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Advocating, Informing and Promoting Small & Minority Owned Businesses

# Never Forget. Vote!



"Fifty-five years ago, a few of our children attempted to march ... across this bridge. We were beaten, we were tear-gassed. I thought I was going to die on this bridge. But somehow and some way, God almighty helped me here," Civil Rights icon and US Rep. John Lewis said in an emotional speech on Sunday March 1 commemorating the 55th anniversary of Bloody Sunday. "We must go out and vote like we never, ever voted before."

The commemorative march paid tribute to the key civil rights protest pushing for voting rights in which participants attempted to walk from Selma to Alabama's capital, Montgomery. One of the pivotal days was March 7, 1965, when 17 people, including Lewis, were injured by police.

"We must use the vote as a nonviolent instrument or tool to redeem the soul of America," he said.

Lewis was arrested more than 40 times during his civil rights activism.

**Early voting in Ohio kicked off on February 19, and ends March 16. You can either mail in your absentee ballot or vote in person at your county board of elections.**

**Polls open in Ohio at 6:30 a.m. and close at 7:30 p.m. on March 17, 2020.**

**Media's  
responsibility  
is to  
challenge  
government**

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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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## OhioMBE Awards 2019 Top FBE:

### TrueChoicePack



Heena Rathore  
TCP President/  
Co-founder

Founded in 2008 and headquartered in Cincinnati, Ohio, TrueChoicePack (TCP) Corp. is a leader in providing packaging and disposable solutions. As proven experts in designing, manufacturing and distributing a wide range of green, traditional, customized and private label packaging and disposable products, TCP offers a 'total solution.' Our team helps customers through every step of the packaging process 'from concept to delivery' to ensure its customers achieve their business goals.

TrueChoicePack provides an array of products including food service tableware, boxes, bags, trash can liners, blisters,, cushions/in-packs, gloves, a wide range of shipping & disposable supplies and more.

TCP also provides value-added services including warehousing, distribution, R&D and consulting. As a total solution provider for industries, TCP serves markets ranging from food & beverage to healthcare, pharmaceutical, automotive, electronics, consumer, entertainment, retail/grocery, construction & industrial.

TCP's focus to help organizations achieve 'Zero Waste Goals' led to the development of the industry-leading BioGreenChoice® brand, a product line of 100% biodegradable & compostable food service tableware, trash can liners & bags etc. that are certified by BPI.

#### Contact:

5155 Financial Way, #6 | Mason OH 45040

Phone: [\(937\) 630 3832](tel:9376303832) | Fax: 1-800-307-0681

Email: [info@truechoicepack.com](mailto:info@truechoicepack.com)

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# publisher's note



OhioMBE celebrates the life and legacy of community advocate Walter Cates.



Thank you for loving Black folks and working tirelessly to improve our community. Columbus is a better place because of you.



# Looking for bid notices?

# WE GOT BIDS!



Find us online:  
Facebook, Twitter & LinkedIn

[OhioMBE.com/bid-opportunities](http://OhioMBE.com/bid-opportunities)

### Celebrating Women's History Month

### BLACK EXCELLENCE

# i did the damn thing!



Follow our profiles of Black Women and Women Business Owners during March 2020

#whm2020



*"We are tired of being beaten by policemen. We are tired of seeing our people locked up in jails over and over again. And then you holler, 'Be patient.' How long can we be patient?"—Civil Rights Icon John Lewis*

# #bidnotices

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

**INVITATION FOR BIDS**

Sealed bid proposals will be received by the Akron Metropolitan Housing Authority at 100 West Cedar Street, Akron, Ohio 44307 until **2:00 p.m.** local time on **THURSDAY, MARCH 26, 2020** at which time and place all bids will be publicly opened and read aloud for:



**ELEVATOR MODERNIZATION AND RELATED WORK at JAMES E. ALPETER APARTMENTS, 130 5TH STREET SE, BARBERTON, OHIO 44203 BUCHTEL HOUSE APARTMENTS, 770 EAST BUCHTEL AVENUE, AKRON, OHIO 44305 ALLEN W. DICKSON APARTMENTS, 21 23RD STREET NW, BARBERTON, OHIO 44203**

Specifications can be purchased at SE Blueprint, Inc. located at 520 South Main Street, Suite 2411, Akron, Ohio 44311 (330) 376-1689. Please email (akron@seblueprint.com) or call with quantity requests and notice will be provided when documents are available for pick-up.

