



**FROM IDEA TO EXPANSION:**  
**CELEBRATING THE ENTREPRENEURIAL JOURNEY**  
ECDI IMPACT FISCAL YEAR 2017



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Since 2004, the Economic & Community Development Institute (ECDI), the third largest US Small Business Administration intermediary micro-lender, has assisted Ohio's entrepreneurs with its one-stop-shop business service model. Suited to meet the needs of all entrepreneurs, regardless of what business stage they're in, ECDI's dynamic programs have been utilized by more than 10,800 individuals from inception in 2004 through June 30, 2017.

From providing access to capital for entrepreneurs looking to expand their businesses, to focused business-specific educational opportunities to enhance entrepreneurial skill sets, ECDI's services are tailored to meet individualized needs. Whether a client is still in the idea stage or expanding to a fifth location, ECDI's "never say no" approach has resulted in significant economic impact across the State – creating or retaining more than 7,100 jobs.

### ECDI IMPACT SINCE INCEPTION (2004)

Loans disbursed	1,848
Capital deployed	\$38,611,828
Jobs created	2,584
Jobs retained	3,476
Individuals assisted	10,884

## CELEBRATING THE ENTREPRENEURIAL JOURNEY

For the past thirteen years, we've witnessed the power of entrepreneurship. Whether a client turns to entrepreneurship because they have lost a job, or whether business ownership has always been their goal, all share the same drive to take an idea and turn it into a reality. We've helped clients transform hope into sustainable businesses. We've helped clients scale their existing businesses to new heights, and in turn, create jobs that have economically enriched communities across Ohio.

The entrepreneurial journey is not a straight path. There is not one right way to create a successful business. It's constructed through hard work, sleepless nights, and unwavering dedication to the craft. Our clients make mistakes. They have moments of self-doubt. It's part of the process. We understand the obstacles small business owners face on a daily basis, and are here to help along the way.

The work we do at ECDI is not done in silos. We rely on our funders, partners, and referral sources who've supported our mission -- investing in people to create measurable and enduring social and economic change. Just as our clients' entrepreneurial journeys weave in different directions while navigating an ever-changing small business climate, we also adjust accordingly to continue to meet the needs of our growing client base.

Thank you for taking this journey with us, and partnering over the last year to create long-lasting impact. The following report illustrates our success through the words of our clients, as no one can illustrate the entrepreneurial path toward success better than them.

With gratitude,

Inna Kinney  
Founder & CEO, ECDI

Steve Fireman  
President & General Counsel, ECDI



## OFF THE BEATEN PATH COFFEE

Steve Johnson, Columbus

Steve Johnson is not your typical “foodie-preneur.” A farmer by trade, Johnson’s entrepreneurial fire wasn’t sparked until a tornado destroyed his crops alongside half of his agriculture facilities. Realizing he needed to make ends meet, he started his entrepreneurial journey. Where it led to surprised even himself.

*“I had never been a coffee fan... I always opted for something less bitter. I just happened to stumble upon a new cold brew once, and was hooked.”*

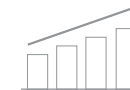
Steve is referring to his “a-ha” moment -- nitro-brewed coffee using old-time distilling techniques. He was able to concoct a coffee blend, lowering the bitterness and acidity while maintaining a caffeinated punch. After a few taste tests, Johnson realized the potential of his new product, and “Off The Beaten Path Coffee” was born. However, there were still critical steps he needed to take to turn his idea into a reality.

Steve became aware of the need to prepare his product in a licensed facility, so he scheduled a tour of ECDI’s FDA-licensed Food Fort, a commercial kitchen and commissary where food-based entrepreneurs can rent kitchen space, prepare food, and access training resources. By plugging in at the Food Fort, he could prepare his coffee surrounded by other driven, food-based entrepreneurs.

*“It’s a very success-focused group [at the Food Fort]. The networking opportunities shared amongst my peers has contributed to 50% of my business to date.”*

“Off The Beaten Path Coffee” is now featured in locally-renowned restaurants, bars, and grocers across Central Ohio.

**IDEA:** Potential entrepreneurs may have the next great business idea, but do not know how to turn their concept into a reality. ECDI works with them to determine feasibility, their future trajectory and business model. Through training and one-on-one counseling -- including financial management, business plan development support, and industry specific services -- they transform their business idea into an implementable business plan.



