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Ronda Watson Barber—Publisher/Editor-in-Chief

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Advocating, Informing and Promoting Small & Minority Owned Businesses



Celebrating 9 Years of Publishing

Dream Big and Give Back were the theme of the 2018 OhioMBE Awards

The fourth annual OhioMBE Awards celebrated small businesses and their advocates on Oct. 25 at the Columbus Zoo & Aquarium Africa Event Center. Rob Richardson candidate for State Treasurer and entrepreneur Ron Stokes encouraged attendees to mentor to young people.

The Entrepreneurial and Graphic Arts classes from the Columbus Downtown High School were special guests. Each award winner offered them advice, including no dream is too big, by OhioMBE Publisher Ronda Watson Barber.

Top MBE Honors went to Michael Lillie owner of MLLL Productions; Robert Luft owner of SureFire Innovations and Antonio



Top FBE—Kamala Colbert (center) accepts the Top FBE Award from OhioMBE Publisher Ronda Barber (left) and Bounce TV's Ron Bryant (right).

See Awards on page 7



"The Voting Rights Act of 1965 was indeed a vital instrument of democracy, ensuring the integrity and reliability of a democratic process that we as a Country hold so dear." — Charles B. Rangel

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Beatty, Fudge, Sykes: We Must Elect Statewide Democrats On Nov. 6 To Save Ohio And Fight For Our Communities

The honorable Congresswoman Joyce Beatty, Congresswoman Marcia Fudge and state Sen. Vernon Sykes are urging all Ohioans to go out and support the entire 2018 Democratic ticket to put people first, better our communities and elect leaders we can trust to protect and expand access to affordable health care, quality education and good-paying jobs.

"This is the strongest statewide Democratic ticket I've seen in a long time,



See Democrats on page 7



Deadline extended for State MLK award nominations

Nominations are still being accepted for awards honoring Ohioans who carry on the legacy of Dr. Martin Luther King, Jr.

The deadline has been extended until Friday, Nov. 9.

Awards will be given at the 2019 Ohio Dr. Martin Luther King, Jr. Commemorative Celebration, scheduled for Jan. 17, 2019, at Trinity Episcopal Church in downtown Columbus.

The award ceremony is sponsored by the Ohio Dr. Martin Luther King, Jr. Holiday Commission, which is housed within the Equal Opportunity Division of the Ohio Department of Administrative Services (DAS).

The awards are:

Governor’s Humanitarian ; Community Building Award; Cultural Awareness Award; Economic Opportunity Award; Educational Excellence Award; Health Equity and Awareness Award; Social Justice Award; Youth.

For more information and a nomination form, visit das.ohio.gov/mlk or contact Bobbi Bell-Bartholomew of the DAS Equal Opportunity Division at 614-466-8380 or mlk@das.ohio.gov.

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OhioMBE welcomes letters to the editor from readers. Typed letters of 200 words or less are preferred; all might be edited. Each letter must include name, home address and daytime phone number. Some letter may appear on our website.

The 912 Group is an Ohio certified Minority Owned and EDGE business. The 912 Group is a certified FBE with the City of Columbus.

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Hashtag: [#ohiombe](https://twitter.com/ohiombe)

Columbus Vendor Services Login System is postponed

The November 1 scheduled update to the City of Columbus Vendor Services login system has been **postponed**. No changes have been made and Vendor Services remains **open for bids**.

Once the new date/time scheduled for the upgrade, will the City will reach out to you in advance with updated instructions.

If you have any questions, please call vendor services call at (614) 645-8315 or email vendorservices@columbus.gov.



Looking for bid notices? Look for OhioMBE online!



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bid-opportunities](http://www.ohiombe.com/bid-opportunities)

912

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No barriers! Goal met!

By Ronda Watson Barber

I have questioned the commitment of the Columbus City School district to meet the board mandated 20 percent purchasing goal. Are those that are charged with procuring good and services doing their best to include Black businesses? According to a report released Oct. 15, the largest public school district in Ohio was very close to meeting the 20% purchasing goal. For the fiscal year 2017-2018, Columbus City Schools spent \$102,255,581.02. Certified LEDE businesses received 19.5 % of contracts.

