

**Mind Your Business
2016 April Resource Guide
Sales & Financial Resource Directory**

	Company	Description	Website	Contact (Person's Name)	Email Address	Title	Phone Number
Sales & Business Growth Resources	Seize This Day	Business advisory services in the areas of sales, growth, structure, and leadership. Assisting small business owners with the challenges they face, helping them overcome those challenges so they can be more successful.	http://www.seizetheday.co/	Diane Helbig	diane@seizetheday.co	President	(216) 554-2030
	Marvin Montgomery & Associates	For more than 30 years, Marvin Montgomery has earned widespread national recognition and praise for his informative, practical and stimulating programs that reflect his basic philosophy: "Preparation and practice are the keys to sales success." Marvin's captivating presentations have assisted hundreds of organizations to meet or exceed their sales goals using his training programs. Many of Marvin's clients have said that getting "Marvinized" has truly made a difference in their company and Marvin has become a mandatory part of company training.	http://www.marvinmontgomery.com/	Marvin Montgomery	SalesDirector@MarvinMontgomery.com	President	(216) 509-0281
	1 Direction Inc., ActionCOACH	Brian Alquist is the founder of 1Direction Inc., an ActionCOACH business coaching company located in Northeast Ohio. Brian specializes in professional business coaching services for small business owners in the region, and particularly those that are results-oriented and aspire to high-impact growth and business transition strategies.	www.actioncoach.com/brianalquist	Brian Alquist	brianalquist@actioncoach.com	President	(216) 536-2240
	Sandler Training	Sandler breaks the conventional rules that make the sales process ineffective and demeaning. We teach honest, no-nonsense sales techniques that get results while preserving the sales professional's self-respect.	http://www.bjstraining.sandler.com/	Tom Scully	tom.scully@sandler.com	President	(440) 247-2030
	Revenue Group Companies	The Revenue Group Companies are comprised of our Collection Division - Revenue Group, Eligibility Division - Hospital Referral Services, Call Center Division - Sales Loft, and Back Ground Screening Division - SafeGuard Background Screening. We are a full service accounts receivable management firm with a national scope, established in 1994 and incorporated in the State of Ohio. As a leader in accounts receivable, eligibility determination, call center services and background screening, we provide a competitive advantage for our clients who represent industries spanning government, healthcare, the utility sector and financial institutions. Revenue Group partners with clients of various sizes providing them with trusted business services that meet the specific needs of their operations. For two decades, our team has worked with clients to develop customized programs based on their enterprise needs. These programs, along with our experienced staff members and industry leading technology, have resulted in more profitable operations that in turn give our clients the resources to concentrate efforts on delivery of their services.	http://www.revenuegroup.com	Michael Sheehan	sales@revenuegroup.com	Vice President / Chief Operating Officer	(216) 763.2100 ext. 2107
	Outreach Promotional Solutions	Outreach Promotional Solutions provides comprehensive marketing solutions including graphic design, printing, promotional items, logo apparel, marketing consulting, website design and digital marketing services.	http://www.outreachpromos.com/	Nevin Bansal	bansal@outreachpromos.com	President & CEO	(216) 452-5319 ext. 101
Financials Resources	Advisory:						
	Rion Safer Accounting LLC	NSA is a provider of outsourced daily bookkeeping through chief financial officer services to companies and organizations, as well as outsourced tax services to tax preparers. NSA also provides CPA services including accounting, tax and business advisory services directly to companies, organizations and individuals.	N/A	Rion Safer	Rion@RionSaferAccounting.com	Owner	(216) 374-7717
