



July 15, 2021

Published by The 912 Group, Ltd.

Ronda Watson Barber—Publisher/Editor-in-Chief

Volume 12—No. 11

*Advocating, Informing and Promoting Small & Minority Owned Businesses since 2009*

## Leaders learning from leaders



Community leaders and elected officials came together on the Otterbein University campus to train young leaders at the summer Ubuntu Leadership Institute. The two-week program, gives young men and women leadership skills to last a lifetime.

“The young men of the Ubuntu Institute were amazing! I’m excited to see the work they will do in our community for years to come!” said Judge Jaiza Page.

The Masters Preparatory Academy is a boarding school for African American males in grade 7-12 set to open in its Newark location in the fall of 2023. The Masters Preparatory Academy is founded by Dr. Robert Murphy, a 40+ year veteran in education in Central Ohio. Mr. Jasper Person serves as its Board Chair, and Mr. James Ragland is the schools Development Director.

For more information, please visit: <http://www.mastersprepohio.org>

# #BlackLivesMatter

OhioMBE is published on the 1st and 15th of each month and is distributed free by The 912 Group, LTD. The publisher reserves the right to edit, reject or cancel any advertisement or editorial copy at any time and will not be responsible for checking the accuracy of items submitted for publication.

**Legal Stuff:** 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 or our advertisers.**

Copyright © 2021  
All Rights Reserved.  
Ronda Watson Barber,  
Editor-in-Chief & Publisher  
www.OhioMBE.com  
rbarber@ohiombe.com

P.O. Box 533  
Granville, OH 43023  
912-290-2112  
news@ohiombe.com

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.



Dessert designer Tylar Willis is celebrating one year in business. The 2020 Ohio University graduate who majored in graphic arts, got the entrepreneur fever by helping a friend plan a party. She uses her knowledge of social media to promote her designer delectables.

"I started my business because my best friend wanted to save money for her gender reveal party. I created edible treats for her guests. I posted pictures of my desserts on Facebook. I have had a customer every weekend since."

One of the first, OhioMBE Frank W. Watson Scholar and the Pickerington resident specializes in chocolate covered snacks and fruits; cheesecakes and banana pudding.

She can be reached at on Instagram @allthingsty or by calling 614-330-9897.

# publisher's note

## March for our Families

By Ronda Watson Barber  
Publisher



Twenty-four years ago, I attended the Million Woman March in Philadelphia. I made the trek with my five-year-old daughter, my sister, mom, and an auntie. I was inspired by the sea of beautiful Black women who filled the Benjamin Franklin Parkway to celebrate our fabulousness but also bring awareness to negative

plights that affect our community and homes. There were Black women of every shade and size. Black women attended represented all facets of Black life. On a beautiful sunny day in October, Black women were in harmony with one another.

As my group participated in the festivities, a message continued to blare over the loudspeakers. "Women hold on to your children. We got lost kids. Women hold on to your children." Youngsters were getting lost or separated from the moms in the massive crowd. The roaring bulletin may have spoken to the issue at hand, but it was also a trumpeting message to take back home. Women and moms need to protect and hold on to their children. This was my call to advocacy. I returned home and started reading program for the kids in my city.

The time is now for us to reclaim our families and neighborhoods. The youth violence in our community is unacceptable. Black children and young people are killing themselves daily. They are reeking havoc on our neighborhoods. Black families are being destroyed because of the gun violence. The time is now for aunties, grandmas, church mothers and sorority sisters to stand up and help save our children. Some moms are overwhelmed or simply not equipt to parent their offspring for whatever reason. Unfortunately some kids are simply growing and not being raised. We as a community must step up. The lost of life and gun violence is heartbreaking. These babies are our future. We owe them the opportunity to grow, thrive and positively contribute to society. We must set the example. Get involved. Tutor. Mentor. Listen.

Many thanks to all that are spending their summers pouring love into Black kids. Your are providing lifelong memories and opportunities.

Just my thoughts...rwb

## Your Customers Are Mobile — Are You?

U.S. consumers increasingly use their smartphones to find and interact with businesses. Mobile phones are becoming more entrenched in daily life, and that means every business — no matter the size — will be expected to be mobile-friendly.