- 56 African American businesses were awarded \$12,942,170.32
- 129 LEDE businesses were utilized

I applaud the district for vastly improving the purchasing spend with LEDE vendors. It appears that some barriers that were placed before LEDE vendors have been eliminated. The district is operating without a purchasing director. The district still requires vendors to obtain general liability insurance prior to being awarded a contract, a policy I believe should also be eliminated. The efforts during the last school term is impressive. Kudos to all involved. The outreach coordinator Terri Wise does an outstanding job of notifying LEDE businesses of opportunities within the district. She is a staple at the OhioMBE Procurement Fairs. She is dedicated to the LEDE program and its vendors. That dedication is contagious.

It is important that Black businesses are included in the scheme of business within Columbus City Schools. We are taxpayers. Moreover, all children need to see successful Black businesses operating in the school district.

Just my thoughts...

The district spent \$88,203,222.01 during the 2016-2017 school term. Forty-nine Black-owned LEDE, Local Economically Disadvantaged Enterprises, received \$12,175,668.94 of purchasing contracts or 8.87 percent of all contracting dollars.

2014-2015 School Year

- 59 LEDE businesses received contracts; \$5.4 million was spent with LEDE businesses;
- 29 Black LEDE businesses received \$4.4 million in contracts;
- District spent \$60.4 overall in good & services;
- LEDE businesses received 8.9% of contracts.

See LEDE on page 8

Proven, Trusted Leadership

By Nana Watson

Columbus NAACP Branch President



Since assuming the role of President in 2016, of the Columbus Chapter of the NAACP, I have invested Proven, Trusted Leadership.

It has been indeed a pleasure to serve as your President, but our work together as a cohesive collaborative unit must continue to help improve the living conditions of all black citizens in Columbus.

Under my Leadership, a once declining membership has significantly increased and our NAACP has 6 current Lifetime Members. Regular membership has seen steady growth.

Under my Leadership, we were able to become fiscally solvent taking this organization from a Zero Balance to over \$5,000 on our books.

With me having served as President for the past two years, we have been able to make inroads giving feedback to many local, political, organizations, including law enforcement to ensure that the Community we serve has a respected, trusted seat at the table.

We have worked with Franklin County Commissioners, the City of Columbus, City Council, the Mayor's Office, the Police Department, the Columbus School Board and Administration to guarantee that our Community is receiving fair treatment and economic development for black citizens, including children, black business owners, ex-offenders and many others where we see a need.

We have worked local Pastors and continue to update them on how their NAACP is helping their faith based communities.

We have taken part in Focus Groups, Task Force and Collectives to make sure the Community's voice is being heard and understood in matters of Criminal, Social and Economic Justice.

Retaining me as your president will guarantee the Proven, Trusted Leadership that you now all expect and that the Community Deserves

Editor's Note: Nana is the recipient of the 2018 OhioMBE Civil Rights Award.

bid opportunities

To post a bid notice, call 614-522-9122 or email news@ohiombe.com



Columbus City Schools issues solicitations on a regular basis for goods & services related to food, construction, technology, curriculum, & transportation. Interested vendors should periodically check our website at <http://www.columbus.k12.oh.us/rfp>



The City of Columbus (City) is seeking to acquire and imple-

ment a web and smartphone-based software application from qualified Offerors for the City's Prenatal Trip Assistance (PTA) project. The PTA will be used to facilitate Non-Emergency Medical Transportation (NEMT) trips for expectant mothers enrolled in Medicaid from eight high-risk neighborhoods designated by the Mayor's infant mortality reduction initiative, CelebrateOne. These trips will connect the pregnant women with prenatal and post-partum care appointments and accommodate additional needed stops/trips during the pilot as requested (other medical appointments, pharmacy, grocery store, etc.).

View complete RFP at www.OhioMBE.com/bid-opportunities



Connected Electric Autonomous Vehicle RFI

Request for Information

The purpose of this Request for Information (RFI) is to solicit feedback and input from consultants and vendors on the deployment of Automated Vehicle (AV) shuttle services in Columbus, Ohio. The objective is to understand AV shuttle capabilities and receive input regarding potential AV routes, not to make a vendor selection. The outcome of the RFI will likely result in one or more Request for Proposals (RFP) that will be published by the City of Columbus or its partners in early 2019. Responses to the RFI are due by 5:00 PM EST on November 1, 2018.

