



## **Business Resource Guide**

Updated 7/28/23

The Department of Economic Inclusion's goal is to ensure economic opportunity and inclusion for all citizens seeking to do business with the City of Cincinnati and serve as a catalyst for the growth of minority- and women-owned businesses in the City and throughout the region. The Department of Economic Inclusion also serves as a resource for entrepreneurship and business development information.

## In This Guide

The Business Resource Guide helps Cincinnati businesses locate resources and opportunities that can enhance and grow their companies. The Business Resource Guide connects businesses with local and regional representatives for direct assistance.

### Resources fall under the following categories:

- **Section 1: Licensing & Regulatory Resources:** Identify regulatory agencies and understand what their laws mean for your business.
- **Section 2: Business Technical Assistance:** Build your business' capacity and find additional assistance on the management, maintenance, and growth.
- **Section 3: Chambers of Commerce:** Become a member and take advantage of their services and their networks.
- **Section 4: Certification & Registration:** Find out if you meet the criteria for different certifications to gain access to contracts.
- **Section 5: Contracting Opportunities:** Learn how to sell to governments of all levels, agencies, and other stakeholders.
- **Section 6: Business Financing:** Expand your financial toolbox with these different financial options.

### Contact Us

Two Centennial Plaza  
805 Central Ave., Suite 610  
Cincinnati, OH 45202

513-352-3144  
513-352-3157 (fax)  
[DEI@cincinnati-oh.gov](mailto:DEI@cincinnati-oh.gov)

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# Section 1: Licensing & Regulatory Resources



## City of Cincinnati – Department of Economic Inclusion

513-352-3144  
Two Centennial Plaza  
805 Central Ave., Suite 610  
Cincinnati, OH 45202  
<http://www.cincinnati-oh.gov/inclusion>

The Department of Economic Inclusion is responsible for administering, enforcing, and monitoring the Equal Employment Opportunity Program, the Living Wage Program, the Wage Enforcement Policy, Certification programs, and Local, State & Federal Prevailing Wage laws.

For explanations and requirements under each of these programs, visit <http://www.cincinnati-oh.gov/inclusion/bid-contract-requirements>. To access, and fill the required forms for each of these programs, visit <http://www.cincinnati-oh.gov/inclusion/forms>



## City of Cincinnati – Department of Buildings & Inspections

513-352-3271  
Two Centennial Plaza  
805 Central Ave., Suite 500

Cincinnati, OH 45202

[www.cincinnati-oh.gov/buildings](http://www.cincinnati-oh.gov/buildings)

The Department of Buildings & Inspections' goal is to promote economic development and to maintain the quality of commercial and residential building stock through the enforcement of established building and zoning codes. The department consists of four sections: Office of the Director, Permits and Inspections, Property Maintenance Code Enforcement and Zoning Administration. The department provides a 12- step Permit Guide that lays out the process of acquiring a permit and filling out the required forms. To access the guide, visit [www.cincinnati-oh.gov/buildings/permit-guide](http://www.cincinnati-oh.gov/buildings/permit-guide).

The Department of Buildings and Inspections operates the Permit Center, which offers several services: The Commercial Courtesy Inspection Program, the Pre-Development Conference, Tier 1 Same Day Plan Review and Tier Two Review by Appointment. The Commercial Courtesy Inspection Program and the Pre-Development Conference are led by the Development Services Facilitator (DSF). The DSF guides clients through the whole permitting process and connects them with other partner agencies.

To learn more about the Permitting Center's services, visit [www.cincinnati-oh.gov/buildings/business-development-services](http://www.cincinnati-oh.gov/buildings/business-development-services) .



## Internal Revenue Service

513-263-3333  
550 Main St.  
Cincinnati, OH 45202  
[www.irs.gov/businesses](http://www.irs.gov/businesses)

Department of the Treasury  
Internal Revenue Service

The Internal Revenue Service is the nation's tax collection agency and administers the Internal Revenue Code enacted by Congress. The IRS provides the following information and resources specific to small businesses & self-employee regarding: the starting, operating and closing of a business; Employer I.D. Numbers; preparing, filing, paying taxes; virtual workshops. To access information and resources specific for those who are self-employed or for small businesses visit, [www.irs.gov/businesses/small-businesses-self-employed](http://www.irs.gov/businesses/small-businesses-self-employed).



## Ohio Environmental Protection Agency - Office of Compliance Assistance and Pollution Prevention (OCAPP)

614-644-3469 (Compliance) or 800-329-7518 (Assistance Hotline)

Lazarus Government Center

50 W. Town St., Suite 700

Columbus, OH 43215

[www.epa.ohio.gov/ocapp/ComplianceAssistanceandPollutionPrevention.aspx#178332686-about-us](http://www.epa.ohio.gov/ocapp/ComplianceAssistanceandPollutionPrevention.aspx#178332686-about-us)

The OCAPP is a non-regulatory program that helps Ohio businesses and organizations comply with environmental regulations, prevent pollution, develop and achieve sustainability goals and finance recycling and litter prevention efforts. OCAPP provides a variety of on-site assistance services and provides small businesses with confidential on-site compliance assessments. The OCAPP also houses the Small Business Assistance Program (SBAP).

For more information about the process or to request an on-site compliance assessment contact 800-329-7518 or 614 -644-3469 or visit [www.epa.ohio.gov/ocapp/assst.aspx#132894292-frequently-asked-questions](http://www.epa.ohio.gov/ocapp/assst.aspx#132894292-frequently-asked-questions).



Department of  
Taxation

## Ohio Department of Taxation

1-888-405-4039

4485 Northland Ridge Blvd.

Columbus, OH 43229

[www.tax.ohio.gov](http://www.tax.ohio.gov)

The Ohio Department of Taxation collects and administers 21 state taxes, three (3) local taxes, and the oversight of real property tax. The department also distributes revenue to local governments, libraries, and school districts. Its mission is to provide quality service to Ohio taxpayers by helping them comply with their tax responsibilities and by fairly applying the tax law. The Ohio Department of Taxation also provides resources for businesses such as a PDF downloadable business registration guide, a small business tutorial, a small business tax training manual and registration for vendor's license. Businesses can also make an account through Ohio Business Gateway to streamline filing and paying sales tax, commercial activity tax, employer withholding, unemployment compensation contributions, workers' compensation premiums, and municipal income taxes.

