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Advocating, Informing and Promoting Small & Minority Owned Businesses

THANK
YOU

Governor Dewine &
Doctor Amy



Media's
responsibility
is to
challenge
government

Proposed Changes to Rules for MBE, EDGE, and WBE Certification Programs

The MBE and the EDGE programs have been in existence for a number of years, and there are currently two chapters in the Revised Code that set forth rules promulgated in accordance with these statutes, Administrative Code Chapters 123:2-15 and 123:2-16.

Last year, the General Assembly enacted Section 123.154 of the Revised Code, which creates a new business assistance program known as the Women-owned Business Program, commonly referred to as the "WBE" program, and authorizes the Director to adopt rules in accordance with Chapter 119 of the Revised Code to administer this new program.

In accordance with the requirements of five-year rule review and to enact rules to administer the new WBE program, DAS has drafted one new chapter of rules, Administrative Code Chapter 123:2-14, to administer all three business assistance programs. The rules establish, among other things, the criteria and qualifications for participation in the programs; procedures by which a business may apply for certification; the procedure for determining agency procurement goals for contracting with EDGE businesses; and standards to determine when a business no longer qualifies for certification. Many of the provisions of these rules are the same as those that currently exist for the MBE and EDGE programs, although some provisions have changed.

Highlights of the proposed rules include:

Responding to the needs of participating businesses:

- Eliminate the current 10-year EDGE program participation limit



Inside this issue:

Page 2:
**Rules for Voting in
the April Primary**

Page 3:
**Business Advocate:
Melony Bryant**

Page 4:
EmployOhio

Page 5:
Bid Opportunities

Page 8:
**OhioMBE Awards
Nominee:
Tia Johnson**

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date at

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See New Rules on page 9



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OhioMBE welcomes letters to the editor from readers. Typed letters of 350 words or less are preferred. Each letter must include name, home address and daytime phone number. Some letters may appear on our website.

Voting in the April 2020 Primary

1. [Download a ballot request form](#) and print it off or call your [local board of elections](#) to have ballot request form sent to you.

2. Mail the form back to your local board of election. Ballots must be requested by *April 25*.

3. An absentee ballot will be mailed to you. A post-age-paid envelope will accompany it. Your ballot must be postmarked by *April 27* to be counted.



SBA's Paycheck Protection Program for Small Businesses Affected by the Coronavirus Pandemic Launches

One of Multiple Economic Relief Provisions to Protect Workers and Small Businesses

WASHINGTON – The [U.S. Small Business Administration Administrator Jovita Carranza](#) Friday launched the Paycheck Protection Program, a \$349 billion emergency loan program created last week with the President's signing of the *Coronavirus Aid, Relief, and Economic Security Act (CARES)*. *The program provides forgivable loans up to \$10 million to small businesses left financially distressed by the Coronavirus (COVID-19) pandemic. The loans, which will be administered at the local level by a national network of banks and credit unions, are designed to maintain the viability of millions of small businesses struggling to meet payroll and day-to-day operating expenses.*

"These loans will bring immediate economic relief and eight weeks of financial certainty to millions of small businesses and their employees," SBA Administrator Carranza said. "We urge every struggling small business to take advantage of this unprecedented federal resource – their viability is critically important to their employees, their community, and the country."

The loans, which are 100% backed by SBA, are being provided to small businesses without collateral requirements, personal guarantees, SBA fees, or credit elsewhere tests. Those eligible for the program include small businesses, certain non-profits, veterans' organizations, self-employed individuals, independent contractors, and other businesses meeting size standards based on their North American Industry Classification System code.

The Paycheck Protection Program's maximum loan amount is \$10 million with a fixed 1% inter-

See SBA on page 12

publisher's notes

Voting should be easy and free

By Ronda Watson Barber

Publisher



Ronda Watson Barber

I commend Governor Mike Dewine and Dr. Amy Acton. They are working hard to protect Ohioans from the coronavirus. The decision to enact a stay at home order is saving lives. It is important that we follow the directions of health experts.