Regardless of which type of business you run and what kind of resources you have on hand, you can probably do more to improve your online mobile presence. Fortunately, a variety of tools and services are making it much easier for small businesses to meet the challenge.

Ask yourself these questions to learn how to better serve your customers.

### Does Your Website Provide a Good Mobile Experience?

Mobile-friendliness is now standard for most websites built for businesses, but it's a good idea to look at yours on a smartphone to try to see it through your customers' eyes. Does it load quickly? Is it easy to read? If not, talk with your web design resource about making adjustments. For example, increasing the font size or presenting page elements vertically instead of horizontally can make sites easier for mobile customers to review.

People coming to your site from their mobile devices expect to find a few basics prominently displayed, including your business hours, location and clickable contact information. Depending on your type of business, they might also expect easy access to what you sell, or mobile-friendly forms for requesting

more information or an appointment. Review your site to make sure these elements are front and center.

**Can Mobile Shoppers Buy from You Online?** As more consumers do their shopping online, it's important for retailers to provide an e-commerce option. More than half of e-commerce purchases worldwide now happen on smartphones and tablets, according to payments platform provider [Adyen](#). Despite this, the majority of small business sites don't offer e-commerce at all.

Many e-commerce services — [Shopify](#), [Magento](#) and [BigCommerce](#) for example — work with small companies to create simple e-commerce platforms.

You can also use mobile-ready coupons to reach more customers. Services such as [Coupontools](#) and [Mobiniti](#) let small businesses create and share coupons via text messaging, email or social media.

**Are You Using Mobile for Customer Service?** People manage their lives on their mobile devices, and good customer service is increasingly being delivered there. Many elements of good customer service, such as reminders, updates and other touchpoints, makes mobile outreach a natural fit.

A few specific areas you might take mobile include:

- **Appointment setting.** The ease of making or changing appointments and consultations via mobile appeals to customers. Apps such as [Square Appointment](#)

*See Mobile on page 10*



## Understanding the Three Major Business Credit Bureaus



When you're trying to get a business loan, establish payment terms with a new vendor or get any type of business credit, your business credit report can be a major factor in your success. Dun & Bradstreet, Experian

and Equifax are the "big three" business credit bureaus that generate business credit reports. However, each commercial credit bureau looks at the information they gather in a slightly different way, which can make understanding business credit reports a bit confusing. Here's what you need to know about the business credit bureaus, the information they collect and how it affects your business.

### Dun & Bradstreet (D&B)

Of the big three, D&B is the only credit bureau that focuses exclusively on business credit. They report primarily on how a business interacts with vendors and other suppliers, which is why potential suppliers often look at your D&B reports before they offer your business trade credit. In addition to business-to-business data submitted by suppliers, D&B also looks at public records, industry data and other historical data in your D&B profile to compile their credit scores, of which the PAYDEX Score is the best-known.

**PAYDEX Score:** The 100-point PAYDEX score reflects how reliably you've paid your bills and kept your financial obligations to vendors and suppliers that report to D&B. Unfortunately, if you are current with suppliers who don't report to D&B, that information won't be included when calculating your PAYDEX score. Because the PAYDEX score is so important, you should encourage current vendors that don't report your credit history to D&B to do so. You may even want to switch to vendors who do.

Other D&B business credit scores include:

- **Delinquency Predictor Score:** This score measures whether or not a business is likely to pay their bills late or go bankrupt over the next 12 months.
- **Failure Score:** This score is designed to predict the possibility that a company will seek legal relief from creditors or go out of business and leave creditors unpaid in the next 12 months.
- **Supplier Evaluation Risk Rating:** This rating predicts the likelihood that a business might stop delivering its goods and services over the next 12 months.

- **D&B Rating:** This rating relies upon company financial statements and other public information to develop an overall rating for a business's creditworthiness. Making sure that your D&B profile includes accurate, up-to-date financial statements can greatly improve your D&B rating.

**Credit Limit Recommendation:** Banks and creditors may look at this recommendation, which is based on a business's size, industry and payment history.

Equifax transforms data collected by the Small Business Finance Exchange (SBFE) into a report. The SBFE is an association of U.S. small business lenders who report payment data on their small business customers. Because this data directly reflects how small businesses interact with lenders, banks use it to evaluate your creditworthiness.

