberths’ first SBA-backed loan allowed them to acquire commercial property to design and build their mead production facility. Their second SBA-backed loan provided the funding for professional brewing equipment to complete their 7,450-square-foot production space. The Herberths recently purchased a historic building in downtown Phoenix, Arizona to open a mead-pairing restaurant.

Benefit
The Herberths started with two employees and now have over 20 producing 29,000 gallons this year. From a homegrown setup, Jennifer and Jeff are now charting revenue in excess of $2.6 million and distributing to 37 states, across Europe and Southeast Asia. They have plans for another expansion, including a shipping warehouse to manage their online retail and wholesale orders.

Get guidance.
Develop a working relationship with an SBA Resource Partner (see page 8) to help you find the funding that works best for you.

Define your lending needs.
Determine if a loan is right for you. Is this the right time? How much do you need? What are you going to use it for?

Talk to multiple lenders.
See who best matches you and your business. Has the lender successfully worked with other businesses in your industry?

Check all options.
Consult with your lender to see if you’re eligible for SBA financing programs, determined by your industry & experience; collateral; credit score; and the relationship & transparency you develop with the lending agent.

Be ready for the ups and downs.
Your entrepreneurial endeavor will be a roller coaster ride filled with challenges and successes. The path is all consuming so make sure that you love what you do. Passion is the price of admission.
SBA-backed Loans

help small business owners and entrepreneurs who are creditworthy but don’t qualify for conventional financing. If you cannot obtain a business loan with reasonable rates and terms, contact your local SBA Lender to see if you are eligible for SBA programs. The SBA works with participating lenders to reduce their risk, increasing the likelihood your loan will be approved with the terms that work best for you. The guarantee is conditional on the lender following SBA program requirements. Just like with any other loan, you make your loan payments directly to your lender in accordance with your terms.
SBA Lenders

Our participating SBA Lenders serve all Ohio unless otherwise noted. To find more bank locations, contact the lender.

ADAMS COUNTY
First State Bank
(937) 695-0331
fsb4me.com
National Bank of Adams County
(937) 544-2361
nbaconline.com

ALLEN COUNTY
Citizens National Bank of Bluffton
(419) 358-8060
cnbohio.com
Community First Bank
(419) 273-2595
com1stbank.com
State Bank
(877) 867-4218
yourstatebank.com

ASHLAND COUNTY
Farmers State Bank
(800) 350-2844
farmersstate-oh.com
Park National Bank
(419) 281-1590
parknationalbank.com
Superior Credit Union
(419) 738-4512
superiorcu.com

ATHENS COUNTY
Hocking Valley Bank
(740) 592-4441
hvbonline.com

BROWN COUNTY
Merchants National Bank
(800) 875-1993
merchantsnat.com
Peoples Bank
(800) 374-6123
peoplesbancorp.com
Wright-Patt Credit Union
(800) 762-0047
wpcu.coop

CLERMONT COUNTY
Center Bank
(513) 965-8505
center.bank
Community Savings Bank
(513) 734-4445
bankwith-csb.com
General Electric Credit Union
(800) 542-7093
gecreditunion.org
Merchants National Bank
(800) 875-1993
merchantsnat.com
Park National Bank
(888) 791-8633
parknationalbank.com
Riverhills Bank
(877) 553-3101
rhb24.com
Sharefax Credit Union
(800) 733-1728
sharfax.org

CLINTON COUNTY
Merchants National Bank
(800) 875-1993
merchantsnat.com
Peoples Bank
(800) 374-6123
peoplesbancorp.com

COSHOCTON COUNTY
Home Loan Savings Bank
(740) 622-0444
homeloansavingsbank.com
Park National Bank
(888) 791-8633
parknationalbank.com
Peoples Bank
(800) 374-6123
peoplesbancorp.com

CRAWFORD COUNTY
First Federal Bank of Ohio
(419) 468-1518
firstfederalbankofohio.com