For this RFI, the City of Columbus is specifically requesting information only on the questions outlined herein and only for the specific AVs that your organization would consider proposing for this project.

View complete RFI at www.OhioMBE.com/bid-opportunities

#bidnotices



The Columbus Regional Airport Authority values diversity and inclusion and the impact small and minority-owned firms have on the Central Ohio econo-

my. The Columbus Regional Airport Authority invites you to access the following link: <https://columbusairports.com/doing-business-with-us/solicitation-opportunities> to sign-up for RSS feeds to automatically receive notifications of new bid opportunities and results.

Email BusinessDiversity@ColumbusAirports.com for questions about the Diversity Programs at Columbus Regional Airport Authority.

REQUEST FOR DESIGN/ BUILD PROPOSALS



The Akron Metropolitan Housing Authority is re-

questing proposals for Balcony Replacement and Related Work at the Hilltop House Apartments, 303 East Tuscarawas Avenue, Barberton, Ohio 44203. Proposals are to be for the full design and construction of replacement balconies. Those interested in submitting a proposal may obtain the instructions/information package by contacting SE Blueprint, 540 South Main Street, Suite 211, Akron, Ohio 44311. (330) 376-1689 seblue@seblueprint.com

A pre-proposal conference will be held at the AMHA Administration Building, 100 West Cedar Street, Akron, Ohio 44307 on Tuesday, October 23, 2018 at 2:00 p.m.

All proposals, to be considered, must be submitted in accordance with the requirements of the RFP and received by AMHA no later than 4:00 p.m. (local time) on Wednesday, November 7, 2018.

Akron Metropolitan Housing Authority
Brian M. Gage
Executive Director



Elections belong to the people. It's their decision. If they decide to turn their back on the fire and burn their behinds, then they will just have to sit on their blisters. — Abraham Lincoln

bid opportunities

To post a bid notice, call 614-522-9122 or email news@ohiombe.com

THE CITY OF
COLUMBUS
ANDREW J. GINTHER, MAYOR

DEPARTMENT OF
DEVELOPMENT

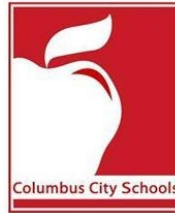
The Department of Development is looking for diverse vendors and contractors who are licensed with the City of Columbus working in the following areas:

- **Graffiti Removal.** Contact Eric Voorhees (614-645-7934 or eavorhees@columbus.gov).
- **Grass Cutting and Solid Waste Removal.** Contact Mike Schwab (614- 645-7122 or mfschwab@columbus.gov).
- **Demolition and Asbestos Abatement.** Contact Mike Farrenkopf (614- 679-5873 or mifarrenkopf@columbus.gov) or Seth Brehm (614-645-5659 or swhbrehm@columbus.gov).
- **Mowing, Property Maintenance, and Miscellaneous Services.** Contact Audrea Hickman (614-645-8907 or aehickman@columbus.gov).
- **Construction trades including: General Construction, Home Improvement, Electrical, HVAC, Plumbing, and Lead Abatement.** Contact Tim Tilton (614- 724-3009 or twtilton@columbus.gov).
- **Lead Safe Columbus has funding to train contractors for the Lead Abatement and Renovation, Repair and Painting (RRP) Program.** Contact Erica Hudson (614- 645-6739 or ejhudson@columbus.gov).

To register for notifications on upcoming bid opportunities, please visit <http://vendors.columbus.gov/sites/public>.

Get Bid Notices Delivered to your inbox

Visit www.OhioMBE.com and add your email address to our bid notice database.



LEGAL NOTICE

REQUEST FOR QUALIFICATIONS FOR DESIGN-BUILD SERVICES

The Columbus City School District announces a Request for Qualifications for the following projects: Renovation of HVAC Systems in “Design-Build Delivery Model”. The work will consist of two separate Design-Build contracts consisting of: Phase 4 Contract – 5 school facilities, and Phase 5 Contract – 4 school facilities. The scope of work includes but is not limited to HVAC renovation with related electrical, plumbing and architectural work required to complete the project. Criteria services for the project will be provided by Dynamix Engineering, Ltd.