For more information about the resources provided visit, [www.tax.ohio.gov/other/other\\_resources\\_for\\_businesses.aspx](http://www.tax.ohio.gov/other/other_resources_for_businesses.aspx)



Department of  
Taxation

## Ohio Department of Taxation - Vendor's License

The Office of Dusty Rhodes, Hamilton County Auditor

513-946-4000 [dusty.rhodes@fuse.net](mailto:dusty.rhodes@fuse.net)

138 East Court Street Room 304A

Cincinnati, OH 45202-1226

[www.tax.ohio.gov/sales\\_and\\_use/license.aspx](http://www.tax.ohio.gov/sales_and_use/license.aspx)

Ohio law requires any person or business making retail sales of tangible personal property or taxable services to register for the sales tax by obtaining a vendor's license. Vendor's License for an Ohio business serves several purposes. First it gives notice to the local County Auditor and the Ohio Department of Taxation that a new business has been created. Second, it authorizes a business to make taxable sales and collect sales tax. It does not give a company or person an exemption from paying sales tax. The vendor's license and the transient license is \$25.00. The Department of Taxation issues these. Businesses can obtain a vendor license immediately online through the Ohio Business Gateway or they can apply for one through their County Auditor.

## Section 2: Business Technical Assistance



### Ohio Secretary of State Business Service Division

614-466-2655 or 877-767-6446  
180 East Broad St., 16<sup>th</sup> Floor  
Columbus, OH 43215-3726

[www.sos.state.oh.us](http://www.sos.state.oh.us)

Walk-in Client Center  
180 E Broad St. Suite 103  
Columbus, OH 43215

The Secretary of State Business Services Division receives and approves articles of incorporation for Ohio corporations and grants licenses to out-of-state corporations seeking to do business in Ohio. Businesses are required to register with the Ohio Secretary of State to legally conduct business in the state- meaning they are required to obtain a business license. Limited partnerships and limited liability companies also file with the Secretary of State's office. The Corporations Section of the Business Services Division also approves amendments to filed documents, mergers; consolidations and dissolutions, and registers trademarks, trade names, service marks and fictitious names. The section approves and keeps a registry of business names, names and addresses of statutory agents, incorporators' names, corporations' charter numbers, dates of incorporation, and the number of authorized shares per corporation.



### The United States Equal Employment Opportunity Commission (EEOC)

Local Small Business Liaison  
513-684-3967 (Cincinnati Small Business Liaison) or 1-800-669-4000 (Cincinnati Office General Line)

John W. Peck Federal Office Building  
550 Main Street 10th Floor  
Cincinnati, OH 45202

[www.eeoc.gov/field/cincinnati/smallbusiness.cfm](http://www.eeoc.gov/field/cincinnati/smallbusiness.cfm)

The EEOC is responsible for enforcing federal laws prohibiting employment discrimination on the basis of a person's race, color, religion, sex (including pregnancy, gender identity, and sexual orientation), national origin, age (40 or older), disability or genetic information. The EEOC's Small Business Resource Center is a "one-stop shop" webpage geared specifically for small businesses. The Small Business Resource Center addresses requirements and responsibilities under the federal law, frequently asked questions, tips for employment decisions. The EEOC offers factsheets, videos, and training. Businesses can contact the local Small Business Liaison or visit the local office for one-on-one assistance.



### City of Cincinnati – Dept. of Economic Inclusion: Business Training Center

513-352-3144  
Two Centennial Plaza  
805 Central Ave., Suite 610  
Cincinnati, OH 45202

<https://www.cincinnati-oh.gov/inclusion/resources-directories/business-training-center/>

The Department of Economic Inclusion's Business Training Center classes are designed to help businesses become more marketable so they can better compete for contracts with the City as well as other large entities. Businesses get direct interaction with key players in the city and are exposed to the countless of local opportunities and resources available. The classes address various topics critical to the business's growth.



### **City of Cincinnati - Department of Community and Economic Development**

513-352-6146  
805 Central Ave., Suite 700  
Cincinnati, OH 45202

[www.choosecincy.com](http://www.choosecincy.com)

The Department of Community and Economic Development provides and leverages funding and other resources that support quality housing, neighborhood revitalization, and human services. This department works towards providing financial, informational and technical assistance to businesses wanting to relocate and grow. The department is also dedicated to retaining, assisting and growing businesses currently located in Cincinnati. The department builds relationships with Cincinnati businesses through its onsite business retention and expansion (BRE) visits.



### **Allied Construction Industries**

513-221-8020, [aci@aci-construction.org](mailto:aci@aci-construction.org)  
3 Kovach Drive  
Cincinnati, OH 45215  
[www.aci-construction.org](http://www.aci-construction.org)

ACI's membership includes general contractors, subcontractors, architects, engineers, developers, material suppliers and service providers to the commercial construction industry; members may be either union or open shop companies who are engaged in commercial, industrial and public construction. ACI's Construction Connection is a construction news service reporting on projects in a 100-mile radius of the Greater Cincinnati Tri-State Area. The Construction Connection includes information on projects in the planning, bid result, and awarded stages in addition to the currently bidding projects listed in the Bid Calendar.



### **Alloy Growth Lab**

513-631-8292 or 1-888- 504-4232  
1776 Mentor Avenue, Suite 100  
Cincinnati, OH 45212-3554

<https://alloydev.org/growth-lab/>

HCDC's Business Center provides intensive business coaching, programming, connections, and flexible work environments. HCDC provides technical assistance to commercial developers, business owners, real estate brokers, and site selectors who are working within Hamilton County. HCDC's technical assistance includes its incentive and financing programs, expert consultation, and commercial property search services. The Business Center offers the Morning Mentoring Program which matches startups and young companies with experienced entrepreneurs. For more information about the Morning Mentoring Program, visit <https://alloydev.org/growth-lab/morning-mentoring>.



### **Aviatria Accelerators**

859-655-8343  
114 West Pike Street  
Covington, KY 41011  
<http://aviatraccelerators.org/>

Aviatria Accelerators, formally named Bad Girl Ventures, is an educational, micro-finance, non-profit organization dedicated to assisting female entrepreneurs in key areas of their business. Aviatria Accelerators provide business education classes, guidance from mentors & coaches and access to debt financing.

Aviatria Accelerators offers a 3-phase education program: Explore, Launch, Grow Phase. The Explore Phase and the Grow Phase is open to any entrepreneur or business owner. The explore Phase is a 9-week program meant for businesses in the early stages. The Explore Phase has a \$250 fee. The Launch phase is a 9-week program meant for established businesses who are seeking capital. The Launch phase program has a fee of \$500. The Grow Phase contains one-time workshops with a fee of \$20 each, which addresses specific topics and is meant for business owners who are looking for growth, expansion and financing.



### **The Brandery**

1311 Vine Street, Floor 2  
Cincinnati, OH 45202  
<https://www.mainstventures.org/brandery>

The Brandery is a nationally ranked seed-stage startup accelerator that leverages Cincinnati's strong reputation for branding, marketing, and design. Selected startups are paired with creative agencies to develop their brand, a \$50,000 investment, a year of free office space, and over \$200,000 in additional benefits.



### **Cintrifuse**

513-246-2700  
1311 Vine Street  
Cincinnati, OH 45202  
[www.cintrifuse.com](http://www.cintrifuse.com)

Created by Cincinnati's business community, Cintrifuse is a startup catalyst, a public/private partnership that exists to build a sustainable tech-based economy for the Greater Cincinnati region. Their purpose is to advocate for entrepreneurs leading high-growth tech startups— attracting, inspiring, and supporting them on their journey. Members have access to advisory services, co-working space and connections to funding, talent and customers.