## MOBILE MOMMIES

Janel Northington, Columbus

A single mother of two teenage boys diagnosed with autism at an early age, Janel Northington was finding it harder and harder to care for her boys while juggling daily tasks and attending special events. Leaving them with a babysitter was out of the question due to their unique daycare requirements. *“I had seen other parents struggling with their children as well. It made me uncomfortable and I knew if I experienced that, than other people did too.”*

Janel looked for event-focused childcare businesses, but realized that there wasn’t anyone offering this service in Central Ohio. Just like that, a dream and a business idea was born. Seeking support, she was referred to ECDI’s Women’s Business Center (WBC), a resource center specifically for women entrepreneurs. Her timing was excellent; the WBC was hosting an open house and, naturally, there would be a number of “mompreneur” WBC members in need of a service just like Janel’s. She set up shop at the event, looking after a number of children while facilitating painting and other activities – and allowing other women entrepreneurs the time to work toward their own dreams.

Janel eventually became a WBC member herself, enrolling in Project Reimagine, a training series that helps established women business owners examine their strengths and weaknesses through assessments of all aspects of their ventures; including business ownership, pricing structure, marketing, and more. Janel credits Project Reimagine for helping her discover the purpose behind her business, develop into a confident business owner, and expand her business through networking events that led to additional contracts, including her largest one to date.

*“It’s a gift to be able to do this. I can show my sons that life is not just about getting up and going to work. You can start something you’re passionate about, and it can bring you success. I need them to see that in action, not just always preached to them.”*



## JC'S SWEET ICE TEA

Jackie Chapman, Columbus

*"It's always been in my DNA to become an entrepreneur."*

JC's Sweet Ice Tea owner Jackie Chapman told ECDI. Growing up in a working class family in Greensboro, South Carolina, Jackie and her brothers frequently helped their dad with his custodial work, cleaning offices after school and on the weekends. She recalls watching her father work for himself as her initial inspiration to follow an entrepreneurial path.

After earning her MBA from Ohio University, Jackie was ready to embark on her entrepreneurial journey. She started a company that provided billing services to local healthcare providers. However, issues with cash flow led her to close the business.

One holiday, as she gathered with family in her home state of South Carolina and drank sweet ice tea, a staple of the Palmetto State, she recalls her "epiphany" -- to make and sell the very home-brewed tea they were drinking.

*"This tea is so good, we should be selling it!"* she said. Her family was skeptical, but Jackie was not deterred. She and her husband decided they would go back to Columbus with their special recipe and test run the concept. They took the tea to church events and farmers markets, and everyone loved it.

One enthusiastic fan of the product encouraged Jackie to get in touch with ECDI. She was introduced to ECDI's Food Fort, where she soon began producing tea for her business at a record pace. To secure the capital needed to get JC's Sweet Ice Tea off the ground, Jackie worked with ECDI staff to create a business plan, allowing her to secure a loan needed to scale her business.

*"Had it not been for ECDI, the first time that I went to make 20,000 bottles of tea, I would not have had the funding...If it wasn't for ECDI, I would have been dead in the water."*

JC's Sweet Ice Tea is now available in large retailers like Kroger, Whole Foods, and Meijer, spanning across six states.



## BLACKBIRD FLY BOUTIQUE

Angelina Pata, Cleveland

As a former health care professional and hair stylist, stay-at-home mom Angelina Pata was looking to get back to work, but wasn't sure what direction to go. One day she saw a handmade piece of jewelry at a local boutique, and was not impressed. *"I can do better than this!"* she thought.

Having always been an artist at heart, Angelina decided to enroll in metalsmithing classes. Before long she was creating pieces in her basement. Encouraged by her husband to sell her items to a boutique, Angelina had a better idea.

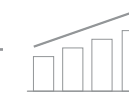
*"Why not open our own boutique?"* she asked him. *"I'm great at fashion; I know I can do this."*

With a level-headed determination, she immediately headed to New York City to attend Retail Week, learning the ins and outs of the industry. Four months later, she opened her own boutique in the Cleveland neighborhood of Ohio City.

Angelina's talent and drive was the perfect match for ECDI's small business loan and one-on-one technical assistance services. As a first-time entrepreneur opening a retail establishment, she had been turned away by three banks, but found renewed hope for a loan at ECDI. With a freshly polished business plan, Angelina was approved for an ECDI small business loan. To her surprise, one of the banks that had originally turned her down was among those that contributed to the loan.