An Informational meeting covering the projects will be held on Monday, November 12, 2018 at 10:00 AM at the Capital Improvements Office located at 889 E. 17th Avenue, Columbus OH 43211 – Conference Room No.4. Vendors must submit qualifications separately for each contract for which they wish to be considered. Submittals will be evaluated pursuant to ORC Chapter 153, including relevant past work of prospective firm (s), professional and other applicable consultants, quality control, response to CCS Community Inclusion Policy (Local Economically Disadvantaged Enterprise goal is 20% participation) and location of primary firm relative to project location. More information can be found at <http://www.columbus.k12.oh.us/rfp> Responding firms are to submit three (3) hard copies and one electronic copy (in pdf format) of their qualifications on the OFCC F110-330 Statement of Qualifications Form (most recent version can be downloaded at <http://ofcc.ohio.gov/Documents/Forms>) to Capital Improvements, Columbus City Schools, 889 E.17th Ave., Columbus OH 43211.

Part 1 is limited to 30 pages. EDGE requirements do not apply to this RFQ. Deadline for submissions is Tuesday, November 20, 2018 by 2:00 PM.

The Board of Education reserves the right to reject any or all proposals. Prevailing wage Rates do not apply to this project. Direct questions to Doug Smith at dsmith@dynamix-ltd.com.



If your vote didn't matter they wouldn't be trying so hard to keep you from voting—
Common

ECDI to feature a round-table discussion on Contract Opportunities for 2019

Looking for Contract Opportunities in 2019?

This month's *Lunch and Learn* session sponsored by the **Economic & Community Development Institute (ECDI)** will feature a roundtable discussion on **Contract Opportunities for 2019**. Top industry leaders, as well as small project owners who expect to solicit bids in 2019, will share their knowledge on what to look for, qualifications needed and how small businesses should prepare. Time will be allotted for one-on-one interaction with an extensive lineup of resourceful panelists, including:

- Andrea Quinichett, Purchasing Manager, **Columbus Metropolitan Housing Authority**
- Jim Negron, Project Executive, **Corna Kokosing**
- Denise Gilliam, Community Outreach Coordinator, **Elford, Inc.**
- Rob Verst, Vice President, Columbus Region, **Messer Construction**
- Stan Williams, Vice President, Chief Inclusion & Diversity Officer, **Messer Construction**
- Jonathan Alexander, Project Manager, Healthy Homes, **Nationwide Children's Hospital**
- Marika Snider, AIA, Architect, Ohio History Connection, **James Preston Poindexter Foundation**
- Mark S. Cain, President, **Smoot Construction**
- Ian Mincey, Procurement Manager, **Turner Construction**
Moderator: Damita R. Brown, Interim Chief Diversity Officer, **City of Columbus**

Join us on **Wednesday, November 14, from 11:30 a.m. to 1:30 p.m.** at **1655 Old Leonard Avenue** for an informative session. Lunch is being provided for all participants at no charge. However, "no shows" will be assessed a \$10 fee to cover the cost of a pre-ordered lunch if cancellation is not received 24 hours prior to the event.

Register today at: <https://www.ecdi.org/educate/classes/columbus/1345/>. Space is limited.

This training is a part of the *Lunch and Learn* series sponsored by the Economic & Community Development Institute (ECDI) under the *Capital for Construction* program. (The *Capital for Construction* program provides low-interest advance payments to qualified minority contractors to help address financial gaps in performing work on construction projects when payment is delayed.)

The *Lunch and Learn* series provides an excellent opportunity to network with other minority contractors and learn more about issues of importance in the industry as well as the ser-

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Steven A. Hill
 Business Attorney and Registered Patent Attorney

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First Amendment:

Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or the right of the people peaceably to assemble, and to petition the Government for a redress of grievances.

VICES that are available to you at ECDI. There is no fee for these classes.

For more information on the *Capital for Construction* program, please contact Jesse Mark, MBE Program Manager/ Relationship Manager, ECDI at jmark@ecdi.org or (614) 933-4185.

Sears of See Columbus.

Rita Jackson (Young Achievers), [Kamala Colbert \(Colbert Painting & Restoration\)](#) and Sandi Lange with Swath Design received the Top FBE honor.

