

SMALL BUSINESS RESOURCES

Updated 5/2/19

Program / Agency	Type	Benefit	Eligibility / Target Group	Services for Minority / Women Owned Businesses	Contact
SUPPORT AGENCIES					
Accion USA	assistance	Non-profit organization assists with loans for entrepreneurs who may not qualify for traditional loans.			WWW.ACCIONUSA.ORG
Aviatra Accelerators (formerly Bad Girl Ventures)	assistance, financing	Localized micro-finance organization that supports women owned businesses. Provides capital, growth-building, education, and networking with entrepreneurs.	Women-owned businesses	X	216-694-8248 www.badgirlventures.com
Bioenterprise		Counseling, research, incubator, venture capital, seed money for biotech firms	Biotech firms		216-658-3999 www.bioenterprise.com
BNI	business referral group	Business to business referral group - Meets Thursdays, 7:00 a.m. Solon Community Center 35000 Portz Parkway, Solon, OH			www.bni-ohio.com; 216-464-3336
B-to-B Connect (Solon chapter)	business referral group	Business to business referral group for business owners.			www.btobconnect.com/index.cfm; 216-357-2042
COSE (Council on Smaller Enterprises)		Provides counseling, training and other specialized services to small businesses, including Home-based Business Network.		X	www.cose.org; 216-592-2222
Cuyahoga County Vendors License	permits	Every Ohio retailer (vendor) making taxable retail sales must obtain one or more of the following types of vendor's license: regular, transient, delivery, service.	Retail vendors in Cuyahoga County		http://fiscalofficer.cuyahogacounty.us ; 216-443-7030
ECDI (Economic & Community Development Institute)	training, financing	Training for start-ups, entrepreneurs; women's business center; coaching; networking, professional advisory network; Loans from \$750 to \$350,000.	Businesses that do not qualify for conventional bank loans due to insufficient credit history, collateral or business experience.	X	www.ecdi.org ; (614) 559-0115
Goldman Sachs 10,000 Small Businesses at Cuyahoga Community College	assistance	Program for small business owners to receive tools and support to develop a customized growth plan as well as gain practical business skills	Small business owners		www.tri-c.edu/10ksb ; 216-987-3220
Great Lakes Innovation & Development Enterprise (GLIDE)	assistance	Support services and business incubator that supports the start-up, development, and growth of technology-oriented startups. One of 12 Edison Technology Incubators in Ohio.	Technology-oriented start-ups		www.glideit.org ; 440-366-4310
Jumpstart Inc.	assistance	Financing, counseling, networking	Early stage companies with high growth potential		www.jumpstartinc.org; 216-363-3400