I am concerned about the upcoming April primary. Many Ohioans will be disenfranchised. Some will not be able to participate in our constitutional right to cast a ballot. Our vote and democracy help to

ensure our rights to life, liberty and the pursuit of happiness as outlined in the Declaration of Independence.

The process for mail-in only voting in the April primary is cumbersome, time restrictive and imposes a fee to vote.

Those wishing to cast a vote must request a ballot and mail the request to their local board of elections. A prospective Ohio voter must affix postage to the envelope requesting their "absentee ballot". Essentially, the State of Ohio has imposed a fee or "poll tax" for those wishing to vote.

The process for voting is time restrictive. Voters must request their ballots by April 25. It must be postmarked by April 27.

Voting should be easy and free. Anything other than a no-cost simple method to exercise a constitutional right is voter suppression. Some people don't have access to the post office or locations to purchase stamps, as we are under a stay at home order. The mail carrier does not carry stamps. The stay at home order has created economic burdens for many Ohioans. The unemployment rate is at historical levels. It is possible that some cannot afford the cost of a postage stamp and envelope.

Our right to vote is precious. People have lost their lives to see that all Americans are eligible to participate in our democracy. I believe that our votes and dollars are powerful. We must never allow that power to be deluded or suppressed. It is very likely at the upcoming November election will be affected by the COVID-19. Please be vocal about making certain we have free and fair elections. Call **your** state representatives. Call

See Publisher on page 8

business advocate

Melony Bryant is the Minority & Small Business Advocate with the Ohio Bureau of Workers' Compensation (BWC). Melony has been with the BWC for almost 6 years, however she has more than 25 years of workers' compensation experience.

When she started with the agency 6 years ago, her role was a relatively new position as the person who vacated the position was mainly focused on procurement for minority businesses. Her then Chief and Director asked what direction she would like to take the position as the Minority & Small Business Advocate and her immediate response was education! In all of her experience, it had been apparent that most minority and small businesses didn't know what they didn't know when it came to workers' compensation. Workers' compensation serves as a protection not only for employees but also for businesses.

Melony covers all 88 counties as the only Minority & Small Business Advocate. She works very closely with many organizations, chambers of commerce, and other state agencies presenting and exhibiting at various workshops and expos around the state. One of the main business partners are the Small Business Development Centers or SBDC's. Many of the SBDC's have monthly workshops for their small or start-up businesses to discuss business basics and I present and discuss BWC basics. She also works very closely with the Hispanic, African American, and Asian chambers of commerce. She discusses who must be covered, what is elective coverage, the difference between an employee vs an independent contractor, and various BWC programs and grants.

Melony can be reached at melony.b.1@bwc.state.oh.us



Melony Bryant

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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?



DO THE FIVE

Help stop coronavirus

- 1 **HANDS** Wash them often
- 2 **ELBOW** Cough into it
- 3 **FACE** Don't touch it
- 4 **FEET** Stay more than 6ft apart
- 5 **FEEL** sick? Stay home

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at OhioMBE.com

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>



LEGAL NOTICE OPERATION: FIX IT – SECURITY VESTIBULE UPGRADES – EASTHAVEN ES, ALPINE ES, LINDBERGH ES, PARKMOOR ES, SIEBERT ES AND MEDINA MS

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, April 3, 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.

THE CITY OF
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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).
- 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 mlfarrenkopf@columbus.gov) or Seth Brehm (614-645-5659 or swhbrehm@columbus.gov).
- Property Maintenance and Miscellaneous Services in November 2019. Contact Audrea Hickman (614-645-8907 or ahickman@columbus.gov).
- Construction trades including: General Construction, Home Improvement, Electrical, HVAC, and Plumbing. Contact Tim Tilton (614- 724-3009 or twilton@columbus.gov).
- Lead abatement. 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>.



