The City of Cincinnati 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 serves as a resource for small business information.

**In This Guide**

The Business Resource Guide is designed to help Cincinnati businesses locate instrumental resources and opportunities that can enhance and grow their business. The Business Resource Guide connects businesses with local and regional representatives for personable assistance.

Resources fall under the following six categories:

1) **Licensing & Regulatory Resources**
   - Identify regulatory agencies and understand what their laws mean for your business

2) **Business Technical Assistance**
   - Build your business’ capacity and find additional assistance on the management, maintenance and growth of your business

3) **Chambers of Commerce**
   - Become a member and take advantage of their services and their networks

4) **Certification & Registration**
   - Find out if you meet the criteria for different certifications to gain access to contracts

5) **Contracting Opportunities**
   - Learn how to sell to different levels of government, different agencies and other stakeholders

6) **Business Financing**
   - Expand your financial tool box 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

**Follow Us**

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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

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.

The Department of Buildings and Inspections operates the Permit Center. The Permit Center 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 lead 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.

Internal Revenue Service
513-263-3333
Local Office: 550 Main St. Cincinnati, OH 45202
www.irs.gov/businesses

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
Licensing & Regulatory Resources

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

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.

Ohio Department of Taxation
1-888-405-4039
4485 Northland Ridge Blvd. Columbus, OH 43229
www.tax.ohio.gov

The primary function of the Ohio Department of Taxation is the collection and administration of 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

Vendor’s License
Department of Taxation
The Office of Dusty Rhodes, Hamilton County Auditor
513-946-4000 dusty.rhodes@fuse.net
138 East Court Street, Room 304A Cincinnati, OH 45202-1226
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.
Ohio Secretary Of State Business Service Division
614-466-2655 or 877-767-6446
180 East Broad St., 16TH Floor Columbus, OH 43215-3726
Walk in Client Center
180 E. Broad St. Suite 103 Columbus OH, 43215
www.sos.state.oh.us

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

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.
Business Training Center
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/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

This department 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. The department provides a series of webinars on various topics such as funding, small business services program, and City of Cincinnati Incentives.

To access the webinars, visit www.choosecincy.com/Economic-Development/About-Us/Events-(1)/Webinars-and-Trainings.aspx.
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.

American Small Business Centers (ASBC)
(513) 805-5504
7100 Dixie Highway Fairfield, OH 45014
www.americansmallbusinesscenters.com

The American Small Business Centers provide coaching, training, counseling, matchmaking services, etc to small businesses. The services assist in starting, sustaining and growing small businesses. One-on-one and group services are provided.

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

Aviatra Accelerators offers a 3-phase education program: Explore, Launch, Grow Phase. The Explore Phase and the Grow Phase is open to any- male or female- 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.
Business Technical Assistance

The Brandery
1311 Vine Street Cincinnati, OH 45202
www.brandery.org

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

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

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, non-profit.

Economic Empowerment Center
Urban League of Greater Cincinnati Business Development & Entrepreneurship
513-487-1155 vsanchez@ulgso.org
3458 Reading Rd Cincinnati, OH 45229
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.
Business Technical Assistance

Goering Center for Family & Private Business
513-566-7185
225 Calhoun Street Suite 360 Cincinnati, OH 45219
www.business.uc.edu/goering.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
200 West Fourth St. 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. (GCM)
513-569-4816 Fax: 513-569-4356
1740 Langdon Farm Road, Suite 378 Cincinnati, OH 45237-3817
www.gcmi.org

GCM provides entrepreneurship education, small business training, business coaching, access to capital, and other supportive resources for low to moderate income individuals or business owners. GCM 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. GCM offers Entrepreneurial Training Academy (ETA) small business training classes taught entirely in Spanish called “Mi Negocio- Introduction to the World of Business”.
HCDC Business Center
Hamilton County Development Company, Inc. (HCDC)
513-631-8292 or 1-888-504-4232
1776 Mentor Avenue, Cincinnati, OH 45212-3554
www.hcdc.com

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 www.hcdc.com/incubation/morning-mentoring.