Our participating SBA Lenders serve all Ohio unless otherwise noted. To find more bank locations, contact the lender.
<table>
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<tr>
<th>FUNDING PROGRAMS</th>
<th>First Federal Community Bank</th>
<th>(419) 562-7055</th>
<th>ffcb.com</th>
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<td>Park National Bank</td>
<td>(888) 791-8633</td>
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<td>FUNDING PROGRAMS</td>
<td>Darke County</td>
<td>Farmers State Bank</td>
<td>(937) 996-1071</td>
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<td>First Financial Bank</td>
<td>(877) 322-9530</td>
<td>bankatfirst.com</td>
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<td>First Federal Community Bank</td>
<td>(937) 548-4154</td>
<td>greenvillefederal.com</td>
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<td>Greenville Federal</td>
<td>(800) 711-2265</td>
<td>bankofamerica.com</td>
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<td>Greenville National Bank</td>
<td>(888) 791-8633</td>
<td>parknationalbank.com</td>
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<td>Osgood State Bank</td>
<td>(937) 692-5191</td>
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<td>Delaware County</td>
<td>Buckeye State Bank</td>
<td>(844) 225-9265</td>
<td>joinbsb.com</td>
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<td>First Commonwealth Bank</td>
<td>(800) 432-1000</td>
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<td>First Federal Community Bank</td>
<td>(813) 808-0536</td>
<td>fcfb.com</td>
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<tr>
<td>Kemba Credit Union</td>
<td>(800) 282-5420</td>
<td>kemba.org</td>
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<td>Pathways Financial Credit Union</td>
<td>(800) 367-7485</td>
<td>pathwayscu.com</td>
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<td>U.S. Bank</td>
<td>(800) 872-2657</td>
<td>usbank.com</td>
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<td>Fairfield County</td>
<td>General Electric Credit Union</td>
<td>(800) 542-7093</td>
<td>gecreditunion.org</td>
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<td>(800) 205-3464</td>
<td>firstmerchants.com</td>
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<td>Park National Bank</td>
<td>(888) 791-8633</td>
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<td>Wright-Patt Credit Union</td>
<td>(800) 762-0047</td>
<td>wpcu.coop</td>
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<tr>
<td>Civista Bank</td>
<td>(800) 604-9368</td>
<td>civista.bank</td>
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<tr>
<td>Guernsey County</td>
<td>Community Bank</td>
<td>(740) 454-1600</td>
<td>thecombank.com</td>
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<td>Park National Bank</td>
<td>(888) 791-8633</td>
<td>parknationalbank.com</td>
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<tr>
<td>Peoples Bank</td>
<td>(800) 374-6123</td>
<td>peoplesbancorp.com</td>
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<tr>
<td>Hamilton County</td>
<td>Bank of America</td>
<td>(800) 432-1000</td>
<td>bankofamerica.com</td>
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<td>CBank</td>
<td>(513) 686-8060</td>
<td>cbankusa.com</td>
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<tr>
<td>Center Bank</td>
<td>(513) 965-8505</td>
<td>center.bank</td>
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<tr>
<td>CF Bank</td>
<td>(614) 334-7979</td>
<td>cfbankonline.com</td>
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<tr>
<td>Cincinnati Ohio Police Federal Credit Union</td>
<td>(800) 810-0221</td>
<td>copfcu.com</td>
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<tr>
<td>Emery FCU</td>
<td>(800) 553-5513</td>
<td>emeryfcu.org</td>
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<td>firstmerchants.com</td>
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<td>First Financial Bank</td>
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<td>bankatfirst.com</td>
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<td>(800) 542-7093</td>
<td>gecreditunion.org</td>
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Miami Savings Bank
(513) 367-7970
miamisavings.bank
North Side and Trust Co.
(513) 542-7800
nsbt.net
Park National Bank
(888) 791-8633
parknationalbank.com
Peoples Bank
(800) 374-6123
peoplesbancorp.com
Spring Valley Bank
(513) 761-6688
springvalleybank.com
Stock Yards Bank & Trust Co
(800) 625-9066
syb.com
HANCOCK COUNTY
First Federal
Community Bank
(440) 580-4470
ffcb.com
State Bank
(877) 867-4218
yourstatebank.com
Superior Credit Union
(419) 435-8513
superiorcu.com
Union Bank Co.
(800) 837-8111
theubank.com
HARDIN COUNTY
Liberty National Bank
(419) 634-5015
myliberty.bank
North Side Bank and Trust Co.
(419) 673-1084
com1stbank.com
Superior Credit Union
(419) 673-0231
superiorcu.com
HIGHLAND COUNTY
Merchants National Bank
(800) 875-1993
merchantsnat.com
National Cooperative Bank
(800) 322-1251
ncb.coop
HOCKING COUNTY
Citizens Bank of Logan
(866) 385-8561
tcbol.com
Park National Bank
(888) 791-8633
parknationalbank.com
Vinton County National Bank
(800) 542-5004
vcnbfamily.com
HOLMES COUNTY
Commercial & Savings Bank of Millersburg
(800) 654-9015
csb1.com
Killbuck Savings Bank Co.
(330) 674-2524
killbuckbank.com
Park National Bank
(888) 791-8633
parknationalbank.com
Wayne Savings Community Bank
(800) 414-1103
waynesavings.com
JACKSON COUNTY
Ohio Valley Bank Co.
(800) 468-6682
ovbc.com
Peoples Bank
(800) 374-6123
peoplesbancorp.com
Vinton County National Bank
(800) 542-5004
vcnbfamily.com
KNOX COUNTY
Home Loan Savings Bank
(740) 393-0058
homeloansavingsbank.com
Park National Bank
(888) 791-8633
parknationalbank.com
Peoples Bank
(800) 374-6123
peoplesbancorp.com
LAWRENCE COUNTY
Desco Federal Credit Union
(740) 533-0830
descocfu.org
Liberty Bank
(740) 532-2856
libbk.com
Wesbanco Bank
(800) 905-9043
wesbanco.com
LICKING COUNTY
Bremen Banking Center
(740) 964-5161
vcnbfamil.com
First Federal Savings
(740) 345-3494
firstfedohio.com
Heartland Bank
(740) 349-7888
heartland.bank
Hopewell Federal Credit Union
(740) 522-8311
hopewellfcu.org
Park National Bank
(740) 349-8451
parknationalbank.com
Peoples Bank
(740) 366-3900
peoplesbancorp.com
Pataskala Banking Co.
(740) 927-4956
pataskalabank.com
TrueCore Federal Credit Union
(740) 345-6608
truecore.org
LOGAN COUNTY
Civista Bank
(937) 465-9050
civista.bank
Kemba Credit Union
(937) 599-2841
kemba.org
Liberty National Bank
(937) 592-5688
myliberty.bank
Osgood State Bank
(937) 843-4100
osgoodbank.com
MADISON COUNTY
Civista Bank
(614) 873-4688
civista.bank
Merchants National Bank
(740) 852-4900
merchantsnat.com
Milton Banking Co.
(740) 869-3060
ovbc.com
Richwood Bank
(740) 943-2317
richwoodbank.com
MARION COUNTY
Bremen Banking Center
(740) 964-5161
vcnbfamil.com
First Federal Savings
(740) 345-3494
firstfedohio.com
Heartland Bank
(740) 349-7888
heartland.bank
Hopewell Federal Credit Union
(740) 522-8311
hopewellfcu.org
Park National Bank
(740) 349-8451
parknationalbank.com
Peoples Bank
(740) 366-3900
peoplesbancorp.com
Pataskala Banking Co.
(740) 927-4956
pataskalabank.com
TrueCore Federal Credit Union
(740) 345-6608
truecore.org
MEIGS COUNTY
Farmers Bank & Savings Co.
(740) 992-2136
fbsc.com
Home National Bank
(740) 691-5131
homenatbank.com
Ohio Valley Bank Co.
(740) 992-2357
ovbc.com
Peoples Bank
(740) 992-2133
peoplesbancorp.com
MERCER COUNTY
Citizens National Bank
(419) 584-2300
cnbohio.com
FUNDING PROGRAMS