Like the other business credit bureaus, Equifax also uses trade credit information and data from the public record, such as liens, bankruptcies or judgments against a business, to compile a company's credit report. Equifax credit reports include:

- **Payment Trend and Payment Index:** This shows the business's payment trends over the past 12 months and how it compares to industry norms.
- **Equifax Business Credit Risk Score:** This predicts the likelihood of a business incurring a 90 days severe delinquency or charge-off over the next 12 months. The score ranges from 101 to 992; lower scores indicate higher risk.
- **Equifax Business Failure Score:** This predicts the likelihood of a business failing through either formal or informal bankruptcy over the next 12 months. It ranges from 1000 to 1610; lower scores indicate higher risk.

Experian Experian collects credit information from suppliers *and* lenders. They also look at information available in the public record, including legal filings from local, county and state governments, as well as information from credit card companies, collection agencies, corporate financial information and other databases.

Experian gathers a lot of data from banks, too. They look at the number of credit transactions, outstanding balances; payment habits; how much of your available credit you use; and the details of any current liens, judgments or bankruptcies. Time in business, the size of your business, and your business' Standard Industry Classification (SIC) codes are also part of your Experian Business Credit Score. This score ranges from 0 to 100 and breaks down as follows:

- 0-15: High Risk
- 16-30: Medium Risk
- 31-80: Good Credit

See Credit on page 11

# bid opportunities

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

## Franklin County Engineer Upcoming 2021 Construction Projects

### Highway Projects

- Eureka Ave, Valley View Dr, Highland Ave, & Harper Ave, **Apr 2021**
- Ormond Ave Drainage Part II, **Apr 2021**

### Resurfacing Projects

- 50 E. Mound St Parking Lot, **Apr 2021**
- Franklin County Resurfacing Program, **May 2021**
- Township Resurfacing Program, **May 2021**
- Franklin County Maintenance & Safety Program, **May 2021**

### Drainage Projects

- Cook Tri-County Ditch **Oct 2021**
- Kropp Road Drainage Outlet Improvements **Dec 2021**
- 2022 Drainage Maintenance **Nov 2021**

### Bridge Projects

- Agler Rd over Alum Creek **Nov 2021**
- Borror Rd over Tributary of Strader Ditch, **May 2021**
- Hoover Rd over Tributary of Grant Run, **May 2021**
- Olentangy River Rd 11.40 & 11.62 Culverts, **Jun 2021**
- Schleppi Rd over Tributary of Rocky Fork Creek, **May 2021**
- 2022 Bridge Maintenance **Nov 2021**

For more information visit

[www.franklincountyengineer.org/future-projects/](http://www.franklincountyengineer.org/future-projects/)

<https://www.bidexpress.com/businesses/28582/home?agency=true>



Cornell R. Robertson, P.E., P.S.  
FRANKLIN COUNTY ENGINEER  
FRANKLIN COUNTY DRAINAGE ENGINEER



\*The dates listed above are projected dates to advertise\*



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  
**TZR T-Hangar G, H, and I Taxilanes  
Rehabilitation PROJECT #20021**  
BOLTON FIELD AIRPORT

The Columbus Regional Airport Authority (CRAA) invites you to visit [columbusairports.diversitycompliance.com](http://columbusairports.diversitycompliance.com) to view active solicitation opportunities and results as well as register as a vendor with CRAA.

The Columbus Regional Airport Authority values diversity and inclusion and the impact small and minority-owned firms have on the Central Ohio economy. The Columbus Regional Airport Authority invites you to access the following link: [www.columbusairports.diversitycompliance.com](http://www.columbusairports.diversitycompliance.com) to register to do business with us and to view new bid opportunities and results. Email [BusinessDiversity@ColumbusAirports.com](mailto:BusinessDiversity@ColumbusAirports.com) for questions about the Diversity Programs at Columbus Regional Airport Authority.



**SEEKS LEDE VENDORS**  
Local Economically Disadvantaged Enterprise

### How do I become a LEDE Vendor with Columbus City Schools?

You can obtain a LEDE Vendor Affidavit on the Columbus City School's Website or request one by contacting the Purchasing Department at (614) 365-5820  
or  
the Outreach Office at  
(614) 365-8732

You must also complete a CCS Vendor Application and provide all pertinent information for both applications. You will be issued a vendor number, which allows you to conduct business with the School District.

