Entrepreneurship and small business development are a vital part of the City of North Royalton’s growth. We are committed to helping local businesses succeed and prosper. The information on the following pages is designed to help provide tools to help in the process of opening a successful small business.

For additional information contact Thomas Jordan, Community Development Director tjordan@northroyalton.org or 440-237-5484.
TECHNICAL ASSISTANCE

Who provides technical assistance and training to entrepreneurs in our region?

10,000 Small Businesses. In conjunction with Cuyahoga Community College, this national program provides business advice and education, technical assistance and access to capital for 30 businesses per year that participate in a series of educational sessions. Term loans can be considered for companies completing the program, in amounts up to $250,000; loans can be for any business purpose, including working capital. The educational program is free courtesy of scholarships from the Goldman Sachs Foundation.

Additional Details: Businesses must have been in operation for at least two years, have at least four employees and have revenues between $15,000 and $4 million.
Contact: Jay Fernandez, 216-987-3616 or George.fernandez@tri-c.edu.

Please click here for additional information on Technical Assistance.

SCORE

SCORE business experts provide you with free, confidential, mentoring. SCORE mentors come from every business sector and have substantial skills. SCORE has over 320 chapters nationwide with more than 11,000 professional volunteers trained to encourage and mentor entrepreneurs like you on an ongoing basis.

For more information on SCORE, please click here.
Cuyahoga Valley Career Center

With technologically advanced programs and equipment, CVCC provides a strong technical foundation for today’s employers. Each year, CVCC students earn state and national skill recognition and provide valuable community resources. An important educational resource for adults and groups from small local businesses to large corporations, CVCC begins career education and exposure in kindergarten.

For additional information, visit the CVCC website or call 440-526-5200.

Magnet-Wire Net

The mission of MAGNET, the Manufacturing Advocacy & Growth Network, is to support, educate and champion manufacturing in Ohio with the goal of transforming the region’s economy into a powerful, global player. WIRE-Net is a non-profit economic development organization dedicated to improving the community through nurturing manufacturing and the jobs and prosperity that come with it. WIRE-Net is a problem solver. It works as a consultant, collaborator, referral source and hands-on provider in workforce development, growth and operational improvement initiatives, peer to peer and expert knowledge sharing, supply chain development, governmental assistance programs and urban redevelopment.

These two organizations are now teaming up to offer a series of seminars and training sessions to help existing businesses target new work. For additional information on these seminars, please view the Wire Net or Magnet website.
NETWORKING

Who provides networking to entrepreneurs in our region?
North Royalton Chamber of Commerce
13737 State Road
North Royalton, Ohio 44133
440-237-6180
North Royalton Chamber of Commerce

Cleveland Entrepreneurs
Meet a new network of local entrepreneurs to share tips and problem solving techniques, get advice on profitability and career and discuss mentoring and business models. Swap business cards and watch your personal business directory grow!

Visit the Cleveland Entrepreneurs website for more information.

Entrepreneurs Organization
The Entrepreneurs' Organization (EO) is a global business network of 10,000+ leading entrepreneurs in 147 chapters and 48 countries. Founded in 1987 by a group of young entrepreneurs, EO enables business owners to learn from each other, leading to greater business success and an enriched personal life.

We educate, we transform, we inspire and we offer invaluable resources in the form of global events, leadership-development programs, an online entrepreneur forum and executive education opportunities, among other offerings designed for personal and professional growth.
CAPITAL

Who provides capital to entrepreneurs in your region?

Economic and Community Development Institute (ECDI). This is a micro-loan program for entrepreneurs or micro-businesses. Loan size can be up to $50,000. Proceeds can be used for any business purpose. Business counseling may be available to discuss the business plan.

Additional Details: following the SBA standards, owners of 20 percent or greater of the company must complete personal financial statements and guarantee the loan.

Contact: Emily Sullivan, 216-456-2675 or esullivan@ecdi.org

SMALL BUSINESS PLANNING RESOURCES

State of Ohio’s 1st Stop Business Connection
This website guides entrepreneurs through a six step process that will help them create a free business information kit containing state-level instructions regarding starting a business in Ohio.