An email link for the above mentioned specifications is available at the Subcontractors Association NEO, 637 Vernon Odom Blvd., Akron, Ohio; Akron Urban League, Minority Business Assistance Center, 440 Vernon Odom Blvd., Akron, Ohio; the Builders Exchange of Canton, 5080 Aultman Rd., North Canton, Ohio; Builders Exchange of Cleveland, 9555 Rockside Road, Suite 300, Cleveland, Ohio; and the Ohio Construction News, 7261 Engle Road, Suite 304, Cleveland, Ohio. A list of plan holders can be obtained from SE Blueprint's website @ [www.seblueprint.com](http://www.seblueprint.com)

A Pre-Bid Conference will be held by the Housing Authority at the AMHA Administration Building, 100 West Cedar Street, Akron, Ohio 44307, on **TUESDAY, MARCH 10, 2020 at 2:00 P.M.**

See full bid notice at <https://ohiombe.com/archives/14275>



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2k General Construction is an equal opportunity employer.



2K General a Commercial Contractor looking for qualified Superintendents. The qualified Superintendent will have experience working with new build and Renovations of Schools, Universities, Retail, Commercial and Private Projects, ranging from 500,000 and up. The Superintendent will oversee construction of the project in the field, providing leadership to field foremen, subcontractor management, and ensure successful completion of trade work. Please apply in person Monday-Friday at 19 Gruber St Delaware, OH 43015 8-5 or email resume to [brandee.keaton@2kgeneral.com](mailto:brandee.keaton@2kgeneral.com)

# bid opportunities

To post a bid notice, call 614-522-9122 or email [news@ohiombe.com](mailto: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>



**COLUMBUS**  
REGIONAL AIRPORT AUTHORITY

ADVERTISEMENT FOR BIDS  
Columbus Regional Airport  
Authority

Runway Rehabilitation and MOS Improvements Phase  
2A project #15026

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The Columbus Regional Airport Authority invites you to visit [ColumbusAirports.com](http://ColumbusAirports.com) to sign-up for RSS feeds to automatically receive notifications of new bid opportunities and results.

THE CITY OF  
**COLUMBUS**

ANDREW J. GINTHER, MAYOR

DEPARTMENT OF  
DEVELOPMENT

The Department of Development has contracting opportunities in the below areas. Please reach out for more information and bidding requirements.

- Graffiti Removal and Arborist Services. Contact Eric Voorhees (614-645-7934 or [eavorhees@columbus.gov](mailto:eavorhees@columbus.gov)).
- Grass Cutting and Solid Waste Removal. Contact Mike Schwab (614-645-7122 or [mfschwab@columbus.gov](mailto:mfschwab@columbus.gov)).
- Demolition and Asbestos Abatement. Contact Mike Farrenkopf (614- 679-5873 or [mifarrenkopf@columbus.gov](mailto:mifarrenkopf@columbus.gov)) or Seth Brehm (614-645-5659 or [swhbrehm@columbus.gov](mailto:swhbrehm@columbus.gov)).
- Property Maintenance and Miscellaneous Services in November 2019. Contact Audrea Hickman (614-645-8907 or [aehickman@columbus.gov](mailto:aehickman@columbus.gov)).
- Construction trades including: General Construction, Home Improvement, Electrical, HVAC, and Plumbing. Contact Tim Tilton (614- 724-3009 or [twilton@columbus.gov](mailto:twilton@columbus.gov)).
- Lead abatement. Contact Erica Hudson (614- 645-6739 or [ejhudson@columbus.gov](mailto:ejhudson@columbus.gov)).