The two Family Businesses are from Columbus, Battiste La Fleur Galleria and Lars Painting.

The following businesses were nominated:

Top MBE: Total Technology Solutions – Columbus; MLII Productions – Akron; Wright Behavioral Health Group – Beaver-creek; Corporate Cleaning, Inc. – Columbus; Sure-fire Innovations – Cincinnati; A-Men Pest Controls – Medina; Ozone Cleaners – Parma; Monique’s Events – Middletown; Elevar Design Group – Cincinnati; Final Moments Concierge Services – Cleveland; Flairsoft, Ltd – Columbus; SavKon Construction – Columbus; Kay Onukwe, HKI – Columbus; Dove Building Services – Columbus; HM1 Trucking – Columbus; See Columbus – Columbus

Top FBE: Young Achievers - Cleveland; Momentum, LLC - Cleveland; Swath Design, LLC -Cincinnati; Critical Ops – Westlake; First Invest – Cleveland; Contempo Design & Communication – Cleveland; Colbert Painting and Restoration - Columbus

Top Family Business - Battiste La Fleur Galleria Columbus; Spotlight of Columbus – Columbus; Outreach Promotional Solutions – Columbus; Computer Data Services – Bedford; Hightower Petroleum Company – Middletown; Screenpointe, Inc. – Columbus; LARS Painting – Columbus

The following were recognized for their advocacy, supplier diversity and small business development:

Supplier Diversity – Kokosing Industrial; **Frank W. Watson Advocate Award** – City of Columbus Department of Development; **Top Advocate**—Monique Moore – Ohio Secretary of State; The **Publisher’s Award** was presented to Attorney Greg Williams and Fran Fraizer; ECDI was the recipient of the the **Economic Development Award**.

Nana Watson, president of the Columbus Chapter of the NAACP received the Civil Rights Award.

The following students are Frank W. Watson Scholars: Asa Burke – Ohio State University; Tylar Willis (Ohio University); KaRayl Flemister (Winston Salem State); Aya-na Lewis (Capital University); Jenelysc Martinez (Bowling Green University) and Zaevius Toran (Cincinnati Christian).

Michael Lewis (Columbus East High/DTHS) and Zippo-rah Moore (Canton GlenOak High School of Business) are the newest recipients of Frank W. Watson Scholarships.

and I know we are all committed to making real progress in our community,” said Congresswoman Beatty. “We desperately need a change of leadership of -- in Columbus and D.C. -- to ensure better wages, better jobs, and a better future for all Ohioans. Ohio Democrats are ready to make it happen.”

The 2018 Democratic slate includes Rich Cordray and Betty Sutton for governor and lieutenant governor, Sherrod Brown for U.S. Senate, Steve Dettelbach for attorney general, Zack Space for auditor, Kathleen Clyde for secretary of state, Rob Richardson for treasurer, and Melody J. Stewart and Michael P. Donnelly for Ohio Supreme Court.

“Having served in the legislature with Rich Cordray and Betty Sutton, I can testify that they’ve always been on the team that supports our interests,” said state Sen. Vernon Sykes. “Rich Cordray and Betty Sutton have records that demonstrate proven commitment to our community.”

The Nov. 6 election will have consequences in Ohio for the next 12 years because who wins this year will have a major impact on how district lines are drawn after the 2020 U.S. Census -- whether Republican gerrymandering will continue or whether we can elect Democrats to end voter purging and give us fair districts and fair elections.

“We have a real opportunity this year to elect Democrats who are working to make sure everyone has a chance to succeed, not just those who can write the biggest check,” said Congresswoman Fudge. “Our Democratic statewide ticket this year has a blueprint for Ohio that will ensure that everyone -- no matter their zip code or the color of their skin -- has a real chance at reaching their potential.”

The Ohio Democratic Party’s Minority Engagement Director Ron McGuire laid out everything that’s at stake for our communities in Tuesday’s election.

“As African Americans, we’ve all seen what’s been happening in this country since President Obama left office,” said McGuire. “The most important thing is to let folks know that they have the power to do something about it. There is strength and power in numbers, but we only have that power if we organize and vote. And after that, we have to hold our elected officials accountable once they’re in office.”

