



Small Business and Entrepreneurship - Business Resources

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Fall 2006

*Clickable links can be found on the Regional Chamber's website at:
<http://www.regionalchamber.com/smallbusiness.htm>.*

Have A Great Idea - Want to Own A Business?

Have people told you:

... that's a great idea/product... you should go into business. I bet you'd make a fortune!

... You provide the best service/product... Why don't you go out on your own instead of working for this company?

... Everyone would love to have (your product) - I bet it could be put on one of the TV shopping channels. You'd be rich in no time!

... Life is short! Do what you want to do...
Owning your own business gives you that freedom!

Have you ever thought?

... I should be boss, I know how to run this company better than he/she does!

... I'm tired of working for someone else and not making any money. If I had my own company, I could be a millionaire!

... If I had my own business, I could take lots of vacations and do what I want to do, instead of working for this company.

... I need to find some other way to make a living, my company will be downsizing and my job is threatened. Owning a company will be just the way to do it!

While many successful businesses have started with at least one of the comments listed above, not everyone has what it takes to be an entrepreneur.

It takes drive, delivery and determination:

Drive to get the business started.

Delivery to get the product/service to the customer.

Determination to keep the business running successfully, on track, and achieve goals.

Characteristics of a Successful Entrepreneur - Take this self-assessment test to see if you are ready to be an entrepreneur. http://www.sba.gov/starting_business/startup/guide1.html#foryou

Before you start a new venture, be sure to research, plan and get outside assistance with your business product or idea.

Preliminary Checklist

Each business has its own unique characteristics and startup steps, so the items listed here are a general description of the startup process. Check with your local SBDC for specific steps.

- Assess your entrepreneurial potential
- Research the business opportunity
- Establish startup costs
- Determine financial feasibility
- Write Business Plan
- Discuss business structure, potential liabilities and obligations with professional accountants and attorneys
- Apply for funding
- Apply for licenses, identification numbers, and any other required permits
- Develop daily operations procedures, marketing materials, business identity, supplier relationships, and other pre-opening requirements
- Open doors

Source: U.S. Small Business Administration www.sba.gov

See also:

Owners Checklist for Starting a New Business -The downloadable file contains a checklist for all the steps you should take before you start a new business. It's a "to do" list for starting a new business in much the same way that a grocery list is a "to do" for grocery shopping.
http://www.toolkit.cch.com/tools/sttch_m.asp

Business Startup Checklist - The business start-up checklist below is meant to remind you of the tasks you may have to perform when starting your business. Not every small business will have to complete each step. <http://www.businessknowhow.com/Startup/checklist.htm>