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

## LEGAL NOTICE



**OPERATION: FIX IT – SECURITY VESTIBULE UPGRADES – MAIZE ES, EAKIN ES, DUXBERRY PARK ALTERNATIVE ES, CASADY ALTERNATIVE ES & WOODCREST ELEMENTARY SCHOOL**

Sealed bids for the above-referenced project will be received by the **BOARD OF EDUCATION**, City School District of Columbus, Ohio, Office of Capital Improvements, 889 E. 17th Ave, Columbus OH 43211, until Friday, March 6, 2020 at 2:00 p.m. More information can be found on the District's web site at <http://www.columbus.k12.oh.us/rfp>. The plans and specifications are on file with Franklin Imaging

# #bidnotices



## City of Columbus Planroom

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# bid opportunities

To post a bid notice, call 614-522-9122 or email [news@ohiombe.com](mailto:news@ohiombe.com)

## INVITATION FOR BIDS

Sealed bid proposals will be received by the Akron Metropolitan Housing Authority at 100 West Cedar Street, Akron, Ohio 44307 until **2:00 p.m.** local time on **WEDNESDAY, MARCH 18, 2020** at which time and place all bids will be publicly opened and read aloud for:



### **BALCONY DOOR REPLACEMENT AND RELATED WORK at SAF-ERSTEIN TOWERS 1 525 DIAGONAL ROAD, AKRON, OHIO 44320**

Specifications can be purchased at SE Blueprint, Inc. located at 520 South Main Street, Suite 2411, Akron, Ohio 44311 (330) 376-1689. Please email ([akron@seblueprint.com](mailto:akron@seblueprint.com)) or call with quantity requests and notice will be provided when documents are available for pick-up.

An email link for the above mentioned specifications is available at the Subcontractors Association NEO, 637 Vernon Odom Blvd., Akron, Ohio; Akron Urban League, Minority Business Assistance Center, 440 Vernon Odom Blvd., Akron, Ohio; the Builders Exchange of Canton, 5080 Aultman Rd., North Canton, Ohio; Builders Exchange of Cleveland, 9555 Rockside Road, Suite 300, Cleveland, Ohio; and the Ohio Construction News, 7261 Engle Road, Suite 304, Cleveland, Ohio. A list of plan holders can be obtained from SE Blueprint's website @ [www.seblueprint.com](http://www.seblueprint.com)

A Pre-Bid Conference will be held by the Housing Authority at the AMHA Administration Building, 100 West Cedar Street, Akron, Ohio 44307, on **WEDNESDAY, MARCH 4, 2020 at 2:00 P.M.**

See full bid notice at <https://ohiombe.com/archives/14201>

## INVITATION FOR BIDS

### **CMHA HEADQUARTERS BUILDING GATE REPLACEMENT**



### **COLUMBUS METROPOLITAN HOUSING AUTHORITY**

COMMUNITY. COMMITMENT. COLLABORATION.

The Columbus Metropolitan Housing Authority (CMHA) will receive bids from qualified contractors for the Gate Replacement at CMHA Headquarters, 880 E. 11th Avenue, Columbus, Ohio. All bids will be received and publicly opened on **Thursday, March 12, 2020 at 1:30 pm**, at CMHA Central Office, 880 E. 11th Avenue, Columbus, Ohio 43211, Conf. Rm. A, Attn: Mr. Mike Wagner. A pre-bid meeting is scheduled on **Tuesday, March 3, 2020 at 1:30 pm**, at CMHA Central Office. Contract Documents may be viewed at [www.cmhanet.com/DoingBusinessWithUs/Development](http://www.cmhanet.com/DoingBusinessWithUs/Development). Contract documents may be obtained from Cannell Graphics, 5787 Linworth Road, Columbus, Ohio, 43085; Phone: 781-9760; Fax: 781-9759, starting **Monday, February 24, 2020**, upon receipt of a **refundable company check or money order for \$50.00**, payable to CMHA. Bidders must agree to comply with Davis-Bacon Labor Standards of the U.S. Department of Housing & Urban Development, and Section 3 of the U.S. Department of Housing & Urban Development Act of 1968, as amended, and are asked to assist CMHA in meeting their Minority Business Enterprise goal of 20% and Section 3 goal of 10%. A 5% bid bond must be submitted with bid.