Jumpstart Scaleup	assistance	Scaleup Services: growth planning, market research, sales/lead generation strategies, digital marketing services, funding strategies, talent assessment/recruiting/retention. Flexible fee schedule for services.	Business must be 3 or more years old, 10-100 employees, at least \$2,000,000 in revenue, and positive cash flow.		www.jumpstartinc.org; 216-363-3400
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Kent State Univ. Office of Corporate Engagement & Commercialization	assistance	Resource for technology start-ups: venture capital, office & lab space, partnerships, commercialization of technologies	Technology start-ups		https://www.kent.edu/provost/news/office-corporate-engagement-and-commercialization-created ; 330-672-2692
Minority Business Development Agency (MBDA) - US Dept. of Commerce / Greater Cleveland Partnership	assistance	Assistance with financing, market research & access, government contract procurement, marketing, business planning	Minority-owned businesses	X	www.mbdacleveland.com ; 216-592-2253
National Association for the Self-Employed	assistance	News, financial tips, links to resources for entrepreneurs	Self-employed	X	www.nase.org ; 800-649-6273
National Association of Women Business Owners	assistance	Workshops, networking , advocacy	Women entrepreneurs	X	www.nawbocleveland.org ; 440-914-9262
National Business Association	assistance	Nonprofit that assists owners of home based and small businesses.	Home-based and small businesses		www.nationalbusiness.org ; 800-456-0440
Ohio 1st Stop Business Connection	assistance; permits	Information on starting a business in the State of Ohio (regulations, registration, and permits)			www.business.ohio.gov/starting/ ; (614) 466-4232 or (800) 248-4040
Ohio Attorney General	assistance	Guide to help small businesses prevent and report scams, resolve customer disputes, and follow the best practices			http://www.ohioattorneygeneral.gov/Business ; 800-282-0515
Ohio Dept. of Job & Family Services - Child care businesses	permits	Licensing information	Child care businesses - home day care, child care centers		http://jfs.ohio.gov/cdc/providers.stm
Ohio Small Business Development Centers / ODSA	assistance	No-cost counseling. Additional services include training, quality-based assessments, technical assistance, loan packaging guidance, and information on federal, state, and local regulations and programs.	Ohio businesses with less than 500 employees	X	www.entrepreneuriohio.org
Ohio Women's Business Program	assistance	Training, procurement, marketing, networking, counseling , resources		X	http://www.development.ohio.gov/bs/bs_wbp.htm 614-466-2711
Scalerator NEO	education	6 month, 7 workshop curriculum for accelerating growth of entrepreneurial businesses. Next course begins 4/18.	For NE Ohio companies with \$5 - 15 million in annual revenue.		www.scaleratorneo.org Chris Keller: chris@Edgef.org

SCORE (Service Corps of Retired Executives)	assistance	Free counseling, seminars, workshops for start-up and existing small businesses.			www.cleveland.score.org 216-522-4194
Women's Business Center - ECDI	assistance, education, financing	Training, coaching, access to small business loans through ECDI	Women entrepreneurs in NE Ohio	X	wbcoho.org (216) 912-5655 2800 Euclid Avenue - Cleveland
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FINANCIAL INCENTIVES: LOANS, GRANTS, TAX CREDITS					
Cuyahoga County Micro Enterprise Loan	loan	\$15-\$100,000 loan, up to 7.25% interest for 6-60 months.	For-profit businesses with revenues less than \$500,000; credit score above 600		Cuyahoga County Dept. of Development 216-443-7226
ECDI (Economic & Community Development Institute)	loan, assistance	Max. \$75,000 for start-ups & \$350,000 for existing businesses . Interest rates from 7.25-12%. Loan terms from 6-60 months. Training, technical assistance. Women's Business Center. Services for immigrants & refugees.	Businesses that do not qualify for conventional bank loans due to insufficient credit history, collateral or business experience.	X	www.ecdi.org ; (614) 559-0115
Cuyahoga County Business Growth Loan	loan	Up to \$ 1,500,000 gap financing loans to stimulate growth through expansion and job creation	Businesses in targeted industry clusters; must have 3+ yrs. Of financial history		Cuyahoga County Dept. of Development 216-443-7226
GrowNow / Ohio Treasurer of State	loan rate reduction	Max. 3% reduction for 2 years on interest rate from participating banks. Max. \$400,000.	Businesses w. offices & operating facilities in Ohio, less than 150 employees, majority of which are OH residents. Must create 1 FT or 2 PT jobs per \$50,000 requested.		1 (800) 228-1102 or (614) 752-8108 www.tos.ohio.gov/grownow
Growth Capital Corporation	loan - 2nd tier	Low interest, fixed rate loans, up to \$4,000,000			www.growthcapitalcorp.com ; 216-592-2332
NOPEC	grant & loan assistance	Provide grants for energy-related projects, energy advisor programs to lower rates, energy efficient financing			www.nopec.org; 440-248-1992
ODSA InvestOhio	personal income tax credit	10% credit for investors in small Ohio businesses	Investment must be held for 2 years. Companies must have less than \$50,000,000 in assets or less than \$10,000,000 in annual sales.		(800) 848-1300 http://www.development.ohio.gov/bs/bs_investohio.htm investohioquestions@development.ohio.gov.
ODSA 166 Regional Loan	loan	\$350,000 max.	Create 1 job per \$ 35,000 received.		(614)-426-4237 Keena.Ridley@development.ohio.gov
ODSA Ohio Capital Access Program	loan guarantee	Max. \$ 250,000 working capital, Max. 350,000 fixed assets	Principal place of business in OH; Less than 250 employees; Ann.sales < \$10 million; For-profit /non-profit businesses unable to get loans w. conventional underwriting requirements.		(800) 848-1300 http://development.ohio.gov/bs/bs_ocap.htm

