



Ohio Small Business Development Centers

Education + Entrepreneurship =
Ohio, the State of Perfect Balance



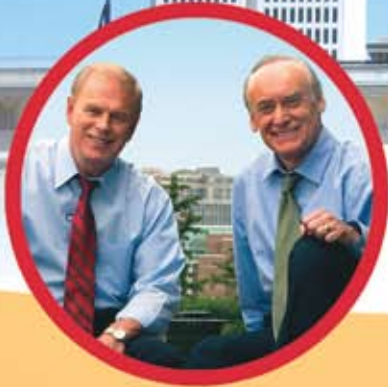
Report to the community **2008 & 2009**

Ohio

**Department of
Development**

Ted Strickland, Governor
Lee Fisher, Lt. Governor

Lisa Patt-McDaniel, Director
Ohio Department of Development



A Message from the Governor and the Lt. Governor of Ohio

Economic prosperity is directly linked to innovation. The entrepreneurial mind is motivated, independent, achievement-oriented, creative and resourceful. People who are innovative are strategically driven to change reality, take risks and make decisions that create jobs, create products and create entirely new industries. The entrepreneurial spirit that empowers people to think past the limits of what has previously been done continues to be the single greatest driver of our economy. But even the greatest inventors need the support of others who believe in their ideas and share their passion.

It is in this spirit of collaboration and innovation that we present the 2008 & 2009 Small Business Development Center Annual Report, "Education & Entrepreneurship equals Ohio, the State of Perfect Balance." This report highlights how Ohio's Small Business Development Centers and the State are encouraging entrepreneurial thinking. These Centers are a valuable resource to small businesses and aspiring entrepreneurs, counseling and training them in the critical stages of business development. Their support helps Ohioans increase their productivity and improve management efficiency – giving them the opportunity to reach their full potential.

Ohio's Small Business Development Centers are aggressively continuing their partnerships to support small business growth in Ohio. Our network of 39 Centers was extremely successful in 2008, creating and retaining more than 50,000 jobs and counseling more than 9,000 clients.

These numbers show how significant our support is to thousands of Ohioans. They also reflect the changes of our economy. We are facing important challenges. But the beauty of Ohio is that we are a state full of individuals who see opportunities, rather than challenges. Our State's history was built upon people who took chances in life, daring to dream big and take action. These ideals continue with Ohioans today, inspiring people of all ages to achieve their dreams and be successful in every area of life.

It is our sincere hope that in the upcoming year, we'll strengthen our service network to empower even more Ohioans to think about possibilities. We will continue to give our small business owners and entrepreneurs what they need and deserve to enjoy an enriching future in business and in life. In doing so, we are transforming Ohio into an innovative, entrepreneurial-based culture that will benefit Ohioans for generations to come.



The State of Perfect Balance

Ted Strickland
Governor

Lee Fisher
Lt. Governor

A Message From the Interim State Director of the Ohio Small Business Development Centers

Entrepreneurship is at the heart of the Ohio Small Business Development Center (SBDC) program. It is why the Small Business Development Center program exists, and why all of the program's counseling, training, and resources are targeted to promoting and cultivating entrepreneurship throughout the state.

The climate for entrepreneurial activity in Ohio is dynamic even in economically challenging times. Some will argue that an economically constrained marketplace and/or limited availability of risk capital have a negative effect on an entrepreneur's willingness to start a new venture. Yet, these arguments do not explain why Texas Instruments and Revlon were established during the Great Depression, and Microsoft and Apple during the 1970s Oil Crisis. Individual product launches such as the introduction of Pampers in 1961 and the Apple iPod in 2001 also confirm that a crisis does not prevent innovation. In fact, one can view the current economic climate as positive for some people — providing less competition, a higher availability of talent, and better efficiency. So it's in these times that we see inspiring new ideas, products, and strategies. If anything, the introduction of new companies or products during a recession proves that entrepreneurs always stand ready to create opportunities, despite a challenging economic climate.

One age-old, unresolved question that continues to surface is whether entrepreneurs are born or created. Whether the entrepreneurial desire is innate or necessity-driven (i.e., job loss), this desire must be carefully directed and trained to reach its full potential. An innovative, creative mind is great, but not knowing how to develop a good business plan that defines where you want to be and how you want to get there inhibits growth into a viable business.