# #bidnotices

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

# bid opportunities

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

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 [mlfarrenkopf@columbus.gov](mailto:mlfarrenkopf@columbus.gov)) or Seth Brehm (614-645-5659 or [swhbrehm@columbus.gov](mailto:swhbrehm@columbus.gov)).
- Property Maintenance and Miscellaneous Services in Contact Audrea Hickman (614-645-8907 or [ahickman@columbus.gov](mailto:ahickman@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>.

## INVITATION TO BID

The Akron Metropolitan Housing Authority is seeking bids for Fire Pump Replacement and Related Work at Saferstein I.



Those interested in submitting a bid 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](mailto:seblue@seblueprint.com)

Bids, to be considered, must be received by AMHA no later than 4:00 p.m. (local time) on Tuesday, August 10, 2021.

Persons with disabilities needing assistance are asked to contact AMHA's ADA Coordinator, 100 West Cedar Street, Akron Ohio 44307, 330-762-9631 or Ohio Relay at 800-750-0750 at least seven (7) days in advance.

Akron Metropolitan Housing Authority  
Debbie Barry  
Interim Executive Director

Keep up-to-date at  
[OhioMBE.com](http://OhioMBE.com)



**COLUMBUS METROPOLITAN  
HOUSING AUTHORITY**

COMMUNITY. COMMITMENT. COLLABORATION.

The Columbus Metropolitan Housing Authority (CMHA) will receive bids from qualified contractors for The Whitney Exterior Door Replacement, 262 Hamilton Ave, Columbus, Ohio 43203. All bids will be accepted and publicly opened on **Monday, August 16, 2021 at 1:30 p.m.**, during a virtual bid opening, via Zoom. Any contractor planning to submit a bid must email Chris Belcastro ([cbelcastro@cmhanet.com](mailto:cbelcastro@cmhanet.com)) to obtain link before the bid opening and **no later than 12:30 p.m. on August 16, 2021**. Since the bid opening will be virtual, bids are preferred to be mailed, however, bids will still be accepted if they are dropped off in person before 1:30 p.m. on August 16, 2021, and time stamped. If

you plan to drop off your bid, please notify the security officer at the front door of a "BID," and they will time stamp it. A pre-bid meeting is scheduled on **Tuesday, August 3, 2021 at 1:30 p.m.**, at the address listed above. Contract Documents may be viewed at <https://cmhanet.com/Business/ConstructionContracts>. Bidders may obtain Contract Documents from DC Alpha Graphics, 1254 Courtland Avenue, Columbus, Ohio, 43201 or at [www.dclanroom.com](http://www.dclanroom.com); Phone: 297-1200; Fax: 614-297-1300, starting **Monday, July 19, 2021**, upon receipt of a **refundable company check or money order for \$50.00**, payable to CMHA. Bidders must agree to comply with the 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. Bidders 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 the bid.

# bid opportunities

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

## NOTICE TO CONTRACTORS

Bids shall be submitted electronically to the Franklin County Transportation Improvement District through the [www.bidexpress.com](http://www.bidexpress.com) web service until **2:30 p.m.** local time on **August 5th, 2021**, and the same will be publicly opened at the same hour at the office of the Franklin County Engineer for the labor and material necessary for the improvement of **50 East Mound Street in Columbus, Ohio. EBE Goal: 12%**

**Project Description:** Construction of a surface parking lot located at 50 East Mound Street, Columbus, OH 43215. The main ingress and egress from the parking area shall be off Noble Alley. This improvement shall include stormwater management facilities, as well as lighting, electronic security lift gates and necessary greenspace improvements.

Bidders are required to be **PRE-QUALIFIED WITH THE OHIO DEPARTMENT OF TRANSPORTATION** to submit a bid for this project.

All proposals shall be submitted electronically through the web service [www.bidexpress.com](http://www.bidexpress.com). Proposals must contain the name of every person interested therein and shall be accompanied by a bid guaranty and contract bond for the full amount of bid; or in lieu of the bid guaranty and contract bond the bidder may submit a bid guaranty as provided by Section 153.54 of the Revised Code in the form of a certified check or cashier's check pursuant to Chapter 1305 of the Revised Code. The amount of the certified check or cashier's check shall be equal to ten percent (10%) of the bid. The certified check or cashier's check submitted with a bid will be held as a guarantee on an accepted

bid proposal.

