



Small Business
Development Centers



Bringing Bankers and Businesses Together

WE MAKE THE LOAN PROCESS EASIER

The Ohio Small Business Development Centers (SBDC) network is a statewide team of Certified Business Advisors® (CBA) that help Ohio small businesses develop and grow. By bringing bankers and businesses together, the Ohio SBDC enhances the experience of the loan process and the importance of maintaining good communication with lenders.

The Ohio SBDC educates entrepreneurs and small businesses about:

- **Lending & Credit Terminology**
- **Financial Projections**
- **Lending Processes**
- **Loan Packaging**
- **Financial Options**
- **Business Plans**
- **Growth Strategies**
- **Market Research**

Through no-cost one-on-one advising, we prepare our clients to be bank-ready. This makes the loan process less time-consuming and more rewarding for businesses and bankers. This allows you to help Ohio businesses access capital and build a strong economy by gaining and retaining quality customers.

For a list of SBDC locations, visit:

www.ohiosbdc.org

HOW OHIO SBDC HELPS BUSINESS OWNERS

The Ohio SBDC assists business owners interested in accessing capital and preparing a comprehensive loan package, which could include:

- **Narrative of the Business**
- **Details of the Operation**
- **Market Strategy**
- **Industry Data**
- **Use of Loan Proceeds**
- **Validating Financial Projections**
- **Financial Statements**



The customer is then ready to return to your financial institution with the analysis they need for a quick review.

In addition, the Ohio SBDC offers seminars and workshops focusing on finance, such as:

- **Business Planning**
- **Dealing with Credit**
- **Understanding Financial Statements**
- **Preparing for a Loan**

Contact your local SBDC today to learn how we can help you achieve your lending goals.

For more information, visit:

www.ohiosbdc.org

The Ohio Small Business Development Center (SBDC) Program is funded in part through a cooperative agreement with the U.S. Small Business Administration. The SBDC program is also funded in part by the Ohio Development Services Agency. All services are extended to the public on a non-discriminatory basis. Language assistance services are available for limited English proficient individuals. Reasonable accommodation for persons with disabilities will be made if requested at least two weeks in advance. Contact SBDC at (614) 466-2711 or at our website: www.sbdc.development.ohio.gov.



Mike DeWine, Governor
Jon Husted, Lt. Governor

**Development
Services Agency**

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