Two-and-a-half years later, Blackbird Fly Boutique is going strong, and Angelina is steadfastly searching for the ideal space to open her second location.

Angelina attributes her success to pushing beyond failure and disappointment. She takes great pleasure in passing on her inspiration to the next generation; as a mentor for young women majoring in fashion at Kent State, she emphasizes the importance of being thick skinned.





## BLACK FROG BREWERY

Chris Harris, Toledo

Toledo native Chris Harris had always loved to drink beer. Looking for a new hobby, he decided to purchase a beer brewing kit.

*"My father used to make wine. I had tried my hand at making wine, and the wine...wasn't that good."*

Fortunately for Chris, he has had a different experience with brewing. Using the kit, he produced a batch of beer in a matter of weeks, and was totally enthralled by the process. When his co-workers taste-tested his brews and gave their seal of approval, Chris's hobby became something more—inspired by other successful operations, he decided to open a brewery in his garage.

Seeking capital to increase production, Chris was referred to ECDI through the Minority Chamber of Commerce and began working with an ECDI Relationship Manager. *"If I had any type of questions, he answered them. Even a couple times sending emails late at night, I still got a response."* With this comprehensive help from ECDI, Chris's taproom has been a local hit. *"I just can't keep enough beer on tap."*

In the coming years, Chris wants to increase his reach in a unique way, using his entrepreneurial success as a platform for broad community impact. He is currently laying the groundwork for an urban production facility designed to introduce brewing as a pathway to a better life for young, underserved minorities.

*"I want young minorities to know that there's more to the world than just the streets, and that if [they] have a dream, and [they] apply [themselves], that [they] can do it."*

**START-UP:** Once a business plan has been developed, vetted, and tweaked, ECDI supports entrepreneurs during their business' infancy stage. By providing access to capital (up to \$75,000 for start-up business owners) or incubation programming through ECDI's Women's Business Center or the Food Fort, entrepreneurs can scale their business at a comfortable pace. New avenues are created for them through additional access to ECDI-facilitated networking opportunities, peer learning, and ECDI's Professional Advisory Network (PAN), a local cohort of small business experts that provide solutions to the questions that keep budding entrepreneurs up at night.



## EVENT 38 UNMANNED SYSTEMS

Jeff Taylor, Akron

Jeff Taylor is an enterprising and opportunistic Akron native with a flair for cutting edge technology. As a student at Case Western University, Jeff began experimenting with hardware design for electronics, and created autopilot software for drones.

This successful project led to a cutting-edge job as an electrical engineer with Elon Musk's spacecraft technology company, SpaceX, followed by a role as Director of Research & Development at 3D Robotics, an aerial videography technology company.

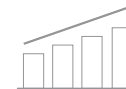
During his time at 3D Robotics, Jeff experimented with using a drone to capture aerial photos of a park outside the office. The stunning result was similar to Google Maps, with an impressive zooming capability.

*"I could zoom in all the way down to where you can see a guy raking the dirt on a baseball diamond, and I thought, 'There's got to be a lot of really useful data here.'"*

This insight led to the launch of Event 38 Unmanned Systems. Jeff began by building the drones in his apartment, while simultaneously launching a website. He received his first sale within a week. While his new firm enjoyed slow and steady growth, Jeff didn't have confidence in the start-up's ability to procure a bank loan, given the unusual nature of its inventory. Instead of reaching out to local banks, he turned to ECDI, and was approved for a working capital loan to hire a full-time software developer.

Since that initial loan, Event 38's drone technology has made massive strides, and Jeff foresees exciting client service capabilities in the near future. *"Instead of [the client] buying a drone and operating it, we'll operate the drone from here...It's going to go collect data for a map, [and the] client won't even need to see it. It will come back and transfer data wirelessly over LTE, do the processing and get [the client] information right away."*





# INFAMOUS BARBER & BEAUTY

Sha-ron Johnson, Cleveland

Sha-ron Johnson, owner of Infamous Barber and Beauty barbershop, had every excuse to fail as an entrepreneur. His mother died when he was six. He never knew his father, and he routinely bounced around group homes and foster care until he was 18. His difficult upbringing eventually caught up with him, and a series of petty crimes led to a period of eight years in-and-out of prison.

While serving time, Sha-ron took a job as the prison barber, and quickly realized he possessed a knack for cutting hair. Wanting to create a better life for himself and his four girls after serving this time, he moved back home to Cleveland and took a job at Infamous Barber and Beauty.