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, APRIL 15, 2020** at which time and place all bids will be publicly opened and read aloud for:

REHABILITATION AND RELATED WORK at 927 HUNT STREET, AKRON, OHIO 44306

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

See full bid notice at <https://ohiombe.com/archives/14494>

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LEGAL NOTICE

OPERATION: FIX IT – RESTROOM UP- GRADES – GABLES 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 until Friday, April 17, 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.



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, APRIL 23, 2020** at which time and place all bids will be publicly opened and read aloud for:

LEAD ABATEMENT, EXTERIOR REHABILITATION AND RELATED WORK at 760 BELLEVUE AVENUE, AKRON, OHIO 44307; 918 SHERIDAN AVENUE, AKRON, OHIO 44307; 1302 STONER STREET, 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) 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

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, APRIL 7, 2020 at 2:00 P.M.**

Bidders may gain access to the interior of the buildings, in order to assess the work, pursuant to the viewing schedule included in the specifications.

See full bid notice at <https://ohiombe.com/archives/14537>



INVITATION FOR BIDS

Sealed bid proposals will be received by the Akron Metropolitan Housing Authority at 100 West Cedar Street, Akron, Ohio 44307 until 2:30 p.m. local time on **THURSDAY, APRIL 23, 2020** at which time and place all bids will be publicly opened and read aloud for:

RETAINING WALL REPLACEMENT AND RELATED WORK at VALLEY VIEW APARTMENTS 943 SPRINGDALE STREET, AKRON, OHIO 44310

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

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, APRIL 8, 2020 at 2:00 P.M.**

See full bid notice at <https://ohiombe.com/archives/14542>

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Support Black Businesses in 2020

bid opportunities

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



LEGAL NOTICE

OPERATION: FIX IT – SECURITY VESTIBULE UPGRADES – FAIRWOOD ALT. K-6, LINDEN STEM ACADEMY PREK-6, FOREST PARK ES, DEVONSHIRE ES, VALLEY FORGE ES AND VALLEYVIEW ES

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 until Wednesday, April 15, 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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OhioMBE.com/bid-opportunities

Remember to VOTE

Economic Impact payments: What you need to know

Check IRS.gov for the latest information: No action needed by most people at this time

WASHINGTON — The Treasury Department and the Internal Revenue Service recently announced that distribution of economic impact payments will begin in the next three weeks and will be distributed automatically, with no action required for most people. However, some seniors and others who typically do not file returns will need to submit a simple tax return to receive the stimulus payment.

Who is eligible for the economic impact payment? Tax filers with adjusted gross income up to \$75,000 for individuals and up to \$150,000 for married couples filing joint returns will receive the full payment. For filers with income above those amounts, the payment amount is reduced by \$5 for each \$100 above the \$75,000/\$150,000 thresholds. Single filers with income exceeding \$99,000 and \$198,000 for joint filers with no children are not eligible.

Eligible taxpayers who filed tax returns for either 2019 or 2018 will automatically receive an economic impact payment of up to \$1,200 for individuals or \$2,400 for married couples. Parents also receive \$500 for each qualifying child.

How will the IRS know where to send my payment? The vast majority of people do not need to take any action. The IRS will calculate and automatically send the economic impact payment to those eligible.

For people who have already filed their 2019 tax returns, the IRS will use this information to calculate the payment amount. For those who have not yet filed their return for 2019, the IRS will use information from their 2018 tax filing to calculate the payment. The economic impact payment will be deposited directly into the same banking account reflected on the return filed.

The IRS does not have my direct deposit information. What can I do? In the coming weeks, Treasury plans to develop a web-based portal for individuals to provide their banking information to the IRS online, so that individuals can receive payments immediately as opposed to checks in the mail.

I am not typically required to file a tax return. Can I still receive my payment? Yes. People who typically do not file a tax return will need to file a simple tax return to receive an economic impact payment. Low-income taxpayers, senior citizens, Social Security recipients, some veterans and individuals with disabilities who are otherwise not required to file a tax return will not owe tax.