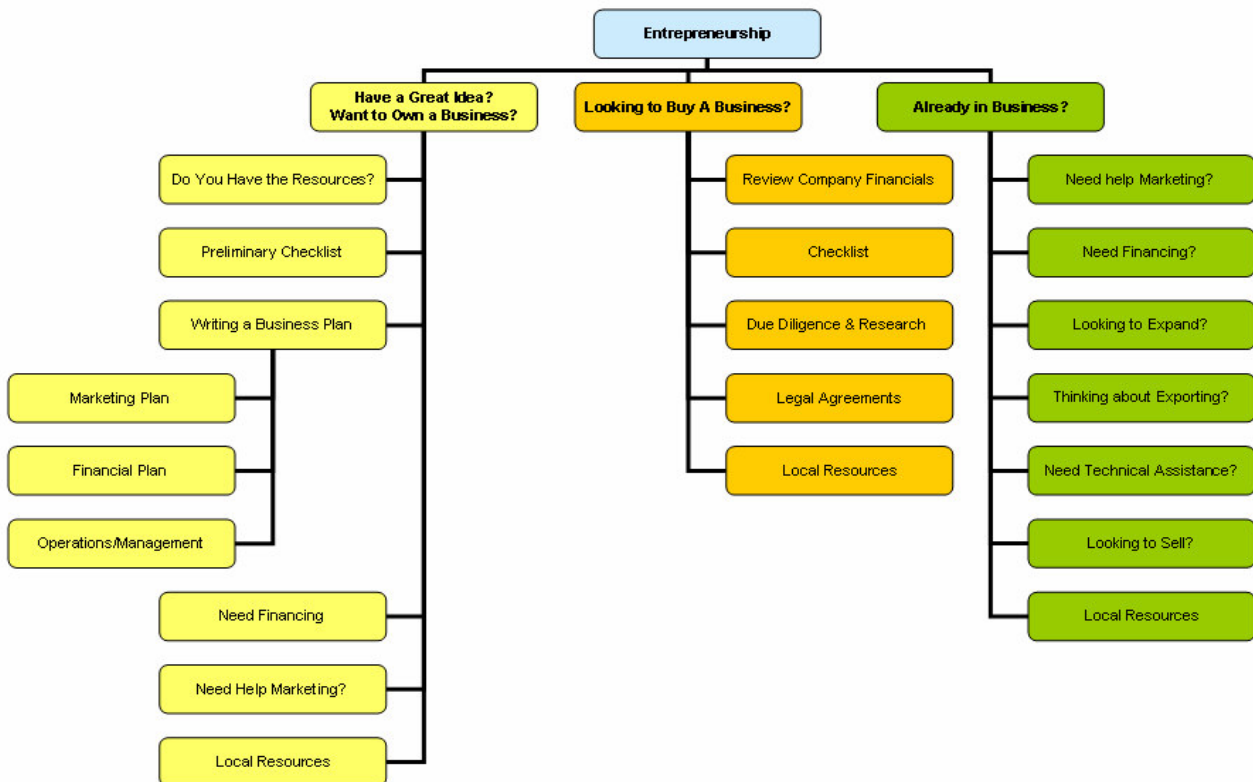
Business Startup Checklist - The checklist below is meant to help new business owners by providing a list of the most common start-up steps. Depending on your particular industry, additional steps may be required for your particular business. <http://www.bizfilings.com/toolkit/startup.asp>

For more information, continue reading the following sections:

Writing a Business Plan

Funding Sources

Local Resources



Looking to Buy a Business?

Many find the idea of running a small business appealing, but lose their motivation after dealing with business plans, investors, and legal issues associated with new start-ups. For those disheartened by such risky undertakings, buying an existing business is often a simpler and safer alternative.

Advantages

The main reason to buy an existing business is the drastic reduction in start-up costs of time, money, and energy.

In addition, cash flow may start immediately thanks to existing inventory and receivables.

Other benefits include pre-existing customer goodwill and easier financing opportunities, if the business has a positive track record.

Disadvantages

The biggest block to buying a small business outright is the initial purchasing cost. Because the business concept, customer base, brands, and other fundamental work has already been done, the financial costs of acquiring an existing business is usually greater than starting one from nothing.

Other possible disadvantages include hidden problems associated with the business and receivables that are valued at the time of purchase, but later turn out to be non-collectable. Good research is the key to avoiding these problems.

source: U.S. Small Business Administration http://www.sba.gov/startup_business/startup/buy.html

Can You Make A Million?

Is the Business Opportunity too good to be true? Before purchasing a business, make sure that the business is legitimate and not a scam. You can also check the current business records on file at the Better Business Bureau to see how the business is perceived by the public. Use these sources for additional information:

<p>What You Don't Know About Biz Op Fraud Can Hurt You -- And Your Wallet! http://www.ftc.gov/bizop/</p>	<p>BBB reports provide information on over 2.5 million organizations. It's a good idea to check before you invest or give. http://www.bbb.org</p> <p>The Better Business Bureau serving YOUNGSTOWN, OH is:</p>
<p>For updated information on Business Opportunities, please visit: www.ftc.gov/bizopps</p>	<p>BBB of Mahoning Valley http://www.youngstownbbb.org Email: info@youngstownbbb.org Phone: (330)744-3111 Fax: (330)744-7336 PO Box 1495 Youngstown, OH 44501 -1495</p>



Checklists and Other Resources

Buying a business requires a fair amount of due diligence and steps to complete the transaction. The following websites offer information and insights into the process.