Sha-ron was a quick study and climbed the ranks at the barbershop, leading to the opportunity he had been waiting for.

*“The previous owner asked if I wanted to buy him out for sole ownership of the business. That’s when I came to ECDI. I had all the necessary documents needed and the next thing I knew, I was filling out a loan application.”*

Sha-ron’s criminal background would’ve made him ineligible to receive capital from most traditional banks, but with ECDI financing, he was able to purchase the business quickly, hire additional barbers, and make enhancements to the shop.

Today, his business has created a stable foundation for his family to build upon. With a consistent and positive cash flow, Sha-ron was able to purchase his own home, giving his daughters the stable upbringing he had missed out on. *“You have to be patient and never give up. Persistence. Persistence. Persistence.”* Today, Sha-ron’s business is steady and he already has expansion plans in the works as he has begun scouting locations to bring Infamous Barber & Beauty to other cities in Ohio.



# L.B.M. BAR

Eric Ho, Cleveland

After working nearly every job in the restaurant and bar industry, Eric Ho decided he was ready to be the boss. With a vision to create a distinctive cocktail bar, Eric decided to open his own concept titled, L.B.M. bar, this past spring in Lakewood.

As a unique team-building experience, the entire bar crew of eight worked on L.B.M.’s construction. With little construction experience, the crew relied on team chemistry and a willingness to take on new roles. *“We’re just building our own home. Everyone has ownership of the project. It’s the kind of place that we want to hang out at.”*

The execution of the L.B.M. concept was made possible by ECDI Cleveland’s support.

*“[ECDI] made me think even more critically about why I wanted to open it and how I was going to do it. When I went to ECDI, I had finished a draft of my business plan, but their staff kept asking more questions and it kept making me think. In my head, I knew all the answers, but it helped me spell it out on paper and realize that I needed to be more specific.”*

Eric’s success rests on fulfilling his vision of a “Cheers” style establishment – a neighborhood mainstay full of friendly locals. He has more than enough experience in the food service realm to understand the importance of regulars.

With the added business training received through ECDI, as well as the encouragement of his peers, Eric has the confidence to be creative. The new bar will offer employees a nurturing environment, quality benefits, and training opportunities. Eric sees these priorities as important components in re-envisioning jobs in the service industry as full-time careers. Sustainability, he believes, is a function of increasing employee longevity and reducing turnover.

*“We’re trying to make the industry better for ourselves and anyone else who wants to be involved with L.B.M.”*



## TASTE OF BELGIUM

Jean-Francois Flechet, Cincinnati

After five years of corporate life, Jean-Francois Flechet, a native of Belgium, decided to fuel his entrepreneurial fire, working tirelessly to build a prototype for a hot food vending machine like those popular in Europe. Though he was successful, the fate of his new business became doubtful when the economy tanked. Investors pulled out, and he was unable to take the prototype to production.

While at a trade show in Belgium, Jean-Francois encountered a man making Liège-style waffles. Intrigued by the process, Jean-Francois purchased a large waffle iron, began experimenting with recipes, and developed a cast-iron press unique to his venture, which he called Taste of Belgium. He moved his waffle-making endeavor from a modest counter top in the back of Cincinnati's Findlay Market to his own vendor space. Finding success and looking to grow, he knew Columbus' North Market would be a good fit for Taste of Belgium, but needed capital to make expansion a reality.

Jean-Francois struggled to find support for his business expansion plans from traditional financial institutions, so he resorted to dipping into his personal savings. Finally, he was referred to ECDI, and was able to meet with a Relationship Manager that same day.

*"I came up to Columbus and filled out a bunch of paperwork, sent in a business plan for the North Market location, and a copy of my green card. Three weeks later we were back to sign the loan. It was so fast and painless."* With loan assistance from ECDI, Jean-Francois was able to expand to the North Market, where Central Ohioans now enjoy his addictive creations.

Since his second ECDI loan closed in 2011, Jean-Francois has opened four full service restaurants in Cincinnati and Columbus employing over 300 people. In the future, he hopes to move his business into the wholesale market.

*"It's great that ECDI can give a chance to businesses when other lenders are not willing to step in."*



## INSPIRING LIVES FOREVER (ILF) TRANSPORTATION

NaJeebah Shareef, Cleveland

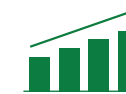
One day, a homeless man approached NaJeebah Shareef and asked for spare change. She asked the man how he had come to be in his current circumstance, and he responded, *"Ma'am, I don't think you have the time to hear my story."* NaJeebah answered, *"Sir, I'll make the time."* She learned that he was a veteran, left with significant physical and mental impairments from his years of service. He went from one organization to the next searching for help, but couldn't find the assistance he needed to get back on his feet.