	BIG Financial & Advisory Services	Whether you are going to be starting up a new business or you have recently started a business, or you have been in business for years, BIG Financial & Advisory Services (BIG) can assist you in all facets of business, financial, operational, sales, or personnel based. Entrepreneurs have many areas to allocate their time to when starting a new business. Focusing on the sales and operations side are of primary importance. BIG can ease the burden and increase the chances of success of your start up by helping with the accounting, operational, strategic planning and tax areas of your new and existing business.	http://www.bigimprove.com/	Jim Bonvisuto	bonvisuto@bigimprove.com	President	(440) 884-1400
	Private Lending & Granting Organizations						
	Bad Girl Ventures	Bad Girl Ventures (BGV) is an educational and micro-finance, non-profit organization dedicated to inspiring and supporting female entrepreneurs in key areas of their business. BGV enables bold women to start and sustain well-managed and profitable businesses through our business education classes, guidance from mentors and coaches, and access to debt capital.	www.badgirlventures.com	Reka Barabas	reka@badgirlventures.com	Market Manager Northeast Ohio	(216) 759-4575
	Cascade Capital Corporation	The goal of Cascade Capital is to provide direct financing assistance to small Greater Akron and Northeast Ohio companies poised to grow through investment in new equipment, facilities and employees. Cascade Capital can finance up to 40% of a company's building or equipment purchases to \$5 million through its SBA 504 loan program. Cascade Capital can also provide up to \$500,000 of fixed asset financing through its Ohio 106 Regional loan program. "Noteworthy" financing programs include below-market fixed interest rates as low as 3% or less, term loans up to 20 years and 10 percent borrow down payments.	www.cascadecapital.org	Bob Filipiak	bfiliak@cascadecapital.org	President and Executive Director	(330) 379-3160
	Growth Capital Corporation	Growth Capital Corp. exists solely to help Ohio companies get financing for capital expenditures and working capital needs. Typical capital expenditures financed through Growth Capital loans are for equipment purchase and facilities expansion or purchase. They also provide working capital. "Noteworthy" - Growth Capital has been the number one SBA 504 lender in Ohio for the past 9 years.	www.growthcapitalcorp.com	Juan Hernandez	juanhernandez@growthcapitalcorp.com	Business Development Director	(216) 592-2332 ext. 202
	Government Lending & Granting						
	U.S. Small Business Administration, Cleveland District Office	In Fiscal Year 2015, the SBA Cleveland District Office partnered with the lending community to secure 1,900 individual loans for a total of \$391,181,500. It is home to twelve Ohio Small Business Development Centers and five chapters of SCORE, a volunteer organization that provides free business counseling. In addition, the Cleveland District delivers and oversees the Agency's 8(a), 508, and HUBZone government contracting programs for small businesses in the area. The District serves 28 urban and rural counties in the north of Ohio: Adams, Carroll, Columbiana, Cuyahoga, DeLancey, Erie, Fulton, Geauga, Harrison, Henry, Huron, Jefferson, Lake, Lorain, Lucas, Mahoning, Medina, Ottawa, Portage, Sandusky, Seneca, Stark, Summit, Trumbull, Tuscarawas, Wayne, Williams, and Wood.	https://www.sba.gov/office/district/ohio/cleveland	Gil Goldberg	Gilbert_Goldberg@sbaba.gov	District Director	(216) 522-4182
	Cuyahoga County Economic Department of Development	The Economic Development Division of the DOD works with businesses of all sizes and targeted industries, encouraging growth and the creation of jobs within the County's Five-Year Plan and the Job Creation Fund initiative. This is accomplished through over 15 various lending programs and additional initiatives and partnerships. The job creation, retention, and new attraction mission is accomplished through offering borrowers and projects a broad array of gap-financing loan products at favorable below-market rates and terms. Subordinated low interest loans are made available to small, medium & large businesses for expansion and acquisition, to early-stage companies doing innovation and accelerated growth, and developers engaged in major commercial property developments and/or land reutilizations & brownfield clean-ups. Certain programs are done with partner lending entities in specialized categories. Jumpstart, Inc. and MAGNET each partner with DOD on high-technology startups growth and product innovation. The National Development Council oversees the Grow Cuyahoga County Fund for small to mid-size business SBA-guaranteed permanent working capital lending activity. The SBA works with DOD on targeted municipally-based small business lending, and the Economic & Community Development Institute (ECDI) manages DOD's microenterprise loan program.	www.development.cuyahogacounty.us	Michael May	mmay@cuyahogacounty.us	Economic Development Administrator	(216) 348-4847