Buying an existing business can help you hit the ground running. Here's what you need to know to find a great deal. Entrepreneur, September 06, 2005. Includes a checklist of 25 items you should evaluate to verify the value of a business before making a decision to buy:
<http://www.Entrepreneur.com/article/0,4621,323195,00.html>

My Own Business, Inc., is a nonprofit organization committed to helping you succeed. A team of business experts have contributed their experience and knowledge to help you succeed in business. Their wisdom has been generously offered without any compensation.
<http://www.myownbusiness.org/s10/index.html>

Due Diligence and Research

Due diligence is probably the most critical stage in the buying process. Many prospective buyers incorrectly identify this period as strictly a financial review. However, an effective due diligence goes far beyond the numbers. Due diligence is the complete investigation and review of a business. http://www.bizquest.com/resource/due_diligence_investigating_a_business-10.html

If you have your heart set on working for yourself, buying an existing business might be just the ticket--or it can be a nightmare if you're not prepared. Know what you want and investigate your options aggressively. Do your research--the more you learn, the better your chances for success.
http://www.ehow.com/how_107771_buy-small-business.html

The SBDCNET web site and its many resources are available to the public. The web site contains links of interest to the budding entrepreneur, the established small business owner, and the business researcher including: business plans, industry information, associations, Spanish language business documents, and publications. <http://sbdcnet.utsa.edu/default.htm>

Legal Agreements

Legal Basics For Small Business - 2004 Edition

The Ohio State Bar Association ("OSBA") is pleased to offer Legal Basics for Small Business, designed especially for small business owners in Ohio who are looking for basic legal information. Presented in an easy-to-read question-answer format, this handbook is a compilation of individual articles written and edited by more than 80 Ohio lawyers who volunteered their time and effort.
<http://www.ohiobar.org/pub/?articleid=86>

Why You Need a Buy-Sell Agreement

Most business partnerships start with the best intentions, but not every partnership ends that way. That's why buy-sell agreements are so important. <http://www.allbusiness.com/articles/Legal/1301-35-1798.html>

Local Resources

For more information on local resources, [click here](#) to go to the Regional Chamber's Local Resource page.



Already In Business

Need help marketing?

For area demographic information and other marketing plan information, visit the Economic Development section of the Regional Chamber's website: <http://www.regionalchamber.com/economicdevelopment.asp> Also check out our factbook for additional local information: www.regionalchamber.com/ed-factbook.htm

As part of membership, the Chamber also offers marketing assistance and events to help your business grow. Visit the Membership section for benefits.

Additional Marketing information and how-to guides can also be found within Entrepreneur Magazine's website at <http://www.entrepreneur.com/marketing/index.html>

The Small Business Administration has resources for marketing at <http://www.sba.gov/smallbusinessplanner/index.html>

Need financing?

Work with your local bank to find financing options that will help grow your business. Additional sources of information can be found through the Small Business Administration and through the Library of Congress. Visit the finding funds area of this website for links to additional resources. <http://www.loc.gov/rr/business/guide/guide3/guide3.html>.

Looking to Expand?

From site location to workforce training to incentives, the Regional Chamber's Economic Development Action Team can bring together resources that will help your business grow. Visit the Economic Development section of this site to see the services offered.

Thinking about Exporting?

AKRON ITAC
(INTERNATIONAL TRADE ASSISTANCE CENTER)
One Cascade Plaza, 17th Floor
Akron, OH 44308-1192
Ph (330) 376-5550 Fax (330) 379-3164
Toll Free (800) 621-8001
greaterakronchamber.org/export
Offers specialized business counseling services for companies doing business



Need technical procurement assistance?

PTAC OF OHIO AT YOUNGSTOWN
Mahoning Valley Economic Development Corporation
4319 Belmont Avenue
Youngstown, Ohio 44505-1005
(330) 759-3668 Fax (330) 759-3686
www.mvedc.com
Technical procurement assistance

Looking to sell your business?

A list of information on selling, business brokers and valuation methods available at Inc. Magazine. http://www.inc.com/guides/buy_biz/24005.html

The IRS offers additional assistance and tax considerations for the sale of a business. <http://www.irs.gov/businesses/small/article/0,,id=98696,00.html>

Writing A Business Plan

Although writing a business plan can be a challenge, the end result is a thorough analysis of your business idea. Plans usually take three-to-eight weeks to write, depending on the requirements for funding, need for a fully documented plan, and the complexity of the business. While there are software tools and templates available to make the process easier, time is mostly spent in research, writing and evaluation.