Community First Bank-Indiana
(419) 586-6322
cbindiana.com

First Financial Bank
(844) 828-7740
bankatfirst.com

Mercer Savings Bank
(419) 586-5159
mercursorsavings.com

Peoples Bank Co.
(419) 586-6555
pbcbank.com

St. Henry Bank
(419) 678-2358
sthenrybank.com

Superior Credit Union
(419) 678-3335
superiorcu.com

MIAMI COUNTY
Abbey Credit Union Inc.
(937) 335-7500
abbeycu.com

First Financial Bank
(844) 828-7740
bankatfirst.com

Greenville Federal
(937) 332-0010
greenvillefederal.com

Greenville National Bank
(937) 335-9000
greenvillenationalbank.com

Minster Bank
(937) 339-9388
minsterbank.com

Monroe Federal Savings & Loan
(937) 667-8461
monroefederal.com

Mutual Federal Savings Bank
(937) 339-9993
mutualbancorp.com

NCF Savings Bank
(937) 667-7667
ncfsb.com

U.S. Bank
(937) 399-5270
usbank.com

Wright-Patt Credit Union
(800) 762-0047
wpcu.coop

MONTGOMERY COUNTY
Abbey Credit Union Inc.
(937) 898-7800
abbeycu.com

Civista Bank
(937) 913-8262
civista.bank

Code Credit Union
(937) 222-8971
codecu.org

DayMet Credit Union
(937) 236-2562
daymetcu.com

Day Air Credit Union
(937) 643-2160
dayair.org

Farmers & Merchants Bank
(937) 855-3114
bankwithfm.com

First Financial Bank
(844) 828-7740
bankatfirst.com

First National Bank of Germantown
(937) 855-4151
fnbgermantown.com

LCNB National Bank
(513) 932-1414
lcnb.com

MidUSA Credit Union
(513) 420-8640
midusacu.org

Minster Bank
(937) 898-3380
minsterbank.com

Monroe Federal Savings & Loan
(937) 898-4372
monroefederal.com

River Valley Credit Union
(937) 859-6260
rivervalleycu.org

Universal 1 Credit Union
(937) 208-2745
u1cu.org

U.S. Bank
(937) 279-2850
usbank.com

Wright-Patt Credit Union
(800) 762-0047
wpcu.coop

MORGAN COUNTY
Citizens National Bank of McConnelsville
(740) 962-4565
cnb-online.net

Peoples Bank
(740) 962-2999
peoplesbancorp.com

MORROW COUNTY
First Federal Bank of Ohio
(419) 946-8010
firstfederalbankofohio.com

U.S. Bank
(419) 468-1115
usbank.com

MUSKINGUM COUNTY
Community Bank
(740) 454-1600
thecombank.com

North Valley Bank
(740) 452-7920
nvboh.com

Peoples Bank
(740) 588-0100
peoplesbancorp.com

NOBLE COUNTY
Farmers & Merchants Bank
(740) 732-5621
thefarmers
andmerchants.bank

Peoples Bank
(740) 732-5654
peoplesbancorp.com

PAULDING COUNTY
Antwerp Exchange Bank Co.
(419) 258-5351
antwerpexchangebank.com

First Federal Bank
(419) 399-9748
first-fedbanking.com

First Financial Bank
(844) 828-7740
bankatfirst.com

State Bank
(419) 399-5270
yourstatebank.com

PERRY COUNTY
Commode Bank
(740) 743-1349
commodorebank.com

Community Bank
(740) 982-5010
thecombank.com

Peoples National Bank
(740) 342-5111
psbohio.com

U.S. Bank
(740) 743-1313
usbank.com

PICKAWAY COUNTY
Kingston National Bank
(740) 474-2222
kingstonnationalbank.com

Pickaway County Banking Center
(740) 474-2799
vcnbfamily.com

Savings Bank
(740) 474-3191
thesavingsbankohio.bank

U.S. Bank
(740) 474-2161
usbank.com

WesBanco Bank
(800) 905-9043
wesbanco.com

PIKE COUNTY
Atomic Employees Credit Union
(740) 947-4419
2mycu.com

First National Bank of Waverly
(740) 947-2136
thefirstnational.com

Ohio Valley Bank
(740) 947-7718
ovbc.com

U.S. Bank
(740) 947-2183
usbank.com

PREBLE COUNTY
Farmers State Bank
(937) 962-2265
myfsb.bank
UNION COUNTY
First Federal Community Bank
(937) 642-3421
ffcb.com
Liberty National Bank
(937) 642-0467
myliberty.bank
Merchants National Bank
(937) 553-9050
merchantsnat.com
Pathways Financial Credit Union
(614) 416-7588
pathwayscu.com
Richwood Bank
(740) 943-2317
richwoodbank.com

WASHINGTON COUNTY
First Bank of Ohio
(740) 373-4904
firstbankofohio.com
WesBanco Bank
(800) 905-9043
wesbanco.com

WYANDOT COUNTY
Community First Bank
(419) 209-0308
com1stbank.com
First Citizens National Bank
(419) 396-7696
firstcitizensnational.com
First Federal Bank
(419) 294-5781
first-fedbanking.com
Fifth Third Bank
(866) 671-5353
53.com
Huntington National Bank
(800) 480-2265
huntington.com
JPMorgan Chase Bank
(800) 935-9935
jpmorganchase.com
KeyBank
(800) 539-2968
key.com
PNC Bank
(888) 762-2265
pnc.com
Stearns Bank
(888) 320-2899
stearnsbank.com
Wells Fargo Bank
(800) 869-3557
wellsfargo.com

Participating Certified Development Companies
Access Business Development Finance Inc.
7370 Liberty One Drive
Liberty Township
(513) 777-2225
accessbdf.com
Citywide Small Business Development Corp.
8 N. Main St.
Dayton
(937) 226-0457
citywidedev.com
Clark County Development Corp.
100 S. Limestone St., fourth floor
Springfield
(937) 322-7821
smbusdev.org
Community Capital Development Corp.
5475 Rings Road, suite 110
Dublin
(614) 645-6171
ccdcorp.org
County Corp Development, dba BizCap
130 W. Second St., suite 1420
Dayton
(937) 225-6328
bizcap.org
HDC Inc.
1776 Mentor Ave., suite 100
Cincinnati
(513) 631-8292
hdc.com
Ohio Statewide Development Corp.
1650 Lakeshore Drive, suite 380
Columbus
(614) 481-3214
osdc.net
West Central Partnership, dba Anchor Financial Services
915 W. Market St., suite C
Lima
(419) 222-0130
anchorsba.com

Community Advantage Lenders
Eastern Maine Development Corp.
40 Harlow St., Bangor
(207) 942-6389
emdc.org
Anchor Financial Services
915 W. Market St., suite C
Lima
(419) 222-0130
anchorsba.com
Economic & Community Development Institute
1655 Old Leonard Ave.
Columbus
(614) 559-0115
ecdi.org
Finance Fund
175 S. Third St., suite 1200
Columbus
(614) 221-1114
financefund.org

Export Assistance Lenders
Byline Bank
(773) 244-7000
bylinebank.com/small-business-cap
Commercial & Savings Bank
(330) 674-9015
csb1.com
First Financial Savings Bank
(877) 322-9530
bankatfirst.com
First Savings Bank/Q2 Business Capital
(513) 284-0459
q2businesscapital.com/about-us/q2-team
World Trade Finance-ExWorks Capital
(312) 443-8500
exworkscapital.com
Need Financing?

Visit your local SBA office or lender to learn about these funding options.