This encounter moved NaJeebah dramatically. Already close to earning her Master's degree in nonprofit leadership, she launched a nonprofit dedicated to assisting homeless veterans, which led to her opening Inspiring Lives Forever (ILF) Transportation, now one of the leading non-emergency transportation businesses in the industry.

In creating her strategic plan, NaJeebah sought out small business development resources, including workshops offered at ECDI's Women's Business Center. Here, NaJeebah learned new marketing strategies which she could use to increase awareness of ILF's critical services.

Today, NaJeebah is heavily involved in small business development and advocacy programs. She received a 2016 Minority Business Enterprise (MBE) national award for her successful business initiatives, but finds the most fulfillment in the work itself. *"The most rewarding aspect of what I do is helping others and the appreciation we get from it."*

**EXPANSION:** With a sharpened entrepreneurial mindset crafted through the trials and tribulations of operating a business successfully, growth-stage clients have their eyes on expanding to their next location or increasing service and/or product models. For entrepreneurs who've been operating for over 18 months, access to additional capital (up to \$350,000) is possible to increase staff capacity or build out new space. With continued access to now acceleration services through ECDI's Professional Advisory Network (PAN), clients are encouraged to innovate and successfully compete in their prospective markets and industries.





## MMELO BOUTIQUE CONFECTIONS

Michelle Allen, Columbus

While living in Spain, self-made entrepreneur Michelle Allen created MMELO Boutique Confections, a European style confectionery cafe concept that capitalizes on masterfully combining whole-food organic ingredients to produce unique flavors. As she frequented boutique bakeries, she was introduced to meticulously designed confectioneries that were as enjoyable to look at as they were to eat. A native of Columbus, Michelle realized that this respected food craft could be a hit in her hometown.

Taking advantage of local resources to begin production of her artisanal treats, Michelle brought her idea to ECDI and became a member of the Food Fort, ECDI's commercial kitchen and business incubator. When she was given the opportunity to sell MMELO confectioneries at an Easton Town Center seasonal pop-up store, she applied for an ECDI loan to refit the space and hire staff to manage day-to-day operations.

Michelle's Easton shop quickly became highly-regarded, and she was able open a permanent space in Columbus' exclusive Short North – a destination neighborhood, rich with locally-owned boutiques. As she prepares for another pop-up appearance at Easton, Michelle has received additional capital from ECDI to support her business expansion. These added funds have enabled her to purchase goods at larger quantities and a lower cost, increasing her profit margins across the board.

*"My business wouldn't exist without ECDI. The licensing the Food Fort offers, coupled with the training and quick access to capital, allowed MMELO to become a reality."*

While her business has been a hit in Central Ohio, Michelle's future plans include an expansion to both Cincinnati and Cleveland.



## DOS HERMANOS

Lisa Gutierrez, Columbus

When Lisa Gutierrez launched Dos Hermanos in 2012, all she had was a food truck and a dream. With just \$2,000 in savings and no formal business education, she gave the food truck business a shot. ECDI and the Food Fort helped market her enterprise, sending her to large corporate offices for daily service of her delectable tacos and burritos.

*"ECDI made our business instantly credible. They opened a lot of initial doors for us," she says.*

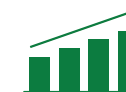
Lisa also took advantage of ECDI's Women's Business Center, which provided her with small business development training and networking opportunities. Her brand, authentic Oaxacan-style recipes crafted with the best local ingredients in town, became an overnight hit. She quickly secured contracts to serve at Central Ohio's largest sporting events including both Ohio State football games and Columbus Crew soccer matches.

When Lisa was given the opportunity to apply for a space in the North Market, Columbus's popular food destination featuring an assortment of "foodie-preneurs" like herself, she needed capital to expand. ECDI was ready to answer her call yet again.

*"I'd never done a build-out or put together a proposal to be in a space. ECDI helped me fill out the application for the Market, which contributed to my winning presentation."*

After being awarded the space, Lisa secured a loan for working capital, allowing her to add the staff members needed for the new location and take full advantage of her opportunity.