How can I file the tax return needed to receive my economic

See Payments on page 11

If you are having trouble paying your bills due to a slowdown in revenues or higher than usual expenses related to COVID-19, here are 11 options to consider if your business can't pay its bills due to coronavirus.

Keep in mind there isn't a playbook for this situation. We simply don't know how long this crisis will last and options are changing rapidly.

Look into short-term financing. For some businesses, a loan may help them get through the immediate cash crunch until other forms of small business aid come through. For others, it may help them continue operations while they restructure (a restaurant switching to take-out and delivery, for example, or a brewery switching to making hand sanitizer).

Find out whether your business is able to access any of the following forms of financing:

- [SBA loans including the SBA Economic Injury Disaster Loan Assistance program](#)
- Low-rate credit card offers, including balance transfers
- [Lines of credit](#) or term loans

Financing is generally best leveraged when you have a clear plan for how it will help you make money. But these are unusual times and some businesses will find it helps to use financing to keep operations going during a crisis.

Crowdfund. If your business has loyal customers, consider asking them for help. Let's say, for example, you have a popular restaurant in an area where people are not traveling or going out to eat. Your fans may support you by buying a coupon for a meal in the future or even donating a meal to someone in need. You won't know if you don't ask.

Here are a few crowdfunding platforms to check out:

- Kiva is offering [0% loans up to \\$15,000](#) with a grace period of up to six months.
- [Mainvest](#) is offering a \$2000 0% loan for some brick-and-mortar businesses who will use the site to raise capital.
- GoFundMe offers [guidance](#) for small businesses looking to use its platform to crowdfund during coronavirus

Add Delivery and/or Online Options

1. Sites like Shopify, Squarespace or GoDaddy make creating a website and taking orders online easy. Many business owners can get their website online by the end of the day. (Bonus points if you get your kids who are at home with school closures to help you.)
2. Update your online presence to let people know that

2019 OhioMBE Awards Top FBE Nominee:

Enlightened Financial Group



Tia Johnson

Enlighten Angle Financial Group is being led by Tia Johnson a successful entrepreneur, recognized mentor to girls, certified financial education instructor mortgage loan advisor and tax practitioner.

Tia Johnson is a committed community partner that works hard to effect change for the 21st century girl. Our girls' will be equipped to build financial confidence, increase financial IQ, practical financial skills ex-

plore financial systems.

After lucid surveys and experience she has put together a program that allows girls you care about to start building their financial road map now! She has decided to take a bold step and created a promising opportunity to reach girls at pivotal points in their development and financial lives. Her aim is teaching young girls to be the heroines of their own story and thrive. Tia life experiences, education, failures and successes has endured her passion. As the financial empowerment coach, her passion has provided her the opportunity to build relationships, break down barriers and move people to take the action needed to live in their purpose. Tia is fully equipped to educate and guide young girls, youth and families on the path to financial success.

Tia can be reached at tiajohnsonmentors.com or at 614-602-1842

publisher from page 3

your congressional representative. Call **your** United States Senator. Join the NAACP. Join the League of Women Voters. Advocate for the right to vote. The upcoming elections are too important to sit-out. It's about the Supreme Court. It's about lifetime federal judicial appointments. It's about healthcare.

Just my thoughts...Stay healthy and safe!