### **Conference of Minority Transportation Officials (COMTO) Local Chapter**

513-632-7527  
602 Main St. Suite 1100  
Cincinnati, OH 45202  
[www.comto.org](http://www.comto.org)

COMTO provides opportunities in the transportation industry for minority participation and advancement through advocacy, training, and professional development. The organization membership includes individuals, groups, transportation agencies, private sector corporations, and non-profits.



**Business Development & Entrepreneurship**  
Urban League of Greater Cincinnati

**Economic Empowerment Center: Urban League of Greater Cincinnati  
Business Development & Entrepreneurship**

513-487-1155  
3458 Reading Rd  
Cincinnati, OH 45229  
[www.cincinnatieec.com](http://www.cincinnatieec.com)

The Cincinnati Economic Empowerment Center (EEC) of the Urban League of Greater Cincinnati works with private, public and nonprofit resources to build strong, sustainable and successful minority businesses.



**Goering Center for Family & Private Business**

513-566-7185  
225 Calhoun Street Suite 360  
Cincinnati, OH 45219  
<https://business.uc.edu/centers-partnerships/goering.html.html>

The Goering Center offers family-owned business and privately-owned businesses the following services: single day and multi-day workshops, educational forums, Executive Board Roundtables, and a professional Services Registry.



**The Greater Cincinnati Foundation**

513-241-2880  
Sawyer Point Building  
720 E. Pete Rose Way, Suite 120  
Cincinnati, OH 45202  
<https://www.gcfdn.org>

The Greater Cincinnati Foundation is dedicated to inspiring current and future generations to invest in a more vibrant and prosperous Greater Cincinnati where everyone can thrive. The Greater Cincinnati Foundation invests in organizations like SCORE and Cincinnati USA Regional Chamber's Minority Business Accelerator (MBA) to help build and enhance infrastructure for entrepreneurship and small business development, grow existing businesses, and attract new businesses to the region.



### **Greater Cincinnati Microenterprise Initiative Inc. (GCMI)**

513-569-4816 Fax: 513-569-4356  
1740 Langdon Farm Road, Suite 378  
Cincinnati, OH 45237-3817  
[www.gcmi.org](http://www.gcmi.org)

GCMI provides entrepreneurship education, small business training, business coaching, access to capital, and other supportive resources for low to moderate income individuals or business owners. GCMI utilizes a tiered learning model that focuses on basic concepts and focused product and service development through traditional classroom training with a second tier of classroom training by industry professionals in a smaller group setting as well as individual support. GCMI offers Entrepreneurial Training Academy (ETA) small business training classes taught entirely in Spanish called “Mi Negocio- Introduction to the World of Business”.



### **MORTAR**

513-888-4769  
1329 Vine Street  
Cincinnati, OH 45202  
[www.wearemortar.com](http://www.wearemortar.com)

The mission of MORTAR is to enable under-served entrepreneurs and businesses to succeed; creating opportunities to build communities through entrepreneurship”. MORTAR offers a 9-week entrepreneurial course to help low-income urban entrepreneurs build or expand their dream businesses, giving them the tools to help them grow *with* their neighborhoods.



### **Development Services Agency**

### **Ohio Development Services Agency (ODSA)**

1 West Fourth Street Suite 425  
Cincinnati, OH 45202  
513-852-2826  
[www.development.ohio.gov](http://www.development.ohio.gov)

The Ohio Development Services Agency (ODSA) works to support Ohio's businesses, large and small, as they maneuver in the global economy. Whether a company is established in the state and looking to expand, a technology company ready to move from the lab to commercialization, or an entrepreneur establishing a new small retail business, ODSA has resources to assist these businesses as they grow. ODSA resources include the Small Business Development Centers, the Minority Business Development Centers (SBDNC), Procurement Technical Assistance Centers (PTAC), International Trade Assistance Centers, as well as the Minority Business Assistance Centers (MBAC), and Ohio Third Frontier.

For more information about the Minority Business Assistance Centers, visit [www.development.ohio.gov/bs/bs\\_mbac.htm](http://www.development.ohio.gov/bs/bs_mbac.htm)



Small Business  
Development Centers

### SBDC 1<sup>st</sup> Stop Business Connection

440 E. McMillan Street  
Cincinnati, Ohio 45206  
513-487-1155

[www.business.ohio.gov/starting](http://www.business.ohio.gov/starting)

The 1st Stop Business Connection is the easiest way to learn about starting a business in Ohio. It provides free state-level information needed to get started or continue a business' entrepreneurial journey. It provides two downloadable guides: Starting Your Business in Ohio, Part 1 and Starting Your Business in Ohio, Part 2: Business Financing Opportunities. The 1st stop Business Connection also provides checklists with licensing and permitting information customized to different business types.

To access additional information on the permits and licenses of different types of business, visit [www.business.ohio.gov/licensing](http://www.business.ohio.gov/licensing)

To do business with the state and get more information on Procurement opportunities and current contracts with the state, visit [www.business.ohio.gov/state](http://www.business.ohio.gov/state).



Procurement Technical  
Assistance Center

*Consulting. Connecting. Contracting.*

### Ohio University Procurement Technical Assistance Center

513-351-0851  
1776 Mentor Avenue Suite 240  
Cincinnati, OH 45212

<https://apex.ohio.edu/>

The OU PTAC helps businesses identify, compete for and succeed in accessing government contracts. PTAC's primary responsibility is one-on-one counseling with businesses that want to sell their product or service to the government. The OU PTAC provides certification, counseling and registration assistance. It also provides other tools such as the computerized Bid Match Service, the Contracting Bid Board and reference materials. The OU PTAC is dedicated to assisting Ohio businesses to successfully compete in federal, state and local government arenas.



### REDI Cincinnati

513-562-8474, [info@REDICincinnati.com](mailto:info@REDICincinnati.com)

3 East Fourth St.

Cincinnati, OH 45202-3728

<http://www.redicincinnati.com/>

REDI Cincinnati is the Southwest Ohio JobsOhio network partner. REDI and JobsOhio can offer businesses direct access to expertise, funding and resources to expand and locate in the region. REDI Cincinnati's Business Retention & Expansion (BR&E) program is the region-wide economic development initiative that creates a pro-business environment and provides businesses with a platform to talk about successes and concerns to future growth. The program seeks out companies that may be expanding, facing a risk, or needing connections to a variety of resources. REDI is committed to helping regional businesses accelerate growth.