Lisa's first year operating at the North Market was the most profitable for Dos Hermanos to date, and she has never looked back. Now offering event and catering services, she has created a business model so diverse that others within the local food truck scene are feverishly trying to emulate.







## CREATING POSITIVE SOCIAL CHANGE

A social enterprise is “a revenue-generating business that achieves a positive social, cultural, community economic, or environmental outcome.” While this definition is ambiguous, the impact of such enterprises is not, and the increase in social enterprises across the country has created a profound effect.

ECDI has provided socially conscious services since its inception in 2004. The Home Repair Program creates jobs and generates income for small businesses, while simultaneously creating a safe environment for senior citizens and individuals with special needs to live freely within their homes. Here is one example of how we help.

### Home Repair

Michelle Lyles is a seventy-year-old retired teacher who has lived in the same Central Ohio home for more than two decades. While Michelle was pursuing a doctorate in Adult Education, she was struck by an aneurysm, leaving her unable to walk without difficulty for years. Forced into early retirement, she found it daunting to even navigate around her own home, forced to rely on chair lifts. One day the lifts broke, and she could no longer travel from floor to floor in her home.

Michelle began to look for a service that could help her in this desperate situation. Given that she was on a fixed income, she couldn't afford to hire a contractor. Eventually, she found ECDI's Home Repair Program and within days, an inspector was sent to Michelle's to assess the work required.

ECDI received several bids for the work, eventually awarding the job to Ted Mangia & Son Construction, who got straight to work repairing Michelle's chair lifts. ECDI's Home Repair Program allowed Ted Mangia & Son to create earned income while helping a vulnerable individual age safely and comfortably in her home.

### Supporting Ohio's Social Enterprises

ECDI's Revolving Loan fund addresses critical access to capital gaps that help ensure social enterprises can get their businesses off the ground. The fund continues to give back as dollars repaid support more and more local, small businesses, including social enterprises, every year. ECDI spurs local small business growth that supports a principle preached to all at an early age, but often ends up forgotten in today's competitive small business sector: Help those that need it the most. The following are just a few examples of businesses we've supported that value social impact as much as the number at the bottom of their income statements:



**What They Do:** **Food for Good Thought**, a gluten-free bakery, helps people with autism explore careers and find supported employment through skill building and work-related assessments.

**Impact Made:** Food For Good Thought has placed 20 individuals (with a retention rate of 90%) in competitive employment positions, while employing 12 individuals on-site at their gluten-free bakery.

**What They Do:** **Aunt Flow** operates a buy-one, give-one 100% cotton tampon and pads subscription service. For every box purchased, Aunt Flow donates a box to organizations that support underserved women across the country.

**Impact Made:** Over 30,000 products have been donated to organizations across the U.S.



**What They Do:** **Growlers Dog Bones**, a dog bone manufacturing company, provides disabled adults with viable employment training and vocational shaping through the creation of dog bones made from spent grains from breweries, created in-house at ECDI's Food Fort.

**Impact Made:** Growlers Dog Bones currently employs nine bakers, while meeting the needs of disabled adults looking for employment through their workplace skill-development program.

**SOCIAL ENTERPRISES:** ECDI does not simply aim to create sustainable businesses and increase job growth, but encourages and supports the creation of socially-focused impact through social enterprises – revenue-generating businesses that achieve a positive social, cultural, economic, or environmental outcome. ECDI supports these businesses with their unique directions, and works in unison with other organizations to mobilize resources to Ohio's most distressed neighborhoods and populations, leveraging private and public relationships to create longstanding positive social change.