MORTAR
513-888-GROW
1329 Vine Street Cincinnati, OH 45202
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.

Ohio Development Services Agency (ODSA)
1 West Fourth Street Suite 425 Cincinnati, OH 45202
513-852-2826
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 (MBAC), visit www.development.ohio.gov/bs/bs_mbac.htm
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.

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.

Ohio University Procurement Technical Assistance Center (OU PTAC)  
Cincinnati Specialist location (serves Butler, Clermont, Clinton, Hamilton, Preble, and Warren County)  
(513) 351-0851  
1776 Mentor Avenue Suite 240 Cincinnati, OH 45212  
www.ptac.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  
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

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.

Ohio 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
The Public Library of Cincinnati and Hamilton County
513-369-6900
800 Vine Street 2nd Floor South Building Cincinnati, OH 45202
www.cincinnatilibrary.org/main/inforef.html

The Information and Reference Department houses the Small Business Resource Center. 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 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.

The Tuck-WBENC Advanced Executive Program is a six-day executive development program for WBENC-Certified WBE CEOs/Leaders. It is a concentrated educational experience that focuses primarily on increasing the competitive advantage of the participant’s own business. Up to 40 WBE attendees will come together to form a peer network. WBENC offers a scholarship opportunity for those who qualify. The Dorothy B. Brothers Scholarship can be applied to the cost of the Tuck-WBENC Executive Program and other executive development programs in support of WBENC-certified WBEs.

The SBA is as 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

For federal contracting resources for small business visit www.sba.gov/contracting/resources-small-businesses
Xavier University Leadership Center
3800 Victory Parkway Cincinnati, OH 45207
513-745-1094

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.
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 business 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 USA
http://www.cincinnatichamber.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
513-562-8451;
3 East 4th Street, Suite 100, Cincinnati, OH 45202
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 the business community 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
- Facilitation of business connections & dialogue
Chambers of Commerce

Greater Cincinnati Northern Kentucky African American Chamber Of Commerce
513-751-9900
2945 Gilbert Avenue Cincinnati, OH 45205-1514
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 Cincinnati, OH 45202
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 trainings. The IACC partners with the U.S. Small Business Administration.

Northern Kentucky Chamber of Commerce
(859) 578-8800
300 Buttermilk Pike Suite 330 Ft. Mitchell, KY 41017-3924
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

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 initiative.
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

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.

For more information on the benefits of registering with MSD, program qualifications and answers to FAQs, visit www.msdgc.org/downloads/about_msd/capital_improvement_program/small_business_enterprise_program/sbe_forms/sbe_registration_highlights.pdf

ODAS Division of Equal Opportunity Division
Encouraging Diversity, Growth and Equity (EDGE) Certification
General Contact of the Ohio DAS
614-466-8380
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 www.das.ohio.gov/Divisions/EqualOpportunity/BusinessCertification/EncouragingDiversity,GrowthandEquity(EDGE)Program.aspx
Registration & Certification

ODAS Division of Equal Opportunity Division
Minority Business Enterprise (MBE) Certification
General Contact of the Ohio DAS
614-466-8380
4200 Surface Road Columbus, OH 43228

The State of Ohio’s Minority Business Enterprise (MBE) program establishes a 15 percent set-aside procurement goal for state agencies, boards and commissions in awarding contracts to certified MBE businesses. The MBE program is designed to assist minority businesses in obtaining state government contracts for goods and services. The MBE Program provides Financial & Bonding Assistance and Management & Technical Assistance.


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 or call (614) 466-3957.