Typically a business plan is 10-20 pages in length, not including appendix items and covers management, operations, marketing, financial statements, production capabilities or service territories and other items as related to the business. The entire business plan is summarized into a one-or- two page Executive Summary, usually placed at the beginning of the document. Appendix items include management resumes, customer lists, equipment quotes, purchase agreements and other key documents that are necessary to operate the business.

The following resources will guide you through writing a business plan:

The **U.S. Small Business Administration** offers sample plans and outlines to help in writing a business plan. Use their website as a starting point for ideas, formats and research. Before you begin writing your business plan, consider four core questions:

- What service or product does your business provide and what needs does it fill?
- Who are the potential customers for your product or service and why will they purchase it from you?
- How will you reach your potential customers?
- Where will you get the financial resources to start your business?

source: U.S. Small Business Administration http://www.sba.gov/starting_business/planning/basic.html

Business.gov also offers a variety of business plan writing, research and analysis information on their website. http://www.business.gov/phases/launching/write_business_plan/index.html

BusinessTown.com has a website that walks you through the plan based on the audience you wish to target for funding. The site also references software and resources available for purchase. <http://www.businesstown.com/planning/creating.asp>

Market Research - With effective market research, you can determine the need for your service, a product's likelihood to sell, target-market demographics, and desirable store locations. There are numerous ways to uncover this information -- from online research to focus groups to counting customers. To help you meet your target market's needs, we've put together a collection of our best market-research articles and resources. http://www.inc.com/guides/write_biz_plan/24018.html

Nolo.com is the nation's leading provider of do-it-yourself legal solutions for consumers and small businesses. Their goal is to help people handle their own everyday legal matters -- or learn enough about them to make working with a lawyer a more satisfying experience. Nolo offers advice on starting a business and on writing a business plan. Within the site, you can also find financial information and calculators as well. <http://www.nolo.com/resource.cfm/catID/E67C08E9-9FAE-4AD8-840371947878E573/111/228/289/>



National City Bank has a business portal that includes business startup and growth guides as well as calculators for cash flow, loan amortization and business valuation.

<http://www.biznizportal.com/nationalcity/index.cfm>

Huntington Bank offers sample Excel financial spreadsheets available for download at thier

website. <http://www.huntington.com/bas/HNB2656.htm>

Guy Kawasaki, nationally known business expert, offers tips and insights into writing a plan in his blog at http://blog.guykawasaki.com/2006/01/the_zen_of_busi.html



Funding For Your Business

Grants - Grants are funds given by the government or other entities to help you start or expand your business. You do not have to pay back monies toward the grant. Government Grants, private organizations and foundations, and corporate community grants can be found through the links provided above or through your favorite search engine.

Loans - Loans are the traditional source of funding for the majority of small businesses, whether they are just starting up or expanding operations. Loans are generally offered by banks, but can also be offered through community agencies and other financial agencies. Comparison rates can be found through sites such as bankrate.com.

SBA Loans - These loans are guaranteed by the U.S. Small Business Administration and are usually used in conjunction with conventional business loans from the bank. SBA loans are used when a lender needs additional security before the loan can be issued. There are a number of SBA loans available, including LowDoc, SBA 7a and microloans. <http://www.sba.gov/financing/>

Outside Investors - In general, outside investors are typically known to the business owner. They are usually a relative, friend, neighbor, or other acquaintance who is interested in funding the business for a nominal return on investment. Sometimes these investors are referred to as Aunt Sally as a representation of the closeness of the investor to the business owner.

Angel Investors - Angel Investors are usually successful business owners or a small group of participants who wish to invest in startup and growing businesses with the purpose of making a moderate return on investment. They differ from venture capital groups in the type, size and risk of investments they pursue. There are a number of angel investor networks, including ActiveCapital which is sponsored by the US SBA. See the sites listed by Inc. magazine for more information. http://www.inc.com/guides/start_biz/24011.html

Venture Capital - Venture Capital companies have very specific interests and types of businesses that they are looking to fund. For more information, visit the following sites: vfinance.com and [National Venture Capital Association](http://www.nvca.org).

Other Resources:

[BusinessFinance.com](http://www.businessfinance.com) has a listing of resources for all types of financing. Search the funding criteria of over 4,000 sources for business loans, venture capital, equipment leasing and commercial real estate financing.