RWB

For the Litigious: The First Amendment protects several basic freedoms in the United States including freedom of religion, freedom of speech, freedom of the press, the right to assemble, and the right to petition the government. It was part of the Bill of Rights that was added to the Constitution on December 15, 1791. *The views expressed in OhioMBE and the media outlets of The 912 Group are solely those of the author and do not reflect the views/opinions of The 912 Group, the editor, publisher, our staff, families or advertisers.*

- Ensure that only small businesses participate in EDGE by adopting the SBA 8(A) size standard caps
- Add ability for EOD to identify comparable, pre-verified third-party certifiers in order to expedite some MBE and WBE certifications based on certifications by these other entities, as with current EDGE program expedited certifications
- Eliminate the restriction that the majority of members/officers be a minority individual for MBE or a socially- and economically-disadvantaged individual for EDGE, giving MBE and EDGE companies a greater opportunity to engage successful business owners as board of directors/executive officers

Enhancing program oversight and avoiding pass-through and front companies:

- All certified business owners will be required to meet the Commercially Useful Function standard, like the existing EDGE rule
- Certification will be revoked for any violations of program compliance, like the existing EDGE rule
- MBE-certified companies will now be limited to bidding only on set-aside procurement opportunities that match the company's appropriate industry codes (international designations for products and services) as issued by the DAS Equal Opportunity Division (EOD). This helps ensure they are participating in contracts within their area of expertise.
- Companies will be required to submit additional financial, business, and net worth documents at the time of recertification
- In addition to recertification requirements, certified companies will need to re-apply with an application, all required supporting documentation, and an interview every cumulative six years to demonstrate continued program compliance and eligibility.

You can review these documents at the following links: [the proposed rules](#), [the related proposed rescissions](#), [the rules summary sheet](#), and [the Business Impact Analysis](#); each of these can also be found on the Equal Opportunity Division's webpage at www.das.ohio.gov/eod.

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If you wish to comment on the proposed rules or the Business Impact Analysis, please send your comments to the Equal Opportunity Division of the Department of Administrative Services at das.mbe-edge@das.ohio.gov, copying the Common Sense Initiative Office at CSIPublicComments@governor.ohio.gov by 5:00 p.m. April 20, 2020.



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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

impact payment? [IRS.gov/coronavirus](https://www.irs.gov/coronavirus) will soon provide information instructing people in these groups on how to file a 2019 tax return with simple, but necessary, information including their filing status, number of dependents and direct deposit bank account information.

I have not filed my tax return for 2018 or 2019. Can I still receive an economic impact payment? Yes. The IRS urges anyone with a tax filing obligation who has not yet filed a tax return for 2018 or 2019 to file as soon as they can to receive an economic impact payment. Taxpayers should include direct deposit banking information on the return.

I need to file a tax return. How long are the economic impact payments available? For those concerned about visiting a tax professional or local community organization in person to get help with a tax return, these economic impact payments will be available throughout the rest of 2020.

Where can I get more information? The IRS will post all key information on [IRS.gov/coronavirus](https://www.irs.gov/coronavirus) as soon as it becomes available.

The IRS has a reduced staff in many of its offices but remains committed to helping eligible individuals receive their payments expeditiously. Check for updated information on [IRS.gov/coronavirus](https://www.irs.gov/coronavirus) rather than calling IRS assistants who are helping process 2019 returns.

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Monday, April 6, 2020 @ 6 PM
NAACP CALL TO ACTION
10 EQUITY IMPLICATIONS OF CORONAVIRUS COVID-19
TOWNHALL MEETING 1

JOIN THE COLUMBUS NAACP for a discussion regarding the Coronavirus 'impact' on the Black Community. We will discuss recommendations in response to the first five identified equity implications

- Racism / Xenophobia / Stigma
- Vulnerable Populations
- Workers' Rights
- Democracy
- Toxic Cleaning Materials

Moderators & Panelist



Nana Watson
NAACP President



Annie J. Ross-Wornack
Health Committee



Stanley E. Gates, II
Young Adults Committee



Brandi Slaughter
Political Action Committee



Please join us on Facebook : NAACP - Columbus, OH Branch to join the conversation by submitting questions under any of the "Action Alert Events" in the discussion taps. Your questions and comments will be read during the live event on Monday, April 6, 2020.

you're still open to the public. Create/update your [Google My Business](#) listing with updated hours and make a post that says, "We're still open!"