To help guide entrepreneurs toward the successful development of their ideas, the SBDC deliberately included the requirement that each of the SBDC centers provide training in a minimum of five basic disciplines: entrepreneurship, human resource management, accounting/finance, marketing, and how to write a business plan. In 2008, approximately 13,000 of Ohio's entrepreneurs and small business owners attended the 872 training courses offered by the Ohio SBDC Certified Business Advisors®.

The SBDCs do not limit their education design and vocational training strictly to today's entrepreneurs. Instead, they are future-oriented and economically grounded, partnering with high-, middle-, and elementary-school officials and teachers who are eager to apply new education approaches and expand community outreach to Ohio's entrepreneurs of tomorrow. The result is a continuum of education from K through 16 with SBDC Certified Business Advisors® ready to help anyone of any age, at any point on the continuum — and beyond.

Beginning at college-level, the Ohio SBDC Network, through a partnership with the Ohio Business Connection, participates in the Ohio Third Frontier Internship Program. The program offers incentives to Ohio business owners for employing college student interns in the STEM (science, technology, engineering, and math) disciplines. The partnership between SBDC and the Ohio Business Connection makes it the largest grantee in the program, having placed nearly 2,000 interns with companies in Ohio.

Education works hand-in-hand with entrepreneurship. By providing the framework from which successful entrepreneurs can learn from the lessons of others, education allows us to create new and exciting opportunities for ourselves and Ohio's economy.

Karen Shauri
Interim State Director
Small Business Development Centers of Ohio



Ohio | Small Business
Development Centers
2008 & 2009 Community Report

Small Business Development Center Advisory Board

Tom George - Robinson Curphey
& O'Connell Esq.

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State University

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Bank

Edward Nime - Consultant

Kara Willis - Jackson County
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Small Business Development Centers

Our Mission:

To accelerate Ohio's economy by helping people start, sustain, and grow their business.

Our Vision:

Transform Ohio into an innovative, entrepreneurial-based culture.

Small Business Development Centers, International Trade Assistance Centers, and Manufacturing and Technology Assistance Centers

2008

Client Economic Impact

Increased Sales.	\$124,080,401
Capital Infusion.	\$147,731,137
Export and Government Contracts.	\$154,451,410

Clients & Counseling Hours

Jobs Created and Retained.	50,232
Clients Served.	9,158
Hours of Counseling.	68,789

2009

Client Economic Impact

Increased Sales.	\$239,359,111
Capital Infusion.	\$120,799,694
Export and Government Contracts.	\$*

Clients & Counseling Hours

Jobs Created and Retained.	51,652
Clients Served.	8,456
Hours of Counseling.	62,794

* 2009 numbers not available at the time of printing.

Impact of Ohio Small Business Development Center Network

During Federal Fiscal Year 2008, the Small Business Development Centers of Ohio and its statewide network of partners provided assistance to clients, resulting in the creation and retention of 50,232 jobs. The overall impact listed below on Ohio's economy has been modeled using the IMPLAN software created by MIG, Inc. of Stillwater, Minnesota and economic experts at Ohio University.

2008 Total Small Business Development Center Network Impact

Employment.	112,838
Payroll.	\$5.6 Billion
Economic Impact.	\$22.8 Billion

Return on Investment

For every federal dollar invested, the State of Ohio and local SBDC's leverage \$6.

**SBA Cleveland Region Recognizes Bill Auxter
and the SBDC at Terra Community College as**

Center of the Year

Bill Auxter, SBDC Director

Gill Goldberg, SBA District Director - Cleveland



Key Initiatives of the Small Business Development Centers

The Small Business Development Centers offer business advice for start-up and existing business owners. Services include, but are not limited to, business needs and risk analysis, management procedure review, strategic planning, pre-venture, and assistance with accessing capital. All services are provided through one-on-one training, mentoring, and counseling.

1st Stop Business Connection

Offers free, customized, comprehensive start-up information kits providing guidance on a variety of business related issues including licensing and permitting. More than 270 kits are available statewide.

International Trade Assistance Centers

Provide expert business consulting, international market research, marketing plan development assistance, trade lead development, direct/indirect export strategic plan development assistance, and access to overseas trade shows and missions.

Manufacturing and Technology Small Business Development Centers

Provide expert business consulting, market and product development, workshops and seminars, defense transition and commercialization, and resource referrals.