The 7(a) Loan, the SBA’s Largest Financing Program
If you cannot get conventional financing and you meet the eligibility requirements, you can use a 7(a) loan to buy real estate, equipment, or inventory for your small business. It may also be used for working capital, to refinance business debt or purchase a small business.

MAX LOAN AMOUNT: $5 million
INTEREST RATE: generally prime + a reasonable rate capped at 2.75%
TERMS: loan term varies according to the purpose of the loan, generally up to 25 years for real estate, 10 years for other fixed assets and working capital
GUARANTEE: 50 to 90%

Microloans
Eligible businesses can startup and grow with working capital or funds for supplies, equipment, furniture and fixtures. Borrow from $500 to $50,000 and access free business counseling from microlenders.

INTEREST RATE: loans less than $10,000, lender cost + 8.5%; loans $10,000 and greater, lender cost + 7.75%
TERMS: lender negotiated, no early payoff penalty

CAPLines
Meet your revolving capital needs with lines of credit. CAPLines can be used for contract financing, seasonal lines of credit, builders line of credit, or for general working capital lines.

SBA Express Loan
Featuring a simplified process, these loans are delivered by experienced lenders who are authorized to make the credit decision for the SBA. These can be term loans or revolving lines of credit.

MAX LOAN AMOUNT: $350,000
INTEREST RATE: for loans less than $50,000, prime + 6.5%; for loans of $50,000 and greater, prime + 4.75%
TERMS: loan term varies according to the purpose of the loan, generally up to 25 years for real estate and 10 years for other fixed assets and working capital
GUARANTEE: 50%

504 Certified Development Company Loan
If you do not qualify for traditional financing, but would like to purchase or renovate real estate or buy heavy equipment for your business, ask about the 504 loan. It provides competitive fixed-rate mortgage financing through a lender and a Certified Development Company.

MAX LOAN AMOUNT (UP TO 40% OF THE TOTAL PROJECT):
up to $5 million; $5.5 million for manufacturing or energy public policy projects
INTEREST RATE: below market fixed rates for 10, 20 or 25 year terms
TERMS: 20 or 25 years for real estate or long-term equipment, 10 years for general machinery and equipment
GUARANTEE: the lender provides a senior loan for 50% of the project cost (with no SBA guarantee); the CDC finances up to 40% in a junior lien position (supported by the SBA guarantee)
SPECIAL CONDITION: a minimum borrower contribution, or down payment, is required, amounts vary by project but are usually 10%

Community Advantage
A financing program for women, veterans, low-income borrowers, and minority entrepreneurs just starting up or in business for a few years. Receive free business counseling as you work with a community-based financial institution.

INTEREST RATE: prime + 6%
TERMS: up to 25 years for real estate, 10 years for equipment and working capital
GUARANTEE: 75 to 90%
Go Global with International Trade

Businesses that export are more resilient—they are less dependent on any one market. Exporting also stabilizes sales for those who make seasonal products.

Expand your Market
Small businesses can enter and excel in the international marketplace using State Trade Expansion Program grants and training. Visit sba.gov/internationaltrade to find out if your state is participating. You can:
• learn how to export
• participate in foreign trade missions and trade shows
• obtain services to support foreign market entry
• translate websites to attract foreign buyers
• design international marketing products or campaigns

Financing for International Growth
Having trouble securing capital to meet your small business exporting needs? Use SBA international trade programs to cover short or long-term costs necessary to sell goods or services abroad. Loan proceeds can be used for working capital to finance foreign sales or for fixed assets, helping you better compete globally. You can apply for lines of credit prior to finalizing an export sale or contract, so adequate financing is in place by the time you win your contract. If you’ve been in business for at least a year, ask your area SBA regional finance manager about the Export Working Capital program. The International Trade Loan program also helps exporters who have been adversely affected by foreign importing competition, helping you better compete globally.

Max loan amount: $5 million
Interest rate: for Export Working Capital, the rate is negotiated between borrower and lender. For the International Trade Loan, it also cannot exceed prime + 2.75% for loan amounts over $50,000 and maturity of seven years or more
Terms: For Export Working Capital, typically one year, cannot exceed three years. For International Trade Loans, up to 25 years for real estate, up to 10 years for equipment
Guarantee: up to 90%
Approval time: 36 hours or less

Expert Advice on Exporting
Find an SBA professional in one of the 21 U.S. Export Assistance Centers, sba.gov/tools/local-assistance/eac, located in most major metro areas. The centers are also staffed by the U.S. Department of Commerce and, in some locations, the Export-Import Bank of the United States and other public and private organizations. Visit your local Small Business Development Center (see page 8) for exporting assistance from professional business counselors.
HOW THE SBA HELPED US SUCCEED

Small businesses that qualify for the SBA State Trade Expansion Program use grant proceeds to bolster their international market presence, which EarthQuaker Devices has done in a seismic way. A manufacturer of guitar special effects pedals in Akron, OH, EarthQuaker has built an international social media fanbase delivering content in seven languages, generating millions of website page views.

EarthQuaker owners Julie Robbins & Jamie Stillman developed their global marketing strategy and multilingual promo materials with the SBA State Trade Expansion Program. The couple also received global marketing counseling and research assistance from the Ohio Small Business development Center Export Assistance Network.

Help with Trade Barriers
If you need assistance with international trade regulations, the SBA can be your advocate in foreign markets. Call toll free (855) 722-4877 or email your contact information and trade issue to international@sba.gov.
R&D Opportunities for High Growth Startups

Engaged in high-risk research and development? Compete for funding to develop your cutting-edge technology.

Do you work in one of these areas?
» advanced materials
» agTech
» artificial intelligence
» biomedical
» cybersecurity
» energy
» first response
» national security
» space exploration

The Small Business Innovation Research and the Small Business Technology Transfer programs, also called America’s Seed Fund, provide more than $3.5 billion in early stage capital through a competitive awards process.

How it works
Every year, participating federal agencies announce topical areas that address their R&D needs. Eligible businesses submit proposals to win either grants or contracts.

There are three phases:
» The proof-of-concept stage typically lasts from 6-12 months, and ranges from $100,000-$225,000.
» The full R&D period lasts about 24 months and typically provides $600,000-$1.5 million.
» The commercialization stage is when you seek public or private funds for your venture.

How your startup benefits
The funding agency does not take an equity position or ownership of your business. The federal government also protects data rights and the ability to win sole-source phase III contracts.