### Service Corps of Retired Executives (SCORE)

Local Chapter  
513- 684-2812  
525 Vine Street, Room 1030  
Cincinnati, OH, 45202  
[www.greatercincinnati.score.org](http://www.greatercincinnati.score.org)

This SCORE chapter serves 19 counties in Greater Cincinnati Area, Northern Kentucky and Southeast Indiana. SCORE offers free and low-cost services such as individual and team mentoring, workshops and roundtables, and access to their SCORE library. The workshops touch on a variety of relevant topics such as Startup Basics, Business Plan Development, Financial Management, Social Media for Business, and Marketing & Sales Strategies. The SCORE library offers free proprietary briefs. Many of the services such as the one-on-one and team mentoring are led by SCORE Counselors which are made up of about 100 volunteer business executives and specialists from diverse business backgrounds.



### Small Business Development Centers

#### Small Business Development Centers ODSA & OR-WBE

Local Locations:

Ohio SBDC at Clermont County  
Chamber of Commerce  
513-576-5007  
4355 Ferguson Dr, Suite 150,  
Cincinnati, OH 45245

Union Institute & University -  
(Cincinnati Latino SBDC)  
513-487-1155  
440 E McMillan Street  
Cincinnati, OH 45206

Centers provide no-cost, confidential, in-depth, one-on-one counseling for businesses that will or currently employ fewer than 500 employees. Additional services include training, e-counseling, quality-based assessments, technical assistance, loan packaging guidance, and information on federal, state, and local regulations and programs.



#### Small Business Resource Center - Public Library of Cincinnati and Hamilton County

513-369-6900  
800 Vine Street, 2<sup>nd</sup> Floor South Building  
Cincinnati, OH 45202  
<https://chpl.org/services/small-business/>

The Small Business Resource Center contains all aspects of starting and operating a business, including accounting, human resources, management, marketing, and tax planning. Sample business plans are also available. The Information and Reference Department also offers classes that discuss topics relevant to starting and maintaining a business.



### TechSolve

513-948-2000  
6705 Steger Drive  
Cincinnati, OH 45237-3097  
[www.techsolve.org](http://www.techsolve.org)

TechSolve helps clients identify and implement process changes and growth solutions that yield the best results for today's challenges and tomorrow's opportunities. TechSolve works with businesses in the following industries: Manufacturing, healthcare, Aerospace and Defense and Local government.



### Women's Business Enterprise Council

Ohio River Valley  
3458 Reading Road  
Cincinnati, OH 45229  
513-487-6503  
[www.wbecorv.org](http://www.wbecorv.org)

The Women's Business Enterprise National Council (WBENC) is the largest certifier of women-owned businesses in the U.S. and a leading advocate for women business owners and entrepreneurs. Major corporations and government agencies utilize the WBENC organization as a clearinghouse for women suppliers seeking procurement opportunities. Women's Business Enterprise Council Ohio River Valley (WBEC ORV) provides WBENC certification to women owned companies in Ohio, Kentucky and West Virginia. WBEC ORV is one of 14 Regional Partner Organizations (RPOs) authorized to administer this world-class certification across the United States.

While certifying women owned businesses is the foundation of our mission, WBEC ORV also offers development opportunities to scale businesses to compete in the marketplace, connections with corporations leading supplier diversity across the country for real time business opportunities, and networking with other WBEs for partnering and purchasing opportunities.



### U.S. Small Business Administration

### U.S. Small Business Administration (SBA)

Cincinnati Branch Office  
525 Vine Street Suite 1030  
Cincinnati, OH 45202  
513-684-2814  
[www.sba.gov](http://www.sba.gov)  
<https://www.sba.gov/es> (Spanish)

The SBA is an independent agency of the federal government to aid, counsel, assist and protect the interests of small business concerns. The SBA provides small businesses an array of services through its four pragmatic functions: Access to Capital (Business Financing), Entrepreneurial Development (Education, Information, and Technical Assistance & Training), Government Contracting (Federal Procurement), and Advocacy.

The SBA Learning Center offers over 60 Tutorials on Financing, Government Contracts, Starting a Business, Managing a Business, and Marketing. To access the tutorials, visit [www.sba.gov/tools/sba-learning-center/search/training](http://www.sba.gov/tools/sba-learning-center/search/training)

For federal contracting resources for small business visit <https://www.sba.gov/federal-contracting>



### **Xavier University Leadership Center**

3800 Victory Parkway  
Cincinnati, OH 45207  
513-745-1094

[www.xavierleadershipcenter.com](http://www.xavierleadershipcenter.com)

XLC offers certificates and programs in workplace training, consulting, and coaching. XLC provides leadership and business professional development programs for global, regional, and local organizations and individuals. Industry facilitators and faculty provide training in a wide range of topics through short term seminars in areas such as communication management skills, finance management, leadership development, technology training, and an array of certificate programs.

## Section 3: Chambers of Commerce



### Cincinnati Hispanic Chamber of Commerce

513-979-6999 [office@hispanicchambercincinnati.com](mailto:office@hispanicchambercincinnati.com)  
2637 Erie Ave. Suite 206  
Cincinnati, OH 45208  
[www.hispanicchambercincinnati.com](http://www.hispanicchambercincinnati.com)

The Chamber's mission is to promote the continued growth and development of the Hispanic/Latino business community in the Tri-State area. The Chamber offers various functions for businesses: The Business Leads Lunch, Networking Meetings, and the Latin American Business Round Table (LABR). The Business Leads lunch and the Networking Meetings are offered monthly on different days which allow local businesses to network, collaborate and learn about different topics ranging from business trends to community activities. The LABR is designed to provide local business professionals with the opportunity to connect with their peers to informally discuss the successes and challenges of doing business in Latin America



### Cincinnati USA Regional Chamber of Commerce

513-579-3100 (Office), 513-579-3111 (Customer Focus Center)  
3 East 4th St., Suite. 200  
Cincinnati, OH 45202  
<http://www.cincinnati-chamber.com>

The Chamber provides numerous services, including business retention and attraction, programs and events, member benefits to improve members' bottom line, solutions to members' workforce challenges, government advocacy, and more to create and sustain a positive business climate for our community, including demonstrating a commitment to small business assistance and economic inclusion. The Chamber offers Roundtables tailored to CEOs, CFOs, CMOs, sales executives and manufacturing companies where they can discuss ideas and insights in a confidential environment.



### Greater Cincinnati Chinese Chamber of Commerce

Midwest USA Chinese Chamber of Commerce  
513-562-8451  
3 East 4th Street, Suite 100  
Cincinnati, OH 45202  
[www.china-midwest.com](http://www.china-midwest.com)

The ultimate goal of the Greater Cincinnati Chinese Chamber of Commerce is to create and stimulate opportunities, provide benefits and foster cooperation among area businesses with ties in China. The Chamber bridges the regional business community and Chinese businesses & individuals at the local & international level through education, promotion of business opportunities & resources, and facilitation of business connections & dialogue.



### **Greater Cincinnati Northern Kentucky African American Chamber of Commerce**

513-751-9900  
2303 Gilbert Avenue  
Cincinnati, OH 45205-1514  
[www.african-americanchamber.com](http://www.african-americanchamber.com)

The chamber is the leading business advocate for the African American Community. The chamber works to create new market opportunities by providing education, access to capital and resources for economic revitalization of the African American Business Community.