Northeast Ohio Small Business Development Centers Partner Together for Tourism Expo 2008

Tourism Expo 2008 is a joint effort of the Small Business Development Centers located in Akron, Canton, Kent, and New Philadelphia and the convention and visitors organizations serving a nine-county area. The purpose of the event is to provide an educational opportunity for small businesses that cater to tourism in Northeast Ohio, so they may become better competitors and attract more tourism to the area.

The programs focus on marketing, human resources, and general business practices that will help businesses have the highest growth potential. Programs are specially suited for the provider side of the industry, and include restaurateurs, bed and breakfasts, and local tour operators. The event was a great success and will be held on an annual basis.

The Small Business Development Center at Columbus State is Nationally Ranked in the Community Express Loan Program



David Rivers

More than five years ago, the Small Business Development Centers (SBDCs) across the country entered into an agreement with the Small Business Administration to use the Community Express Loan Program. This is a working capital loan program to assist start-up and existing businesses in low - to moderate-income areas, as well as minorities, women, and veterans. The program has since expanded to assist all small businesses.

After countless conversations with Business Loan Express (BLX) personnel to completely understand the program, the SBDC at Columbus State recognized this program as being essential to starting and growing small businesses.

David Rivers, counselor at the SBDC at Columbus State, is currently the top lender in the Community Express Loan program in Ohio. He is also ranked the top 10 in the United States for producing working capital loans for Borrego Springs Bank. In 2008, the SBDC at Columbus State produced \$331,000 in working capital loans.

Conventional banks that are unable to assist clients with a credit score of 640 to low 700's refer them to the Community Express Loan Program. This becomes a win-win situation for the business that receives the loan and the bank that will receive their deposits.



"I am very grateful for the Latino Small Business Development Center's tremendous support during the months it took to get the project through. The cost savings have been considerable and we were able to retain all of our employees."

- Liborio Alcauter



La Michoacana Mexican Market

Liborio Alcauter, Owner

La Michoacana Mexican Market is a Mexican grocery store with a full-service restaurant. Other services provided to the Latino community include catering and the sale of cell phone cards, money orders, and money grams.

The business opened in 2000, and has enjoyed continuous growth. It has more than 18 full-time and 20 part-time employees. The store's owner, Liborio Alcauter, had a variable rate on his business loan, which was hurting his bottom line and did not allow him to continue growing. At the time, he was actually planning on laying off some of his workers.

Seeing opportunity rather than challenges, Alcauter visited the Latino Small Business Development Center. There he

worked with the center director and Certified Business Advisor® for several months, helping him understand how to address credit issues and the financial records that were necessary to get the loan refinanced. Alcauter was introduced to more than six bank representatives, resulting in three lending offers.

Since then, the refinancing of his \$1.1 million commercial real estate resulted in a reduced rate of 6 percent from a previously high 13 percent. As a result, Alcauter realized not only considerable cost savings but was also able to retain all of his employees and expand his business.

FDC Enterprises

Fred Circle, President and Owner

Fred Circle established FDC Enterprises in 1995. The company is generally classified as an environmental consulting service, but more specifically, describes itself as a native, warm season grass installation company dedicated to offering guaranteed grassland establishment results that are socially acceptable.

FDC Enterprises has planted more than 88,000 acres of native grasses in 15 states since 2003, and is the only Quality Vegetation Management certified grassland installation company in the United States. In addition, Fred Circle has spent the last five years transforming what used to be largely a roadside spraying business into the business of creating prairies. Last year, the company transformed 18,000 acres of land, with average size plots of 20 acres. Workers even invented a specialized piece of planting

equipment to accomplish the task. The equipment is a hybrid; somewhere between a corn/bean planter and a wheat planter. The machine they created separates the plants and drops the seeds down one at a time into the ground.

Circle first visited the Manufacturing and Technology Small Business Development Center for the purpose of updating his company handbook. A Certified Business Advisor® assisted Circle in both reviewing and rewriting his company handbook. Once complete, Circle was referred to the Small Business Development Center for guidance in expanding his business internationally. FDC Enterprises is now a healthy, thriving business that continues to grow, utilizing the services of the Small Business Development Center network to meet its goals and objectives even today.