City of Akron Office of Economic Development	The Mayor's Office of Economic Development is a conduit to facilitate economic growth within the City of Akron, including business attraction, business retention and expansion, industrial park development, joint economic development districts, and downtown redevelopment activities. Akron is the "soft-landing" portal to the North America market place.	www.akronohio.gov/cms/economic_development	Samuel D. Deshazor	SDeshazor@AkronOhio.gov	Deputy Mayor for Economic Development	(330) 375-2133	
Development Finance Authority of Summit County	The DFA of Summit County specializes in fixed-rate and conduit bond financing as well as tax credit financing for industrial, commercial, mixed-use, public and private non-profits projects. Our services cover the 18-county Northeast Ohio region.	www.developmentfinanceauthority.org	Chris Burnham	chris.burnham@developmentfinanceauthority.org	President	(330) 762-4776	
Medina County Economic Development Corporation	Strategically positioned midway between Cleveland and Akron, Medina County makes the most of its historic industrial and agricultural roots, integrating world-wide operations with thriving independent establishments. The Medina County Economic Development Corporation offers traditional economic development tools, including financing and property tax abatements. Expanding businesses also benefit from a recent major public infrastructure commitment: a 15.5-mile fiber optic ring to meet industry's increasing need for abundant broadband access. To bring your business to Medina County, contact them today for more information on how they can help you be successful.	http://www.mediacounty.org/	Bethany Denter	bdenter@mediacounty.org	Executive Director	(330) 722-9215	
Lake County Ohio Port and Economic Development Authority	The Lake County Ohio Port and Economic Development Authority is unique in the services it provides since Ohio law makes port authorities very effective economic development tools. Because port authorities themselves are tax exempt, they can provide development services at a lower cost than private institutions. The Lake County Port & ED Authority can assist would-be entrepreneurs to large corporations, small non-profits to large institutions and communities.	www.lcoport.org	Timothy A. Cahill	tcahill@lcpport.org	Director of Public Finance and Controller	(440) 357-2290 ext. 234	

Financials Resources	Geauga County Department of Community and Economic Development	The Community and Economic Development Department develops and implements strategies and programs to retain and expand county businesses and increase jobs. Business Services and Resources *Low interest loan funds to county businesses *Data base of available industrial building sites *Industrial Revenue Bonds (IRB) capability in conjunction with the Geauga CIC (Community Improvement Corporation) *Community Reinvestment Area (CRA) tax incentive program *Assistance locating Ohio Incentive Programs such as ** Job creation tax incentive programs ** Manufacturing Equipment Tax Credit ** State of Ohio Economic Development Financing	www.co.geauga.oh.us	Anita Stocker- Director Kelly Conrad- Assistant Program Administrator	anita.stocker@geaugacounty.com kelly.conrad@geaugacounty.com	See Contact	Anita Stocker: (440) 279-1792 Kelly Conrad: (440) 279-1791	
	Portage Development Board (PDB)	The Portage Development Board helps businesses to locate, stay, and grow in Portage County by connecting them to resources such as land and buildings, financing, tax incentives, workforce, and entrepreneurial services. The PDB also administers the Portage County Port Authority which can provide conduit financing for qualified projects in Portage County.	www.portagedevbd.org	Brad Ehrhart	behrhart@portagedevbd.org	President	(330) 297-3470	
	Common Financing Resources & Incentives for Northeast Ohio Small Businesses							