### **Indian-American Chamber of Commerce (IACC)**

3 East 4th Street, Suite 200  
Cincinnati, OH 45202  
[www.indianchambercincinnati.org](http://www.indianchambercincinnati.org)

Indian-American Chamber's mission is to foster opportunities, provide benefits and advocate cooperation between Indian and American professionals, entrepreneurs, and companies throughout Greater Cincinnati. The IACC provides professional development seminars and individual training. The IACC partners with the U.S. Small Business Administration.



### **Chamber of Commerce**

### **Northern Kentucky Chamber of Commerce**

(859) 578-8800  
300 Buttermilk Pike Suite 330 Ft. Mitchell, KY 41017-3924  
[www.nkychamber.com](http://www.nkychamber.com)

The Chamber serves businesses in Northern Kentucky and the Greater Cincinnati area including Kentucky, Ohio and Indiana. The chamber aims to strengthen businesses and create a vibrant economy in the region by providing many resources to support business growth: Business Referral Networks (BRN), Direct marketing Partnerships, SORE seminars and mentors, and Small Business Seminars. Under the Women Initiative, the Chamber provides monthly a Small Peer to Peer Roundtables for women of different industries. This service has a fee of \$50 per year.



### **Over-the-Rhine Chamber of Commerce**

513-512-5668  
1805 Elm Street 3rd Floor  
Cincinnati, OH 45202  
[www.otrchamber.com](http://www.otrchamber.com)

The Over-the-Rhine Chamber of Commerce represents its members by promoting economic vitality and fostering a socially and culturally diverse Over-the-Rhine community. They accomplish this mission through initiatives around marketing, communications and signature events, business attraction and retention efforts, and safety initiatives.

# Section 4: Registration and Certification



## City of Cincinnati - Department of Economic Inclusion Business Certifications

513-352-3144

Two Centennial Plaza 805 Central Ave. Suite 610 Cincinnati, OH 45202

[www.cincinnati-oh.gov/inclusion/registration-certification/small-business-enterprise-certification/](http://www.cincinnati-oh.gov/inclusion/registration-certification/small-business-enterprise-certification/)

The Department of Economic Inclusion administers all business certifications within Hamilton County. The purpose of its certification programs is to promote the economic welfare of the people of the City of Cincinnati, to mitigate the effects of discrimination against minority-owned and women-owned business, and to promote full and equal business opportunities for all persons doing business with the City of Cincinnati. The department offers six certification types:

- Minority Business Enterprise (MBE)
- Women Business Enterprise (WBE)
- Small Business Enterprise (SBE)
- Emerging Local Business Enterprise (ELBE)
- Minority Women Business Enterprise (MWBE)
- Small Local Business Enterprise (SLBE)

All applications are done online through the Vendor Compliance and Certification (VCC) System.

<https://cincinnati.diversitycompliance.com/FrontEnd/StartCertification.asp?TN=cincinnati&XID=7672>



## Metropolitans Sewer District of Greater Cincinnati (MSD)

### Office of Workforce and Business Development SBE Program

1600 Gest St. Cincinnati, OH 45204

<https://muraproduct.msdc.org/>

MSD strives to increase the participation of small businesses in all aspects of MSD contracting, including contracting or subcontracting with SBEs directly or indirectly and through procurement activities. MSDGC is **not** a certifying agency, but MSDGC accepts certifications from certifying agencies whose SBE criteria does not exceed MSDGC's SBE requirement. SBE businesses that register with MSD receive notices for upcoming bid opportunities, have access to industry specific training, and can increase their visibility and potential by joining MSD project teams.



## Ohio Department of Development

### Encouraging Diversity, Growth and Equity (EDGE) Certification

614-466-8380 (General)

4200 Surface Road

Columbus, OH 43228

The EDGE program is designed to assist socially and economically disadvantaged businesses in obtaining state government contracts in the following areas: construction, architecture and engineering; professional services; goods and services; and information technology services. The Edge Program provides Financial and Bonding Assistance, and Management and Technical Assistance.

For more information on eligibility, certification process, and services, visit <https://development.ohio.gov/business/minority-business/certifications/encouraging-diversity-growth-and-equity-program>



## Ohio Department of Transportation (ODOT) Small Business Enterprise (SBE) Certification

Certification Manager  
(614) 644-0301  
1980 West Broad Street Columbus, OH 43223

The Small Business Enterprise (SBE) Program is established to ensure that small businesses receive fair opportunities to participate in ODOT contracting and consulting activities as prime contractors. The ODOT is primarily focused on businesses related directly to heavy highway construction services. For any further questions, please email [DOT.SDBE@dot.ohio.gov](mailto:DOT.SDBE@dot.ohio.gov) or call (614) 466-3957.

For more information on selection criteria and certification procedures, visit <https://www.transportation.ohio.gov/programs/business-economic-opportunity/sbe>



## ODOT Ohio Unification Certification Program Disadvantaged Business Enterprise (DBE) Certification

614-466-2878  
Office of Small and Disadvantaged  
Business Enterprise  
Ohio Department of Transportation  
1980 West Broad Street, MS 3270

513-933-6569  
District 8  
505 S State Route 741  
Lebanon, OH 45036

The Ohio Unified Certification Program provides "one-stop-shop" for businesses seeking Disadvantaged Business Enterprise (DBE) certification. The program's DBE certifications will be honored by all USDOT recipients and subrecipients in Ohio.

For more information on the certification application process for both Ohio businesses and out-of-state businesses, and forms for certified DBE businesses, visit <https://www.transportation.ohio.gov/programs/business-economic-opportunity/ucp/>



## Ohio Minority Supplier Development Council (OMSDC)

### MBE Certification

Headquarters  
Chase Building  
100 E Broad Street Suite 2460  
Columbus, OH 43215  
[www.ohiomsdc.org](http://www.ohiomsdc.org)

The OMSDC is an affiliate of the National Minority Supplier Development council (NMSDC). The OMSDC administers a minority Business Enterprise (MBE) Certification. The OMSDC connects MBES with corporate purchasing and procurement opportunities. The OMSDC strives to foster partnerships between its MBES and with corporate members and governmental entities. For more information on certification criteria, process and fee schedule, visit <http://ohiomsdc.org/certification-process/>



**Women's Business Enterprise Council – Ohio River Valley  
(WBECORV) Ohio River Valley Women's Business Council (OR-WBE)  
WBE & WOSB Certification**

WBE ORV Headquarters  
513-487-6503  
3458 Reading Road  
Cincinnati, OH 45229

Women's Business Enterprise National Council (WBENC) is the premiere private sector certification that gives women-owned businesses an advantage in the corporate bidding arena. This certification program was created to meet the need for a national standard of certification for businesses owned, managed and controlled by women who want to market their products and services in America's major markets. The WBENC certification administered through Women's Business Enterprise Council Ohio River Valley (WBE ORV) for women business enterprises is the leading national third-party certification for women business owners. Accepted by thousands of corporations throughout the country and a number of federal government agencies, your WBENC certification will be an important marketing tool for expanding your company's visibility among decision makers in the corporate procurement arena.