"Both the Manufacturing and Technology Small Business Development Center and the Small Business Development Center provided me with very professional business development assistance personnel. I would definitely recommend their services to other business owners."

-Fred Circle

"The FastTrac® training course was paramount in helping me write a business plan and obtain a loan. I do not have a business degree; my education is in science. This course supplemented my education with information I needed to better my business."

- Andrew Zychowicz



Stanley's Market

Andrew Zychowicz, Owner

Toledo-based neighborhood food store, Stanley's Market, is marketing its Polish and specialty sausages to the food service business through its wholesale meat operations. As successful as it was, the family-owned business wanted to expand beyond its retail store and add as many as five more jobs in the near future.

The Small Business Development Center at the Toledo Chamber of Commerce assisted owner Andrew Zychowicz in developing a business plan to help achieve these goals. In addition to counseling, his Small Business Development Center Certified Business Advisor® conducted an entrepreneurial FastTrac® class, during which Zychowicz gained insight into the value and mechanics of writing a business plan. The Small Business Development Center also helped Zychowicz obtain a \$150,000 loan in February 2008 and a series of loans in the amounts of \$558,825, \$460,000, \$50,000, and \$150,000 that March. Since then, he has developed a retail line of labels to go into other markets.

Make it Like a Chef

Marianne Baum, Owner

Marianne Baum started Make it Like a Chef, a manufacturing company that supplies dry baking mixes for specialty food and upscale grocery stores, more than four years ago after she retired. Thinking it would be fun to start her own business, she visited the Small Business Development Center at Rhodes State College in search of business guidance.

The Certified Business Advisor® gave her valuable insight and contacts to help launch her business. That information alone gave her much needed additional valuable resources and networking opportunities.

In addition, Baum participated in the "Extreme Marketing Makeover Project" in conjunction with a marketing class at The University of Findlay. It was a great experience for her, resulting in increased local exposure, as well as much needed marketing advice from the student groups that analyzed her business. Make it Like a Chef currently offers 14 gourmet baking products, six of which are original mixes and eight that are part of a new sugar-free line.

Today, Make it Like a Chef is growing and working with Ohio Proud, an Ohio Department of Agriculture marketing program which identifies and promotes food and agriculture products that are grown and made in Ohio.

"Just knowing there is a source available I can call to ask specific questions of, or bounce ideas off of, is invaluable as a new and inexperienced entrepreneur who launches a new business."

- Marianne Baum





"I think we have taken advantage of every service they have to offer. They have been especially helpful as we have advanced and grown. We could have never done it without the help of the SBDC."

- Kevin Bracher



Premier Mechanical Services, Inc.

Kevin Bracher, Owner

Premier Mechanical Services, Inc. is a 24-hour, full-service HVAC company. The company's services include heating, air conditioning, refrigeration, environmental controls, energy management, and backflow testing. With the help of the Certified Business Advisor® at the Small Business Development Center at BizTech, the company's owner, Kevin Bracher, refined his business plan, tapped into business incentives from the City of Hamilton's Economic Development Department, and attended access-to-capital meetings to discuss Butler County's Small Business Administration 504 Loan Program.

As a result of this counsel and guidance, Bracher expanded his business, bought a building in Hamilton, and moved from his home-based office. In 2006, he went

from three to seven employees, and in 2007, he hired an additional three technicians and added two additional service vehicles. In 2008, he expanded into government contract work, hired more technicians, added an HVAC installation division for new construction, and began the preliminary work to buy additional property to expand again.

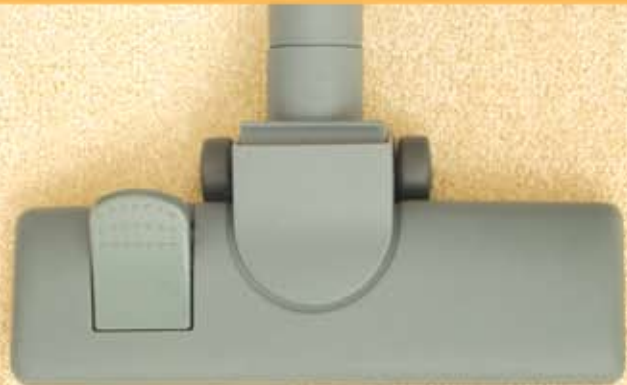
The company recently remodeled its headquarters, which now includes three executive offices, a conference room, and a vehicle hub. Currently, Premier has 14 employees and has a fleet of 10 service vehicles. Bracher's success is further evidenced by the growth in revenue, which has grown from \$200,000 to \$2 million.