The contract will be awarded within 60 days of the bid opening date. At that time, a bid guaranty and contract bond in the sum of 100% of the bid shall be executed in a form prescribed by the Franklin County Transportation Improvement District. All qualified business enterprises will be afforded full opportunity to submit bids in response to this invitation and no bidder will be discriminated against on the grounds of race, color or national origin in awarding the subject contract.

Certified Check or Cashier's Check will be returned to all other bidders after the Contract has been awarded.

The bidder's address shall be included along with his/her signature on the bid.

**The project shall reach Substantial Completion no later than November 17, 2021. The project shall reach Final Completion no later than April 15, 2022** in accordance with the rules, regulations, terms and conditions set forth in the Contract Documents.

No proposal shall be considered unless it complies with all the rules and regulations set forth in the Contract documents. All bidders are urged to carefully read the same and comply with them. The Franklin County Transportation Improvement District Board of Trustees reserves the right to reject any or all bids.

Cornell R. Robertson, P.E., P.S.  
Franklin County Transportation Improvement District

OhioMBE can announce your next business event, employment notice or news item in an exclusive email blast.



We will also post it on our Facebook, Twitter, Instagram and LinkedIn Pages.

[news@ohiombe.com](mailto:news@ohiombe.com) | 912-290-2112

**SUPPORT  
BLACK MEDIA**

KEEPING YOU  
INFORMED



*I'd rather go down in history as one lone Negro who dared to tell the government that it had done a dastardly thing than to save my skin by taking back what I said.* - Ida B. Wells



# bid opportunities

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



## LEGAL NOTICE

### REQUEST FOR QUALIFICATIONS FOR DESIGN-BUILD SERVICES FOR TWO SEPARATE CONTRACTS

The Columbus City School District announces a Request for Qualifications for the following project:

Renovation of HVAC Systems in “**Design-Build Delivery Model**”. The work will consist of two separate Design-Build contracts consisting of:

- **Phase 13-A Contract** – 3 school facilities.
- **Phase 13-B Contract** – 2 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 Advanced Engineering Consultants, LLC.

A Virtual Informational Meeting covering the project will be held on Friday, July 16, 2021 at 10:00 AM at the following location: [https://ccsoh-](https://ccsoh-us.zoom.us/j/88945407274?pwd=WUp3WVNOejdNUmdvWDC1TUxVLzZzO9)

[us.zoom.us/j/88945407274?pwd=WUp3WVNOejdNUmdvWDC1TUxVLzZzO9](https://ccsoh-us.zoom.us/j/88945407274?pwd=WUp3WVNOejdNUmdvWDC1TUxVLzZzO9) To join by phone or app use the following: +1 646-558-8656 Meeting ID: 889 4540 7274 Passcode: 472281

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 one (1) 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, Construction Contract Manager; Brandie Bronston Houpe at [bbronston@columbus.k12.oh.us](mailto:bbronston@columbus.k12.oh.us). Part 1 is limited to 30 pages. EDGE requirements do not apply to this RFQ. Deadline for submissions is Thursday, July 29, 2021 by 2:00 PM.

**\*\*\*Responding firms must submit separate Statements of Qualifications for each phase\*\*\***

The Board of Education reserves the right to reject any or all proposals. **Prevailing wage Rates DO apply to this project.** Direct questions to Gregory Leitch at [gregoryl@aecmep.com](mailto:gregoryl@aecmep.com).

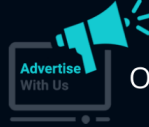
City of Columbus



## THE PLANROOM

OPERATED BY OHBDC

## Advertise in OhioMBE



OhioMBE.com

one year of advertising for \$99

We will email, post, tweet, print and share your business card size ad in OhioMBE & our media outlets.