### **LEGAL NOTICE OPERATION: FIX IT – RESTROOM UPGRADES – CASSADY ELEMENTARY SCHOOL, HAMILTON STEM ACADEMY, SALEM ELEMENTARY SCHOOL, WINTERSSET ELEMENTARY SCHOOL, MIFFLIN MIDDLE SCHOOL, AND MIFFLIN HIGH SCHOOL**

Sealed bids for the above-referenced project will be received by the **BOARD OF EDUCATION**, City School District of Columbus, Ohio, Office of Capital Improvements, 889 E. 17th Ave, Columbus OH 43211, until Friday, March 13, 2020 at 2:00 p.m. More information can be found on the District's web site at <http://www.columbus.k12.oh.us/rfp>. The plans and specifications are on file with Franklin Imaging.



### **LEGAL NOTICE OPERATION: FIX IT – FIRE ALARM UPGRADES – BROOKHAVEN HIGH SCHOOL**

Sealed bids for the above-referenced project will be received by the **BOARD OF EDUCATION**, City School District of Columbus, Ohio, Office of Capital Improvements, 889 E. 17th Ave, Columbus OH 43211, until

Friday, March 13, 2020 at 10:00 a.m. More information can be found on the District's web site at <http://www.columbus.k12.oh.us/rfp>. The plans and specifications are on file with Franklin Imaging.

# #bidnotices

# bid opportunities

To post a bid notice, call 614-522-9122 or email [news@ohiombe.com](mailto:news@ohiombe.com)



MID-OHIO REGIONAL  
**MORPC**  
PLANNING COMMISSION

MORPC is seeking an experienced and knowledgeable consultant in the field of Federal Home Loan

Bank Grants. MORPC's expectation and scope of services is as follows:

- To do a detailed, in depth exploration/vetting of MORPC to determine if they are a qualified viable organization that FHLB would look at as highly favorable to be awarded a FHLB AHP Grant
- Function as a highly knowledgeable resource to answer questions that MORPC may have about the FHLB AHP Grant and application process
- Inform MORPC of all application deadlines
- Provide MORPC a template of application process, which would include but not be limited to all documents, references and workbooks/proformas required to submit a robust, complete application to FHLB
- Provide any technical assistance needed for completion and submission of grant application.

BUDGET: Not to exceed \$11,000.00

SUBMISSION INSTRUCTIONS: To be considered, quotes must be in either printed, emailed or .pdf (jump drive) format. Quotes will be received by MORPC until 9:00 a.m Monday March 21, 2020.

See complete RFP at <https://ohiombe.com/archives/14239>



**COLUMBUS METROPOLITAN HOUSING AUTHORITY**

COMMUNITY. COMMITMENT. COLLABORATION.

Legal Notice: RFP 2020-005 Financial Systems Enhancement & Maintenance

The Columbus Metropolitan Housing Authority is seeking Request for Proposal (RFP) for the procurement of Financial Systems Enhancement & Maintenance. The response deadline is Friday March 13, 2020 at 11:00 AM. A pre-proposal conference is scheduled for 2:30PM on Tuesday March 3, 2020 at our corporate office. Specifications may be obtained by visiting our website, [www.cmhanet.com](http://www.cmhanet.com) or by contacting the Purchasing Department of the Columbus Metropolitan Housing Authority at 880 E. 11th Ave, Columbus, Ohio 43211 or by calling 421-4434, 8:00 AM-4:00 PM, Monday – Friday.



**COLUMBUS METROPOLITAN HOUSING AUTHORITY**

COMMUNITY. COMMITMENT. COLLABORATION.

Legal Notice: RFP 2020-003 Permanent Financing (New Village)

The Columbus Metropolitan Housing Authority is seeking Request for Proposal (RFP) for the procurement of Permanent Financing (New Village). The response deadline is Tuesday March 17, 2020 at 11:00am. Specifications may be obtained by visiting our website, [www.cmhanet.com](http://www.cmhanet.com) or by contacting the Purchasing Department of the Columbus Metropolitan Housing Authority at 880 E. 11th Ave, Columbus, Ohio 43211 or by calling 614-421-4434, 8:00 AM-4:00 PM, Monday – Friday.



**COLUMBUS METROPOLITAN HOUSING AUTHORITY**

COMMUNITY. COMMITMENT. COLLABORATION.