ServiceMaster

John Davis, Owner

John Davis came to the Urban League's Small Business Development Center in March 2007 with the idea of opening a pizza franchise. After counseling and planning for the pizza franchise with Certified Business Advisor® and Executive Director of the SBDC Stacey Banks-Houston, Davis began to look at other franchise opportunities.

Banks-Houston presented several different options to Davis, who eventually decided on pursuing a franchise commercial cleaning company, ServiceMaster. She guided him through every step, from arranging business meetings with key executives to helping him navigate small business loan applications with local banking institutions. During this process, Davis also discovered that ServiceMaster offered the opportunity to win a franchise fee scholarship by submitting an essay. His winning essay resulted in a \$25,000 franchise



fee scholarship with ServiceMaster in January 2008. Since then, Davis has been awarded numerous janitorial contracts, which include:

Campaign for Change Airplane of President-Elect Barack Obama
Campaign for Change Airplane of Vice-President Elect Joe Biden

"I thought because I didn't have a degree in business it would be almost impossible to realize my dream. The Small Business Development Center gave me my 'business degree,' and now I am well on my way to fulfilling my dream of becoming a small business owner."

- John Davis

"Small business owners are unaware of the excellent service the Small Business Development Centers provide. The SBDC's have encouraged contacts, provided excellent training opportunities, and are willing to answer any business question. They are Ohio's best kept secret!"

- Loraine Walker

Silver Bridge Coffee Company

Loraine Walker, Owner

Lorraine Walker's house is more than a place for her five children to grow up in; it is also the site of her successful internet-based business. She is the owner and operator of Silver Bridge Coffee Company, a specialty coffee roasting company.

As an avid coffee lover, she started roasting coffee beans as a hobby in her kitchen after hearing a relative describe how coffee is roasted in South America. Knowing that many other people enjoyed coffee as much as her, she started giving friends and family coffee as gifts – and a home-based business was born.

While working on a business plan, she attended an Ohio State University South Centers' Small Business Development Center (SBDC) seminar, where she met Certified Business Advisor® Patrick Dengel. The SBDC provided free business counseling, discussed cash flow projections, and mapped out other financial aspects of her new business.

She and Dengel also talked about the upcoming Pitch Your Plan Competition – Southern Ohio's premier event to promote entrepreneurship and innovation. Walker submitted her business plan and gave a presentation to a panel of judges for the Gallia-Jackson-Vinton Area

competition, and she won first-place in the business category. She will now continue to the Grand Finale to compete against other finalists in the category for a \$5,000 grand prize.

Her coffee is imported from more than 12 different countries around the world. She roasts it in small batches to allow for more control over time and temperature to produce a consistent product. Silver Bridge Coffee also sells wholesale coffee to grocery and specialty stores, restaurants, and cafés. Starting her business at home has given her the advantage of low overhead, allowing her business to continually grow. She now employs two people and looks forward to steady growth.



Desert Rays

Linda Sigman, Owner

Entrepreneur Linda Sigman loves to travel. She counts the Southwest as one of her favorite travel destinations. When she started her business in 2006, she wanted to incorporate her love of the Southwest and named her tanning salon Desert Rays.

The salon has three state-of-the-art tanning beds, a variety of tanning lotions, and retail items. Sigman worked with Cindy Voorhies, of the Small Business Development Center (SBDC) at Zane State College for more than a year to help start and run the business. Along with the



seminars offered by the SBDC, she took advantage of the SBDC's training Entrepreneur I.N.C. (Interested in a New Career) class, which includes start-up business information in human resources, accounting, and marketing principles.

"I would advise anyone starting, or thinking of starting a business to call the SBDC and get started on your dream, because the help is there for anyone to use to make your dream come true."

- Linda Sigman



Dr. Wraps™ Vehicle Skins

Richard Hailstone

Business owner Rich Hailstone started his career as an employee for a sign company. And like most people, he toyed with the idea of starting his own business. He followed his dream and began a sign company in his home.