For more information on selection criteria and certification procedures, visit http://www.dot.state.oh.us/Divisions/ODI/SDBE/Pages/SBE.aspx

ODOT Ohio Unification Certification Program
Disadvantaged Business Enterprise (DBE) Certification
614-466-2878
Mailing Address:
Office of Small and Disadvantaged Business Enterprise
Ohio Department of Transportation
1980 West Broad Street, MS 3270
Columbus, OH 43223

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 sub recipients 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 http://www.dot.state.oh.us/Divisions/ODI/SDBE/Pages/UCP.aspx
Registration & Certification

Ohio River Valley Women’s Business Council (OR-WBE)
WBENC WBE Certification
513-487-6534
3458 Reading Road Cincinnati, OH 45229
www.orvwbc.org/certification

The OR-WBE is a certification organization that certifies women-owned businesses as nationally recognized Woman Business Enterprise (WBE). ORV-WBC is affiliated with the Women's Business Enterprise National Council (WBENC) and operates under the Urban League of Greater Cincinnati's Economic Empowerment Center. Once certified, the business is listed in the WBENC national database, which is accessed by hundreds of corporations throughout the United States. Major corporations and government agencies utilize the WBENC organization as a clearinghouse for women suppliers seeking procurement opportunities.

Ohio Minority Supplier Development Council (OMSDC)
MBE Certification
Cincinnati Office:
513-579-3122
3 East Fourth Street Cincinnati, OH 45202
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 www.ohiomsdc.org/aws/SCOMSDC/pt/sp/mbecertification

Women’s Business Enterprise National Council (WBENC)
WBE & WOSB Certification
National Headquarters
1120 Connecticut Avenue, NW, Suite 1000 Washington, DC 20036
202-872-5515
www.wbenc.org

The Women's Business Enterprise National Council (WBENC), founded in 1997, is the largest third-party certifier of businesses owned, controlled, and operated by women in the United States. WBENC, a national 501(c) (3) non-profit, partners with 14 Regional Partner Organizations to provide its world class standard of certification to women-owned businesses throughout the country (The OR-WBE is the regional partner for Cincinnati). In addition to the WBE certification, The United States Small Business Administration (SBA) has approved WBENC as a Third Party Certifier for Women Owned Small Business (WOSB) certification as part of the SBA's WOSB Federal Contracting Program. The Program allows contracting officers, for the first time, to set aside specific contracts for certified WOSBs and EDWOSBs and will help federal agencies achieve the existing statutory goal of five percent of federal contracting dollars being awarded to WOSBs.

For information on the WOSB application process and criteria, www.wbenc.org/get-wosb-certified
Registration & Certification

**SBA Women-Owned Small Businesses (WOSB) Certification**
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/contracting/government-contracting-programs/women-owned-small-businesses/what-you-need-know-if-you-are-women-owned-small-business](https://www.sba.gov/contracting/government-contracting-programs/women-owned-small-businesses/what-you-need-know-if-you-are-women-owned-small-business).

**SBA 8(a) Certification and program**
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).

**SBA Historically Underutilized Business Zones (HUBzone) Certification**
The HUBzone helps small businesses in urban and rural communities gain preferential access to federal procurement opportunities. Hubzone certified business 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, and for more information on the program. [https://www.sba.gov/contracting/government-contracting-programs/hubzone-program](https://www.sba.gov/contracting/government-contracting-programs/hubzone-program)

**SBA Service-Disabled Veteran-Owned Small Business Concern (SDVOSBC) Certification**
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/contracting/government-contracting-programs/service-disabled-veteran-owned-businesses](https://www.sba.gov/contracting/government-contracting-programs/service-disabled-veteran-owned-businesses).

**SBA Small Disadvantaged Business (SDB) Certification**
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/contracting/government-contracting-programs/small-disadvantaged-businesses](https://www.sba.gov/contracting/government-contracting-programs/small-disadvantaged-businesses).
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

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 www.data.cincinnati-oh.gov/Fiscal-Sustainability-Strategic-Investment/Procurement-Opportunities-and-Contract-Awards/pid3-z56k/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

Cincinnati Metropolitan Housing Authority (CHMA)
513-721-4580
1627 Western Avenue Cincinnati, OH 45214
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, 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
www.cps-k12.org/about-cps/doing-business-with-cps

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.
Contracting Opportunities

Cincinnati/Northern Kentucky Airport DBE program
DBE Liaison Officer: 859-767-3189
77 Comair Blvd Erlanger, KY 41018
http://www.cvgairport.com/about/biz/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