4. Update your social media accounts like Facebook and Instagram to let people know that you're open for business.
5. For restaurants who want to focus on delivery and take out:
 - Get on UberEats, Grubhub, or DoorDash (there are [more options listed here](#)).
6. Add a drive-through option, even if it is just cones in a parking lot with you taking orders outside.
7. Negotiate with your clients, suppliers and vendors. Your suppliers and vendors are well aware of what is going on and may be able to work with you to negotiate lower payments or longer payment terms for a period of time. It helps to have good business credit, but in times like these, lenders will often make exceptions. They will want to keep your business in the long run, and maybe flexible about deferring or accepting reduced payments.

If you have clients who are not experiencing a significant disruption to their business, don't be afraid to ask them for more work or ask them if they can pay you sooner. (You might offer a discount if they pay faster, for example.) Another option is to consider [invoice factoring or financing](#) to get paid faster.

8. **Make lower credit card payments.** While it's good financial advice to pay credit cards off in full to avoid interest, there are times when making minimum payments can help your business get through a time of tight cash flow, and this may be one of them. If you go this route, make sure you understand the interest rate you'll be charged, and be very careful to use those credit cards only for essential business expenses. Also, understand that high balances on [credit cards that report to the owner's personal credit](#) may lower your credit scores.

It's also important to note that if you don't make your minimum payment on your credit card, you will be charged a late fee and interest. And if you have a business credit card, your interest rate may immediately go up to the default rate on your outstanding balance. (On a consumer credit card, you generally must be more than 60 days late before your rate can increase.)

A number of credit card issuers have announced that they

SBA from page 2

est rate and maturity of two years. The loans are available to cover up to eight weeks of average monthly payroll (based on 2019 figures) plus 25% and payments are deferred for six months (interest does accrue). The SBA will forgive the portion of loan proceeds used for payroll costs and other designated operating expenses for up to eight weeks, provided at least 75% of loan proceeds are used for payroll costs. Eligible expenses for the eight-week forgiveness include:

- Payroll costs (excluding the prorated portion of any compensation above \$100,000 per year for any person. Payroll costs include salary, commissions, tips; certain employee benefits including sick leave and health care premiums, and state and local taxes;
- Mortgage interest (**not** prepayment or principal payments) and rent payments on mortgages and leases in existence after February 15, 2020;
- Utilities such as electricity, gas, water, transportation, phone and internet access for services that began before February 15, 2020; and
- Additional wages paid to tipped employees.

Visit www.SBA.gov/Coronavirus for additional resources about protecting your business, employees and customers.

Have you requested your mail-in ballot?

will work with cardholders who are having trouble making their payments, usually on a case-by-case basis. Don't be afraid to reach out. Keep notes of any conversations you have with them and be sure you understand the impact of any payment arrangements on your credit scores.

See more tips online at <https://www.score.org/blog/11-options-if-your-small-business-cant-pay-its-bills-due-coronavirus>



Franklin County **COVID-19** Response PRC Program

COVID-19 Response PRC Program

One-Time Assistance Payment:

\$500 per household

Who is Eligible:

Franklin County families with minor children or pregnant women (includes all individuals living in the household)

Income Guidelines:

At or below 200% federal poverty level



Franklin County
Board of Commissioners

**JOB & FAMILY
SERVICES**

About the COVID-19 Response

Franklin County's new COVID-19 Response PRC Program provides relief for eligible families impacted by the public health emergency.

These one-time assistance payments can help families cover the cost of emergent needs as a result of the COVID-19 pandemic. Payments can only be used for TANF-eligible expenses.

This limited-time program will be in effect until funding is exhausted or until 60 days after the COVID-19 public health emergency ends.

Learn more and apply today at:

<http://jfs.franklincountyohio.gov/COVID19PRC>

Franklin County will accept digital signature or verbal authorization for COVID-19 Response PRC Program applications.