The business information kit includes:

- A checklist detailing State of Ohio requirements and regulations for the specified industry
- Instructions for applying for an Employer Identification Number
- Business name registration instructions
- Workers Compensation information

Please visit 1st Stop Business Connection or call 614-466-4232 for more information.
The Cleveland Small Business Administration (SBA) Office

The Small Business Administration is a federal government agency that was created to aid, counsel, assist, and protect the interests of small businesses, preserve free competitive enterprise, and maintain and strengthen the overall U.S. economy. The Cleveland SBA Office assists entrepreneurs through training, counseling, and business development programs including loan guaranties. For additional information, you can also call the SBA at 216-522-4180.

The Small Business Development Center (SBDC) of Cleveland

The SBDC is a division of the Ohio Department of Development whose mission is to contribute to the economic growth in the Greater Cleveland market by providing a one-stop business information portal and hands-on education throughout the entire lifecycle of a small business. The SBDC can also be reached at 216-987-2969.
STATE AND COUNTY FINANCING PROGRAMS

JobsOhio

JobsOhio offers a wide range of financing options for companies looking to start, relocate, and expand within Ohio. JobsOhio is a private, non-profit corporation designed to drive job creation and new capital investment in Ohio through business attraction, retention, and expansion efforts. If you would like additional information, please visit JobsOhio or call them at 614-224-6446.

State of Ohio: Treasurer’s Office

The Treasurer’s GrowNOW interest rate reduction program is designed to help small businesses grow by providing them with critical cash flow. When a business is approved for a loan from one of the hundreds of eligible banks in Ohio, GrowNOW provides an additional three percent discount on the loan’s already negotiated interest rate, when the loan is linked in creating or saving jobs in Ohio. If you would like to contact GrowNow by phone, please call 614-466-2160.
CUYAHOGA COUNTY DEPARTMENT OF DEVELOPMENT

The Cuyahoga County Department of Development offers various financing opportunities designed to create local business growth and enhanced employment opportunities within Cuyahoga County. Listed below are financing programs available through the County.

216-443-7260

North Coast Opportunities (NCO) Technology Fund

The NCO Tech Fund program targets technology companies that are candidates for future venture capital investment and possess high growth job creation potential. Approved companies will receive a payment-deferred, low interest loan to complete a specific initiative or project that is expected to make the company significantly more attractive to pre-seed investors. You can learn more about this fund by visiting:

Economic Development Loan Program

This program provides businesses with financial assistance to support the retention and creation of jobs for County residents. The fund provides long term, fixed-rate financing at interest rates lower than conventional financing. Please visit the website below for additional information.

Economic Development Loan Program
BANK LOANS (specifically SBA)

**SBA 7(a).** This is a loan guarantee program; funds can be used for any business purpose. The borrower begins the process at any bank, and negotiates rate and term. The SBA guarantees a portion (typically 75 percent) of the loan, so this is most useful in borderline cases, or to negotiate a better rate.

Additional Details: applicant must be a for-profit business; the maximum business size for SBA loans is determined by annual sales or number of employees, depending on NAICS/SIC code.

**Bank Loans**

**Local Banks:**

Key Bank  
6424 Royalton Road  
North Royalton, Ohio 44133  
440-237-7946

Fifth Third Bank  
6465 Royalton Road  
North Royalton, Ohio 44133  
440-237-5636

US Bank  
7951 State Road  
North Royalton, Ohio 44133  
440-845-3600

PNC Bank  
6041 Royalton Road  
North Royalton, Ohio 44133  
440-237-8880

Huntington National Bank  
6000 Royalton Road  
North Royalton, Ohio 44133  
216-515-0008
COMMUNITY INFRASTRUCTURE

Available Property Database

The City of North Royalton, Department of Community Development, maintains an available properties list to assist in the site selection process. This list is available on our website. You can also contact Thomas Jordan, Community Development Director, at tjordan@northroyalton.org for additional information.

Who manages the zoning, sign ordinance enforcement, business licensing activities in your region?

North Royalton Building Division
Dan Kulchytsky, Building Commissioner
dkulchytsky@northroyalton.org
440-582-3000