For information on the WOSB application process and criteria, <https://www.wbecorv.org/certification-overview#>



U.S. Small Business  
Administration

**SBA Women-Owned Small Businesses (WOSB) Certification**

Women's Business Center of Cincinnati  
1311 Vine Street  
Cincinnati, OH 45202

The WOSB Federal Contract Program was implemented with the goal of expanding the number of industries where WOSB were able to compete for business with the federal government. For more information on eligibility requirements and certification process, visit <https://www.sba.gov/federal-contracting/contracting-assistance-programs/women-owned-small-business-federal-contract-program>



U.S. Small Business  
Administration

**SBA 8(a) Certification Program**

Women's Business Center of Cincinnati  
1311 Vine Street  
Cincinnati, OH 45202

The 8(a) Program offers a broad scope of assistance to firms that are owned and controlled at least 51% by socially and economically disadvantaged individuals. Essentially it helps 8(a) certified businesses to gain access to government contracts. For more information on participation requirements of the program and eligibility requirements, visit [www.sba.gov/contracting/government-contracting-programs/8a-business-development-program](http://www.sba.gov/contracting/government-contracting-programs/8a-business-development-program)



U.S. Small Business  
Administration

### **SBA Historically Underutilized Business Zones (HUBzone) Certification**

Women's Business Center of Cincinnati  
1311 Vine Street  
Cincinnati, OH 45202

The HUBzone helps small businesses in urban and rural communities gain preferential access to federal procurement opportunities. HUBzone certified businesses get access to sole source contracting and other benefits.

Visit the following site to see if your business is located in a HUBzone designated area, for certification process and eligibility.

For more information on the program.

<https://www.sba.gov/contracting/government-contracting-programs/hubzone-program>



U.S. Small Business  
Administration

### **SBA Service-Disabled Veteran-Owned Small Business Concern (SDVOSBC) Certification**

Women's Business Center of Cincinnati  
1311 Vine Street  
Cincinnati, OH 45202

The purpose of the SDVOSBC certification procurement program provides that federal contracting officers may restrict competition to SDVOSBCs and award a sole source or set-aside contract where certain criteria are met.

For more information on eligibility requirements, Set Aside Requirements and exemptions, and other requirements, visit

<https://www.sba.gov/federal-contracting/contracting-assistance-programs/veteran-contracting-assistance-programs>



U.S. Small Business  
Administration

### **SBA Small Disadvantaged Business (SDB) Certification**

Women's Business Center of Cincinnati  
1311 Vine Street  
Cincinnati, OH 45202

Since October 2008, small businesses can self-represent their status as a small disadvantaged business (SDB), and do not have to submit an application to SBA for the SDB status. Businesses must register the business in the System for Award Management. For more information, visit <https://www.sba.gov/federal-contracting/contracting-assistance-programs/small-disadvantaged-business>

# Section 5: Contracting Opportunities



## City of Cincinnati - Department of Finance, Division of Purchasing

513-352-3209  
Two Centennial Plaza  
805 Central Avenue, Suite 234  
Cincinnati, OH 45202  
[www.cincinnati-oh.gov/purchasing](http://www.cincinnati-oh.gov/purchasing)

The Cincinnati Division of Purchasing is responsible for the procurement of a wide array of commodities and services for approximately 24 City departments. City Purchasing is also charged with oversight of the City's printing services, mailroom, stores, and the transfer, sale and disposal of the City's obsolete goods. Open Data Cincinnati provides information on current and future business opportunities with the City of Cincinnati, including Invitations to Bid, Requests for Qualifications, and Requests for Proposals.

To learn more about procurement opportunities and contract awards, visit <https://data.cincinnati-oh.gov/Fiscal-Sustainability-Strategic-Investment/Business-Opportunities-5-10-2018-to-Present/b397-t996/data>

Vendors that want to do business with the City of Cincinnati should register online with the Vendor Self-Service (VSS) system. For more information on registering your business with the Vendor Self-Service (VSS) system, visit [www.cincinnati-oh.gov/purchasing/vendor-registration/vendor-registration](http://www.cincinnati-oh.gov/purchasing/vendor-registration/vendor-registration)



Cincinnati Metropolitan  
Housing Authority

## Cincinnati Metropolitan Housing Authority (CHMA)

513-721-4580  
1627 Western Avenue  
Cincinnati, OH 45214  
[www.cintimha.com/business-opportunities](http://www.cintimha.com/business-opportunities)

CMHA is a non-profit, public entity that was formed in 1933 to provide federally subsidized housing and housing assistance to low-income families, within Hamilton County, Ohio. CMHA provides procurement, contracting, and economic opportunities to MBEs and WBEs. At least 20% of CMHA contracts are awarded to MBEs and at least 5% are awarded to WBEs. Registration with CMHA gives you direct communication whenever CMHA has new projects corresponding with your area(s) of business.



## Cincinnati Public Schools Supplier Diversity Program Purchasing Department

(513) 363-0460  
2651 Burnet Avenue 3rd Floor  
Cincinnati, OH 45219-2551  
<https://www.cps-k12.org/Page/707>

Supplier Diversity Program is the district's effort to expand contracting opportunities to include more minority-owned and female-owned businesses, and small business enterprises (i.e. MBE, SBE, EDGE) The Small Business Administration (SBA) size and revenue standards are used as the criteria for registration. You may "self" certify your business concerns if you do not have business certificates by using the SBA size and revenue standards. CPS' Supplier Diversity considers "Social and Economic Disadvantage" to be certain groups including women, Black Americans, Hispanic Americans, Native Americans, Asian-Pacific Americans, Subcontinent Asian-Pacific Americans, or other minorities found to be disadvantaged by the U.S.



### **Cincinnati/Northern Kentucky Airport DBE program**

859-767-3189 (DBE Liaison Officer)

77 Comair Blvd

Erlanger, KY 41018

<https://www.cvgairport.com/about/biz/procurement/dbe>

Kenton County Airport Board (KCAB)'s commitment to diversity includes facilitating the participation of Disadvantaged Business Enterprises in all contractual opportunities at CVG. It is the policy of KCAB to ensure that DBEs have an equal opportunity to participate in federally funded contracts and concessions opportunities.