*Your customers are looking for you*

# #bidnotices





## COFFEE & CONVERSATIONS WITH THE COUNTY

...how to submit a successful bid

Join us on Friday, July 23 @ 8:00 am

Register in advance for this webinar:

[https://us02web.zoom.us/webinar/register/WN\\_8fCioT9dSpGbiR\\_TGtUjYw](https://us02web.zoom.us/webinar/register/WN_8fCioT9dSpGbiR_TGtUjYw)

**DOWNLOAD THE APP – ZOOM – PRIOR TO THE MEETING**

After registering, you will receive a confirmation email containing information about joining the webinar.

The Franklin County Board of Commissioners recognizes the benefit of competing for opportunities to do business with the County, therefore we invite Small & Emerging Businesses to this virtual event from your home office with coffee, tea, and pastries of your choice.

In our efforts to make the procurement process clear, this outreach event will be the first of several events to put it all together. We will discuss the different parts and pieces of what makes for effective bid submission.

We welcome your questions using the Chat feature on Zoom, please note only the host and County participants will be visual during Zoom meeting.



Thank you to our partners at MBAC for your support with this outreach event.

For further information, please contact:  
Marleise K. Wicker, Economic Equity Administrator  
[SEBE@franklincountyohio.gov](mailto:SEBE@franklincountyohio.gov)  
614.266.6542



**Holloway, Henderson & Martin, LLC**

**Cathy R. Holloway**  
President/Owner

**EDGE, FBE, LEDE, DBE, SBE, WBE CERTIFIED**

1612 Old Leonard Avenue  
Columbus, Ohio 43219

(614) 302-2610  
[Cathy@hhmohio.com](mailto:Cathy@hhmohio.com)

# TRUCK LAPTOPS

DEALER LEVEL DIAGNOSTIC

Diagnose EVERYTHING!

Agri/Construction  
ABS/EBS  
CNG Trucks  
Equipment  
Engines  
Transmissions  
& More....



- ✓ Diagnose Every Truck
- ✓ Force Regen Every Truck
- ✓ Program Every Truck
- ✓ Erase & Repair Codes
- ✓ Interactive Wire Diagrams
- ✓ Tons of Parameters
- ✓ Bidirectional Controls
- ✓ & more!



Sales & Support Email:  
[Sales@trucklaptops.com](mailto:Sales@trucklaptops.com)  
833.780.8826

## THIS IS YOUR CHANCE

TO PAY LESS FOR HEALTH INSURANCE  
DUE TO THE NEW AMERICAN RESCUE ACT

UPDATE YOUR MARKETPLACE PLAN  
BY AUGUST 15TH

4 OUT OF 5 ENROLLEES COULD PAY \$10 OR LESS

THE LAW . . .

MAKES HEALTH INSURANCE FREE  
FOR THOSE RECEIVING UNEMPLOYMENT IN 2021

INCREASES  
PREMIUM SUBSIDIES

ALLOWS THOSE EARNING \$50K+  
ELIGIBLE FOR PREMIUM SUBSIDIES

[TINYURL.COM/DEHANMEDICAL](https://tinyurl.com/dehanmedical)

DEHAN ENTERPRISES INSURANCE & FINANCIAL SERVICES LLC  
614 238-3520 • [INFO@DEHANINSURANCE.COM](mailto:INFO@DEHANINSURANCE.COM)

GET COVERED TODAY!

DE

## Electronic Systems Consultants

Integrated Fire and Security Services  
DBE/MBE/EDGE/LEDE/VOSB

John Larkin  
Sr. Partner



1450 Universal Road  
Columbus, Ohio 43207  
Phone Office: 614-754-1393  
Cell: 614-420-1491  
Fax: 614-455-8653  
E-Mail: [john@esc-ohio.com](mailto:john@esc-ohio.com)  
[www.electronicssystemsc consultants.com](http://www.electronicssystemsc consultants.com)

Mobile from page 3

ments and Acuity Scheduling integrate with business websites and let customers book directly, saving you time and keeping calendars full.

- Order updates. Customers want to be kept up to date on their order status and related changes. Services such as AfterShip and Shipup let you send real-time order updates and allow customers to track packages through your site.
- Reminders. Many appointment-setting apps include features that automatically text customers as their appointment or consult approaches. This helps reduce no-shows.

**Are You Equipped for In-Store Mobile Payments?** Nearly 30 percent of consumers made an in-store purchase using a mobile-pay service in 2017, according to Deloitte — that's up nearly 50 percent from 2016.