For more information, tips on how to apply and other frequently asked questions:
jfs.franklincountyohio.gov or call 1-844-640-6446

Drive-Thru Food Pantries in Franklin County

Franklin County Department of Job and Family Services recognizes many residents may be experiencing food insecurity during this time. Residents can apply for food assistance by calling **1.844.640.6446** or visiting www.benefit.ohio.gov. Additionally, below is a list of free food pantries with pre-packaged food baskets that are offering drive-thru options.

***Please call the numbers associated with the food pantry before arrival in addition to bringing required paperwork. ***

Updated: 3/20/2020

Neighborhood Services Inc. 1950 N. 4th Street 614-297-0592	Tues, Wed, Thurs, Fri: 11am -5pm Sat: 9am-1pm	ALL ZIP CODES SERVED
Heart To Heart Food Pantry 1320 Cambridge Blvd 614-488-0681	Tues: 8:30am-1pm Thurs: 8:30am-1pm	43201, 43202, 43210, 43211
Bishop Griffin Center 2875 E. Livingston Ave 614-338-8220	Wed: 9am-11:30am Fri: 2:00pm-4:30pm Sat: 12pm-3pm	43209, 43213, 43219, 43232, 43227
St. Stephens Community House 1500 E. 17th Avenue 614-294-6347	Mon, Wed, Fri: 12pm-3pm Tues, Thurs: 3pm-6pm	ALL ZIP CODES SERVED
Gladden Food Pantry 318 S. Glenwood Ave 614-228-2498	Mon, Tues, Thurs, Fri: 9am-3pm Wed: 1pm-3pm	43222, 43223, 43215 (West of Scioto River)
Kroger Community Pantry 3960 Brookham Drive 614-317-9487	Tues Thurs, Fri: 8:30am-12pm Wed: 8:30am- 12pm 5:00pm-7:00pm Sat: 8:30am-1:30pm	ALL ZIP CODES SERVED
INPREM Resource Center & Food Pantry 5757 Karl Road 614-516-1812	Mon- Fri: 11am- 7pm	ALL ZIP CODES SERVED

*For more information about local food resources visit: www.midohiofoodbank.org/get-help/get-food/

*For all the latest updates from FCDJFS please visit: www.jfs.franklincountyohio.gov/covid19



'Click and Collect' Grocery Shopping Available for Families Receiving Food Assistance

COLUMBUS, OHIO – Grocery stores and other retailers can offer online “click and collect” grocery shopping and curbside pickup for families in the Supplemental Nutrition Assistance Program (SNAP), the Ohio Department of Job and Family Services (ODJFS) learned this week. Families also can place orders over the phone.

“This is a welcome development in these challenging times,” said ODJFS Director Kimberly Hall. “It will help keep families safe as we all work together to limit social distancing and stay healthy during