ODSA Collateral Enhancement Program	Collateral support for loans	Cash collateral deposit up to 30% of loan (50% for minority owned business) for real estate, equipment, working capital; Max. \$500,000 for fixed asset loans, \$250,000 for working capital	Ohio business; Demonstrated collateral shortage; Less than 250 employees; Revenues \$20 million or less; Job creation or retention	X	(800) 848-1300 ext. 65700 CEP@development.ohio.gov
SBA 504 Loan	loan & guarantee	Max. 90% of project costs; max. \$ 5,000,000	Tangible net worth not more than \$15 million, and an average net income of \$5 million or less after federal income taxes for the preceding two years prior to application. Create 1 job per \$100,000.		https://www.sba.gov/offices/district/oh/cleveland
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FINANCIAL INCENTIVES: LOANS, GRANTS, TAX CREDITS					
Economic Development Loan	loan	\$35,000 - 350,000 up to 40% of project cost; can be used to finance the acquisition of land, buildings, machinery and equipment, new construction, renovation, expansion and/or conversion of facilities; long term interest rates from 2%-4%	Commercial, retail, industrial, service businesses. Create 1 job per \$35,000 loaned.	Arnold Lockett 216-443-3159 alockett@cuyahogacounty.us	Cuyahoga County
SBA Microloans	loan (short-term) & guarantee	Max. \$50,000 & technical assistance for working capital, purchase of inventory, M&E, F&F. Cannot be used to purchase real estate or pay existing debts.	SBA makes funds available to intermediary lender.		
SBA 7(a) Loan	loan & guarantee	Max. \$5,000,000	Start-ups, expansion, and businesses w. special requirements: impacted by NAFTA, financial assistance for Employee Stock Ownership Plans, and to help implement pollution control mechanisms.		
SBA Contract Loan Program	loan & guarantee	Max. \$5,000,000, up to 85% loan guarantee for seasonal working capital needs, costs of performing construction, service and supply contracts			
SBA Express	loan & guarantee	Max. \$350,000. Expedited application review.			
SBA Patriot Express	loan & guarantee	Max. \$5,000,000 for start-up costs, equipment, real estate, inventory, working capital, expansion, preparing business for military deployment of owner, disaster recovery, selling to government	Veterans, service-disabled veterans, active-duty service members eligible for the military's transition assistance program, reservists, national guard members, current spouse of any of the above, widowed spouse of service member or veteran who died during service or of a service-connected disability.		https://www.sba.gov/offices/district/oh/cleveland
SBA Seasonal Line of Credit Program	line of credit	Max. \$5,000,000 to support buildup of inventory, accounts receivable, labor, materials above normal usage for seasonal inventory			

SBA Working Capital Line	line of credit & guarantee	Max. \$5,000,000, max. 85% guarantee. Revolving line of credit for short term working capital			
Small Business Technology Transfer Program	grant	Phase I: Max. \$100,000; Phase II: Max: 750,000	500 or fewer employees. Partner w. nonprofit research institution.		(202) 205-6450
Targeted Investment Program / ODSA	direct investment	\$500,000 - \$5,000,000	5-250 employees; \$1,000,000 - 10,000,000 revenues; in mfg., production, logistics value chain		(800) 848-1300 http://development.ohio.gov/bs/bs_tip.htm