### **Hamilton County (OH) Purchasing Division**

513- 946-4355

138 East Court Street, Room 507

Cincinnati, OH 45202

[www.hamiltoncountyohio.gov/cms/One.aspx?portalId=3788280&pageId=5302714](http://www.hamiltoncountyohio.gov/cms/One.aspx?portalId=3788280&pageId=5302714)

The Purchasing Division is responsible for all purchasing in Hamilton County with the exception of the Public Library, Drake Center Inc., the Park District and the Engineers capital projects. The Purchasing Division provides on its site a guide to how submit a bid and frequently asked question bid awards, Hamilton county structure and Hamilton County basic Procurement Rules. To get access to information on Hamilton County bids and quotes, register through Bid Sync and visit [www.bidsync.com](http://www.bidsync.com)



### **Office of Small and Disadvantaged Business Utilization (OSDBU)**

#### **The United States Department of Labor**

202-693-6460 (Small Business Programs), 202-693-7299 (General Contact)

200 Constitution Avenue NW, Room N-6432

Washington, DC 20210

<https://www.dol.gov/agencies/oasam/centers-offices/office-of-the-senior-procurement-executive/office-of-small-and-disadvantaged-business-utilization>

The Office of Small and Disadvantaged Business Utilization (OSDBU) administers the Department of Labor's responsibility to ensure procurement opportunities for small businesses, small disadvantaged businesses, women-owned small businesses, HUBZone businesses, and businesses owned by service-disabled veterans The OSDBU provides the Small Business Procurement Power Page. It was designed to support the small business community by providing information on contracting opportunities with the Department of Labor and information on other federal resources for small businesses.

The OSDBU also provides the Small Business Vendor Outreach Sessions. These sessions offer small businesses the opportunity to market their capabilities directly to OSDBU and agency program officials and learn about potential Department procurement opportunities.

To access the Small Business Procurement Power Page, visit, <https://www.dol.gov/agencies/oasam/centers-offices/office-of-the-senior-procurement-executive/office-of-small-and-disadvantaged-business-utilization/procurement-information>.



## Section 6: Business Financing



### **Alloy Commercial SBA 504 Loan Program**

Business Lending

513-631-8292

1776 Mentor Avenue Suite 100 Cincinnati, OH 45212-3554

<https://alloydev.org/commercial-capital/sba-504-loan/>

Alloy Commercial is one of the largest non-bank SBA loan providers in Ohio, Kentucky, and Southeast Indiana. The U.S. Small Business Administration (SBA) 504 loan program provides small and medium-size businesses with long-term, low, fixed-rate financing for owner-occupied commercial real estate and heavy machinery projects. The SBA 504 loan packages two loans together, one from HCDC and one from a private lending partner, such as a commercial bank or credit union. The structure of the loan is typically 50/40/10.



### **Alloy Commercial SBA Debt Refinance Program**

Business Lending

513-631-8292

1776 Mentor Avenue Suite 100 Cincinnati, OH 45212-3554

<https://alloydev.org/commercial-capital/sba-504-debt-refinance-program/>

The program can be used on eligible fixed assets that include what would have been originally financed with an SBA 504 loan, such as land, buildings, machinery, and equipment, whether acquired, constructed, or improved for the benefit of the small businesses.



### **Business Backer**

866-615-4747

10856 Reed Hartman Highway Suite 100

Blue Ash, OH 45242

[www.businessbacker.com](http://www.businessbacker.com)

The Business Backer provides customized funding solutions and advice for small and medium-sized businesses. The Business Backer has access to a variety of financing options to fit the business. The business backer helps match the business with the right product, either directly with them or through their True Relationship Network™ of partners. The different funding options they provide include SBA Loans, Business Line of Credit, Long-Term Loans, Short-Term Loans, Merchant Cash Advance, Commercial Real Estate Financing, Invoice Factoring, and Startup Loans.



### **Cincytech**

513- 263-2720  
2900 Reading Road, Suite 410  
Cincinnati, OH 45206  
[www.cincytechusa.com](http://www.cincytechusa.com)

One of the most active seed funds in the Midwest, CincyTech is supported by Ohio Third Frontier, more than two dozen foundations, corporations, municipalities and individuals as well as our founding partners, Cincinnati Children’s Hospital Medical Center, the University of Cincinnati, and the Cincinnati USA Regional Chamber. CincyTech is a subsidiary of the Cincinnati USA Regional Chamber. The industries they focus on include Enterprise software, business software applications and technology-enabled services, digital marketing technologies and consumer digital companies, life science, and digital healthcare/informatics.



### **Cintrifuse Syndicate Fund**

513-246-2700  
1311 Vine Street Cincinnati, OH 45202

[www.cintrifuse.com](http://www.cintrifuse.com)

The Cintrifuse Syndicate Fund invests in early-stage venture capital funds outside of Cincinnati – generating investment and interest in the region while increasing the invest-able capital available to Cincinnati startups. Its goals are to create strong financial returns for its corporate Limited Partners, be a force multiplier for Greater Cincinnati’s economic development efforts and to build an active network of investors that Cincinnati startups can utilize.

### **Economic & Community Development Institute (ECDI)**



Economic & Community  
Development Institute

ECDI Cincinnati  
800-210-3039  
1311 Vine Street  
Cincinnati, OH 45202  
[www.ecdi.org](http://www.ecdi.org)

For small business owners preparing to start, grow or expand, ECDI provides responsible, affordable lending and comprehensive small business development services. We proudly serve people in communities that are often overlooked by traditional lenders. Entrepreneurial education programming, loan readiness training and business coaching through ECDI’s Women’s Business Center arms entrepreneurs with the tools, knowledge and network to have a successful and sustainable business. The maximum loan amount is \$500,000 and interest rates average between 5% - 9.25%. Contact ECDI today to [inquire about a business loan](#) or receive [entrepreneurial training and coaching](#).



### **Grow Cincinnati Fund (City of Cincinnati - Department of Community & Economic Development)**

513-352-6146  
805 Central Ave. Suite 700  
Cincinnati, OH 45202  
[www.choosecincy.com/](http://www.choosecincy.com/)

The Grow Cincinnati Fund is an economic development partnership between the City of Cincinnati and the National Development Council (NDC). The **Grow Cincinnati** fund provides capital for fixed assets, working capital and eligible refinancing to small businesses located in Cincinnati. It is designed to encourage expansion and to increase the capacity of the city's small businesses by providing gap debt financing and access to technical assistance.



### **MicroCity Loan Fund - GMCI**

513-569-4816

Cincinnati, OH 45237  
[http://www.gcmi.org/microcity\\_loan.php](http://www.gcmi.org/microcity_loan.php)

The MicroCity Fund provides "gap" debt financing loans to small businesses in amounts up to \$35,000 to encourage expansion. Loans are available to for-profit businesses that have been in operation for at least two years and demonstrate the ability to repay the loan.



### **GCMC Loan Fund**

513-569-4816 Fax: 513-569-4356  
1740 Langdon Farm Road, Suite 378

Cincinnati, OH 45237-3817

[www.gcmi.org](http://www.gcmi.org)

The Purpose of the GCMC Fund is to increase the creation and expansion of businesses, operated by low-to-moderate income individuals. All loan applicants must complete Classroom Training, Business Education Classes and/or Business Coaching/Technical Assistance sessions before applying. Loan amounts range from \$500 to \$10,000. The loan term extends to a maximum of 7 years.