Listed on this page:

Government Grants – <http://www.grants.gov>
private organizations – <http://www.guidestar.org>
foundations, - <http://www.foundationcenter.org>
bankrate.com – <http://www.bankrate.com>
SBA Loans – <http://www.sba.gov/financing/>
ActiveCapital – <http://www.activecapital.org>
vfinance.com - <http://www.vfinance.com>
National Venture Capital Association. – <http://www.nvca.org>



Local Banks

Charter One Bank – <http://www.charterone.com>
Cortland Banks – <http://www.cortland-banks.com>
Farmers National Bank – <http://www.fnbcnfield.com>
Fifth Third Bank – <http://www.53.com>
First National Bank – <http://www.fnb-online.com>
First Place Bank – <http://www.firstplace.net>
Home Federal Savings & Loan of Niles
Homes Savings & Loan – <http://www.homesavings.com>
Huntington National Bank – <http://www.huntington.com>
JP Morgan Chase Bank (formerly Bank One) – <http://www.bankone.com>
Key Bank – <http://www.key.com>
National City Bank – <http://www.nationalcity.com>
Sky Bank – <http://www.skyfi.com>
US Bank – <http://www.usbank.com>



Women , Minority and Youth Owned Businesses

The following websites are resources for women, minorities and youth business owners where they can receive additional information and support for their business ventures.

Women

Women business owners are critically important to the American economy. America's 9.1 million women-owned businesses employ 27.5 million people and contribute \$3.6 trillion to the economy.

[WomenOwned - Business Networks for Women](#) - WomanOwned was formed in 1998, and since then we have provided the information, tools, networking opportunities and advice that have helped hundreds of thousands of women. Women just like you - starting or growing their business. Today, we offer even more. Hundreds of articles. Access to business tools and resources. And now, the new Network at WomanOwned is your place for building your own online network, writing your own blog, selling products and services, and sharing with our other members. <http://www.womanowned.com/>

[Womenbiz.gov](#) Government contracts can be a great source of business revenue for both new and established businesses. But to get those contracts, you have to understand the process and how to navigate it successfully. Wherever you are in developing your business, womenbiz.gov can help you do business with the federal government. You'll find useful information and links specifically focused on the woman business owner interested in doing business with the federal government. <http://www.womenbiz.gov/>

[Count Me In Loans](#) - Count Me In provides micro loans from \$500 to \$10,000 to women who are starting or growing their businesses. Your first loan must be \$5000 or less. Each time you repay a loan in full, you are eligible to borrow again from Count Me In. If you are interested in a larger business loan, you may qualify for Count Me In's Make Mine a \$Million Business program please go to www.makemineamillion.org for further details. <http://www.count-me-in.org/>

[Key4Women](#) - We are dedicated to helping you take advantage of every opportunity that you discover, as well as creating new ones along the way. We'll always offer fresh thinking and solutions to help you achieve your business goals while balancing your personal ones. With dedicated specialists that really know where you're coming from, you'll get the financial expertise to help take your business exactly where you want it to go. <http://www.key.com/html/l-5.html>

Minority

Federal Contracting Opportunities for Minority-Owned Businesses:

[HUBZone Empowerment Contracting](#)
[Small Disadvantaged Business Certification](#)
[8\(a\) Business Development](#)

The [National Minority Business Council, Inc. \(NMBBC\)](#) has been helping small, minority- and women-owned businesses succeed for over a quarter century. <http://www.nmbc.org/>

The [Minority Business Development Agency \(MBDA\)](#) is part of the U.S. Department of Commerce. MBDA is the only federal agency created specifically to foster the establishment and growth of minority-owned businesses in America. MBDA is an entrepreneurially focused and innovative organization committed to wealth creation in minority communities. The Agency's



mission is to actively promote the growth and competitiveness of large, medium and small minority business enterprises (MBEs). MBDA actively coordinates and leverages public and private-sector resources that facilitate strategic alliances in support of its mission. <http://www.mbda.gov>

From the University of South Carolina-- the following is a list of 20 Internet sites which may provide useful information to business owners, professionals, and workers who are part of the minority community. <http://www.libsci.sc.edu/bob/class/clis748/Studentwebguides/minoritybus.htm>