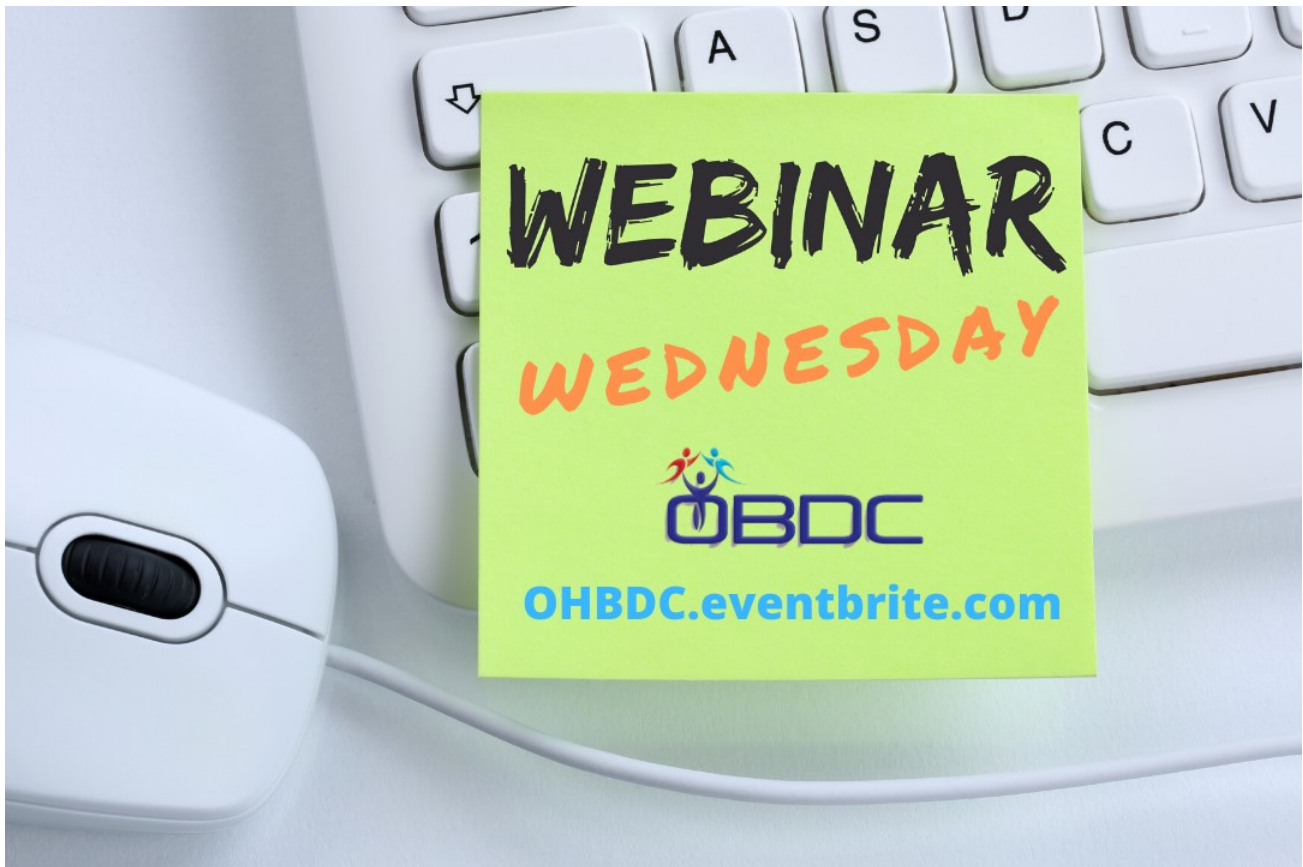
the COVID-19 pandemic.”

If grocery stores have wireless mobile point-of-sale (POS) devices, they can swipe recipients’ EBT cards at curbside. If they do not have mobile POS devices, recipients still can order food in advance and go into the store to pay and pick up their groceries. Retailers also have the option to process manual vouchers at curbside. Grocers cannot accept the EBT card number over the phone.

To ease administrative burdens and ensure that families have access to food throughout the pandemic, ODJFS also requested and received approval to extend by six months the recertification

eligibility periods for March, April, and May. The agency also requested and received federal approval for all SNAP recipients to receive the maximum benefit possible for their families in March and April.

Individuals may qualify for SNAP if their household’s gross monthly income is at or under 130 percent of the federal poverty guidelines. To apply, visit benefits.ohio.gov. Benefits can be used to buy most food products, with the exception of alcoholic beverages, vitamins and/or medicines, and hot food made to be eaten immediately, including prepared food from grocery stores and restaurants.



Certification 101 - April 8 Webinar

Learn about the certification process and local programs.

Sponsored by:

*City of Columbus Planroom, City of Columbus Dept. of Development,
City of Columbus Office of Diversity and Inclusion, Ohio Business Development Center, OhioMBE*

**Visit OHBDC.org or
OhioDiversityNetwork.com for a listing of
April 2020 trainings hosted by the
Ohio Business Development Center**