To get more information on the application process, visit [www.gcmi.org/gcmi\\_loan\\_fund.php](http://www.gcmi.org/gcmi_loan_fund.php).



### **GrowNow - Ohio Treasurer of State**

614-466-2160  
30 E Broad Street – 9<sup>th</sup> Floor  
Columbus, OH 43215  
<https://tos.ohio.gov/grow-now/>

GrowNOW provides up to a 3% interest rate reduction on new or existing small business loans when the small business can commit to creating or retaining jobs in the State of Ohio. The program can reduce the interest rate on up to \$400,000 of your small business loan for two years. GrowNOW gives approval preference to veterans through the Veterans' Preference Program.



**Local Initiatives Support Corporation (LISC)**

Greater Cincinnati & Northern Kentucky Local Office  
513-723-1026  
2400 Reading Road, Suite 236  
Cincinnati, OH 45202  
[www.lisc.org](http://www.lisc.org)

LISC Small Business is a national nonprofit lender committed to developing businesses overlooked by traditional financing channels. LISC Small Business is part of LISC, the country's largest community development support organization. LISC Small Business offer loans from \$1,000 to \$5,000,000 to help small businesses grow, create jobs, and drive economic growth in their communities. They finance through two SBA lending programs: the 504 Real Estate Loan and the Community Advantage Loan.

For more information on eligibility, loan amount, term, etc., visit <http://www.lisc.org/greater-cincinnati/what-we-do/>



**Minority Business Accelerator (MBA) - Cincinnati USA Regional Chamber of Commerce**

513-579-3100 (Office), 513-579-3111 (Customer Focus Center)  
3 East 4th St. Suite 200  
Cincinnati, OH 45202  
<https://minoritybusinessaccelerator.com/>

The MBA's mission is to help accelerate the development of sizable minority business enterprises (MBEs) and to strengthen and expand the regional minority entrepreneurial community. MBA is focused on encouraging mutually beneficial business relationships between MBEs, the corporate community, and the private sector. The MBA connects MBEs with major corporate customers, including acquisitions, joint ventures, strategic alliances, and enhanced capitalizations. The MBA has an investment initiative called the L. ROSS Love GrowthBridge Fund which provides direct lending to African American and Hispanic owned companies.



**Development Services Agency**

**ODSA Business Bonds, Grants, Loans, Tax Credits**

Southwest Regional Office  
513-852-2826  
1 W Fourth Street Suite 425  
Cincinnati, OH 45202

ODSA Director's Office  
614-466 -3379  
77 South High St. 27th Floor  
Columbus, OH 43215

The Ohio Development Services Agency has a variety of bonds, grants, loans and tax credits that can assist Ohio companies as they grow and create jobs in Ohio.

To access the comprehensive list of its various programs, visit [www.development.ohio.gov/bs/bs\\_busgrantsloans.htm](http://www.development.ohio.gov/bs/bs_busgrantsloans.htm)



### **OHIO-KENTUCKY-INDIANA Regional Council of Governments (OKI)**

513-621-6300  
720 East Pete Rose Way Suite 420  
Cincinnati, OH 45202  
[www.oki.org](http://www.oki.org)

OKI's primary mission has been transportation but is not confined to just highways and pavement. (OKI) is a council of local governments, business organizations and community groups committed to developing collaborative strategies to improve the quality of life and the economic vitality of the region. OKI has final authority over all federal dollars spent on transportation in the region. The OKI Disadvantaged Business Enterprise Program (DBE) is a federal program operating under the guidance of the U.S. Department of Transportation (DOT). The overall goal of the DBE Program is to ensure that firms owned and controlled by minorities, women and other socially and economically disadvantaged individuals have the opportunity to grow and become self-sufficient in order to compete on an equal basis with non-disadvantaged businesses.



### **NDC Grow America Fund - National Development Council**

Cincinnati Training Office  
4101 Spring Grove Ave, Suite A  
Cincinnati, OH 45223  
513-657-7870

One Battery Park Plaza, 24 Whitehall Street  
Suite 710  
New York, NY 10004  
(212) 682-1106

[www.ndconline.org/small-business-lending/](http://www.ndconline.org/small-business-lending/)

The NDC Grow America Fund is a national small business lending program, working with individual Community Partners, to provide financing to growing small businesses throughout the country. NDC operates as a community development lender to support the creation of jobs and the expansion of eligible small businesses in underserved communities, particularly minority and women-owned businesses.

For more information on eligibility/criteria, visit [www.ndconline.org/products-small-biz-lending-prequalify/](http://www.ndconline.org/products-small-biz-lending-prequalify/)



Port of Greater Cincinnati  
DEVELOPMENT AUTHORITY

### **The Port of Greater Cincinnati Development Authority**

513-621-3000  
3 East Fourth St., Suite 300  
Cincinnati, OH 45202

[www.cincinnatiport.org](http://www.cincinnatiport.org)

The Port of Greater Cincinnati Development Authority Economic, partners with property owners, developers, end-users, and non-profits, to launch a variety of development projects. Brownfield redevelopment and bond financing is the Port's two core functions. They respond to requests for public support of local private and non-profit development projects by assembling the right team, defining clear project goals, building consensus among team members, and blending project management with political leadership. In their role as a public-sector partner in these collaborations, they have been able to deliver vehicles for financing structures, obtain grants, serve as property owner, assist in regulatory approvals, and provide technical assistance.



U.S. Small Business  
Administration

### U.S. Small Business Administration (SBA)

Cincinnati Branch Office  
513-684-2814  
525 Vine Street Suite 1030  
Cincinnati, OH 45202

SBA does NOT make direct loans but it does provide a number of financial assistance programs for small businesses that have been specifically designed to meet key financing needs, including guaranteed loan program (debt financing), Bonding program (surety bonds), and SBA's Small Business Investment Company (SBIC) Program (equity financing). SBA does NOT provide grants for starting and expanding a business. For more information on loans and grants, visit <https://www.sba.gov/funding-programs/loans>



### Women-Owned Business Loan Competition - Aviatria Accelerators

859-655-8343  
114 West Pike Street  
Covington, KY 41011

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

Aviatria Accelerators offers a 3-phase education program: Explore, Launch, Grow Phase As part of the Launch Phase 9-week education course, Women-owned businesses (51% or more) can apply for the opportunity to compete to receive a \$25,000.00 low interest loan for a term of three years.



U.S. Small Business  
Administration

### SBA Small Business Investment Company (SBIC) Program

Cincinnati Branch Office  
513-684-2814  
525 Vine Street Suite 1030  
Cincinnati, OH 45202

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

SBA does not provide capital directly to businesses. Instead, SBA partners with private investors to capitalize professionally managed investment funds (known as "SBICs") that finance small businesses. Small Business Investment Companies (SBICs) are privately managed for profit investment funds that use privately raised capital and guaranteed SBA loans to provide long-term loans and equity investments to qualifying small businesses.