Paid for by the Ohio Democratic Party

The OhioMBE Awards were sponsored by the Columbus Airport Authority, Wesbanco Bank, City of Columbus Department of Development, City of Columbus Department of Diversity & Inclusion, Waste Management and the Ohio Business Development Center.

OHIO DEMOCRATS PUT PEOPLE FIRST



MELODY J. STEWART
for Justice of the Supreme Court



ROB RICHARDSON
for Treasurer of State



STEVE DETTELBACH
for Attorney General



ZACK SPACE
for Auditor of State



KATHLEEN CLYDE
for Secretary of State



MICHAEL P. DONNELLY
for Justice of the Supreme Court



**RICH CORDRAY &
BETTY SUTTON**
for Governor & Lt. Governor

2013-2014 School Year

- 67 LEDE businesses received contracts;
- \$5.7 million was spent with LEDE Businesses;
- 35 Black LEDE businesses received \$4.2 million in contracts;
- District spent \$84.8 million overall in goods & services;
- LEDE businesses received 6.7 % of contracts

2012-2013 School Year

- 64 LEDE businesses received contracts;
- \$5.3 million was spent with LEDE businesses;
- 27 Black LEDE businesses received \$4.1 million in contracts;
- District spent \$83 million in goods & services;
- LEDE businesses received 6.4% of contracts;
- LEDE businesses received \$14 million under the Facilities Master Plan. These are the dollars used for the construction of new or rebuild and/or renovate schools.; The total FMP spend was \$49 million

Democrats have a **Blueprint for Ohio** that ensures:



Access to affordable health care



Family economic security



Jobs with a living wage



Access to quality education and job training

Find your polling place and commit to vote at IWillVote.com/OH

Paid for by the Ohio Democratic Party



Having a Cyber Monday Sale?

Advertise it in the **Nov. 15** issue of OhioMBE and our media outlets

Reserve your spot TODAY

614-522-9122

(leave a message)

Your customers are looking for you!

Ohio Diversity Network

Get a weekly email from OhioDiversityNetwork.com notifying you of upcoming events. Sign up online!

Thursday, November 1, 2018 at 1:00pm
ODOT: Disadvantage Business Enterprise (DBE) Workshop – Certification & Opportunities—Delaware

Thursday, November 1, 2018 at 3:00pm
IRS Tax Reform Basics for Small Businesses and Pass-Through Entities—webinar

Monday, November 5, 2018 at 1:00pm
ODOT: Disadvantage Business Enterprise (DBE) Workshop – Certification & Opportunities—Columbus

Tuesday, November 6, 2018 at 1:00pm
IRS Racing Towards Year End: Employment Tax Updates & Reminders—webinar

Thursday, November 8, 2018 at 1:00pm
Akron MBAC – The Bid – Outreach Event Contract Review
Akron

Monday, November 12, 2018 at 7:00pm
Columbus Branch NAACP – General Membership Meeting
Columbus

Wednesday, November 14, 2018 at 11:30am
ECDI Capital for Construction Program Lunch and Learn Series: Contracting Opportunities for 2019—Columbus

Saturday, November 17, 2018 at 10:30am
Certification 101 at the WBC—Columbus

Saturday, November 17, 2018 at 11:30am
Columbus NAACP Election—Columbus

Thursday, November 29, 2018 at 6:00pm
INCREASE CDC Graduation & Networking Event—Columbus

Friday, November 30, 2018 at 10:00am
SBDC: Capital Crash Course 2019—Columbus

Tuesday, December 4, 2018 at 1:00pm
IRS Racing Towards Year End: Employment Tax Updates & Reminders—webinar

Tuesday, December 4, 2018 at 1:00pm
IRS Racing Towards Year End: Employment Tax Updates & Reminders—webinar



Hosting a business event?

Did you know you can
post it on
OhioDiversityNetwork.com

Email: news@ohiombe.com
for login information

*OhioDiversityNetwork.com is
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THE CITY OF
COLUMBUS
ANDREW J. GINTHER, MAYOR

OFFICE OF DIVERSITY
AND INCLUSION

How to Establish Business Credit for the First Time

Access to cash and credit is a business's lifeline. Business credit allows a company to borrow money that can be used to purchase products or services. It is based on the trust that payment will be made in the future.