	Cleveland Development Advisors	Cleveland Development Advisors, an affiliate of the Greater Cleveland Partnership, is a real estate and business development finance organization that invests privately-funded capital and New Markets Tax Credit allocations into projects of scale throughout Cleveland. Average loan size: \$500,000-\$5 million	http://www.clevelanddevelopmentadvisors.com/	Steve Luca	luca@gcpartnership.com	Managing Vice President (COA)	(216) 592-2245	
	Cuyahoga County Grow Cuyahoga County Fund	The Grow Cuyahoga County Fund is a unique economic development partnership between the City of Cleveland, Cuyahoga County and the Grow America Fund, Inc. The fund provides SBA guaranteed loans to businesses for working capital, machinery and equipment, acquisition of land and buildings, construction, renovation and tenant improvements. These loans can offer longer terms, lower down payments, and lower interest rates. Assistance: \$100,000 to \$2,000,000	http://development.cuyahogacounty.us/en-US/grow-cuyahoga-county.aspx	Bob Flauto	bflauto@cuyahogacounty.us	Senior Development Finance Analyst	(216) 698-2898	
	Economic and Community Development Institute	ECDI is an Ohio-based 501(c)(3) non-profit economic development organization founded in 2004. As the third largest US SBA intermediary micro-lender, ECDI provides technical assistance and micro-loans for small business and entrepreneurs that may not qualify for traditional financing. Loans range from \$500 - \$350,000 for start up, newly-established, or growing microenterprises. In addition to lending, ECDI helps manage the Cleveland Culinary Launch Kitchens, which is a food based business incubator located in the Cleveland Health & Tech Corridor. ECDI also provides a variety of courses through its Women's Business Center and in-house training program. Courses are designed to help clients acquire the knowledge and tools they need to succeed. Assistance: Up to \$350,000.	www.ecdi.org/	Vicky Haddad	vhaddad@ecdi.org	Relationship Manager	(216) 912-5657	
	Ohio Development Services Agency Innovation Ohio Loan Fund	This program assists existing Ohio companies in developing next-generation products and services within these sectors: advanced materials; instruments, controls and electronics; power and propulsion; biosciences; and information technology. Industrial, commercial, distribution or research activities are eligible. Loans can be in the range of \$500,000 to \$1.5 million, terms will typically range from five to seven years, and interest will be fixed at closing. The Fund can finance up to 75 percent of the project costs; at least 25 percent must come as a cash contribution from the applicant. Allowable costs are those that can be capitalized under applicable generally accepted accounting principles (GAAP). Evaluation criteria will include: number of high-value jobs created; level of risk; ability to attract additional, third-party capital; identification of a plan to fill a market need; and ability to repay, including the existence of customer orders. Additional Details: Fees are applicable, including a ten percent Participation Fee in lieu of the State's ability to take an equity position. A first- or shared first-priority lien position and other potential credit enhancements will be required. Financing is take-out financing, and will be disbursed when the project is complete. Although not numerically specified, job creation is an assumed part of this program.	http://jobs-ohio.com/images/innovation_Ohio_Loan_Fund.pdf	Vince Adamus	adamus@gcpartnership.com	Vice President, Real Estate and Business Development Greater Cleveland Partnership	(216) 592-2258	
	JobsOhio Revitalization Program	Focused on helping clean up and redevelop sites in preparation for end-users that support job creation, this Program is comprised of both loans and grants. Loan maximums are \$5 million, can be up to 75 percent of eligible costs, with 15-year terms at fixed rates. Gap Grants of up to \$1 million may be coupled with loans if necessary to achieve project feasibility. Asbestos and Lead Paint Abatement Grants are available for up to \$500,000. Additional Details: An end user must be confirmed; priority is placed on projects that support near-term job creation and match JO targeted industry sectors. Eligible costs include demolition, environmental remediation, building renovation, site preparation and infrastructure. A "No Further Action" letter must be achieved in cases of remediation.	http://jobs-ohio.com/images/revitalizationGrant_Consolidated.pdf	Vince Adamus	adamus@gcpartnership.com	Vice President, Real Estate and Business Development Greater Cleveland Partnership	(216) 592-2258	
