

Minority Business Assistance Centers

For more than 20 years, MBAC have been providing business assistance outreach for the Ohio Development Services Agency to the small, minority, and at-risk business community. The MBAC aid in creating a business environment that is sensitive to the particular needs of minority business enterprises while assisting in their growth and development.



Experienced and certified business advisors counsel entrepreneurs in all aspects of business development and management at no cost. 10 MBAC are strategically and conveniently located in Ohio.

Eligible businesses include existing and start-up, minority or otherwise socially and economically disadvantaged businesses. Minority Business Enterprises (MBE) are defined as businesses at least 51% owned by a member of a disadvantaged group [African American, Hispanic, Native American, or Asian American]. Encouraging Diversity, Growth and Equity (EDGE) certified businesses are defined as enterprises owned by the economically and socially disadvantaged.

Technical assistance includes:

- Accounting assistance;
- Business management counseling;
- Completing federal, state and local certification applications;
- Contract procurement assistance;
- Estimating/Bidding assistance;
- Identifying local resources;
- Loan packaging assistance;
- Marketing plan development; and
- Referrals to financial assistance programs

Access to Capital:

A frequent obstacle to small business expansion and growth is the lack of capital. The Office of Business Assistance administers loan and bond programs that promote the growth and establishment of small business enterprises in Ohio

- **Ohio Minority Business Direct Loan Program** provides fixed, low-interest rate loans to certified minority-owned businesses that are purchasing or improving fixed assets and creating or retaining jobs.
- **Minority Business Bonding Program** provides bid, performance, and payment bonds to state-certified minority businesses.

The Greater Dayton MBAC

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