Participating agencies:
» Department of Agriculture
» Department of Commerce
» National Institute of Standards and Technology

▲ HOW THE SBA HELPED US SUCCEED
Killer Snails brings science out of the laboratory and into classrooms and living rooms with award-winning educational games, such as BioDive, Assassins of the Sea, and Biome Builder. The Brooklyn, NY-based business gained access to startup funding thanks to the Small Business Innovation Research program. Dr. Mandë Holford, left, Jessica Ochoa Hendrix, right, and Dr. Lindsay Portnoy envisioned how venomous marine snail research could be used in extended reality and digital learning to engage students and meet educators’ needs. The business has raised more than $1.2 million to support a team of full-time employees. Killer Snails’s tabletop, digital, augmented and virtual reality games have won national and international awards.

COURTESY OF THE SBA
We have all heard the phrase “content is king.” Creating rich, engaging, and inspiring content differentiates your brand in the marketplace. But who has time to focus on anything other than running their business? Narrative works with you to develop the tools to tell your story across all media platforms. Powerful and authentic storytelling helps you stand out. It inspires action. It creates an emotional impact and forges enduring relationships. It separates you from the competition.

To learn more, contact Buddy Butler at buddy@newsouthmediainc.com or call 304.615.9884.

Investment Capital
Looking for investors? For mature, profitable businesses with sufficient cash flow to pay interest, a Small Business Investment Company can help scale up your small business.

How an SBIC works
Investment companies with financing expertise in certain industry sectors receive SBA-guaranteed loans, which means the federal government is responsible in case of default. These investment companies then use the SBA-guaranteed capital and private funds to invest in qualifying small businesses. Each SBIC has its own investment profile in terms of targeted industry, geography, company maturity, the types and size of financing they provide.

To be eligible
The majority of your employees and assets must be within the United States. Some ineligible small businesses and activities include relenders, real estate, project financing, and foreign investment.

Visit sbir.gov and click on Funding Program and then Investment Capital.

SBIR Road Tour
Visit sbirroadtour.com to learn about national events connecting entrepreneurs working on advanced tech to the country’s largest source of early stage funding. Each SBIR Road Tour stop introduces participating federal agency program managers, who oversee over 5,000 new awards annually. Southwest U.S. stops in Arizona, Texas, New Mexico, and Colorado are planned for mid-August. Eastern stops in Vermont, New York, New Jersey, Pennsylvania, and Maryland are planned for mid-September. The road tour stops in Miami and Puerto Rico in November.

Let us help give voice to your story.

SCOPE OF SERVICES

Brand Voice  Articles  Website Content  Photography  and more

Blogs  Brochures  Videos  and more

 › National Oceanic and Atmospheric Administration
 › Department of Defense
 › Department of Education
 › Department of Energy
 › Department of Health and Human Services
 › Department of Homeland Security
 › Department of Transportation
 › Environmental Protection Agency
 › NASA
 › National Science Foundation

Visit sbir.gov to find funding opportunities and helpful program tutorials, as well as past award winners, such as Qualcomm, iRobot, Illumina, and Symantec.
If you ask Stephanie Vitori, the person who coined the term “bittersweet” must have run a business. In the 15 years Stephanie has owned Cheeseburger Baby, the Florida burger joint has endured recessions, multiple hurricanes, and competition from corporate franchises. She has grown along with Cheeseburger Baby, changing with each stage of the business lifecycle.

Vitori worked as a delivery driver before purchasing the business in 2004. Since then, she’s expanded by purchasing two food trucks. She runs an open kitchen, which means customers can watch their 100% Angus beef cheeseburgers sizzle on the flat-top grill. Burgers are kept classic, no extra frills. “People feel at home,” Stephanie says. “You’re not just another table somebody has to serve.” Here, everybody feels like somebody, she says. So many people love a good cheeseburger, which is why all kinds of people are attracted to her restaurant. Cheeseburger Baby’s handcrafted patties have been featured on the Food Network and consumed by celebrities such as

How I Did It

Smiling After the Storm

With SBA assistance, Stephanie Vitori rebuilt her Miami Beach, FL restaurant after Hurricane Irma.

written by Jess Walker
Jay-Z and Kanye West. Stephanie has met famous chefs “all through a cheeseburger.” But just as special to her is the Vietnamese couple who came in one day, speaking little English. They were eager to meet Stephanie and show her a napkin with “Cheeseburger Baby” scrawled on it. On the other side of the world, a friend had told them to come, so they did. It all just goes to show you, Stephanie says, people come together for a great cheeseburger.

Challenge
Despite these sweet moments, there have also been bitter ones. Hurricane Irma struck in 2017, and Cheeseburger Baby lost equipment and food supplies. Thirty percent of sales blew away with the wind. “It was a zombie zone in South Beach. People were scared to come since they thought everything was destroyed,” Stephanie says. “It was the roughest road I’ve ever traveled.”

Solution
An SBA disaster assistance loan aided Cheeseburger Baby’s recovery. The SBA provides direct low-interest loans to businesses of all sizes, nonprofits, homeowners, and renters to repair damage or replace property not covered by insurance or other forms of assistance. SBA disaster assistance loans can also be used to rebuild stronger, protecting your home or business against future damage caused by a disaster. The SBA also introduced Stephanie to her local Small
Business Development Center, which provided assistance with financing options and marketing. She continues to meet with SBDC advisers every month to remain competitive in an ever-changing economy.

During disasters, the responsibility falls on the owner’s shoulders. But one lesson Stephanie has learned is the value in reaching out to others for assistance and counsel. While her brick-and-mortar restaurant was being rebuilt, she sold from a food truck. When the restaurant was operational again, she advertised that with spray paint on the plywood covering the broken windows. Stephanie and her wife, Gabrie Vitori, rebuilt Cheeseburger Baby by depending on each other and SBA assistance. See their story on YouTube by searching for the 2019 Phoenix Award for Small Business Disaster Recovery. “You’ve got to have resiliency. You’ve got to swallow your pride sometimes,” Stephanie says. “But you also have to believe in your product.”

Benefit
For Cheeseburger Baby, that product will continue satisfying the burger hankerings of locals, celebrities, and tourists alike. Vitori sees expansion in her future—she’d like to have a brick-and-mortar restaurant and food truck in each growing town in South Florida. “My whole life is this. I’ve always felt a love for business ownership,” Vitori says. “That drive keeps you going.”

The SBA provides direct low-interest loans to businesses of all sizes, nonprofits, homeowners, and renters to repair or replace damaged property not covered by insurance or other forms of assistance. SBA disaster assistance loans can also be used to rebuild stronger, protecting your home or business against future damage caused by a disaster. For information visit sba.gov/disaster.