Youth

The [Kauffman Foundation](http://www.kauffman.org/entrepreneurship.cfm?topic=youth), nurtures entrepreneurial curiosity and interest among young people by developing and supporting programs that give them early exposure to the risks, rewards, and critical thinking skills they need to succeed. <http://www.kauffman.org/entrepreneurship.cfm?topic=youth>

[Youth Entrepreneurship Research Guide](http://www.celcee.edu/about/guides/youth.html) - Youth entrepreneurship is roughly defined as entrepreneurial activity undertaken by a young person between the ages of 13 and 23, regardless of school affiliation or participation. <http://www.celcee.edu/about/guides/youth.html>



Other Tools

Need help Marketing?

Duct Tape Marketing has a variety of resources and links to help small businesses market their products and services.

Morebusiness.com also offers links and resources for small businesses.

Business Calculators

Use the following business and marketing calculators to quickly and easily evaluate different aspects of your business. <http://www.bplans.com/bc/> .

Financial Calculators are also available at <http://www.dinkytown.net/business.html>

Financial Resources

CCH Business Owners Toolkit - www.toolkit.cch.com



Youngstown/Warren Area Local Small Business Resources

THE OHIO SBDC AT YOUNGSTOWN STATE UNIVERSITY

(SMALL BUSINESS DEVELOPMENT CENTER)

241 Federal Plaza West
Youngstown, OH 44503
(330) 746-3350

www.ohiosbdc-ysu.com

Offers individualized business assistance and counseling as well as group entrepreneurship courses.

THE OHIO SBDC'S MANUFACTURING & TECHNOLOGY SBDC NEOMAC TECHNOLOGY SBDC AT KENT STATE UNIVERSITY SCHOOL OF TECHNOLOGY

School of Technology
Kent State University
P. O. Box 5190
Kent, OH 44242-0001
(330) 672-2892 Fax (330) 672-2894

www.kent.edu

Offers specialized business counseling services to companies involved in manufacturing, defense and technology-related industries.

NEOTEC ITAC

Kent State University
Administrative Services Building
Kent, Ohio 44242
Phone: (800) 793-0912
itac@kent.edu

www.neotec.org/itac.htm

Offers specialized business counseling services for companies conducting international trade.

YOUNGSTOWN MCBAP

Youngstown Area Development Corporation
2123 Belmont Avenue
Youngstown, Ohio 44504
(330) 746-5681 Fax (330) 746-4332

www.youngstown-mcbap.org/

Counseling and business assistance for minority businesses.

PTAC OF OHIO AT YOUNGSTOWN

Mahoning Valley Economic Development Corporation

4319 Belmont Avenue
Youngstown, Ohio 44505-1005
(330) 759-3668 Fax (330) 759-3686

www.mvedc.com

Technical procurement assistance for doing business with the government.

SCORE

Youngstown SCORE – Chapter 0112
306 Williamson Hall
Youngstown University
Youngstown, OH 44555
(330) 746-2687

www.score.org

Small business mentoring, advice and counseling services.

ECONOMIC and COMMUNITY DEVELOPMENT INSTITUTE

20 West Federal Street 2C
Youngstown, OH 44503
(330) 259-0454

www.econcdi.org

Small business training, financial advice and counseling services as well as micro loans for small businesses.

YOUNGSTOWN BUSINESS INCUBATOR

241 Federal Plaza West
Youngstown, OH 44503
(330) 746-5003

www.ybi.org

Assists formation of technology-based businesses.

MAHONING VALLEY ECONOMIC DEVELOPMENT CORPORATION

4319 Belmont Avenue
Youngstown, Ohio 44505-1005
(330) 759-3668 Fax (330) 759-3686

www.mvedc.com

Administers a variety of loan programs for businesses in Mahoning County.