Legal Notice: RFP 2020-004 Electrical Services

The Columbus Metropolitan Housing Authority is seeking Request for Proposal (RFP) for the procurement of Electrical Services. The response deadline is Friday March 13, 2020 at 11:00 AM. A pre-proposal conference is scheduled for 2:00PM on Thursday March 5, 2020 at our corporate office. Specifications may be obtained by visiting our website, [www.cmhanet.com](http://www.cmhanet.com) or by contacting the Purchasing Department of the Columbus Metropolitan Housing Authority at 880 E. 11th Ave, Columbus, Ohio 43211 or by calling 421-4434, 8:00 AM-4:00 PM, Monday – Friday.



**LEGAL NOTICE OPERATION: FIX IT – ROOF UPGRADES FOR MEDINA MIDDLE SCHOOL**

Sealed bids for the above-referenced project will be received by the **BOARD OF EDUCATION**, City School District of Columbus, Ohio, Office of Capital Improvements, 889 E. 17th Ave, Columbus OH 43211, until Wednesday, March 11, 2020 at 10:00 a.m. More information can be found on the District's web site at <http://www.columbus.k12.oh.us/rfp>. The plans and specifications are on file with Franklin Imaging.



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# #bidnotices



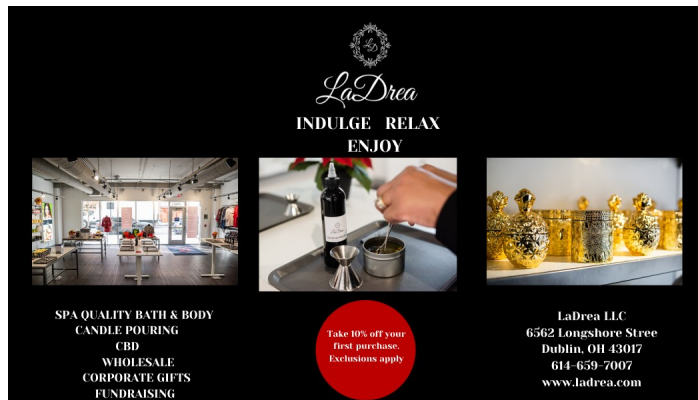
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"To make it hard, to make it difficult almost impossible for people to cast a vote is not in keeping with the democratic process." —Civil Rights Icon John Lewis



# Ohio Diversity Network

Get a weekly email from [OhioDiversityNetwork.com](http://OhioDiversityNetwork.com) notifying you of upcoming events. Sign up online!

Wednesday, March 4, 2020 at 2:00pm

[OBDC – How To Register As A Vendor With The City of Columbus](#)—Columbus

Monday, March 9, 2020 at 10:00am

[ODOT-Contractor DBE Roundtable Discussion \(Akron\)](#) —Akron

Tuesday, March 10, 2020 at 10:00am

[ODOT-Contractor DBE Roundtable Discussion \(Bowling Green\)](#) —Bowling Green

Wednesday, March 11, 2020 at 10:30am

[OBDC – Webinar Wednesday: How to Market Your Certification](#)

Wednesday, March 11, 2020 at 2:00pm

[OBDC – Webinar Wednesday: How To Register As An Columbus City Schools Lede Vendor](#)

Thursday, March 12, 2020 at 10:00am

[ODOT-2020 DBE Certification Workshop-New Philadelphia](#)—New Philadelphia

Wednesday, March 18, 2020 at 2:00pm

[OBDC - Webinar Wednesday : Certification 101](#)

Tuesday, March 24, 2020 at 11:00am

[Genesis Shine-Solve It With Support](#) —Columbus

Wednesday, March 25, 2020 at 2:00pm

[OBDC – Webinar Wednesday: How to Write a Great Capability Statement](#)

Friday, March 27, 2020 at 9:00am

[Franklin County- Certification Overview with ODOT, Department Of Administrative Services And City of Columbus](#)  
Columbus

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Email: [news@ohiombe.com](mailto:news@ohiombe.com)  
for login information

*OhioDiversityNetwork.com is  
sponsored by:*

THE CITY OF  
**COLUMBUS**  
ANDREW J. GINTHER, MAYOR

OFFICE OF DIVERSITY  
AND INCLUSION



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

### **Business Resource:**

#### **Federal Small Business regulations got you worried? The SBA's National Ombudsman can help.**

Small businesses across the nation have felt the bite of a fine or punitive action unfairly, and often mistakenly, enforced by a federal regulatory agency. Meanwhile, small businesses with government contracts sometimes face the daunting challenge of squaring off with a federal agency over payment disputes.