Keep in mind
Since an SBA disaster assistance loan is a direct loan from the government, other organizations may reduce or not award you a grant if you have received an SBA loan or other assistance for your disaster loss. Be sure to check with the organization offering assistance to see how an SBA loan might affect your eligibility for their program. In general, recovery expenses covered by insurance, FEMA or other forms of assistance may reduce the amount provided by your SBA disaster assistance loan.

Get Ready
The Ready Business program, ready.gov/business, gives step-by-step guidance on how to prepare your business for a disaster. The series includes preparedness toolkits for earthquakes, hurricanes, inland flooding, power outages, and severe winds/tornadoes. Spanish materials are available.
Six essential preparedness steps for creating a continuity plan

1. Establish a communications plan
   - Test your calling tree or communications list to reach employees to ensure they and their families are safe.

2. Protect your documents
   - Keep copies of vital business documents in a digital format or in an accessible, protected off-site location.

3. Review insurance coverage
   - Contact your insurance agent to find out if your coverage is right for your business; make sure you understand the policy limits and deductibles.
   - Ask about business interruption insurance, which compensates you for lost income and covers operating expenses if your company has to temporarily shut down because of a disaster.

4. Establish a solid supply chain
   - If your vendors and suppliers are local and the disaster is widespread, you will all be in the same situation—struggling to recover. Put a disaster response plan in place to get key supplies from companies outside your area. Create a contact list of contractors and vendors you plan to use.

5. Plan for an alternative location
   - Identify several places to relocate your operations in case you must close your primary location for an extended time.
   - Consider creative options for available office space, including sharing space and resources with other businesses.
   - Allow employees to telecommute until your location reopens.

6. Practice your plan with your staff
   - Based on your location, assess your risk for every type of emergency.
   - Discuss as a group how your plan would be affected by different types of disasters, such as an earthquake, tornado, flood, mudslight, or hurricane.

Getting Back to Business: The financial and emotional cost of rebuilding a business after a disaster can be overwhelming. With a business continuity plan in place, you can recover more quickly. Your plan also puts you in a better position to contribute to the economic recovery of your community.
Surety Bonds

SBA-backed surety bonds help small businesses succeed.

Eligible small businesses in the construction, supply, and service sectors better compete for contracting and subcontracting jobs using SBA-backed surety bonds.

How you benefit
Surety bonds help small businesses receive the bonding assistance they need to win contracts by providing the customer with a guarantee the work will be completed.

How surety bonds work
Many contracts require surety bonds, which are offered by surety companies. The SBA guarantee provides an incentive for surety companies to work with small businesses that would normally not be able to obtain the bond.

Is the program right for you?
Small businesses that often come to the SBA for surety bonds:
» startups and firms in business less than three years
» businesses with credit issues or internally prepared financial statements
» those who cannot secure bonding through regular commercial channels
» subcontractors with a desire to establish their own bonding as a prime contractor
» those wishing to increase their current bonding limits

▲ HOW THE SBA HELPED ME SUCCEED
With SBA-backed surety bonds, Frank Spencer III has been able to better compete for commercial and government contracts. Aztec Contractors of El Paso, TX received the bonding support it needed to compete for construction contracts with the General Services Administration, U.S. Army Corps of Engineers, and the Mission and Installation Contracting Command. Frank acquired Aztec in 2006 with no capital and only two employees. Now he employs 25 full time and provides internship opportunities. Sales have grown to about $30 million annually. Aztec now qualifies for bonding in the standard surety market without SBA support.
For all contracts and subcontracts up to $6.5 million, the SBA guarantees bid, payment, performance, and ancillary bonds issued by surety companies. For federal contracts up to $10 million, the SBA makes a guarantee if it’s in the best interest of the government.

The SBA reimburses surety companies in case of default 90% of losses sustained for veteran & service-disabled veteran, minority, 8(a), and HUBZone-certified small businesses; all projects up to $100,000 and 80% for all other small businesses.

Need a surety bond guarantee fast?

For contracts under $400,000, the process is streamlined using the SBA’s QuickApp program.

» easy application
» no need to submit financials to the SBA
» online applications submitted to SBA authorized agents approved within hours

Ready to start?

The SBA partners with 36 surety companies and hundreds of bonding agents. Find authorized agents at sba.gov/osg.

Do you want to discuss the advantages of the SBA’s Surety Bond Guarantee program?
Contact a bonding specialist:

Tamara E. Murray
Denver, CO
(303) 927-3479

Kevin Valdes
Seattle, WA
(206) 553-7277

Jennifer C. Bledsoe
Washington, DC
(202) 205-6153
Taking the Helm

Jennifer Rahn steers Admiral Engineering and Manufacturing to success as a government subcontractor.

WRITTEN BY MICAELA MORRISSETTE
Jennifer Rahn was first hired as an office assistant at Phoenix, Arizona-based Admiral Engineering and Manufacturing Co. Rising to the top in a sector dominated by men, Rahn’s career sounds a lot like the classic American success story. She got there with the help of a mentor and business growth earned as a federal government subcontractor.

For 16 years, Rahn worked side-by-side with then-owner David Schlosser, who became her mentor. Rahn says she learned “everything it takes to run a machine shop. I naturally just picked it up and wanted it.”

The learning curve was steep—Admiral specializes in complex machined parts for industries including aerospace and communications—and Schlosser expected as much as he gave. “When I did something wrong, he told me, and I didn’t do that again,” Rahn said, laughing.

One of their largest clients, aerospace and defense company L3 Technologies, nominated Admiral for the SBA Subcontractor of the Year award. As a subcontractor for L3 Technologies, Rahn says she gets great satisfaction from knowing soldiers are able to communicate with their leaders because of parts her company has made.

When Schlosser decided to retire, he asked Rahn to purchase Admiral. “He did not want to sell to a corporation that would bring in their own people or end up foreclosing,” Rahn says. “Then all your hard work is gone. I agreed because it was everything I had spent my life working on, too.”

In September 2017, she took over as owner and president. Ownership transition poses a unique set of challenges. Rahn wanted to maintain relationships with her existing clients, which include major government contractors. She’s grateful prime contractors have incentive to subcontract with small business, and that helps businesses like Admiral.

Rahn has plans to grow, but not in the typical ways. She’s investing in replacing equipment, enhancing efficiency and productivity while leading Admiral into new arenas like 3D printing. Because of the stability provided by being a government subcontractor, she’s able to do all of this.

**5 Tips for Success:**

**Find a mentor.**
I had a great mentor in my company, and I reached for opportunity when it was in front of me.

**Always move forward.**
The SBA has educational resources to improve your business know-how. To learn more about government contracting and SBA certification programs, call your local SBA district office or procurement center representative.