Today, his business – Dr. Wraps Vehicle Skins – is a full-service, one-of-a-kind vehicle wraps company located in Canton, Ohio. Dr. Wraps is dedicated to the art of transforming vehicles into rolling billboards. What the Internet is to in-home advertising, vehicle wraps are to out-of-home advertising. This has become the fastest growing segment of the sign industry. With its proprietary business model, nationally recognized design staff, and in-house expert installers working in unison, Dr. Wraps is pioneering this fresh new concept of vehicle wrap advertising throughout Northeast Ohio. His company is looking at industry specific certifications to give additional credibility to their work.

"It's impossible for me to explain in only a few words how much of an impact the SBDC has had on my life. I had a great idea, but no clue on how to make it happen. After each session with my SBDC Business Advisor the roadmap to getting there became clearer."

- Richard Hailstone



Small Business Development Centers (SBDC)

Akron
SBDC at Summit
Medina Business
Alliance
(330) 375-2111

Athens
SBDC at Ohio
University
(740) 593-1797

Cambridge
SBDC at Zane
State College
(740) 432-6568

Cincinnati
SBDC at Urban League
of Greater Cincinnati
(513) 487-6517

SBDC at Clermont
County Chamber of
Commerce
(513) 576-5000

Cleveland
SBDC at Urban League
of Greater Cleveland
(216) 622-0999

Columbus
SBDC at Columbus
State Community
College
(614) 287-5294

Dayton
SBDC at Entrepreneurs
Center
(937) 281-0118

SBDC at Wright State
University
(937) 775-3487

Defiance
SBDC at Maumee
Valley Planning
Organization
(419) 782-6270

Fremont
SBDC at Terra
Community College
(800) 826-2431

Hamilton
Ohio SBDC at BizTEch
(513) 737-6543

Kent
SBDC at Kent Regional
Business Alliance
(330) 474-3597

Lima
SBDC at Rhodes State
College
(419) 995-8184

Elyria
SBDC at Lorain County
Chamber of Commerce
(440) 328-2324

Mansfield
SBDC at Braintree
Center for Business
Innovation
(419) 525-1614

Marietta
SBDC at Marietta
(740) 373-5150

New Philadelphia
SBDC at Kent State
University Tuscarawas
Campus
(330) 308-7479

North Canton
SBDC at Kent State
University Stark
Campus
(330) 244-3290

Painesville
SBDC at Lake County
Port Authority
(440) 357-2290

Piquet
SBDC at Ohio State
University South
Centers
(800) 860-7232

Piqua
SBDC at Edison
Community College
(937) 381-1516

Springfield
SBDC at SBDC Inc.
(937) 322-7821

Toledo
SBDC at Toledo
Regional
Chamber of Commerce
(419) 243-8191

Wilmington
Business Resource
Center
(937) 469-2058

Youngstown
SBDC at Youngstown
State University
(330) 941-2140

Latino Small Business Service for Central Ohio

Central Empresarial
Latino
(614) 505-6743

International Trade Assistance Centers (ITAC)

Columbus
Central Ohio ITAC
at Columbus State
Community College
(614) 287-3850

Dayton ITAC
at Edison Material
Technology Center
(937) 253-0033

Kent NEOTEC ITAC
at Kent State
University
(800) 793-0912

Mansfield
ITAC at Braintree
Center for Business
Innovation
(419) 521-2651

Toledo
Northwest ITAC
at Toledo Area
Chamber of
Commerce
(419) 243-8191

Ohio

Small Business Development Centers

Manufacturing & Technology Small Business Development Centers (MTSBDC)

Columbus MTSBDC
at Columbus State
Community College
(614) 287-2553

Cincinnati MTSBDC
MTSBDC at TechSolve
(513) 948-4026

Kent MTSBDC
at Kent State
University
(330) 672-0739

Kettering
Dayton MTSBDC
at Edison Materials
Technology Center
(937) 259-1307

Mansfield
MTSBDC at Braintree
Center for Business
Innovation
(419) 525-1614

Piquet
Central Ohio
MTSBDC at Ohio
State University
South Centers
(800) 297-2072

Toledo
MTSBDC at University
of Toledo
(419) 530-3858



- Small Business Development Center (SBDC)
- International Trade Assistance Center (ITAC)
- Manufacturing & Technology Small Business Development Center (MTSBDC)



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www.development.ohio.gov/entrepreneurship

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