CITY OF YOUNGSTOWN DEPARTMENT OF ECONOMIC DEVELOPMENT

34 Federal Plaza West
Youngstown, OH 44503
(330) 744-1708

www.ytowndevelopment.com/

Assists with businesses locating in city of Youngstown

WRAP - WARREN REDEVELOPMENT AND PLANNING CORPORATION

418 S. Main Avenue
Warren, OH 44481
(330) 841-2566

[www.warren.org/CD EconomicDevelopment Services.htm](http://www.warren.org/CD_EconomicDevelopmentServices.htm)

Administers a variety of loan programs for business in Trumbull County

OHIO DEPARTMENT OF DEVELOPMENT – GOVERNOR’S ECONOMIC DEVELOPMENT OUTREACH TEAM

The George V. Voinovich Government Center
242 Federal Plaza West
Youngstown, OH 44503
(330) 797-6301

www.odod.state.oh.us

Provides coordination and assistance with state programs and incentives.

Governments - Cities, Townships and Villages

Mahoning County

<http://www.mahoningcountyoh.gov>

Austintown Township <http://www.austintown.org>

Boardman Township

<http://www.boardmantwp.org>

Campbell City <http://www.cityofcampbellohio.org>

Canfield City <http://www.ci.canfield.oh.us>

Canfield Township <http://www.twp.canfield.oh.us>

Lowellville Village

<http://www.villageoflowellville.com>

Poland Township <http://www.polandtownship.org>

Sebring Village <http://www.sebringohio.net>

Struthers City <http://www.cityofstruthers.com>

Youngstown City

<http://www.cityofyoungstown.org>

Trumbull County <http://www.co.trumbull.oh.us>

Bristol Township <http://www.bristoltownship.com>

YOUNGSTOWN CENTRAL AREA COMMUNITY IMPROVEMENT CORPORATION

242 Federal Plaza West
Youngstown, OH 44503
(330) 779-0601

<http://www.ycacic.com/YCACICoffice/>

Provides assistance with downtown Youngstown properties and projects.

MAGNET (formerly CAMP)

Manufacturing Advocacy and Growth Network

Provides business consulting and project development services specifically for manufacturing and technology companies.

Please contact [Tom Presby](#) or [Walt Good](#) at the Youngstown/ Warren Regional Chamber for more information on this program at 330-392-6140 ext. 15 or ext. 22.

Brookfield Township <http://www.brookfieldtwp.org>

Cortland City <http://www.cityofcortland.org>

Fowler Township <http://www.fowlertownship.com>

Girard City <http://www.cityofgirard.com>

Howland Township <http://www.twp.howland.oh.us>

Hubbard City <http://www.cityofhubbard.com>

Hubbard Township

<http://www.hubbardtwpd.org/hubtwp.htm>

Liberty Township <http://www.libertytwp.com>

Lordstown Village <http://www.lordstown.com>

Newton Falls City <http://www.ci.newtonfalls.oh.us>

Niles City <http://www.thecityofniles.com>

Warren City <http://www.warren.org>

Weathersfield Township

<http://www.weathersfieldtwp.com>

Columbiana County www.columbianaohio.com



Economic Development Agencies

Castlo Community Improvement Corp. www.castlo.com
Eastgate Council of Governments www.edata.org

Federal and State Government Resources

Internal Revenue Service Small Business www.irs.gov/smallbiz
U. S. Small Business Administration www.sba.gov
U.S. Census Bureau www.census.gov

Ohio Department of Development www.odod.state.oh.us/
Ohio Department of Taxation www.state.oh.us/tax/
Ohio Public Library (OPLIN) www.oplin.lib.oh.us/
Ohio Small Business Development Center www.ohiosbdc.org
Ohio State Agency Listing www.state.oh.us/agencies.htm
Ohio State Front Page www.ohio.gov
Ohio Business Page www.business.ohio.gov
Ohio Business Gateway (electronic filing services) www.obg.ohio.gov

General Resources

Local

Entreworld www.entreworld.org
Internet Public Library www.ipl.org

Business Journal www.business-journal.com
Tribune Chronicle Newspaper www.tribune-chronicle.com
Vindicator Newspaper www.vindy.com

Public Library of Youngstown & Mahoning County www.libraryvisit.org
Trumbull County & Warren Public Library www.wtcpl.lib.oh.us

Youngstown State University www.yzu.edu
Kent State University-Trumbull Campus www.trumbull.kent.edu

Mahoning County Career and Technical Center www.mahoningctc.com/index.htm
Trumbull County Career and Technical Center www.tctchome.com/