**Compete smart.**

**Know your industry.**
I see everything; I have my hands in everything. I don’t want to expand to where I can’t do that anymore.

**Build a team.**
Everybody feels like this is our work family. My employees are as big a part of my company as I am, so I make sure they know that.
How to do business with the government

1. Identify your product or service number at naics.com.

2. Search the FedBizOpps database (fbo.gov) to see if any federal agencies are looking for your product or service.

3. Attend an SBA district office workshop on contracting. Visit sba.gov/localassistance to find your local office.

4. Talk to a local Small Business Development Center counselor (see page 8) or visit a Procurement Technical Assistance Program adviser. Find your closest center at aptac-us.org.

5. Obtain a free DUNS number at fedgov.dnb.com/webform.

6. Register with the System for Award Management (sam.gov) to start doing business with the government.

7. Are you eligible for SBA certification programs? Read more about the 8(a), woman-owned small business, and HUBZone programs. Find out if you are eligible and upload all required documents to certify.sba.gov.
Government Contracting

Is it right for you? Government contracting can be a valuable tool to grow your small business, but it isn't for everyone. Complete the following readiness assessment to help you decide whether your company can successfully compete for government contracts.

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Does the government buy the product or service that you sell?</td>
<td>✔️</td>
<td>Continue to question 2.</td>
</tr>
<tr>
<td></td>
<td>🚩</td>
<td>Government contracting may not be for you at this time.</td>
</tr>
<tr>
<td></td>
<td>🎓</td>
<td>Start with your local SBA district office. If you can't identify at least three federal agencies that might buy what you sell, contracting might not be right for you.</td>
</tr>
<tr>
<td>Are you capable of fulfilling a government contract (e.g., time, staffing, and materials)?</td>
<td>✔️</td>
<td>Continue to question 3.</td>
</tr>
<tr>
<td></td>
<td>🎓</td>
<td>Your local SBA district office can help you gauge ramp-up time and other factors that contribute to government contracting success.</td>
</tr>
<tr>
<td>Do you have an accounting system that produces financial statements, such as profit and loss statements, balance sheets, and cash flow projections?</td>
<td>✔️</td>
<td>Continue to question 4.</td>
</tr>
<tr>
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<td>These are requirements for participation in government contracting programs.</td>
</tr>
<tr>
<td>Are you credit worthy?</td>
<td>✔️</td>
<td>Continue to question 5.</td>
</tr>
<tr>
<td></td>
<td>🚩</td>
<td>Visit an SBA Resource Partner for tips on repairing your credit.</td>
</tr>
<tr>
<td></td>
<td>🎓</td>
<td>Talk to an SBA Lender about how to build credit.</td>
</tr>
<tr>
<td>Do you have cash on hand to purchase working inventory, if needed?</td>
<td>✔️</td>
<td>Continue to question 6.</td>
</tr>
<tr>
<td></td>
<td>🚩</td>
<td>Talk to an SBA Lender about getting a line of credit or a loan to do business with the government.</td>
</tr>
<tr>
<td>Do you already have federal/state/local government contracting experience?</td>
<td>✔️</td>
<td>Continue to question 7.</td>
</tr>
<tr>
<td></td>
<td>🚩</td>
<td>If you don't yet have contracting experience, you won't reap the full benefit of opportunities like the 8(a) Business Development Program. You can participate in the 8(a) program once, so make sure it's the right time for you.</td>
</tr>
<tr>
<td>Do you know where to find contracting opportunities?</td>
<td>✔️</td>
<td>Continue to question 8.</td>
</tr>
<tr>
<td></td>
<td>🚩</td>
<td>Ask an SBA business opportunity specialist for help.</td>
</tr>
<tr>
<td>Make sure you have:</td>
<td>✔️</td>
<td>Continue below.</td>
</tr>
<tr>
<td></td>
<td>🚩</td>
<td>This is a requirement for participation in some government contracting programs.</td>
</tr>
</tbody>
</table>

It sounds like you may be a good fit for government contracting! Visit your local SBA district office or sba.gov/contracting for more information.
CONTRACTING

SBA Certification Programs

Your business could earn profit and gain valuable work experience by providing goods or services to the government.

HOW THE SBA HELPED ME SUCCEED

September Myres knew that becoming a government contractor would empower herself and other native peoples, while also growing her small business to the next level. She sought business development assistance from the SBA, qualifying for the SBA 8(a) Business Development Program, which helps small disadvantaged businesses compete in the federal marketplace. This program helped September strategically grow her company to become a competitive force in the environmental services industry. Sundance Consulting of Pocatello, ID has won contracts from the Army Corps of Engineers and the U.S. Forest Service. She has continually secured Department of Defense contracts to improve Native American lands adversely affected by past department activities. September often assists Native American tribes and Alaska Native villages with developing projects and community plans.

American Indians, Alaska Natives, and native Hawaiians seeking entrepreneurial development training can start, grow, and expand their business with the help of the SBA, sba.gov/naa. The Office of Native American Affairs also consults with tribal governments prior to finalizing SBA policies affecting tribes.

Contracting certification programs are designed to help you better compete for and win federal contracts set aside for small businesses. Visit sba.gov/contracting to learn more about set-asides and whether one or more of these government certification programs is right for your business. To see if you are eligible and then certify as a woman-owned, HUBZone, 8(a), or All Small business, visit certify.sba.gov.

Socially disadvantaged: those subjected to racial or ethnic prejudice or cultural bias without regard to their individual qualities because of their identity as members of certain groups. The following groups often fit this status: Black Americans, Native Americans, Alaska Natives, Native Hawaiians, Hispanic Americans, Asian Pacific Americans, and Subcontinent Asian Americans. A person who is not a member of one of these groups must establish that it is more likely than not that he or she has suffered social disadvantage.

Economically disadvantaged: those whose ability to compete in the marketplace has been impaired because they have not had as much capital and credit opportunities compared to others in the same or similar line of business.

The benefits of the 8(a) program:

» You are assigned an SBA professional to help coordinate business development assistance.

» You could be awarded an 8(a) sole-source contract up to $4 million for goods and services, $7 million for manufacturing, exceptions apply.

8(a) small business that can provide the needed services. This is an accelerated process saving time for both you and the government agency or office.

All Small Mentor-Protege Program

Looking for an opportunity to partner with a more experienced firm for mentorship? That effort can be rewarded in the All Small Mentor-Protege Program, sba.gov/alsmallmpp. At the same time you’re gaining invaluable direction and experience, you and your mentor can compete for government contracts, further growing your business. To qualify for this program:

» Proteges must have a mentor prior to applying for the program. Visit your local SBA office for guidance. Ask about the SBA’s Resource Partners and the Procurement Technical Assistance Program for help in connecting you with a mentor business.

education, training workshops, and match-making opportunities with federal buyers. Firms owned by Alaska Native Corporations, Indian tribes, Native Hawaiian organizations, and Community Development Corporations are also eligible for 8(a) business development assistance.