Fortunately, accepting mobile payments isn't difficult, since many card terminals are already equipped to handle mobile transactions. Check with your merchant account provider if you're unsure. In some cases, you may need a simple software update that your account provider can handle remotely.

Be sure you and your staff are trained to help customers pay with their mobile devices. Though it isn't complicated, the process varies on different terminals — for instance, some might require customers to press a button before using their phone to make a payment. Apple Pay and Google Pay provide helpful guidance for businesses.

The steps you take to make your small business more mobile-friendly can pay off many times over. Helping your customers find you, interact with you and buy from you wherever they are can strengthen loyalty and increase sales.

Source: [staples.com](http://staples.com)

# Ohio Diversity Network

Wednesday, July 21, 2021 at 1:00pm  
[Dennis Hopson & Lourdes University Basketball Clinic](#)  
Toledo

Wednesday, July 21, 2021 at 5:00pm  
[OBDC – Certification 101](#)

Thursday, July 22, 2021 at 11:00am  
[OhioMBE Procurement Fair – July 22](#)  
Columbus

Thursday, July 22, 2021 at 2:00pm  
[USMCA Webinar: Accessing USMCA Markets with E-Commerce](#)

Thursday, July 22, 2021 at 3:30pm  
[Columbus Councilmember Remy July Virtual Community Hour](#)

Friday, July 23, 2021 at 8:00am  
[Coffee & Conversation with the County](#)

Thursday, July 29, 2021 at 1:00pm  
[OBDC – Walkin Certification Assistance](#)

Wednesday, August 4, 2021 at 10:00am  
[Cleveland SBA: WOSB Federal Contracting Program and Ascent Programs for Women](#)



Hosting a business event?

Did you know you can  
post it on  
[OhioDiversityNetwork.com](http://OhioDiversityNetwork.com)?

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

*(Credit from page 4)*

- 80-100: Excellent Credit

Experian also generates a Financial Stability Risk Rating that measures the risk of a company's going into bankruptcy or severe financial distress in the next 12 months. This rating ranges from 1 to 5, with lower ratings indicating lower risk.

Because Experian collects both trade data and bank data, their business credit report could be considered the most balanced of the big three. Whether you rely primarily on trade credit for capital, access capital from a bank, or do both, Experian will have data on your business.

How long does information stay on my business credit report?

Every commercial credit bureau is a little bit different, but the length of time Experian keeps information on your credit report is fairly standard, and is based on industry guidelines and government recommendations.

- Trade data: 36 months
- Bankruptcies: nine years and nine months
- Judgments: six years and nine months

- Tax liens: six years and nine months
- Uniform Commercial Code filings: five years
- Collections: six years and nine months
- Bank, government and leasing data: 36 months

*Source: score.org*

## Support Black Media



# MBE Ohio 2021 AWARDS

**Recognizing Ohio's Top MBEs,  
FBEs, & Family Businesses**

**October 28**

hosted by the Columbus Zoo & Aquarium

[OhioMBEAwards.eventbrite.com](http://OhioMBEAwards.eventbrite.com)

Platinum Sponsor



Gold Sponsors



## 2021 Honorees

- **Publisher's Award**
  - Annie Womack
  - Roote
- **Frank W. Watson Advocate Award**
  - Jerome Jones
  - Tia Roseboro - City of Columbus
- **Media Legend**
  - Angela Pace
- **Top Elected Official**
  - US Rep. Joyce Beatty
- **Civil Rights Awards**
  - Bexley H.S. Anti Racism Project
  - Heath H.S. Students Against Racism Forum
  - New Albany H.S. NAACP Youth Chapter

## 2020 Honorees

- **Economic Empowerment**
  - City of Columbus - ODI
  - Park National Bank
  - Ohio Bankers League
- **Publisher's Award**
  - Columbus City School Board Member James Ragland
  - Franklin County Administrator Kenneth Wilson
- **Frank W. Watson Advocate Award**
  - Jill Nagy-Reynolds - SBA
  - Attorney Ambrose Moses
- **Legends Award**
  - Cornelius Green
  - Dennis Hopson
- **Top Legislator**
  - State Rep. Emilia Sykes