During the SBA's Office of the National Ombudsman's national hearing last August, a small business owner from Pennsylvania testified that the Environmental Protection Agency, following an inspection, issued a fine of \$515,968 against the company for an alleged violation of the Clean Air Act. The Office of the National Ombudsman intervened, allowing the business owner and the EPA to reach a reasonable settlement without having to go to court.

The SBA's Office of the National Ombudsman is an invaluable resource for small business owners. Regardless of the issue, be it an IRS tax lien or an Occupational Safety and Health Administration fine, our office is always available to make sure small business owners have a voice and an advocate when dealing with what can be an intimidating process.

Through our public hearings and roundtables that are held nationwide, small business owners have an opportunity to provide real-time input on regulatory enforcement fairness issues impacting their companies. The roundtables also provide a venue for business owners to learn more about the resources offered by the Office of the National Ombudsman. Representatives from the SBA's local offices and the agency's resource partners, including SBDCs and SCORE, also attend the roundtables, providing networking opportunities for small business owners.

In addition to the regulatory fairness hearings and roundtables, the Office of the National Ombudsman offers other tools to help small business owners. They include:

- Annual scorecards that rate the small-business friendliness level of federal regulatory agencies. The agencies are graded—on a scale from A to F—on the time it takes to respond to complaints from small business owners. In turn, these ratings are reported annually to Congress. Our Congressional reports are available here: <http://bit.ly/2TsMBSZ>
- Individual case resolutions, where a business can fill out a form on the Office of the National Ombudsman's website

### **Questions to ask those seeking elected office**

1. What have you done for Black-owned & minority businesses during your career?
2. What do you promise to do for Black-owned & minority businesses if elected?
3. What Black-owned & minority business do you regularly purchase products or services from?
4. Why should Black-owned & minority business owners vote for you?
5. How important is Black-owned & minority business development to the overall Ohio economy?
6. Are minority business set-asides and goals in city/county/state government still important and why?
7. What can the city/county/state do to improve its purchasing with minority businesses?
8. What should minority owned businesses do to get city/county/state contracts?
9. Is there anything else, aside from contracting that the city/county/state can do to assist MBE's?
10. Who are the major contributors to your campaign?

## **Support Black Businesses in 2020**

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([www.sba.gov/ombudsman/comment](http://www.sba.gov/ombudsman/comment)) to explain their problem with a federal regulatory agency. The complaint is investigated by an Office of the National Ombudsman staffer, who will contact the respective federal agency to help the small business resolve the issue.

- Five-member Regulatory Fairness Boards in each of the SBA's 10 regions, which function as a liaison to local small businesses as well as advisors to the National Ombudsman.

For more information about the SBA's Office of the National Ombudsman, visit [www.sba.gov/ombudsman](http://www.sba.gov/ombudsman).

## 5 Ways to Obtain Cash Quickly

### 1. Get Paid Upfront

Cash flow, much like the term implies, is an ebb and flow of cash coming in and cash going out. When more is going out than coming in, you need a way to break the cycle and give your receivables a chance to catch up.

There are ways to encourage clients and customers to pay upfront for products or services not yet rendered. The simplest and more common method is with a gift card program. Gift cards are an inexpensive way for customers to pay you before any action is necessary on your part. That equates to cash coming in faster and gives you the chance to get cash flow back into positive territory.

### 2. Collect Payments Due

Getting paid upfront is key. Just as crucial is collecting payments from customers when they're due. Not surprisingly, customers aren't going to bang down your door with a check in their hands. Clients may need a friendly reminder that payment is due.

There are a lot of ways to better ensure customers and clients pay on time. You can shorten your payment terms across the board or do so just for those clients who are chronically slow to pay. Shortening 30-day terms to 15 days, or 60-day terms to 45 days is an acceptable practice that can make a serious dent in a company's cash flow deficit. However you choose to collect payments from customers, clearly communicating the changes along the way will ensure you maintain strong client relationships while better protecting your cash flow.