To be eligible for the 8(a) program, your small business must:

» be owned and controlled by U.S. citizens who are socially and/or economically disadvantaged

» demonstrate at least a two-year track record and have potential for continued success

» have a net worth and adjusted gross income of less than $250,000 and assets under $4 million

8(a) Business Development Program

If you’re an entrepreneur who is socially or economically disadvantaged, you may be eligible to receive business training and government contracting assistance through the 8(a) Business Development Program, sba.gov/8a. It includes free business development
Women-Owned Small Business Certification

If you’re a woman proprietor looking to sell to the federal government, you may be eligible for the Women-Owned Small Business certification, sba.gov/wosb.

Here’s how to get certified:

1. Make sure you’re eligible

   • Your business must be at least 51 percent owned and controlled by one or more women who are U.S. citizens. The ownership must be direct and unconditional.
   • A woman must hold the highest officer position and have managerial experience required to run the business.
   • One or more women must manage the daily business operations on a full-time basis and conduct long-term decision making and planning.

To qualify as an economically disadvantaged woman-owned small business, your company must meet these criteria and the business owner and/or manager must meet certain income and asset requirements.

2. Register

   • Register with the System for Award Management (sam.gov) to start doing business with the government.

3. Certify

   Self-certify as a woman-owned small business or an economically disadvantaged woman-owned small business for free, or obtain certification from one of the SBA’s approved third-party certifiers (which costs a fee):
   • El Paso Hispanic Chamber of Commerce
   • National Women Business Owners Corporation
   • U.S. Women’s Chamber of Commerce
   • Women's Business Enterprise National Council

All required documents must be uploaded to certify.sba.gov prior to submitting an offer on a contract set aside for the program.

4. Update your status

   • Update your status as a woman-owned small business in sam.gov.

5. Search the database

   • Search the FedBizOpps database (fbo.gov) for your new business opportunity.
Get Expert Contracting & Certification Help

Federal contracting can be complex, but you don’t have to do it alone. A Procurement Technical Assistance Center adviser can help you determine if your business is ready for government contracting. An adviser can also help you register in the System for Award Management (sam.gov), and see if you’re eligible for any small business certifications and/or programs. One-on-one counseling is free or low cost. Visit sba.gov/localassistance to find your local SBA office or an SBA Resource Partner near you (see page 8).

Southern Ohio PTACs
Regional PTAC Headquarters
Program Director Jordan Lucas
216 Collins Ave.
South Point
(740) 377-4550
Procurement Specialist Rodney Young
(740) 377-4550 x229
Procurement Specialist Anne Parrott
(740) 377-4550 x231

State of Ohio PTAC Program
Manager Sharon Smith
77 S. High St.
Columbus
(614) 644-1637

Ohio University PTAC at Akron
Procurement Specialist Rich Delisio
526 S. Main St.
(330) 252-0571

Ohio University PTAC at Athens
Procurement Specialist Sharon Hopkins
The Ridges, building 19, room 117B
1 Ohio University
(740) 597-1868

Ohio University PTAC at Cincinnati
Procurement Specialist Hayward Chappell
HCDC
1776 Mentor Ave., suite 240
(513) 351-0851

Ohio University PTAC at Columbus
Procurement Specialist Tony Griffin
401 N. Front St., suite 200
(614) 220-9030

Ohio University PTAC at Dayton
Procurement Specialist William Cox
Russ Research Center
2642 Indian Ripple Road
(937) 306-1469

Ohio University PTAC at Lancaster
Procurement Specialist Mike Blythe
1570 Granville Pike, suite 314
(740) 654-6711

By the Numbers

The U.S. government is the largest single purchaser of goods and services in the world. Every year it awards more than $500 billion in contracts.

Of those prime contracts, the federal government must set aside 23 percent for small businesses.

This includes:
- 5 percent for small disadvantaged businesses
- 5 percent for women-owned small businesses
- 3 percent for HUBZone-certified small businesses
- 3 percent for service-disabled veteran-owned small businesses

Regional/State Contracting Programs

Economically and socially disadvantaged businesses can better pursue government contracts using the Ohio Development Services Agency Edge Program. Also look into the state’s Minority Business Enterprise Program, which sets aside state government contracts to qualifying businesses.

Ohio Development Services Agency
77 S. High St.
Columbus
(800) 848-1300

Disadvantaged and veteran-owned small businesses in the transportation sector can also better compete for federally funded highway construction and design contracts using Ohio Department of Transportation certification programs.

Ohio Department of Transportation
1980 W. Broad St.
Columbus
(614) 466-7170
dot.state.oh.us
Small business is no small task.

So Progressive offers commercial auto and business insurance that makes protecting yours no big deal.

Local Agent | ProgressiveCommercial.com
The Veterans Business Outreach Center (VBOC) program is a one-stop shop for transitioning service members, veterans, and military spouses looking to start, purchase, or grow a business.

Top reasons to connect to a VBOC:
★ You are thinking about small business ownership as a post-service career
★ You could benefit from additional management expertise, mentorship, and access to market opportunities and capital
★ You are preparing to apply for a Small Business Administration (SBA) backed loan or a federal contracting certification
★ You are developing or improving your business plan

If you are an aspiring entrepreneur or small business owner seeking to start, purchase, or grow your business, VBOCs can assist you by providing:
★ Transition assistance programs
   • Boots to Business — the entrepreneurship track of Department of Defense’s Transition Assistance Program offered on military installations worldwide
   • Boots to Business Reboot – an extension of Boots to Business, delivering the same information and benefits to veterans, members of the National Guard and Reserves, and military spouses in a more accessible, flexible format

★ Business training and workshops on topics such as:
   • Business planning
   • Financing your business
   • Small business and social media marketing
   • Human resources and hiring

★ Business tools and resource referrals
   • Connection to mentors
   • Referrals to other partners and programs
   • Preparation to engage SBA lending institutions
   • Access to market research databases
   • Application assistance for federal contracting certification program

★ Tailored business counseling and mentoring in-person and online

You are eligible for VBOC small business development assistance if you are a:
- Transitioning or active duty service member
- Veteran of any era
- National Guard or Reserve member
- Military spouse

Get started today. Find your VBOC at www.sba.gov/vboc.