# ECDI

INVEST  
EDUCATE  
INNOVATE

## FY 2017 IMPACT

345



MEMBERS

103



PARTICIPANTS

19,900 ASSISTANCE HOURS  
PROVIDED TO ENTREPRENEURS



2,206

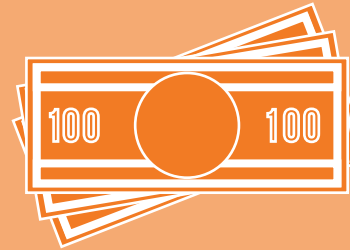


NEW INDIVIDUALS  
ASSISTED

3,539



HOURS OF TRAINING



\$5,443,767

DEPLOYED THIS YEAR

### LOANS DISBURSED



LOW-TO-MODERATE  
INCOME 52%  
MINORITIES 55%

244

WOMEN OWNED  
BUSINESSES 40%



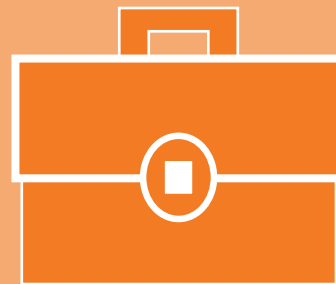
45



FOOD  
FORT

MEMBERS  
HOUSED

591 JOBS RETAINED



JOBS CREATED 332



REPAIR JOBS  
COMPLETED



## PROGRAM DESCRIPTIONS AND FISCAL YEAR (FY) 2017 IMPACT (7/1/16 - 6/30/17)



**The Women's Business Center of Ohio addresses inequities that adversely affect women entrepreneurs:** The WBC, serving the Central Ohio, Northern Ohio, and Southern Ohio markets, is the only

SBA-funded Women's Business Center (WBC) in the State. The WBC's mission is to empower women entrepreneurs with resources and tools to create strong sustainable businesses. Female entrepreneurs access collaborative office space, a professional lounge for networking, a computer lab with Internet access and copying/printing capabilities, and a resource library. Additionally, staff and expert advisors provide specialized one-on-one counseling sessions to clients within the areas of accounting, personal finance, marketing and legal matters.

### WBC FY 2017 IMPACT

Jobs created/retained	185
New WBC members	345
Capital deployed to WBC members	\$903,761
Individuals that received coaching	209
Businesses created	51
Businesses expanded	14

**The Home Repair Program helps contractors access markets and keeps seniors in their homes:** ECDI's Home Repair Program, funded by Franklin County, the City of Columbus, and the State of Ohio, provides

small contracting companies paid construction jobs to help ensure that low-income seniors and disabled individuals age safely and comfortably in their homes. Funded through grants, local contractors are awarded jobs that enhance the quality of life for those that need it the most – passing no cost on to the homeowner, while simultaneously creating jobs within the construction sector.



### HOME REPAIR FY 2017 IMPACT

Jobs completed	173
Cost of repairs	\$209,996

**Loans capitalize Ohio small businesses:** As the 3rd largest Small Business Administration intermediary microlender in the nation and a U.S. Treasury-designated Community Development Financial Institution (CDFI), ECDI provides loans up to \$350,000 to Ohio small businesses. Borrowers include unbanked or underbanked populations, including low-to-moderate income individuals, those with little or no credit, and those unable to receive a loan from a traditional financial institution.



**The Food Fort incubates food-based businesses:** The Food Fort is an innovative food-based business incubator and accelerator in Columbus.

A haven for food truck owners, bakers, and catering clients, the licensed facility includes two commercial kitchens, a dry storage area, walk-in coolers and freezers, and a large food prep area, enabling the Food Fort to house a cluster of food-based entrepreneurs looking to develop their culinary talents. Additionally, staff provide clients with food industry-specific training, as well as networking opportunities to increase entrepreneurial access to new markets. These services are all offered under one roof!

### FOOD FORT FY 2017 IMPACT

Entrepreneurs served	67
Capital deployed to Food Fort clients	\$315,000

### LENDING FY 2017 IMPACT

Capital deployed	\$5,443,767
Average loan size	\$22,311
Loans disbursed	244
% Minorities	55%
% Low-to-moderate income	52%
% Women	40%

**Small business training, incubation, and technical assistance supports entrepreneurs:** ECDI

provides business training and ongoing technical assistance to individuals looking to start or expand their businesses. Educational offerings cover a wide range of topics – from introductory courses for entry-level entrepreneurs to a higher level, Small Enterprise Education Development (SEED) course, designed for entrepreneurs who are ready to enhance their business idea or expand an existing small enterprise into a viable and profitable business.



### TRAINING & TECHNICAL ASSISTANCE FY 2017 IMPACT

SEED participants	103
Assistance hours provided	19,900
Training hours provided	3,539
Training attendees (not unique)	1,559

# PLEASE CONSIDER MAKING A CHARITABLE CONTRIBUTION TO ECDI

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YOUR CONTRIBUTION IS TAX DEDUCTIBLE TO THE EXTENT ALLOWED BY LAW.  
NO GOODS OR SERVICES WILL BE EXCHANGED FOR THIS PLEDGE/GIFT.  
YOUR GIFT WILL GO DIRECTLY TOWARDS SUPPORTING ECDI PROGRAMS.

**YOUR DOLLAR TODAY COULD SUPPORT A SMALL BUSINESS TOMORROW!**

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