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

Office of Small and Disadvantaged Business Utilization (OSDBU)
The United States Department of Labor
202-693-7294 (Small Business Advisor), 202-693-7299 (General Contact)
200 Constitution Avenue, NW Room N-6432 Washington, DC 20210
www.dol.gov/oasam/programs/osdbu

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 find out more about the Small Business Vendor Outreach Sessions, visit www.dol.gov/oasam/programs/osdbu/vendor_internet_info.htm
Contracting Opportunities

Cincinnati State Purchasing and Materials Management Department
(513) 569-1590
3520 Central Parkway Cincinnati, OH 45223
www.cincinnatistate.edu/about/administration/purchasing

The Purchasing and Materials Management Department is a service center for the entire Cincinnati State Technical and Community College community, providing sources (suppliers) and information to satisfy the various needs. The Purchasing Department makes every effort to locate and buy from minority business firms registered with the State of Ohio.

University of Cincinnati Central Purchasing Department
513-556-674 (general inquiries), 513-556-2366 (Office of Supplier Diversity)
University of Cincinnati Suite 320, University Hall
51 Goodman Dr. Cincinnati, OH 45221-0089
www.uc.edu/af/purchasing.html

The Central Purchasing Department is responsible for procurement of goods and services for the entire university, including Uptown West, Uptown East (Academic Health Center) and Reading Campuses, UC Blue Ash, and UC Clermont. The on-line vendor registration form must be submitted, in order for suppliers to be added to the university’s vendor file. To access the registration form, visit www.ebapps2.uc.edu/vendorregistration

The Office of Supplier Diversity serves as a liaison to the Central Purchasing Department. The Office of Supplier Diversity advocates for the inclusion of qualified minority, women-owned, economically and socially disadvantaged vendors.

Xavier University Office of Purchasing
513-745-1987
Xavier University 7211 Flynn Hall
3800 Victory Parkway Cincinnati, OH 45207
www.xavier.edu/purchasing

The Office of Purchasing seeks to develop mutually beneficial business relationships with suppliers capable of delivering Best Total Value. Best Total Value is driven by University business needs and includes a number of components, including: total cost of ownership, quality of goods or services, supplier's reputation for responsiveness and service, minority business enterprise (MBE) or historically underutilized business (HUB) ownership, local area supplier, sustainability, and supplier’s willingness to share risk and provide technical resources. A business may register to become a potential supplier for Xavier University through the Prospective Supplier Form. Xavier University recognizes the following diverse groups; Minority Business Enterprises (MBEs), Woman Business Enterprises (WBEs), Small Business Enterprises (SBEs), Veteran Business Enterprises (VBEs) and Lesbian, Gay, Bi-Sexual, and Transgender Business Enterprises (LGBTBEs).
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
- Startup Loans

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
- Digital healthcare / informatics

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.
Business Financing

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/Cincinnati/media/Cincinnati/Incentive%20Flyers/Grow-Cincinnati_one-pager_FNL.pdf

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
City of Cincinnati - Department of Community & Economic Development
513-352-6146
805 Central Ave. Suite 700 Cincinnati, OH 45202
www.choosecincy.com/Cincinnati/media/Cincinnati/Incentive%20Flyers/2016-MicroCity_316_FNL.pdf

The MicroCity fund provides loans to small businesses in amounts up to $35,000. It is used to encourage expansion by providing “gap” debt financing. The 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.

Economic & Community Development Institute (ECDI)
ECDI Columbus
614-559-0115
1655 Old Leonard Avenue
Columbus, OH 43219
www.ecdi.org

ECDI is the third largest US Small Business Administration intermediary micro-lender (and largest in Ohio). It is also the largest US Treasury designated Community Development Financial Institution (CDFI) in the State with a small business focus. Since inception in 2004, ECDI has disbursed over $33 million through over 1,600 loans. The maximum loan amount a business can receive is $350,000.00. As part of the application process, businesses must attend required training and develop an effective business plan.

For more information on ECDI’s loan program, visit www.ecdi.org/invest/loan-program.com.