### 3. Slow Your Payments

As you're evaluating terms for customer payments, take a look at the terms your vendors have in place and find opportunities to slow your payments. Slowing the pace at which cash flows from your business can also help reduce potential cash deficits.

If a vendor grants you 30-day payment terms, take advantage of those terms and save check writing until the end of that period. You can successfully manage your accounts payable to pay vendors on time and still keep as much of your cash for as long as possible. As long as you're not late in paying a vendor and remain in good standing with strong credit, slowing payments is an effective way to stay in the black.

### 4. Factoring

Factoring is a less common form of cash flow management for businesses in need of quick cash, but it can be highly effective for those companies who face slow-paying customers or are unable to shorten a customer's payment terms. A business can sell its invoices or other accounts receivables to factoring firms. The factor writes the business a check minus a factor fee giving the business immediate cash in the bank.



Startups can also use factoring as a strategic way to secure cash flow. Most startups don't yet have the credit history needed for certain types of small business loans. Since factors look at the ability of the customer to pay when assessing risk - not at the credit history of the business - factoring can be an easy source of quick cash for a young company.

### 5. Borrowing from Alternate Sources

When all else fails, borrow cautiously. Many entrepreneurs will borrow from their personal funds before they'll let their business go under. Many experts agree that this is the right move if it means keeping yourself afloat. But, like with everything, there's a right way and a wrong way to borrow. And, as you would with any bank, have a plan to pay yourself back.

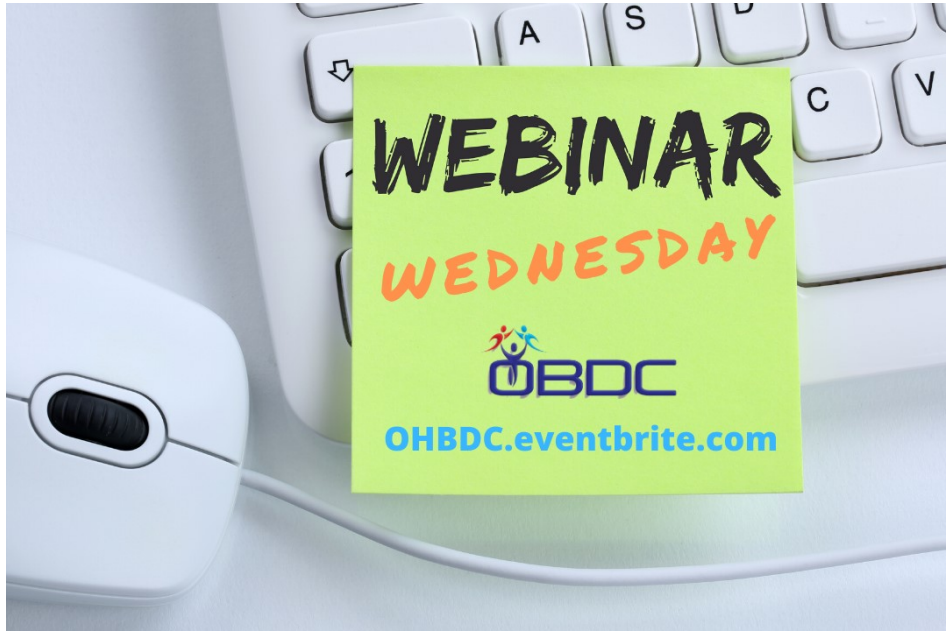
If you decide to borrow, start by liquidating inventory, equipment and depositing cash owner equity. If you have a line of credit, meet with your bank and discuss options such as keeping your line open and whether increasing your credit line is an option they're willing to explore.

#### Take Action & Create a Plan

Getting your hands on cash quickly isn't always easy. The sooner you take action to break the negative cash flow cycle the better. The good news, though, is that there are multiple ways to secure the cash you need to boost your cash flow into positive territory.

Source: [score.org](http://score.org)





- **How to Register as a City of Columbus Vendor**
- **How to Register as a Columbus City Schools Vendor**
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