Why establish business credit? For business owners, having a separate legal entity, such as a corporation or limited liability company, provides the unique ability to create a credit identity with business credit reporting agencies, also known as a business credit profile.

A business credit profile is important because it is used by credit grantors to determine whether or not to extend credit to a business.

Before you establish business credit for the first time, the first step is to structure your business as a separate legal entity. Next, you will need to apply for a tax identification number, also known as an employer identification number. This is the number used to identify a business entity for tax filing and reporting purposes.

Once your business has been properly formed and in operation, the next step is to apply for credit in your company's name. There are several basic types of business credit you can acquire

as a newly formed startup or existing business with little to no credit identity established.

Vendor Credit – Vendor credit is when an individual or business offers products or services that your company can purchase on short term financing (typically net 30 terms). There are many vendors willing to extend credit to startups with minimal requirements. In some cases, a vendor may require an initial purchase or deposit prior to extending credit terms.

Supplier Credit – This type of business credit is when a supplier is willing to provide supplies to your business and defer the payment for a later date. This type of financing is great for conserving cash flow because it gives you time to sell the products you receive from the supplier before having to pay for them.

Retail Credit – Many small and major brand retailers offer store credit cards for businesses. Unless they're co-branded, the card can only be used in a specific store. This type of business credit may make sense if you have a specific store you regularly use for business purchases.

Service Credit – The easiest form of business credit you can establish for the first time is service credit. Your internet, cell phone, cable, satellite TV, web hosting and other utility services are all agreements your company makes with providers.

See Credit on page 11

MICHELE REYNOLDS

FOR FRANKLIN COUNTY COMMISSIONER

Paid for by Friends for Michele Reynolds.



Business Credit Cards – One of the most important tools to keep your personal and business purchases separate is a secured or unsecured business credit card. It's essential that you apply for a business credit card that reports only to the business credit agencies so you can protect your personal credit as well.

These are five ways you can establish credit for your business for the first time. It's important to closely monitor your business credit reports and scores on a regular basis to ensure the information reporting is accurate and up to date.

Remember, by establishing business credit; banks, lenders, suppliers, retailers, insurers & investors will now be able to better access the viability and creditworthiness of your business. Ultimately, your business credit report will impact the amount of credit, payment terms, interest rates and insurance premiums your business will pay.

Source: www.sba.org

34th annual
DR. MARTIN LUTHER KING, JR. BIRTHDAY BREAKFAST
 theme: **The Purpose Of Education - intelligence plus character**




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 contact us at
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www.MLKjrBreakfast.com

Monday, January 21, 2019
Doors Open 7am
Program Begins 7:30am
Adjournment 10am

Greater Columbus Convention Center
in Exhibit Hall C
400 North High St
Columbus OH 43215



keynote speaker
JOHN B. KING, JR.
 Former Secretary Of Education
 Under President Barack Obama



Martin Luther King Breakfast Committee, Inc. | P.O. Box 83134 | Columbus, Ohio 43203
MLKBreakfast@yahoo.com | (614) 863-6442 | www.MLKjrBreakfast.com




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Your customers are looking for you!



RE-ELECT



JUDGE TERRI JAMISON

— YOUR FAMILY MATTERS —

This ad is Paid for by Re-Elect Judge Terri Jamison, James R. Cloyes, Treasurer,
 4308 East Main Street, Whitehall, OH 43213.

Thank you!

To all who sponsored,
 purchased tables or tickets to
 the 2018 OhioMBE Awards!
 Small business is good business!
www.OhioMBEAwards.com

OHIO STATE

2018 FOOTBALL SCHEDULE

Week	Date	Opponent
1	Sat. Sept. 1	Oregon State
2	Sat. Sept. 8	Rutgers
3	Sat. Sept. 15	at TCU
4	Sat. Sept. 22	Tulane
5	Sat. Sept. 29	at Penn State
6	Sat. Oct. 6	Indiana
7	Sat. Oct. 13	Minnesota
8	Sat. Oct. 20	at Purdue
9	Sat. Oct. 27	Bye
10	Sat. Nov. 3	Nebraska
11	Sat. Nov. 10	at Michigan State
12	Sat. Nov. 17	at Maryland
13	Sat. Nov. 24	Michigan

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