	JobsOhio Workforce Grant	Grants are provided to improve worker skills and abilities to support job creation where there is a fixed-asset investment commitment. JobsOhio may also consider projects that improve operational efficiencies, expand production or retain jobs. The Grant may cover up to 50 percent of eligible costs, or 75 percent of eligible costs provided by an Ohio public training provider. Additional Details: Companies must be in a JobsOhio targeted industry or business function. Retail and other population-driven businesses are ineligible, as are costs for college-degrees, consumables, trainee wages, travel time and some other items. The Grant is reimbursement-based.	http://jobs-ohio.com/images/JobsOhio_Workforce_Grant.pdf	Vince Adamus	adamus@gcpartnership.com	Vice President, Real Estate and Business Development Greater Cleveland Partnership	(216) 592-2258	
	JobsOhio Growth Fund Loan	JobsOhio has a loan program for companies in certain, targeted industries to partially finance fixed assets. Loan sizes range from \$500,000 to \$5 million. For more information on these or other business loan programs, contact Vince.	http://jobs-ohio.com/images/JobsOhio_Growth_Fund.pdf	Vince Adamus	adamus@gcpartnership.com	Vice President, Real Estate and Business Development Greater Cleveland Partnership	(216) 592-2258	
	Port of Cleveland Northeast Ohio Development Fund	The MMTF Program spurs investment in businesses and real estate projects in low income communities. Investors who participate receive a credit against their Federal income taxes in exchange for making equity investments in designated communities through specialized financial institutions called Community Development Entities (CDEs). The Northeast Ohio Development Fund is one such CDE. Currently this would benefit a project with about \$.20 - \$.23 on the dollar of funds that are like-equity. Assistance: Project size usually must be over \$5 million	http://www.portofcleveland.com/development-finance/home-market-gac-credit/	Garth Woodson	garth.woodson@portofcleveland.com	Director, Development Finance and Inclusion	(216) 377-1351	
	Port of Cleveland Port Authority Fixed Rate Financing Program	Gives smaller organizations the ability to borrow money in the capital market at investment grade rates for fixed assets. The program benefits larger businesses that would otherwise find an investment grade rating costly and difficult to maintain. Assistance: \$1.5 million to \$9 million	http://www.portofcleveland.com/development-finance/financing-for-manufacturers/	Garth Woodson	garth.woodson@portofcleveland.com	Director, Development Finance and Inclusion	(216) 377-1351	
	Port of Cleveland Port Authority Infrastructure Financing Program	Gives smaller organizations the ability to borrow money in the capital market at investment grade rates for fixed assets. The program benefits larger businesses that would otherwise find an investment grade rating costly and difficult to maintain. Assistance: \$1.5 million to \$9 million	http://www.portofcleveland.com/development-finance/financing-for-manufacturers/	Garth Woodson	garth.woodson@portofcleveland.com	Director, Development Finance and Inclusion	(216) 377-1351	
	City of Cleveland Storefront Renovation Program	Financial assistance available in Storefront Program Target Areas: 40% of eligible project costs up to a \$25,000 rebate; in Non-Target Areas: 40% of eligible project costs up to a \$15,000 rebate. There is a set amount of rebate dollars assigned to the Storefront Renovation Program each year. Funding awards are committed to projects based on when applicants complete the design and bidding phases of the program. The Program also works in partnership with Dollar Bank to provide credit worthy applicants low interest/long amortization schedule loans to be used along with the rebate to finance the storefront renovation.	http://www.city.cleveland.oh.us/CityofCleveland/Home/Government/Challenges/CommunityDevelopment/StorefrontRenovation	Tern Sandy	tsandy@city.cleveland.oh.us	Manager, Storefront Renovation Program	(216) 664-2869	