GCMI Loan Fund
513-569-4816 Fax: 513-569-4356
1740 Langdon Farm Road, Suite 378 Cincinnati, OH 45237-3817
www.gcmi.org

The Purpose of the GCMI 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.
HCDC SBA 504 Loan Program
Business Lending
513-631-8292
1776 Mentor Avenue Suite 100 Cincinnati, OH 45212-3554
www.hcdc.com/financing/sba-504-loan

HCDC 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.

HCDC SBA Debt Refinance Program
Business Lending
513-631-8292
1776 Mentor Avenue Suite 100 Cincinnati, OH 45212-3554
www.hcdc.com/financing/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 business.

HCDC SBA Intermediate Lending Pilot Program (SBA-ILP)
Business Lending
513-631-8292
1776 Mentor Avenue Suite 100 Cincinnati, OH 45212-3554
www.hcdc.com/financing/sba-ilp-loan

SBA-ILP allows HCDC to make loans up to $200,000 to small businesses that may not be able to obtain conventional financing. A start-up business (less than 24 months old) may apply for financing up to $50,000 and an existing business (older than 24 months) may apply for up to $200,000.

HCDC Ohio Regional 166 Loan
Business Lending
513-631-8292
1776 Mentor Avenue Suite 100 Cincinnati, OH 45212-3554
www.hcdc.com/financing/ohio-166-loan

HCDC has been selected by the Ohio Development Services Agency to offer Ohio Regional 166 Loans throughout Ohio. The Ohio Regional "166" Loan Program assists growing businesses in acquiring machinery, equipment and real estate through a partnership between business owners, conventional bank financing and HCDC. The Ohio Regional 166 Loan Program is available to the following types of small business located in the State of Ohio: Manufacturers, Distributors, Other industrial (retail businesses are ineligible).
Business Financing

GrowNow
Ohio Treasurer of State
Southern Ohio Regional Office
513-492-8297
8118 Corporate Way, Suite 140 Mason, OH 45040
http://ohiotreasurer.org/grownow_smallbusinesses

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)
LISC Small Business Main Office
Greater Cincinnati& Northern Kentucky Local Office
312.697.6456
10 S. Riverside Plaza, Suite 1700
Chicago, IL 60606-3913
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://programs.lisc.org/greater_cincinnati/images/what_we_do/asset_upload_file842_20273.pdf

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
www.cincinnatichamber.com/the-inclusive-chamber/minority-business-accelerator

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-American owned companies.

For more information on the L. Ross GrowthBridge Fund, visit www.growthbridgefund.com
Business Financing

ODSA Business Bonds, Grants, Loans, Tax Credits
(614)466 -2480
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

OHIO – KENTUCKY – INDIANA Regional Council of Governments (OKI)
513-621-6300
720 East Pete Rose Way Suite 420 Cincinnati, OH 45202
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.

For more information on Funding opportunities visit www.oki.org/transportation-planning/funding-opportunities

NDC Grow America Fund
National Development Council
(212) 682-1106
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/
Business Financing

The Port of Greater Cincinnati Development Authority
513-621-3000
3 East Fourth St., Suite 300 Cincinnati, OH 45202
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.

ReEnergize Ohio
Ohio Treasurer of State
Southern Ohio Regional Office
513-492-8297
8118 Corporate Way, Suite 140 Mason, OH 45040
http://ohiotreasurer.org/Reenergize_Ohio_Small_Businesses

ReEnergize Ohio is a partnership between the State Treasurer of Ohio and eligible banks designed to support Ohio’s small business community. It encourages economic growth by helping businesses improve their energy performance. The program requires that at least 50% of the loan proceeds be used for energy-efficient upgrades.

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 www.sba.gov/loans-grants/see-what-sba-offers/what-sba-offers-help-small-businesses-grow
Business Financing

Women-Owned Business Loan Competition
Aviatra Accelerators
859-655-8343
114 West Pike Street Covington, KY 41011
www.aviatraaccelerators.org

Aviatra 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.

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.